

PANAMA

Special Report



**Albrook And Clayton:
Peaceful Neighbourhoods In Panama City...**



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PANAMA
SPECIAL REPORT

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PANAMA

LETTER

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Old Military Housing And New Panamanian Condos—Clayton And Albrook... Comfortable Living At The Foot Of Ancon Hill

In past *Panama Letter* issues, we've featured well-known, well-established Panama City neighborhoods, including El Cangrejo, Paitilla, Costa del Este, and Marbella, all great choices for the would-be retiree or expat looking for city-center living.

The downside at this point is that Panama City-center living can be a challenge. Traffic can be at gridlock 12 hours a day. The continuing and constant construction and infrastructure work (especially now that work has begun on the new city metro) mean noise, dust, dirt, and concrete everywhere. Panama City offers the best level of

amenities and services of any city in Central America, but living in Panama City is hardly a tranquil experience. For some, it's downright unpleasant.

However, just outside the capital proper sit other neighborhoods and towns that collectively are still considered part of the city. You're still very nearby all the city services, amenities, and infrastructure, but you're separate from the noise, the plaster dust, the drying concrete, the roadwork, and the traffic.

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This New Year we want to make a point of introducing you to some of these nearby Panama City places that you might otherwise never hear about but that can be ideal options for you if you want to benefit from the level of infrastructure available in Panama City (shopping, restaurants, services, etc.) but have a more pleasant overall quality of life.

The U.S. Military Paved The Way

I'm thinking of places like Clayton and Albrook, both situated only 15 minutes (though it can be 45 with traffic) outside Panama City. With the Corredor Norte (a major toll highway in Panama City) nearby, access to Clayton and Albrook is easy from the city-center Cinta Costera and Calle 50 areas. You can come at these neighborhoods from all sides, depending on where in the city you're departing.

Once part of the American military-occupied Panama Canal Zone, the Clayton-Albrook base at the foot of Ancon Hill was used to house American troops and their families during the Panama Canal construction and after Operation Just Cause (the U.S. military has a flair for irony) when the U.S. military invaded Panama to overthrow Dictator General Manuel Noriega from power.

When the U.S. handed the area over to Panama, they left behind a very developed infrastructure, including military housing, grander officer living quarters, schools, gymnasiums, etc. The Panamanians turned around and put all those buildings up for sale for, at first, almost unbelievably low prices. Many of the houses were snatched up quickly, by both wealthy Panamanians looking for a little breathing space and speculators, who then rehabbed and flipped the properties. In the dozen or so years since, a nice residential community has established itself.



An old military I.D. checkpoint



Albrook Gardens



An easy errand stop off

Entering Clayton

Approaching Clayton from the El Dorado or Corridor Norte avenues puts you at the area's back gate, which to me is the more scenic way to enter. Having served time in the military myself, entering Clayton brought flashbacks (not traumatic ones, fortunately). Driving into the area, you pass an unmanned guard shack that once served as the controlled installation entry point when the base was occupied by the U.S. military.

As you drive through the gate, the first thing you see on the left hand side is an example of the improvement the area has made since the days of its military past. Albrook Gardens residential community's golden security-guarded gates stand proudly off from the road. A little past that entrance is a sign for yet another residential community, the Embassy Club, with a sign advertising the club's spa and café.

Living on Clayton, you'd be able to run most of your errands without leaving town. Ahead of the two residential areas is a



More simple shopping

shopping center with a florist, a pet store, a dry cleaner, an Italian deli, and a pharmacy with a mini-mart. It's not a major grocery store, but this little mini-mart is an upscale place with all of the necessities. You'd be able to pick up a loaf of bread, eggs, and milk. They also have a nice variety of wines.

Beyond the shopping center is an auto detailing shop and one more shopping center complete with a hardware/construction materials store, a veterinarian, a beauty salon, and a bakery. Not everyone in this area spoke English, but because of its close proximity to the U.S. Embassy, and with so many American families living in the Clayton area, these folks have had a lot of experience dealing with Americans. Most of them were able to handle my very poor Spanish.

If you're planning to bring school-age children with you on your journey to Panama, one thing you don't have to worry about is options for an international-standard English-language education. Two of Panama's best schools are located in Clayton. One sits right beside the U.S. Embassy. Colegio Las Esclavas (translated means School of the Slaves—horrible name for a school) is top-notch. When we visited, the gym was being used for a U.S. Embassy auction.



The U.S. Embassy's home is in Clayton



Embassy auction at Colegio Las Esclavas

The school's gymnasium was stuffed with lots ready for viewing. Living room furniture sets were bundled together alongside bookshelves, computers, TVs, stereos, appliances, even cars, trucks, and a small John Deere tractor, all being auctioned off. Most things were either out-of-use items from the embassy or



Inside the auction



Old embassy computers



Street-side vendor

items left behind by Americans who once worked for the embassy but have since left the country. As at any big event in Panama, a couple of vendors' carts were parked outside by the street, one selling *chicheme* (a drink made from corn), the other *raspados* (snow cones).

One thing that I always find interesting in this country is how resourceful Panamanians are. Outside the U.S. Embassy front gates, Panamanian entrepreneurs have taken over a small gravel parking lot and set up tents, under which they have desks with computer equipment and copy machines. These Panamanian entrepreneurs recognized that many of the people visiting the embassy would not have their paperwork in order. Many people (I speak from experience) are turned away at the embassy's customer service counter for not having the correct number of copies or all the necessary forms printed out properly. What's more convenient than a portable office supply store parked outside the embassy gates? It's common to see small shacks or trailers with copy machines and other administrative support equipment set up outside of almost every government building in Panama. I've been aided by the one stationed outside the immigrations building a number of times.



