



PANAMA 101

101 Things you wish
someone had told you
about Panama



By The Editors Of Live and Invest Overseas

www.LiveandInvestOverseas.com

Panama 101--101 Things You'll Wish Someone Had Told You About Panama

From The Editors of Live and Invest Overseas

Published by Live and Invest Overseas

Calle Dr. Alberto Navarro, Casa No. 45, El Cangrejo,
Panama, Republic of Panama

Publisher: Kathleen Peddicord

Copyright © 2017 Live and Invest Overseas. All rights reserved. No part of this report may be reproduced by any means without the express written consent of the publisher. The information contained herein is obtained from sources believed to be reliable, but its accuracy cannot be guaranteed.

Any investments recommended in this publication should be made only after consulting with your investment advisor and only after reviewing the prospectus or financial statements of the company.

www.LiveandInvestOverseas.com



1. Taxis

In Panama City taxis are plentiful but sometimes impossible to hail. When you give the driver your destination, it's not uncommon for him to reply, "*No voy*", or "Nope, not going there." It is illegal for taxi drivers to refuse to take you to a destination, but that doesn't stop most of them from doing just that.

The best way to hail a taxi is to stand on a corner where cars pass in numerous directions. Hotels are also a good place to find a taxi. Don't enlist the help of hotel staff, though, or you'll pay an inflated "hotel fare."

When you do find a driver willing to take you where you want to go, don't pay more than US\$5 for a trip within the downtown area. A trip to Casco Viejo should cost about US\$5 to US\$6, a trip to the Causeway US\$10. A taxi to or from the airport will set you back about US\$30.

In Panama's interior towns, taxi are easy to come by and, a ride anywhere within the town shouldn't cost more than US\$2.

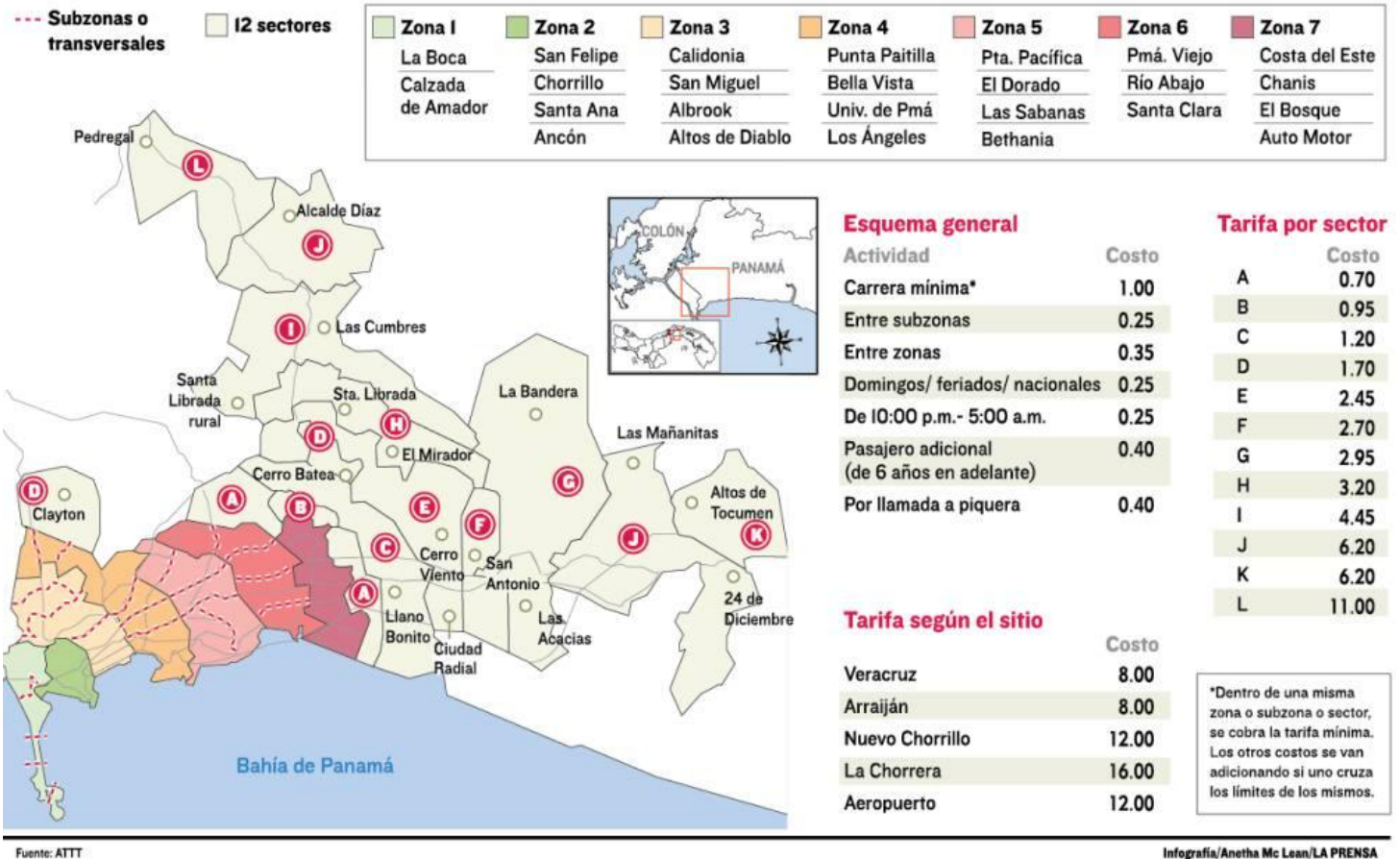
Panama City taxi fares were formalized in 2008, when a fare chart was published. Officially, fares are now figured on a zone basis.

Still, an unscrupulous taxi driver (there's no shortage of them) will immediately realize that you are unfamiliar with the city and try to charge you as much as US\$5 just to take you around the block. Have an idea of the distance to your destination from your current location before you set out to hail a cab.

Here is the map of the taxi zones in Panama City:



Nueva zonificación



Here are the rates you should pay to travel between zones in Panama City:

Precio de las Carreras Entre Zonas (B/.)

Detalle		Zonas						
		La Boca, Calzada de Amador	San Felipe, Chorrillo, Santa Ana, Ancón	Calidonia, San Miguel, Albrook, Altos de Diablo	Punta Paitilla, Bella Vista, Universidad, Los Ángeles	Punta Pacífica, El Dorado, Las Sabanas, Bethania	Pmá Viejo, Río Abajo, Villa de Las Fuentes, Los Libertadores	Costa del Este, Chanis, Auto Motor
		1	2	3	4	5	6	7
Zonas	1	1.00	1.35	1.70	2.05	2.40	2.75	3.10
	2	1.35	1.00	1.35	1.70	2.05	2.40	2.75
	3	1.70	1.35	1.00	1.35	1.70	2.05	2.40
	4	2.05	1.70	1.35	1.00	1.35	1.70	2.05
	5	2.40	2.05	1.70	1.35	1.00	1.35	1.70
	6	2.75	2.40	2.05	1.70	1.35	1.00	1.35
	7	3.10	2.75	2.40	2.05	1.70	1.35	1.00



As many buildings and houses in Panama City don't have numbers, it's best if you can offer the driver landmarks around your destination.

It is not uncommon for taxi drivers to pick up other fares while you are in the car. It is their way of getting the biggest bang for their miles. This can extend the duration of your drive and could represent a safety issue, so if you are not comfortable with having someone else in the taxi, just let the driver know as soon as you get in.

2. Cell phones

Four different companies currently offer cellular phone service in Panama. They are: MasMovil (part of Cable & Wireless), Movistar, Claro, and Digicel. Cell phone service in Panama is quite reliable, and you can buy pay-as-you-go cards just about anywhere.

In fact, you can get your phone free! Phone companies sell phones for US\$20 that come with a US\$20 airtime credit. Occasionally, you can even find a cell phone for sale for US\$5...again, including US\$5 worth of airtime credit.

Rates per minute to another cell phone range from 10 to 30 cents. Long-distance rates are a bit more...as much as 60 cents per minute.

MasMovil offers promotions every couple of weeks. Depending on the offer, you can triple or quadruple the minutes you purchase. That means a US\$5 phone card can be worth US\$15 or US\$20.

Prepaid phone cards have an expiry date, so check the pack of the prepaid card to see how long the minutes are valid. You must recharge your phone balance before the expiry date to make sure you don't lose your previous balance.

All of the cell phone companies also offer monthly plans. These range from US\$15/month for 150 minutes to US\$100/month for 1,500 minutes.

Cellular phone numbers in Panama contain eight digits, and the sequence usually begins with 6.



3. Car rentals

In Panama, you can rent a car from some of the most well known rental companies, including Thrifty, Budget, and National. A compact automatic will set you back about US\$200/week. This does not include insurance, which adds an additional US\$12 to US\$22 per day. Agencies in Panama rent everything from compact cars to 4x4 SUV's. It is even possible to rent luxury vehicles!

To get the best price, you have to shop around. Rates and special offers change all of the time. To get the best rates with the chain companies, book online. If you call to make your reservation, the same vehicle rental can cost you twice as much.

Here is the most important thing you need to know about renting a car in this country: Reserve well in advance...and then call a day or so before you're scheduled to pick up your car to confirm not only the fact of the rental but also the type of car they're setting aside for you. It's not uncommon these days, with so many people renting cars, to show up to collect your car only to be told that, sorry...we don't have it. Wouldn't you be just as happy with this little Nissan sedan instead?

Also important: Don't rent a compact to travel to the interior of this country. For travel outside Panama City, you need a four-wheel-drive SUV.

4. Directions

Decent road maps of Panama can be hard to come by, and some maps of this country are just plain wrong. Car rental agencies generally offer the most accurate maps of Panama City.

International Travel Maps and Books prints one of the most accurate Panama road maps. You can purchase it online at www.itmb.com for about US\$11.

A GPS is a good idea in this country. Digital maps of Panama can be downloaded for car navigation units and handheld GPS devices for as low as US\$29.



Of course, if you've got a smartphone, all you need is a local SIM card in order to use Google Maps and the handy map app called Waze. Both are reliable in Panama.

5. Hotels

The biggest challenge for the traveler or businessperson in Panama City right now is finding a place to stay. Hotel demand far outweighs supply in the capital. Hoteliers are all too aware of this fact and are increasing room rates, in some cases, substantially.

That said, it is still possible to find basic rooms in Panama City for about US\$30/night. It's also possible to spend US\$400 a night for a 5-star stay.

I've mentioned that it's important to make your car reservation well in advance. This is doubly true for your hotel booking. Leave it until the last minute, and you could have to spend much more than you want to stay somewhere you don't necessarily want to be.

Recommended budget hotels (with rooms for less than US\$80 per night) include:

In Panama City

Hotel Milan
Hotel El Parador
ApartHotel Las Vegas.

In Bocas Del Toro

The Bocas Inn
Hotel Laguna
Hotel Angela

In Chiriqui

Boquete Garden Inn
Hotel Fundadores
El Oasis

In Cocle

Anton Valley Hotel
Hotel Residencial El Valle

In Colon

Davis Suites
Washington Hotel

In Herrera

Hotel Bali
Hotel La Villa

In Los Santos

Casita Margarita
Hotel La Luna

In Veraguas

La Hacienda



A good alternative to staying in a hotel is a short-term apartment rental. Many furnished rentals are available in Panama City.

Hotels are not in such short supply outside Panama City...with some exceptions. Our editors report that hotels in and around Santiago, for example, in Veraguas, are regularly full, especially on weekends. Again, make your reservations as far in advance as possible.

6. Potable Water

The water is safe to drink in Panama City and throughout most of Panama. Nearly all Panamanians and most foreigners drink the water straight out of the tap. The only exception is in the province of Bocas del Toro on Panama's Caribbean coast, where bottled water is a must.

Even where the water is absolutely safe to drink, everyone's body reacts differently to new foods and beverages, so if you are concerned about how the water will affect you, stick with bottled. It's affordable and readily available.

7. Tourist Visas

The stamp in your passport serves as your tourist visa. The cost of a tourist visa is all wrapped up in your airline ticket. You should, however, keep your passport (or a paper copy of your passport, including a copy of the page with your entry stamp) with you at all times.

Technically, the tourist visa is valid for 90 days and cannot be renewed. However, because Panama's immigration department is so overwhelmed with applications for visas of all kinds, it has been decreed that a tourist visa is currently valid for up to 180 days. If you contact immigration, they may tell you, no, it's 90 days. Or they may say 180. What matters is what the immigration guy at the airport thinks when you show him your passport on your way out of the country.



It used to be possible to make border runs from Panama (usually to Costa Rica) to renew your tourist visa. Not so anymore. You won't be allowed to enter the country without showing proof of onward travel within your visa period. Generally, airlines request a plane ticket, but a bus ticket will also work.