Green on both sides



A newly constructed school



Where many of the embassy employees live

After you pass the embassy, you find yourself driving beneath a canopy of trees, a reminder that you haven't left Panamanian soil. You're never far from the natural beauty this country has to offer. The roads here are smooth and even, and the speed bumps are large, but smooth, the kind you can slowly roll over, much different from the typical Panamanian ones. With those, you practically have to come to a complete stop to cross if you don't want to lose a tire. At Clayton and Albrook, the infrastructure is very U.S.-like, because it was built by American engineers.

A modern new school, Colegio Javier, is located right across from another of the area's gated communities, Embassy Gardens. A local pastor friend of mine owns one of the houses inside Embassy Gardens. I've visited him, and the insides of these houses are beautiful, with spacious back yards. He wasn't home when I was visiting the neighborhood for research for this article, so we couldn't get inside the security gate, but here's a photo from the outside.

U.S. Embassy employees are paid well, especially when you consider that they're spending their salaries in a low-cost country. This explains how many of them are able to afford to rent these high-end homes surrounding their workplace.

Want To Work At The U.S. Embassy?

If you have thoughts of moving to Panama and getting a job working at the embassy, do some research first. It's not as easy as you'd think. I moved here because my wife is Panamanian and wanted to be closer to her family. I thought, "Hey, I have a military background. Getting a job at the embassy should be a breeze, considering they wouldn't have to move me to Panama or anything. I'll already be there." Well...it's not quite that easy.

I visited the U.S. Embassy hoping they'd have a Human Resources Department or someone I could speak to about employment. I was told to go online to www.usajobs.gov or to the embassy website at <http://panama.usembassy.gov> and click on Employment Opportunities. In other words, you have to wait for the embassy to post a job that you're interested in. If there's nothing available, you can't apply. Many times you'll find positions like janitor, plumber, and mail clerk. If you do see a position you're interested in, you have to read the requirements carefully. Many of these jobs are reserved for family members of people already working at the embassy, meaning they're giving the spouses of employees the opportunity to work, understanding that many of them have been dragged to Panama reluctantly.

If you're lucky enough to find a position available for "All Eligible Candidates," you'll have to apply online, and, as you're applying online, you're put into a pool of all candidates interested in working for the embassy, meaning that, even though you're already in the country, you're thrown in with everyone from the United States and everywhere else who is interested in the position. It's the online age now. There's no face to face application process.



Duplex housing



A converted military home



One of the many Clayton parks



Centro de Salud

Old Military Quarters

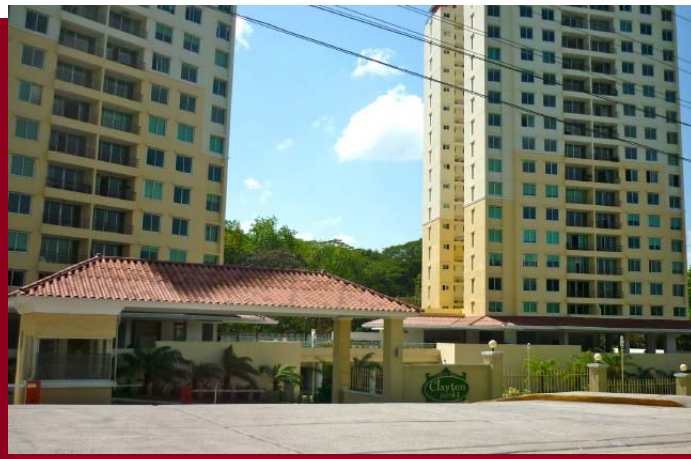
The scenery around Clayton is typical old-school military. Everything is very boxy. A lot of old barracks buildings have been converted to offices. The Centro de Salud, which is the department responsible for cheap health care here in the country, has made its home high on a hill in what looks to me like an old military hospital building.

The streets surrounding this side of Clayton are lined with large military houses, many of which have been converted into duplexes or small apartment buildings. Other of these buildings that once housed numerous American military troops have been turned into spacious single family homes. With fresh coats of paints, new landscaping, and expensive cars in the driveways, it can be hard to imagine that these were once homes thrown together in haste to house the U.S. armed forces. Now they're a lovely neighborhood conceived to cater to families. There's a park on almost every corner. I've never seen so much playground equipment in one community.

New Condos In An Old Setting

While much of the old military architecture remains in Clayton, there are a couple of new condo buildings being built. I stopped by the office of Provivienda right outside Clayton Park, a two-tower development, each with 16 floors, and spoke with Fernando, one of their sales agents. I was impressed with Fernando's level of customer service. He jumped from his desk and rushed to open the door for us when we were entering, something you don't typically experience in Panama City.

With condo units ranging from 148m² to 151m² and prices from US\$269,876 to US\$290,420, depending on size and how high up in the building your unit is located, the first project has nearly sold out. They have only four units left. However, they're already planning to build a Clayton Park 2, as demand continues high. Fernando informed me that the current maintenance fees are US\$1.50 per square meter per month. Amenities include a pool, social area, gym, and an event room. Other than this quick visit, I know nothing about this company, so make sure you do your due diligence if interested in one of these units. To find out more you can e-mail Fernando (he speaks English) at fgaruz@gprovivienda.com or visit www.gprovivienda.com.