If you happen to overstay your tourist visa by even a couple of days, you will have to go to the immigration office in Santiago, Veraguas, or Panama City to explain your situation. The fine for overstaying your visa is US\$50/month and must be paid before you will be allowed to leave the country. Once you have paid your fine, you have nine days to exit.

If you plan to stay in Panama for more than three months, it is best to explore the many other visa options available to foreigners.

8. Other Visa Options

Panama offers more visa options for foreigners interested in taking up residency than any other country we know. The most popular are the retirement visas. Depending on your personal circumstances, you may prefer a reforestation visa, an investor's visa, a small business visa, or the Friendly Nations visa, which allows for residency through an offer of employment.

When exploring your visa options, it is best to speak with a licensed Panamanian lawyer, who will be able to give you any updates in the laws, and guide you through the visa options best suited to your needs. Full details are included in our latest Live and Invest in Panama Home Conference Kit.



9. Property Tax Exemption

The 20- year property tax exemption ended Dec. 31, 2011. Properties currently under the old 20-year property tax exemption will continue to enjoy those benefits. If your property is not applicable for the 20-year tax exemption, then the following revised Panama property tax exemption exists:

Property Tax Exemption: Residential

- 15 years Up to US\$ 100,000.00
- 10 years From US\$ 100,000.00 to US\$ 250,000.00
- 5 years Above US\$ 250,000.00

Commercial Use/Non-residential improvements have 10 year exoneration no matter property value.

10. Nightlife

Panama City's premier nighttime hotspot is Calle Uruguay in the banking district. The street is lined with bars, clubs, and restaurants. It is a great place to spend an evening out, but not the best location to find accommodation unless you want to be kept awake until the wee hours of the morning.



Casco Viejo, Panama's Colonial Quarter, is also a popular nighttime hangout. While Calle Uruguay is busy from Thursday to Saturday, it's pretty dead on weeknights. Casco, however, has a happening social scene any day of the week. With some of the best restaurants in the city, small theatre venues, trendy lounge bars, and live music venues, this area draws both Panamanians and visitors of all ages and types. Another good place to go for nightlife (bars, restaurants, and clubs) is the Amador Causeway. Outside Panama City, you find smaller, less fancy clubs and, mostly, cantinas (local watering holes).



It should be noted that a law passed in 2010 mandates that bars must now close by 2 a.m. Sunday through Wednesday and 3 a.m. Thursday through Saturday.

11. Multi Culturalism

Panama has large Jewish, Arabic, Hindu, and Chinese populations. For the most part, all cultures in Panama enjoy great relations. Though Panama is primarily Catholic, besides Catholic churches you also find mosques, synagogues, and temples.



Panama's ethnic and religious communities have settled in specific areas of the capital. Paitilla is a primarily Jewish neighborhood, El Dorado has a large Chinese population, and many of Panama's East Indians and Arabic residents have settled in Colon, north of Panama City.

12. Grocery Stores

You can find full-service grocery stores throughout the country. The most popular are: 99, El Rey, Super Xtra, Machetazo, and Riba Smith. Riba Smith is like an upscale grocery store in the States. You can shop here for everything from Betty Crocker cake mix and frosting to Aunt Jemima pancake mix and syrup, French baguette, prosciutto ham, and imported wines. Deli Gourmet is also a good option for hard-to-find and specialty items.

Machetazo is like a Walmart. It's got a full-sized grocery store, but also sells home wares, electronics, toys, outdoor and sporting goods, furniture, etc.

Deli Gourmet is more expensive than other grocery stores but specializes in imported meats and cheeses, as well as wines and liquors. Felipe Motta is one of the best wine stores in Panama and also sells imported specialty goods.

Many Panamanians shop at the local fruit, vegetable, and fish markets. Small fruit and vegetable stands can be found all over the country, but there is a large drive-through fruit and



vegetable market and a separate fish market, both in Panama City. At these markets you can pick up large sacks of food for dirt cheap.

13. Holidays

Panamanians like their holidays. They have so many, that, certain times of the year, it can be difficult to get business done!

Here are the country's national holidays:

January 1 – New Year's Day

January 9 – Martyr's Day

Monday before Ash Wednesday – Carnaval Monday

Tuesday before Ash Wednesday – Carnaval Tuesday

Friday of Holy Week – Holy Friday (Good Friday)

May 1 – Labor Day

November 3 – Independence Day from Colombia

November 4 – Flag Day

November 5 – Colon Day

November 10 – First Call for Independence

November 28 – Independence Day from Spain

December 8 – Mother's Day

December 25 – Christmas Day



If a Panamanian national holiday falls on a Sunday, the day off is automatically changed to the following Monday to create a long weekend.

Not all businesses are closed for national holidays, but all banks and government offices are. Panama has a big Jewish population, and many of the country's Jewish-owned businesses are also closed for Hebrew holidays.



14. Colon Free Zone

The Colon Free Zone is the second-largest Duty Free Zone in the world, second only to Hong Kong. The 600-acre Duty Free Zone is located near the Atlantic entrance to the Panama Canal.

Only tourists and business owners are allowed to shop in the Colon Free Zone.

15. Importing Pets

It's not complicated to bring a pet into the country, though, of course, there are guidelines to follow and you'll need vaccination certificates. Typically, no quarantine is required. Note, though, that government veterinarians work only during the week at Tocumen airport. If the flight carrying your pet arrives after hours or on a weekend, you'll have to pay an extra fee for the vet to make a special trip to the airport to meet the flight and inspect your critter. Otherwise, your pet will spend the weekend at the airport.

A complete list of requirements for bringing a pet into the country can be found at:

<http://www.embassyofpanama.org/cms/pets3.php>

16. Seasons

Panama has two seasons: the rainy season and the dry one. The seasons are sometimes referred to as green and golden...or winter and summer. Rainy season runs from May to November, while dry season can be expected between December and April. There is no way, though, to determine reliably when the rainy season will end and the dry season will begin. The best idea is to keep an umbrella handy all the time!



During rainy season, it can rain for days at a time in some parts of the country. However, for the most part, for most of the country, the showers usually hold off in the morning and begin in the afternoon or evening, lasting a couple of hours at a time.

The temperature remains constant year-round, though rainy season is more humid than dry season.

The Azuero peninsula is considered one of the driest areas of the country. Even in rainy season, days go by without a sprinkle.

The provinces of Bocas del Toro, Colon, and Darien receive the most rainfall. Panama City and the Chiriqui highlands receive steady rainfall during rainy season, as well.

17. School Year

Panama's public schools are attended from March until December. Private Panamanian schools follow the same schedule. U.S. schools follow the U.S. school schedule, and the French school follows the French schedule.



18. Educational Institutions

Panama offers top-tier international schooling options, including the Oxford International School, the Balboa Academy, the International School of Panama, the Metropolitan School, and the Paul Gauguin French School of Panama.



19. Expat Social Groups

A great way to learn more about living or investing in Panama before you even get here is to join one of the online Yahoo or Facebook groups. Learn about living in Panama, gardening in a tropical climate, real estate, legal issues...whatever interests you. Specific groups exist for expats from various countries. You can search for Panama-related groups at: groups.yahoo.com or within Facebook (some popular groups include Expats in Panama and Tropical Cowboys and Cowgirls).

There are a number of expat organizations and groups, including (but not limited to):

Don't be shy. There's a club for everyone in Panama—get involved!

Expats In Panama:

www.facebook.com/groups/2397416901/

Spanish Conversation Group: 6913-9004;

info@perlinoirbnb.com

The American Society Of Panama:

www.amsoc.org/

Panama Mamas:

www.facebook.com/groups/panamamamas/?ref=br_rs

Young Expats In Panama (YEP!):

www.youngexpatsinpanama.com/

Panama City Bridge Club:

bjamesphx@yahoo.com

St. Andrew's Society Scots Club: 6613-2977;

info@standrewspanama.com

Tropical Cowboys & Cowgirls:

www.facebook.com/groups/tropicalcowboys/

Panama Hash House Harriers:

<https://groups.google.com/forum/#!forum/panamahash>

Expats Give Back:

www.facebook.com/ExpatsGiveBack

Latte Macchiato:

www.lattemacchiatotreffpanama.blogspot.com/

Playa Community Coronado:

<http://playacommunity.com/en/>



20. What To Wear

In Panama City, most Panamanians are seen wearing suits and other business wear during the work week. Jeans are also a common clothing option in Panama City. Shorts are worn by tourists, but not appropriate for those working in the city. Most residents opt for long pants once the initial climate shock wears off.

In Panama's interior, it is more common to see Panamanians wearing shorts and sandals. There is no need to dress like Indiana Jones when you visit Panama, unless you plan to spend time deep in the jungle.

And, unless you want to be immediately identified as a tourist, men should avoid floral shirts and other resort-wear.

21. Eating Out

In Panama City, you can find nearly any kind of food you might be looking for, from Italian to French, from Thai to Argentine. You can also find such American franchises as McDonalds, KFC, Wendy's, Taco Bell, Carl's Junior, Burger King, Smashburger, Subway, Popeyes, and Cinnabon. If you like pizza there's Domino's, Pizza Hut, Little Cesar's, Sbarro's, and even Papa Johns. We even just got Starbuck's in Panama, the first store was such a success a second location recently opened in Multiplaza mall.

If it's beer and wings you're in the mood for, you'll be happy to know there's Hooters, Bennigans, TGI Friday's, Ruby Tuesday's, and Wing Zone restaurants.

The best steak house in Panama City is Ruth's Chris in the Hilton Hotel on Avenida Balboa. La Mexicanita, on Calle 50, is our favorite Mexican food dive.

Best ambiance in all Panama City is at the restaurant on Plaza Francia in Casco Viejo, where you can ask the waiter to set up a table outside for you and enjoy a view of the charming old square and of the Bay of Panama while you dine.



Most fast-food chains in Panama City (McDonald's, Wendy's, and KFC, for example) offer delivery to your home or office.

22. Major Department Stores

Conway is Panama City's answer to Target. Machetazo can be compared to Walmart. Arrocha is a pharmacy similar to CVS. The Do-It Center is Home Depot.

PriceMart and MegaDepot are membership stores similar to Costco; at MegaDepot you don't need to purchase a membership to shop



23. Mail Service

There is no such thing as door-to-door mail delivery service in Panama. The best option for getting mail in this country is to open a Miami post office box with one of the companies that offer this service. The mail is delivered to Miami and then brought to Panama. This service is generally fast and reliable; however, if you are expecting a package, check in often with the mail service to ensure it doesn't get lost in the warehouse.

Popular companies include Mailboxes Etc, Airbox Express, and Air Facility. We've had good experiences with Mailboxes Etc., which has many locations all over the city and country.



24. Carnaval

Panama's Carnaval is celebrated every year 40 days before Easter. Festivities take place in every town across the country. The party runs from Friday to Wednesday and is marked by parades, fireworks, bands, and lots of partying in the streets. It is difficult to get around the country during Carnaval, and it is impossible to get any business done during the five days.

Number-one place to celebrate Carnaval in Panama is Las Tablas, but other areas of the country, such as Chitre and Penonome, are also known for their Carnaval celebrations.



25. Airlines Serving

American Airlines, Copa (Panama's national airline), United, Delta, Air Canada, Spirit Air, Mexicana, Avianca, Air France, Condor, KLM, Aires, Taca, LAB, and Iberia offer flights to Panama.

26. English-Language News Sources

A handful of English-language magazines are published in Panama, including Focus (published quarterly) and Panama 980. The Visitor/El Visitante (a weekly publication), The Pearl Island Times, and The Panama Post also offer Panama-related news and information in English.



27. Movie Theaters

You can see a first-run movie in English in Panama City for as little as US\$3 (on the discount day). Average cost of a ticket is US\$5. You can buy a ticket to watch a movie from a VIP theater for US\$8.50 to US\$10. It's worth it. You sit in a big reclining lounge chair while waiters stand by to serve you food and drink on call.

Most movies shown in Panama are in English with Spanish subtitles. Some movies are dubbed in Spanish. Before choosing your movie, glance at the code beside the film title. "DOB" means the movie has been dubbed in Spanish; "SUB" is an English movie with Spanish subtitles. Children's movies are always *doblado* unless they have a chance of having an adult interest in which case only the nighttime showings are *subtitulado*.

28. Causeway

The Amador Causeway in Panama City is a stretch of land connecting four small islands built with rock excavated during the construction of the Panama Canal. The Causeway is the perfect place to spend an afternoon, walking, running, or biking along the palm tree-lined pedestrian path...and the best place in the city to spend Sunday mornings. There's a marina, a cruise dock (this is where you catch the ferry to Taboga Island), a convention center, a hotel, and several restaurants.