Clayton Park condos



What Clayton Park 2 should look like

Driving farther into Clayton, you pass a few side streets. Any of these takes you back into a labyrinth of old, refurbished military houses. In downtown Panama City, it's not practical to try to find a place to live simply by driving or walking around and looking for "For Sale" or "For Rent" signs. You see signs but not many, and the best way to find what's available in a neighborhood where you're interested in living is to work with a real estate agent or simply by word-of-mouth. Clayton is a different story. I saw many "Alquilo" ("For Rent") and "Venta" ("For Sale") signs, on both houses and the sides of apartment buildings. I share some of these properties currently on offer in the Real Estate section of this month's issue on [page 30](#).



Another great park for the kids

As you get close to the front end of Clayton, you see a gigantic park on the right-hand side with gazebos, tennis courts, and playgrounds. It's a great place for a large family gathering or company picnic. Situated around at least three-quarters of this park is what is known as *Ciudad del Saber*, or The City of Knowledge.



The City of Knowledge



Hospitality training at the City of Knowledge



Hospitality housing



The Special Olympics office

entirely of old U.S. Army and Air Force barracks and office buildings, is now an international complex for education, research, and innovation. According to the City of Knowledge website, it has been developed to promote and facilitate synergy between universities, scientific research centers, businesses, and international organizations.

As you enter the City of Knowledge area from the back of Clayton, you see row after row of one-story houses, which are now used for hospitality housing. Many visiting scientists and researchers stay in these houses while working in the area. Many businesses and non-profit organizations are now calling the City of Knowledge home.

Some of the permanent members located at the City of Knowledge are UNICEF, Red Cross, United Nations, and there's even a Florida State University campus. So many companies are moving their businesses to the area because of the great incentives put in place to ensure its growth.



More of the 300 acre campus

The City Of Knowledge

Governed by a private, non-profit organization, The City of Knowledge Foundation, which was created in 1995, this area's main campus is spread out over nearly 300 acres at the entrance to Clayton. The City of Knowledge, once made up



FSU is here



An old Canal Zone school that's still thriving

Business Advantages In The City Of Knowledge

The tax advantages of operating in this zone can be significant. Companies operating out of this zone are exempt from all taxes, levies, fees, or import duties on machines, equipment, furniture, vehicles, appliances, or materials necessary for the operation of their business if they are accepted into the City of Knowledge Technopark. There are many more tax incentives, too, which are listed at the City of Knowledge website at www.ciudadelsaber.org/en.

In addition to these tax benefits, there can be immigration and labor benefits, too. Panama grants special residency and work visas to foreign staff entering the country to contribute to the development of the City of Knowledge project. Plus, while most businesses in Panama are restricted in the number of foreign employees they can employ, companies affiliated with the City of Knowledge are authorized to hire any international staff necessary for their operations. Again, this can be a significant advantage for an entrepreneur.

What Else Is In Clayton?

Another of the area's best schools (definitely not the cheapest though) is the Balboa Academy, which is located in the heart of the City of Knowledge, and looks more like a college campus with its large courtyard at the center of its classroom buildings.

Also in the area is the Copa Airlines training center and a great little café, Café Duran, which is the closest thing you'll see to a Starbucks here in Panama. This one, across from the Balboa Academy, has a drive-through window and an outside sitting area. Inside, the employees are friendly, there's a Banco General ATM machine, a wide variety of Duran tea to choose from, pastries, and just about any coffee concoction you can dream up.



The patio at Café Duran

I'm happy to say that Panama has finally caught on to ice coffee. When I moved to Panama, café employees looked at me like I'd lost my mind when I asked for coffee with ice in it. They were so confused. Who would want to take hot coffee and put ice in it? I would walk them through the steps of creating an ice coffee. Now you can find it in the McCafes, Café Duran, Dunkin Donuts, etc.



A relaxing coffee hangout



Plenty of staff to keep the customers happy

Across from Café Duran is another large commercial center under construction and next-door is another long strip of stores, to include a beauty salon, a deli, a travel agency, a health food store, and several other businesses.



Clayton park

Behind Balboa Academy is the other side of the huge Clayton park. We passed a Kiwanis gymnasium where kids were going through a basketball camp. An Olympic-sized swimming pool is located behind the gym, and across from all that is the vast green lawn of the park. With baseball fields, soccer fields, a jogging track, small-outdoor fitness area, tennis courts, and several playgrounds, there's something for everyone.

Visiting Clayton

If you want to visit Clayton and the City of Knowledge, you really have only two options for hotels in the neighborhood. Of course, you could easily find something outside Clayton, as there are hotels all over Panama, but inside the City of Knowledge you have only two options.



More small businesses



Hotel Clayton



Kiwanis gym

Hotel Clayton is a small hotel with an Italian restaurant attached that's located back in one of the residential areas in the middle of Clayton. To get there you have to follow the arrows on the Hotel Clayton signs that take you through the twists and turns of the neighborhood before you find it nestled between some

**Holiday Inn**

houses. Holiday Inn is located right in the City of Knowledge, within walking distance of most of the campus buildings.

Restaurants in the area are almost nonexistent. There's one steak and seafood type of restaurant called La Taberna which I'll cover in my hotel/restaurant review section on [page 19](#). La Taberna is right next to Holiday Inn. That was the only real restaurant I saw in the entire area, other than a few small delis and the Italian restaurant that's attached to the Hotel Clayton. I imagine that any good restaurant opened in the area would do quite well with all of the visitors to the City of Knowledge, and people living in Clayton. La Taberna was packed at lunchtime.