The Causeway's Culebra point is home to one of the country's four Smithsonian Tropical Research Institute facilities. The open-air museum focuses on marine science and education, conservation, and interpretation of marine coastal environments.



29. Casco Viejo

Casco Viejo, or Casco Antiguo, is located on a small peninsula jutting out off to the side of central Panama City. It is the former capital city of the republic and the place where the French hung their hats when they made their failed attempt to build the canal across this isthmus.

Today, Casco Viejo is the most charming part of Panama City, with its French- and Spanish-colonial architecture, art galleries, shops, open-air restaurants, brick-paved streets, and European-style plazas and squares. It's an area in transition—carefully restored 300- and 400-year-old colonial structures stand alongside tumble-down ruins overrun with squatters. It's also a UNESCO World Heritage Site.

The place oozes romance. The best way to enjoy this region is to stroll its streets and plazas and then to stop for lunch at one of the restaurants with outdoor seating. Some streets are best avoided, especially at night. However, the entire Casco Viejo area is patrolled 24 hours a day by tourist police.



30. Shopping Malls

Panama City is home to seven U.S.-style shopping malls. MultiPlaza is the most high-end, boasting a new wing that's home to Cartier, Tiffany's, and Louis Vuitton. MultiPlaza is located in Punta Pacifica and is also home to a big Riba Smith grocery store and a Do It Center. MultiCentro is on Balboa Avenue in downtown Panama City and houses a variety of stores, a little lower end than MultiPlaza.

Albrook Mall is also the biggest mall in Panama City.

Metro Mall is similar to Multiplaza, with a few higher-end stores such as Kenneth Cole, but also has less expensive stores, like its anchor stores El Titan, El Costo, and Stevens.



Street Mall, Soho Mall, and Alta Plaza Mall are all the newest malls to open in the city. Soho Mall is super-upscale, even more so than Multiplaza (there's even a truly-French Ladurée café serving all the famously decadent Parisian macarons). The VIP theater here commands the sky-high US\$17 fee, but you get what you pay for—this is the nicest theater in the city now.

31. Theater

The Theater Guild of Ancon in Panama City puts on English-language plays and performances. The budding thespian may also be interested to know that they often hold open auditions for members of the English-speaking community.

32. Building Supplies

Panama has four main building supply superstores: Casa de Materiales, Do-It Center, Cochez, and Novey. Home renovation supplies, gardening tools, and other do-it-yourself necessities can be found at any of these stores, all of which have locations across the country.



33. Radio Programs

Ultra Stereo is Panama's only all-English music radio station. It can be found on the FM dial at 98.9. Some of the other radio stations play music in English, but the DJs might speak Spanish.

"Sunday Night News" with Sandra Snyder and Gerry D. can be heard on 93.5 FM at 6 p.m.



34. National Sports

Panamanians are crazy about boxing, baseball, and soccer. Roberto Duran is a retired professional boxer from Panama, and considered by many to be one of the greatest boxers of all time. Mariano Rivera is a local who has pitched for the New York Yankees for 17 years.

35. Outdoor Activities

Panama is a great place for outdoor activities from hiking, horseback riding, and bird-watching to fishing, surfing, sailing, rafting, swimming, and snorkeling.

Panama's rainy season can put a damper on some of these activities, but other sports, such as rafting, are more enjoyable after a rainfall.

36. Embassies/Consulates In Panama

Panama City is home to embassies or consulates for Canada, the United States, Austria, Ireland, Italy, Japan, the Netherlands, Philippines, Denmark, Spain, Sweden, Finland, France, Germany, and the UK.

37. Medical Care/Dental Care

Quality and affordable medical and dental care is readily available throughout Panama. The cost of treatments is generally much cheaper than in North America and Europe. Many doctors and dentists in Panama speak excellent English. You can have a cavity filled for US\$40 to US\$60.



A consultation with a medical specialist costs US\$40. Punta Pacifica Hospital is the best in Panama and is affiliated with John's Hopkins in the U.S. It's home to the best consultants and surgeons in the country (most U.S-trained).

38. Music

If there's one thing Panamanians love, it's good music. Salsa, tipico, meringue, reggaeton, jazz, and pop music are commonly heard across the country. Panamanians have an emerging love of rock and punk music, as well.

39. Gyms

Panama City has two main gym franchises: SportTek and PowerClub. Both operations offer a handful of locations throughout Panama City. Many hotels also have well-equipped gyms for guests, and sometimes memberships are available for purchase by non-guests.

There are also plenty of small or boutique gyms throughout the city. Cross fit is an emerging trend in Panama and lots of new cross fit gyms are opening. Some hotels offer monthly memberships to their gym and social areas. You can ask about the possibility in reception.

40. Emergency Services

Panama does have a 911 system in Panama City... but you shouldn't use it (in the city or whatever the equivalent is in the interior). Do not call an ambulance in Panama, no matter what the circumstance. Ambulances in Panama are effectively chauffeur services, they are not EMTs and the drivers have no medical training. They may do more harm than good. If you need to get to a hospital, the best thing you can do is ask a spouse or friend to drive you.



41. Local Food

Rice and beans are staples in the Panamanian diet. Chicken, beef, and fish are also common. Breakfast is typically eggs and fried pastry.

Sancocho, Panamanian chicken soup, is a Sunday afternoon tradition. Seafood is popular and abundant. Most popular is *pescado frito*, an entire fried fish, head and tail intact.

42. Currency and Bank Machines

Panama's national currency is the Balboa; however, Panama mints its own coins but uses U.S. dollars for bills. ATM's can be found in even the most remote regions of Panama. Don't worry about carrying too much cash on you; you can always take out more with your foreign debit card.

Before coming to Panama, check with your local bank to find out the fee charged for international ATM withdrawals, as these can sometimes be hefty. Also, be aware that Panamanian ATM machines will charge US\$3 if the machine isn't one of your bank's.

43. National Drinks

The beverage of choice for most Panamanians is beer. Panama offers several national brews, and even a few craft brews: Balboa, Atlas, Panama, Soberana, 507, Casa Bruja Rana Dorada, and Istmo.



Seco is a sugar cane liquor that is also popular among locals. Seco is consumed mixed with soda or milk or straight up. Rum is the other liquor of choice, and there are three local varieties: Abuelo, Cortez, and Carta Vieja.

Every Panamanian (and expat) has strong opinions on which brand of local rum is best and which beer has the most flavor. Try them all to see which you like best.

In addition, throughout the country, you can shop for most any imported beers or liquor you might want. And prices, typically, are much lower than for the same brand in the States or Europe.

Outside Panama City, you can buy a domestic beer for about 50 cents in a *cantina*...or in a grocery store.

44. Government

The Republic of Panama is a stable democracy and is headed by the president. As of this writing, the president is Juan Carlos Varela. The next presidential election will take place in May of 2019, and in Panama, the current president cannot run for a second consecutive term.

45. Book Stores

There are two main bookstores in Panama where you can purchase English-language novels: El Hombre de la Mancha and Exedra Books, both in Panama City.

Both offer limited selections, but Exedra Books has a bit more choice. English books can sometimes be found at the Riba Smith grocery stores and at some of the Arrocha pharmacies.

It's even possible to find some magazines written in English, but be prepared to pay a much higher price. A magazine that costs US\$3.00 in the U.S., may cost up to US\$6.00 in Panama. It's a good idea to bring English-language reading material with you.



46. Local Customs

Panama City residents are like most big-city dwellers—not overly friendly. Outside the capital, Panamanians are polite and greet just about every one they pass on the street. Even as a foreigner, it is polite to say, “Buenos dias” (good morning), “buenas tardes” (good afternoon), or “buenas noches” (good evening) when you enter a business or a home. The greeting is often shortened to “Buenas” no matter what time of day.



Women are often kissed on one cheek (the right one) when greeted by a friend or acquaintance.

47. City Bus Service

The Metro Bus system is new and the vehicles are comfortable (much more so than their predecessors, the Diablo Rojos). These air conditioned buses are similar to city buses in any major U.S. city, but cost much less. Currently the cost is 25 cents, but is expected to increase once the old buses are off the street. The Metro Buses require pre-purchased bus cards, which can be picked up for US\$2 and loaded up with funds starting at 50 cents and up to US\$50. These cards can be purchased at Metro Bus kiosks around town and at most supermarkets.

48. Cable

Two major cable companies serve Panama: Cable Onda and Cable & Wireless. Both provide basic cable packages and digital packages that air many North American and European networks. Sky, a satellite company, also offers service throughout Panama.



49. Internet



Cable Onda and Cable and Wireless provide reliable internet service. In more remote areas of the country, MobilNet provides satellite internet. PaNETma is a new Internet provider that receives rave reviews for customer service.



Cable Onda recently expanded its coverage area; however, if you are off the beaten track, you will need to purchase satellite internet.

50. Panamanian Families

Panamanians are fiercely protective and loyal when it comes to their families. It is not uncommon for Panamanians to live at home with their parents until they are married. Panamanian households often contain three or more generations of family members.

Because Panamanians so respect the family unit, if you have the opportunity to become close with a Panamanian, you will be considered an extended member of the family.

51. Medical Tourism

Because Panama offers great medical and dental care at excellent prices, medical tourism is on the rise here. A number of companies arrange entire packages for those seeking treatment, including everything from airfare, hotel, a nip or tuck, and post-op treatments.

52. Islands

Panama boasts three archipelagos. The San Blas Islands on the Caribbean coast of Panama are made up of 365 islands (one for each day of the year!). Bocas Del Toro, also on the Caribbean, is comprised of nine islands. The Pacific Ocean is home to the Las Perlas Islands, which boasts 220 islands and islets,



only 90 of which are named.

Taboga Island, just off the coast of Panama City, is a popular weekend getaway for Panamanians and expats. The islands off the Azuero peninsula (Coiba, Iguana, and Cebaco) offer world-class fishing, scuba diving, and snorkeling.

Near Colon on Panama's Caribbean coast is the popular island retreat Isla Grande.

53. Prescriptions

A variety of medications are available in Panama without a prescription. Narcotics and antibiotics do require an Rx.

Forgot your thyroid medication back in your home country? Just go to the nearest pharmacy and ask the person behind the counter for a new supply.

Arrocha and Metro are Panama's most popular pharmacies, and many grocery stores, including El Rey, Super 99, and Riba Smith, include pharmacy sections.

54. Domestic Airlines

Panama has two domestic airlines, Air Panama and Copa. Both airlines fly throughout the country. Domestic flights originate at the Albrook Airport in Panama City.

Note that this is an entirely separate airport from Tocumen, the international airport. The two airports are about a 30-minute drive apart. Be sure to factor this in to any in-country flight plans.

A flight from Panama City to Bocas del Toro costs around US\$100 each way, but is less if you are a senior citizen or hold a pensioners visa.



55. Roads

The roads in Panama are some of the best in Central America. They are generally well maintained and easy to navigate. It is possible to drive from Panama City to the Costa Rican border in just over six hours.

Even outside Panama City, the roads are in good condition in many areas, especially relative to road quality generally in this part of the world. Still, in the interior, you'll find potholes, sometimes big ones. Don't venture inland without a four-wheel-drive vehicle.

Cattle in the way and other local hazards contribute to make driving in the interior a challenge. Be extra cautious at night.

56. Panama's Indigenous People

Panama is home to at least eight indigenous groups. Many of Panama's indigenous live in the five *comarcas* (reservations); however, many have also moved to cities and towns throughout the country.

You'll see Kuna Indians everywhere. They're easily recognized by the colorful clothes they wear and the beads they wrap around their legs.

Many of the Kuna Indians will let you take pictures of them, but be



57. Learning The Language



If you don't already speak Spanish, Panama is a great place to learn!

Spice up your lessons by signing up with a school that offers home stays or surfing classes along with the Spanish instruction.

Though many people in Panama do know at least some English, it is much appreciated when a foreigner at least attempts to speak Spanish.

And studying Spanish can be important. The Spanish words for "pregnant" and "embarrassed," for example, sound very similar. Some Spanish lessons could save you telling someone you are with-child when all you mean to say is that you're a little red in the face!

58. Expat Concentration

The biggest concentrations of expats in Panama are in Panama City, Boquete, Santa Clara, El Valle, and Pedasi.

Recent estimates place Panama's expat community at 50,000.

59. Panama In The Movies

Most recently, Hands of Stone, the story of Panama's most famous boxer, Roberto Duran was filmed in Panama. Historias del Canal, submitted to Sundance, was independently filmed in Panama, as were parts of the Netflix series, Narcos.

The Heroe reality show, featuring Dwayne Johnson, was filmed in various locations around the country.

Panama also served as the backdrop for Contraband and James Bond: Quantum of Solace. Portions of The Tailor of Panama, Sniper, and the TV show Prison Break were also filmed in this country.