The Panama Canal Railway

Outside Clayton's front gate and down the street a ways is the Panama City passenger station for the Panama Canal Railway. The area is actually Balboa, but it's close enough to Clayton that I thought it would be worth mentioning. When we stopped by to visit, the station was closed, but a friendly employee, Emiliano was nice enough to let us enter and check the place out.

**Emiliano at The Panama Canal Railway****The Panama train**

The Panama Railroad was incorporated in New York on April 7, 1849. The original concept was for the train to be used to deliver mail between Panama and the United States, but focus changed quickly with the discovery of gold. Gold seekers chose the Panama route instead of the harsh terrain, unpredictable weather, and uncivilized Indian filled alternate overland route. When gold seekers stepped off the ships with gold fever and heard the sound of train whistles, they demanded to be taken to the United States by train.

**The Panama Canal Railway Station**

George Trotten, who was in charge of the railway project at the time, tried to explain to them that there was only seven miles of track built at the time. They didn't care. Seven miles was better than nothing. Knowing that taking passengers along would slow down progress to the building of the tracks, Trotten quoted them what he thought was a high, unfair price, hoping to dissuade them. He charged 50 cents per mile plus 3 dollars for each 100 pounds of luggage. Surprisingly, the gold seekers were willing to pay the price gauging amounts. Trotten collected over US\$7,000 and the railway began carrying passengers instead

of only cargo. The railway's stock quickly went from zero to soaring, selling over US\$4 million in stocks, and giving the railroad plenty of money to keep building.

Following a bumpy history including going bankrupt, and having to be relocated when the Panama Canal was built, The Panama Canal Railway Company was formed in 1998, with a joint venture between Kansas City Southern and Mi-Jack Products. With an investment of US\$80 million, the revitalized railroad provides a link between the Pacific and Atlantic ports and complements the existing hub transportation infrastructure provided by the Canal, the Colon Free Trade Zone, the port terminals, highways, and airports.



This alligator was found dead on the tracks

In addition, The Panama Canal Railway Company also carries passengers back and forth between the Balboa (Panama City) station and Colon. Currently there are only two travel times though. The train departs the Panama City station at 7:15 a.m. headed towards Colon and then leaves Colon to head back to Panama City at 5:15 p.m., and the prices are high. You're charged each way US\$22 for adults and US\$11 for children. Retired travelers and foreign residents pay US\$15 each way. They also have a monthly pass for US\$675. I paid a hundred and something for my monthly train pass in Chicago and I thought that was expensive.

Entering Albrook

Coming from the Corredor Norte/El Dorado area, if you were to pass the back entrance to Fort Clayton and keep going straight, you'd drive right into Albrook. Albrook is similar to Clayton in the way that both areas are filled with prior military barracks and officer quarters. If I had to sum up the overall aesthetic of Clayton I'd say that a good portion of it still has that old, cold, military look. You could evacuate the



Pine Hills condos



My favorite area of Albrook

area and move the military right back in, and you'd never know they'd left...(other than maybe the new condos).

Albrook, on the other hand, has done a great job of warming up the area. The buildings are still the same, but with most of



They're replanting trees across the street

the area covered in green foliage, hidden under canopies of trees, and bright flowers dispersed around the streets, it doesn't have that overbearing, serious look to it.

If you make your first right when entering Albrook from this back area, you find another new condo building, Pine Hills of Albrook, with a sign that says they've got 150m² and 194m² apartments starting at US\$258,750. Descend the hill and you drive right up to a beautiful scene of brand new houses beneath the green backdrop of Anton Hill. Several new communities have opened here.

One of the great things about Albrook, and Clayton too, really, is the calm of the area. It's very quiet and tranquil. You can sit outside and listen to the breeze and kids playing in playgrounds nearby. There's not the constant sound of honking horns that you grow accustomed to in areas like Calle 50 or Paitilla. It's very peaceful. It could be my imagination, but the two days I spent driving around Clayton and Albrook, it seemed like the people were more friendly too. Drivers actually stopped to let me pull out in front of them.



Another brand new neighborhood



Embassy Village condos

Farther into Albrook and down another side street is another of Panama's best schools. St. Mary's is an English language Catholic school. It may be hard to get into though. When we went to check it out a couple of years ago there was a long waiting list. Many of the U.S. Embassy employees have enrolled their children in St. Mary's.



St. Mary's Catholic School

The hotel where I stayed during this Panama Letter research trip is located in Albrook, in what used to be one of the military hospitality barracks. I'll talk more about hotel in my review section on [page 19](#), but I did notice that right next door to the hotel was a Shriner's building. I'm not very familiar with the club myself, but if there are any members reading this, there's huge building with a towering statue standing outside, so you're in luck.



The Shriner's in Panama

Aside from the new developments that have been built in Albrook, a drive down the main street that takes you towards the Albrook Mall and airport will take you right through the area



A typical home in Albroke



Plaza Albroke



Old officer's quarters



Another plaza across the street

with the old officers' quarters, many of which have been transformed into luxury, gorgeous homes. The U.S. government sure had a thing for balconies as many of the homes have large balconies off the main bedrooms.

What's In Albroke?

Where many of the businesses in Clayton are one-of-a-kind, mom and pop type businesses, Albroke is a little more modern. In Plaza Albroke you find such companies as Blockbuster Video, Subway, Sushi House, Mail boxes Etc., Citibank, and Farmacia Arrocha. There's even an aviator school, a dentist, and a medical clinic in this plaza.