60. Independence

Panama has two independence days. Panama was initially claimed by Spain in 1501 and remained part of Spain for 300 years. In 1821, Panama joined Colombia, then finally became a sovereign nation in 1903. Independence from Spain is celebrated on Nov. 28, while independence from Colombia is celebrated on Nov. 3.

61. General Manuel Antonio Noriega

Noriega was initially a CIA operative for the U.S. government. After he was implicated in drug trafficking, murder, and human rights abuses, the U.S. government sought to have him removed from power. In 1989, the U.S. government took over Panama City as part of Operation Just Cause. Noriega surrendered a month after the invasion and was sent to a Miami jail for a long time.



Recently, Noriega returned home to Panama where he is currently in jail waiting to find out if he will be able to serve the remainder of his sentence on house arrest.

62. Visiting The Canal

The Panama Canal is an impressive site that you should make time to see. The canal system is made up of three sets of locks, two on the Pacific side and one on the Caribbean coast.

The canal is currently in the midst of a multi-billion-dollar expansion that will eventually allow for the passage of larger, Post-Panamax ships.



It's not uncommon for ships to pay US\$600,000 to pass through the canal. The lowest toll ever paid to cross the canal was in the early 1900s and was just 36 cents. The fee was for swimming through the canal from the Atlantic to the Pacific.



63. Two Oceans

Because of Panama's unique geographical position, it is possible to swim in both the Atlantic and Pacific oceans on the same day. You can get from one to the other by car in a couple of hours.

64. National Bird

Panama's national bird is the harpy eagle. It is difficult to spot but most likely to be seen in the mountains in the Darien province. You can also find a harpy eagle in The City of Knowledge in Clayton and at the Summit Zoo in Gamboa.



65. Darien Gap

The Darien gap is located in the easternmost part of Panama. It is 100 miles long and 30 miles wide and separates Panama from Colombia. Because it is mainly swamp and dense forest, it is impossible to travel from Panama to Colombia by land. To get from one country to the other, you must go by boat or airplane.

66. Time Zone

Panama's time zone is GMT -5, which is the same as EST. We don't do daylight savings time in Panama.



67. Country Code

The Panama country code is 507. Of course, you leave this off when dialing a Panama number from within the country.

68. Population

Panama's population is estimated at 4 million. Nearly 1 million Panamanians live in Panama City.

69. Elevation

The highest point in Panama is Volcan Baru (Baru volcano), in the province of Chiriqui. Volcan Baru rises 3475 meters, or 11,401 feet, above sea level.

The views from the towns on the volcano are breathtaking. Volcan Baru is also a top bird-watching destination, as well as a good place for hiking and whitewater rafting.



70. Golfing

Golf is becoming more popular in Panama, and the country currently boasts 12 golf courses, with more sure to come. From Panama City to the Coclé province (some smaller courses are scattered throughout other parts of the country) you should have no problem practicing this favorite retirement pastime.



Greens fees are low enough that you could play all the time. At a nine-hole course in the Azuero peninsula, for example, the fee is as little as US\$10 per person.

Near the Panama Canal is Summit Golf Club. (www.summitgolfpanama.com) where the prices are much higher, but you're paying for a world class championship golf course. At the time of this writing the cost for Panamanians and residents is US\$49.76 for morning golf (a little less in the evening) and US\$65.81 on the weekend. Tourists can expect to pay US\$90 every day.

71. Spas

High-end hotels and posh neighborhoods are the best places to find spas in Panama. Panama City is home to the majority of the country's spas.

A 45-minute massage can cost as little as US\$25 in the smaller spas.

72. Mountain Communities

The most populated mountain community is Boquete in Chiriqui province. Closer to Panama City you will find the charming town of El Valle de Anton, another popular mountain destination and our pick for 2009's World's Top Retirement Haven. Just to the east of Panama City is the mountain community of Cerro Azul, and a little further into the interior, in the Chame area sits the beautiful mountain community of Altos del Maria.

Charming mountain towns are a great way to escape the heat of Panama's lowlands.

73. Coastline

Panama boasts an impressive 2,490 kilometers of coastline. The sand in Panama ranges from nearly black to white coral.



74. Neighbors

Panama is bordered on the north by the Caribbean Sea, Colombia to the east, the Pacific Ocean to the south, and Costa Rica to the west.

75. Natural Resources

Panama's main natural resources are copper, gold, mahogany, teak, shrimp, hydropower, bananas, and fish. Oil is a recent discovery. Protests by indigenous tribes over mining on their land has been a constant struggle for the current government.

76. Provinces

Panama has 12 provinces: Bocas del Toro, Comarca Kuna Yala, Comarca Ngobe-Bugle, Chiriqui, Coclé, Colon, Darien, Herrera, Los Santos, Panama, San Blas, and Veraguas.

77. Cities

Panama's biggest city and capital is Panama City; Colon and David are the country's second-largest towns. Santiago, Chitre, and Penonome are other fast-growing urban centers.



78. The Land Bridge

Panama forms a land bridge between North American and South America. Although Panama in its entirety is considered part of Central America, technically, Panama City, and everything east of it, sits in South America.



79. Famous Panamanians

Boxer Roberto Duran is perhaps the best-known Panamanian. Ruben Blades is a famous salsa singer and actor, and once served as Panama's tourism minister. Panama's first Olympic gold medal was won by high jumper Irving Saladino in the 2008 Beijing Olympics. Mariano Rivera and Carlos Lee are popular Panamanian baseball players. Laffit Pincay is a world-renowned jockey, and Danilo Perez is an international jazz piano sensation.



For a small country, Panama produces top-notch talent!

80. Patron Saints

Most towns in Panama have their own patron saints that they honor and remember with

81. The Black Christ



The Black Christ is an 8-foot-tall wooden statue that is believed to create miracles. It is estimated that the Black Christ appeared in Panama starting in 1658. Today, the Black Christ of Portobelo is celebrated every Oct. 21 on Panama's Caribbean coast.

On that day, thousands of Panamanians walk 53 miles from Panama City to Portobelo, many crawling the last mile on hands and knees, to show their devotion.



82. Panamanian-isms

Panamanians often mix English words in their daily conversation...for example: *fren* (friend), *wachyman* (watchman or guard), *potcron* (popcorn), *winchy-waiper* (windshield wiper), *cool*, and *pretty*.

83. City of Knowledge (Ciudad del Saber)

The City of Knowledge is located on 120 hectares of the former Clayton military base.

Sometimes referred to as the Silicon Valley of Panama, the City of Knowledge is home to businesses dedicated to research, education, and innovation.

If you're interested in starting a business in the City of Knowledge, you can apply for a specific residency visa and tax incentives.



84. Casinos



Dozens of casinos dot the streets of Panama. Panama City has the highest concentration of casinos, most of them located in hotels.

Poker, blackjack, and slot machines are most common.

Some casinos hold monthly expat poker tournaments, which are a great way to meet people.



85. Fruits

Papaya, honeydew, strawberries, bananas, and mangoes, among other fruits, are grown in Panama and exported around the world.

The best time to buy a watermelon in Panama is at the end of dry season, when the fruit is at its sweetest.

86. City Parks

Parque Natural Metropolitano is Panama City's largest park. Covering an area of 265 hectares, it has two main walking trails. Within Parque Metropolitano, you find more than 250 species of birds and 40 species of mammals.



Parque Omar is another of the city's largest parks. This park, located in the San Francisco area, has a large, open area for kids to run and climb on playground equipment at no less than eight separate play structures. It's a great place to have a picnic and there are always vendors around selling *paletas* (popcicles) and *raspados* (snow cones) for 40 cents.



The parks in Panama's interior towns serve as gathering places for the locals and the centers of town festivals. Small parks dot the entire city and surrounding neighborhoods. A new addition at many of these parks is the inclusion of outdoor gym equipment.

87. Seafood

If you like fresh seafood, you've come to the right place! Sea bass, tuna, red snapper, and mackerel are on every menu at certain times of the year. Fresh-from-the-water lobster, crab, shellfish, and shrimp are also readily available.

Ceviche, seafood picked with lime juice, is a Panamanian delicacy. Spices and onions add great flavor to this typical Panamanian dish. Common *ceviche* varieties include: sea bass, shrimp, crab, and octopus. Can't decide? Order the *combinacion*, which contains all four.

88. Cinta Costera

In June 2009, former president Martin Torrijos inaugurated one of the most ambitious projects of his term in office: the coastal beltway. This modern expansion project of a major roadway, speeds traffic through the city and incorporates green spaces and recreation areas.

A playground, jungle gym, and basketball courts have been added to this popular bay front gathering place. It's common to see joggers and rollerbladers strolling down the sidewalks along the water.



89. Handicrafts

Some of the most authentic Panamanian souvenirs include: *sombrero pintado* (the REAL Panama hat), *molos* (a woven fabric made by the Kuna Indians), leather shoes, carved *tagua* nuts, and *polleras* (a beautiful traditional woman's dress).



90. Beauty Salons/Barbers

Beauty salons and barber shops are affordable and plentiful. A woman's hair cut will set you back all of US\$5 to US\$10, while men can get their mop cropped for as little as US\$3.00.

A popular Panamanian beauty ritual for women is the "blower," or blow-out. For about US\$5, women have their hair blow-dried for a special occasion. Many Panamanian women have this done every Sunday so their hair is styled for the work week.

91. Messengers

Because getting around Panama City during business hours can be slow-going and really frustrating, why not hire a messenger to do it for you? Messengers charge by the trip and are willing to do just about anything, from paying your bills to sending your mail...from renewing your license plates to depositing checks at the bank.

The cost is about US\$3 per trip, so it can be worth the extra expense to avoid the headache of running around doing these kinds of things yourself.



92. Domestic Help

It is uncommon in this country not to have a maid.

A live-in maid costs US\$200 to US\$250/month...maybe as much as US\$400 a month for someone very experienced, very reliable, and who speaks English.

You can have someone come to your home a couple of times a week to clean for you for about US\$25 a visit. If you work it out ahead of time, even a maid coming in only now and then will cook your meals for you!

The best way to find domestic help is to ask around. One local friend reports that she'd never find a maid through an agency. "You can't trust them," she says.

93. Cheap Rent

As recently as two years ago, you didn't have to look far to find a cheap rental apartment in Panama City. Times have changed. A rental in a new building with a water view can run US\$1,500 a month and more.

If you're ok with older and back from the water, though, it's still possible to find something more affordable, say, as little as US\$800 a month.

In a small town in the interior, on the other hand, you could rent a brand-new three-bedroom house for as little as US\$200 a month.

Classified ads in the local papers, as well as websites such as www.encuentra24.com, are the best sources to find the best rental deals.

Typically, a Panamanian real estate agents also handles rentals. A real estate agent isn't going to advertize the cheapest apartments, but they can be a good resource for more expensive rentals.



94. Electricity

Panama's electricity is 110V. You can use the same flat volt plugs in Panama as you would use in North America.

95. Sugar Cane

Sugar cane farming is an important activity in Panama. In the central parts of the province of Coclé, you see fields of sugar cane just about everywhere you look. Sugar cane is used for table sugar, sweeteners, and alcoholic beverages.

Sugar cane stalks can also be chewed for a sweet treat.



96. Minimum Wage

Panama's minimum wage varies depending on whether the employee lives in Panama City or in the interior. The minimum a full-time employee in Panama City earns is US\$624/month.

Panamanians living in the comarcas (reservations) can earn between US\$3 and US\$6 per day.

97. Measurements

In Panama, gas is measured in gallons; rice, meat, and vegetables are measured in pounds; distance is measured in kilometers and meters; land is measured in hectares.

1 Gallon = 3.78 liters

1 Pound = 0.45 kilogram

1 Kilometer = 0.62 miles

1 Hectare = 2.47 acres



98. Resorts

Panama currently has four all inclusive resorts. Playa Blanca is located on the Pacific coast, in Rio Hato, Cocle. The Royalton Panama is just down the street from Playa Blanca. The Royal Decameron resort is a little further down the road, in the Pacific beach town of Farallon. The Sheraton Bijao is near the town of Santa Clara, also in the central Pacific coast region. All four resorts are very popular with international tourists.

These resorts can be booked for extended stays but they also offer day passes.



99. Water Parks

Panama has three water parks. The largest is located in Las Cumbres, just north of Panama City, at the Avalon Grand Hotel. Also near Panama City is the Fucer water park. On the way to Colon is the El Camping Resort, which has water slides and a wave pool.

100. Air Charters

A handful of companies in Panama offer air charters. You can't beat an aerial tour of Panama, by helicopter or small plane.



101. Military

Panama has not had a national military since it was abolished in 1990 after the U.S. removed General Manuel Noriega from power. Instead, Panama has a national police force. You'll identify them by their green fatigues.

In 2007, Panama created an armed border protection force to combat the flow of drugs and weapons entering the country via the jungle border with Colombia.