Banks are all over the place in Albroke. I spotted a Citibank, Global Bank, Banco General, BBVA, and BAC. Not to mention the numerous banks you're sure to find inside the Albroke Mall. Receiving mail and packages from the United States, or any other country, would be easy with both a Mail boxes Etc. and an Airbox Express facility in the neighborhood. There was one of these kinds of companies in Clayton too now that I think about it. Many of these companies are free, or charge a small fee to keep a PO Box with them. The company I use has no monthly or annual fee.

When you receive mail you pay somewhere around US\$1.50 per pound and packages are somewhere in the ballpark of US\$2.50 per pound, plus 5% customs fee. I use a company called Panama Air Facility. You can get more info about this company at www.airfacilitypty.com/english.



Need a bank? No problem



Receiving packages is easy in Panama



Marcos A. Gelabert Airport



Inside of Deli Gourmet



The runway at the airport

Grocery shopping can be done without leaving the area. Albrook has an El Rey supermarket, which is one of the major supermarkets here in Panama. There's also a Deli Gourmet, which is like a much smaller version of Whole Foods. It's a great place to pick up specialty cheeses, meats, and health food items, and a great place to have lunch. I talk more about Deli Gourmet in my review on [page 20](#). Then, again, if you want to deal with the crowds at Albrook Mall you will find a Super 99 supermarket there.

With the Marcos A. Gelabert Airport, also known as the Albrook Airport, right there in the community, this is great place to be if you have to travel back and forth quickly to the interior of the country. It's a small airport, operating domestic flights to 25 destinations and San Jose, Costa Rica. Air Panama and Aeroperlas are the two main Panamanian airlines that operate at this airport. The airport has two wings, one for each of these airlines. If you need to rent a car when your plane lands, there's a National Car Rental right across the street from the airport.

Many businesses call Albrook their home. LG operates a call center in the area. The Union Fenosa Gas company is

headquartered in Albrook, as is the National Institute of Music and the Panama Maritime Authority. If you value time at the gym there's both a Curves and a Power Club gym in Albrook.

Down one of Albrook's side streets, which brings you around to the back end of Albrook Mall, you find INAC, or the Museum of Anthropology, which at the time of writing this is hosting a



The Museum of Anthropology

Leonardo Da Vinci exhibit. The neighborhood behind the museum has much smaller houses than the rest of the Albrook area. Operation Smile's office is located in this neighborhood as well as a Tennis Ranch.



The Tennis Ranch

The Albrook Mall is the largest of Panama's malls, and it keeps expanding. When I visited this time around I noticed they're building on to one of the wings and building a parking garage. Each visit to Albrook Mall is a surprise as there's so much entering that mall. Last time I shopped there I was excited to see Taco Bell and Wing Zone have both entered one of the mall's three food courts.



Albrook Mall

With the Albrook Bus Terminal attached to the mall, you can be sure that this mall is always busy. Buses from every part of Panama pick up and drop off, right at the mall. You can imagine, therefore, that the people living out in the interior, in small communities such as, Aguadulce, where shopping options are few, appreciate the option to hop on a bus for about US\$6 one way and spend the day at Albrook Mall.



There's even a casino at this mall

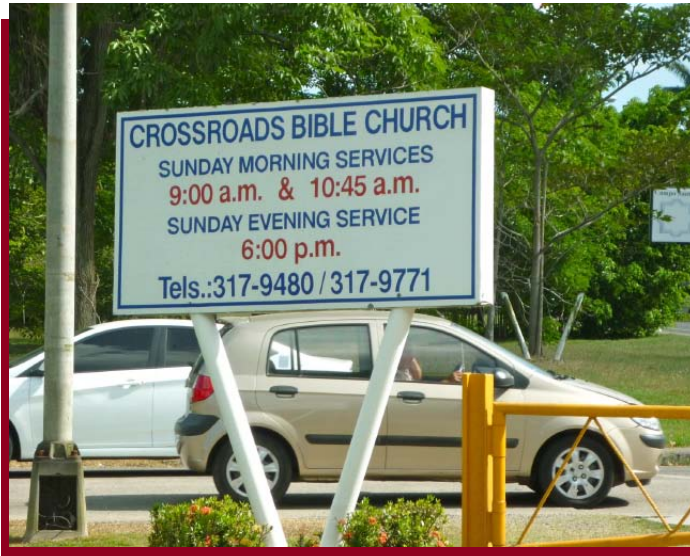


Albrook Bus Terminal

This mall has just about everything you could possibly want. They've got everything from the lower end stores such as El Titan and Costo to the higher end stores of Calvin Klein, Ralph Lauren, and Mac. There's a movie theater, a bowling alley, an arcade type of fun center, three food courts, a casino, banks, and a full-size supermarket. While visiting the mall I noticed that the Beijing Circus was in town.



Had to take the kids to the Beijing Circus while it was in town



Crossroads Bible Church

What's Life Like In Albrook And Clayton?

Neither Albrook nor Clayton would qualify as a value destination. The rent is not cheap and house prices seem to sit right around the US\$250,000 and up range. I called one two-bedroom house in Clayton, great location, in a cul-de-sac right next to a beautiful park, and was told that it was renting for US\$1,300 per month. If that's in your range than this could be a great place for you. I'll post that house in my real estate section on [page 20](#).

You'd definitely need a car to get around comfortably in these areas. You could say that they are walking towns, as there are sidewalks everywhere, and the scenery is beautiful, but you're not going to get from one destination to another easily. Everything is very spread out. You may be able to flag down a taxi, but they won't be nearly as consistent as they would in the major parts of the city.

The infrastructure, as it is in most of Panama City, is fantastic. You can get WiFi in most places, including the hotel where I stayed. The roads are well maintained, water is drinkable from the tap, electricity is reliable, and you've got your choice of cable television or satellite TV. Nowadays you can even get Netflix streamed on your TV.

I saw two dentists in Albrook and small medical clinics in both Clayton and Albrook, and of course you've got major hospitals nearby in Panama City. Also, since Panama has adopted 911 as the emergency contact number, an ambulance is only a phone call away. Farmacia (pharmacy) Arrocha is right there in Albrook so getting medication shouldn't be a problem.

Keeping in touch with friends and relatives back in your home country is nearly the same as keeping in touch from one state to the next. With Skype readily available, you can see each other when you chat, and it's free. Blackberrys and smart phones are hugely popular here in Panama. For US\$10 per month I get unlimited data (chatting and internet usage) on my phone. I can even chat with friends back in the United States as long as they download the program Whatsapp onto their smart phones. I still buy prepaid minutes for talk time, but since I rarely talk on the phone, a US\$5 card lasts me at least two weeks. Of course all of the cell phone companies have plans that include talk time as well, if you want to go that route. Letters and packages can easily be picked up in Panama if you set up a PO Box with one of the many companies offering this service.

English language churches in Panama are few and far between, but in the Albrook/Clayton area there are two that I know of. *Centro Cristiano Vida* is a Christian church that is bilingual. Pastor Stuart switches back and forth between English and Spanish. It's a very welcoming church, and a great place to practice your Spanish. You can reach Pastor Stuart at www.centrocristianovida.com. If you'd rather attend an all English service, there's an Evangelic church down the street from Clayton's front entrance. Crossroads Bible Church holds three services each Sunday, all in English, and also has its own school. You can find out more at www.cbcpanama.org.

There's plenty of entertainment around. You've got a bowling alley and movie theater right at the mall. The Panama Canal is close by, as is the Panama Canal railway if you'd like to take a trip to Colon.

Plus, as I mentioned at the beginning of this article, you're practically in Panama City, so you're only minutes from everything else the city has to offer, which is great considering my next point. There were almost no restaurants in Clayton and Albrook. I don't know why. Even at the mall, there are food courts, and a couple of small restaurants, but no real, good, sit down restaurant options. I've driven through both areas before, but never in search of a restaurant, so I was somewhat surprised by this. I saw one small Mexican restaurant in Albrook, a couple of sushi places, and then a few fast food type restaurants such as Subway and Tamburelli's Pizza. Other than that...nothing. Sounds like an opportunity to me. **PL**



Very Few Choices, But Lots Of Opportunity



The Albrook Inn



Front of the hotel

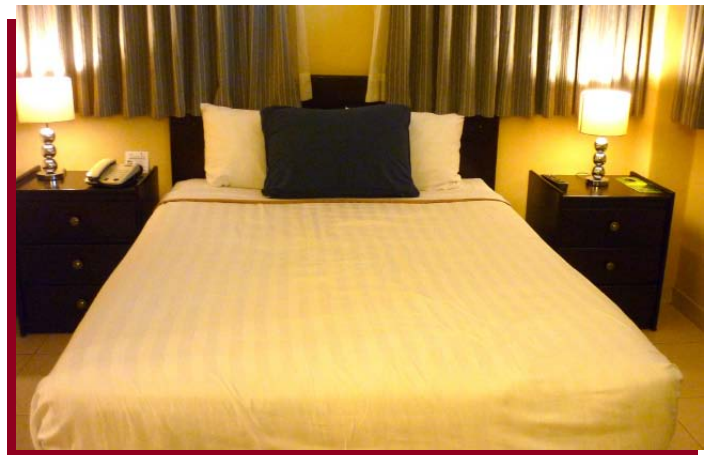
Albrook Inn is located off the main road in Albrook, at the end of a street lined with revamped old-military houses transformed into warm, charming homes. The inn itself, once hospitality barracks for traveling enlisted members of the U.S. armed forces, still looks the part, only with a fresh coat of paint and a trickling fountain outside its front door.

The woman at the front desk was nice, and for once, accepted cash without some sort of deposit required, or a hold on a credit card. I was charged US\$99, which for Panama is a bit expensive, unless you're staying in one of the major chains such as the Radisson or Marriott. At least it came with a free breakfast buffet for two. My only other option was the Holiday Inn in the City of Knowledge, which I believe would've been about US\$120 per night. I thought it would be more fun to stay in a lesser-known hotel. There was no gym or any real amenities to brag about at the Albrook Inn. There was a pool that was just barely larger than a hot tub.

The room was small, but comfy. A double bed took up most of the room. A flat-screen TV hung from the wall, and there was a walk-in closet. One complaint I have is that I couldn't find many channels in English on the TV. Even with the settings on English, I think I only found about 4 out of 50 channels in English. I spent most of the night watching Cupcake Wars. Woohoo.



The pool at Albrook Inn



Tight, but comfortable living space



The hotel bathroom

The air conditioner worked great. I actually woke up freezing and had to put the temperature up a little. The shower was wonderful, with one of those large, round showerheads. The soap, shampoo, and conditioner all came out of dispensers hanging on the wall.

I was excited to try the breakfast buffet the next morning, but I have to say that unfortunately, I was

disappointed. The view from the restaurant was beautiful, with glass making up three of the walls, letting nature surround you while you ate. Birds were flying all around as we sipped coffee and picked through our food. The buffet had only scrambled eggs, oatmeal, pancakes, cantaloupe, watermelon, and dry cereal. There was a tangy juice that was either raspberry or blackberry, and coffee or tea.

The eggs had a strange flavor. I took only a couple of bites before I gave up on them. The oatmeal was typical oatmeal, and the pancakes were cold. In the hotel's defense, we came down towards the end of the breakfast service, which ran from 7 a.m. to 9:30 a.m., but in mine, if breakfast ends at 9:30 a.m., there shouldn't be such slim pickings at 9:00 a.m.

Overall, I'd stay at the hotel again. The small room was comfortable, and the area was nice and quiet. I do feel that the room was a little overpriced and I was disappointed in the food. I've read other peoples' reviews who seemed to really enjoy the food, so maybe it was just our bad luck that day.



Gardens Restaurant at Albrook Inn



Simple buffet items



Power Club gym is right above Deli Gourmet

For lunch one day, we stopped by Deli Gourmet, which is kind of a health food store, like a mini-Whole Foods, where you can pick up some of the harder to find foods. You can find fine



Pizzas with multigrain crust

wines, rich chocolate, a large variety of cheeses, and even have lunch at their deli.

I've been trying to eat healthy lately, but I'd had their wraps and sandwiches, so I decided to try their pizza, with multigrain crust of course. I ordered a pizza with prosciutto, mozzarella, and brie cheese. My wife ordered a veggie pizza. Each cost US\$7.50 for the small pizza.

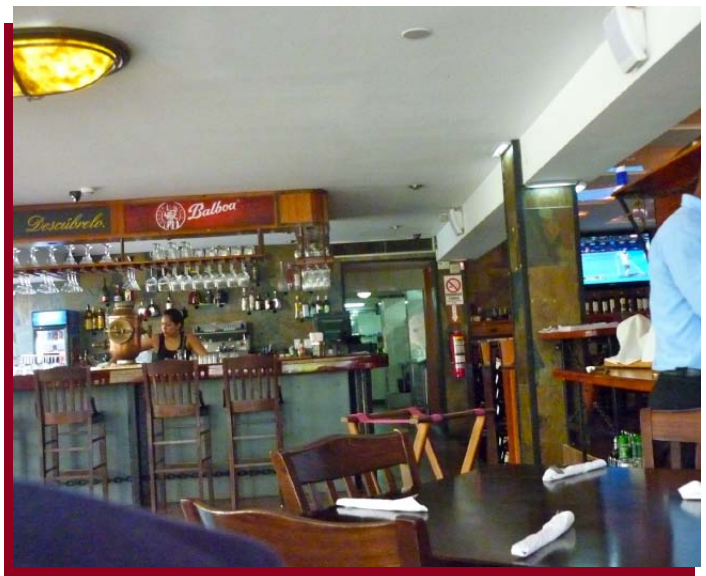
Usually I thoroughly enjoy the food at Deli Gourmet, but this time I think I should've ordered a pizza with just mozzarella cheese. The brie was very strong and overpowered everything else on the pizza. I could only eat about half of it. It was just too strong. Marlene loved the fresh vegetables piled on hers. Deli Gourmet is one of my favorite places to eat lunch. I highly recommend it.

During our trip through the City of Knowledge, we decided to eat lunch at La Taberna, the only restaurant around. This is a classy restaurant with a bit of a sports bar vibe. The restaurant was empty when we entered, but filled up quickly with the lunch crowd.

Our waiter was friendly, and did his best to explain many of the items on the menu for which we were unfamiliar. They didn't have menus in English, so you may want to have a translator with you if you visit this place, as my wife even had a hard time understanding some of the dishes until the waiter explained them to her.



La Taberna Restaurant



Inside La Taberna

We ordered clams in garlic sauce as an appetizer. The clams were delicious, soaked in a creamy garlic sauce, not watery like many of the clams I've been served in the past. They were served with a basket of fresh bread.

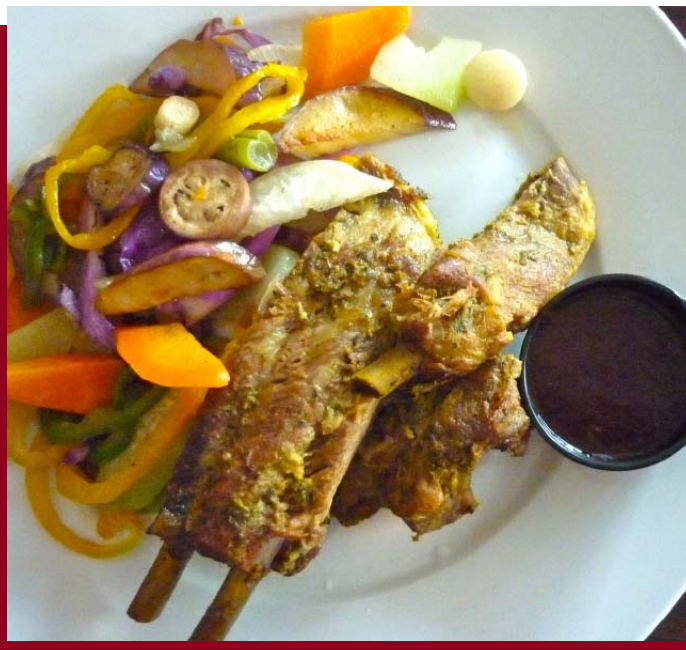
It's been a long time since I've eaten a good rack of ribs, so I was excited when I saw barbecue baby back ribs on the menu. I think I made a mistake by ordering the barbecue sauce on the side (trying to watch my sugars). I put a light coat of sauce on the ribs, but there was a strong taste of butter that bothered me



Clams in garlic sauce



Atun Alpisto



Baby back ribs and veggies

a little. The vegetables were steamed and tasted great. I'm sure the ribs would have been fine if I'd let them put the sauce right on them.

Marlene ordered fish, tuna, served with some sort of red sauce and vegetables over it. She loved it. The fish was thick and moist. One complaint we both had about the meal was the amount of flies buzzing around while we ate. The waiter explained that it was because we were so close to the canal.

Overall, I feel that the restaurant was just ok. I think it was very overpriced though. The entire meal, with tip came out to US\$60. My Diet Coke came in a can with a glass of ice, and when I asked for another I was charged a second time, and it turned out that each can cost US\$2.50. That's an expensive can of Coke. If I ever visit this place again, I'll just order a burger. I'll list a sample of their menu, which had many more items, but this should give you an idea of the cost. All prices are in U.S. dollars:

Clams in garlic sauce	\$8.50
Buffalo wings	\$7.50
Calamari	\$7.50
Grilled octopus	\$15.50
Atun apisto	\$16.50
BBQ cheeseburger	\$9.75
Cesar salad	\$7.75
Chicken lasagna	\$7.75
Spanish paiella (seafood in rice)	\$13.50
Lemon shrimp	\$16.50
Baked fish	\$19.50
Pork chops	\$15.50
Baby back ribs	\$17.50
Rib eye steak	\$22.00
New York strip steak	\$21.00

Planning Your Budget

With this month's featured location being so close to Panama City, the prices are not going to vary much from what you'd see in the heart of the city. The homes in Albrook and Clayton are going to cost above US\$250,000. Rent in the area, either for a house or a nice, new condo, will probably cost you somewhere around the US\$1,300 range. Groceries are not going to be any different from what you'd pay in the city and utilities should also remain around the same.

You'll notice that rent in Clayton and Albrook is higher than what we have for El Congrejo, but the entertainment is lower. I figure that if you live in the middle of the city, like in El Congrejo, you're more likely to go out to eat and out for entertainment purposes, where in Clayton, you're more likely to only do it occasionally.



Cost of Living in El Congrejo, Panama City		Cost of Living in Cerro Azul, Panama		Cost of Living in Clayton or Albrook, Panama	
Rent	US\$1,000	Rent (small house)	US\$500	Rent	US\$1,300
HOA Fee	0	HOA Fee	0	HOA Fee	0
Property Taxes	0	Property Taxes	0	Property Taxes	0
Transportation	60	Transportation (up and down the mountain)	50	Transportation (in town)	100
Gas	5	Gas (for cooking)	5	Gas (for cooking)	5
Electricity	100	Electricity	80	Electricity	100
Telephone	30	Telephone	30	Telephone	30
Internet	30	Internet	30	Internet	30
Cable TV	30	Cable TV	45	Cable TV	30
Household Help	300	Household Help (this is for a cleaning person and gardener to come 1 day a week)	160	Household Help	300
Food	400	Food (varies)	500	Food	400
Entertainment	400	Entertainment (dinner and a movie in city twice per month)	100	Entertainment	200
Health Insurance	160	Health Insurance	160	Health Insurance	160
Travel	200	Travel (weekly shopping trips to Panama City)	100	Travel	200
Miscellaneous	40	Miscellaneous	50	Miscellaneous	40
Total Monthly Expenses	US\$2,755	Total Monthly Expenses	US\$1,810	Total Monthly Expenses	US\$2,895



Ask Alberto



Alberto

We often tell you in our dispatches that the best source of information in a country is oftentimes your taxi driver. Alberto is a taxi driver here in Panama, who also works here in the office, helping Kathleen and Lief with any of their transportation needs. If anyone's an expert on this city, it's this guy. His hilarious stories, incredible insight, and valuable tips are important to us here at Live and Invest Overseas, and we thought, "Hey, why not let the readers benefit from Alberto's Panama real-street wisdom?" So we invite you to write in to customerservice@panamaletter.com and "Ask Alberto."

--Our first question comes from Marco in Brisas del Golf, Panama:

"Alberto, I just bought a house here in Brisas and one in San Antonio that I plan to rent out. I want to get new keys for the doors without having to buy new locks and new doorknobs and all that other stuff. Where's the best place to do that without being charged an arm and a leg?"

Alberto replies:

"No problem Marco. I think I have the information you need. I don't want you losing arms and legs over this. There's a place called Magnolias on 12 de Octubre and Via España. It's a little out of the way shop with just about every kind of key and lock you can think of. They will come to your house and re-key your lock. You will probably need to speak Spanish or have an interpreter with you though. I hope that helps."

--Gary from North Carolina, United States writes:

"Alberto, I was just in Panama City last month visiting my son. While I was there, I wanted to buy him some new tires for his truck. I visited a Michelin tire shop on Calle 50. I don't know if it's because I'm a gringo, or what, but I was quoted US\$800 for four tires. That's ridiculous. My son still needs new tires, and I was wondering if you know of a better place where he can get a good deal?"

Alberto replies:

"Whoa, \$800? Come on. There's a Chinese auto shop right next to a neighborhood called Villa Lorena that's at the end of Via España, before you get to Juan Diaz. If your son knows where Plaza Carolina is, tell him it's right across from the Rodelag store by Plaza Carolina. Those tires you were quoted US\$800 will cost you somewhere around US\$400. I just had a new Bosch windshield wiper installed for only US\$5 there the other day. Tell your son to take a Panamanian friend with him if he doesn't speak Spanish."



Cuidado

Every day living here in Panama I learn something new. *Cuidado* is the Spanish way of saying "Be Careful." So each month I'll fill you in on something to watch out for here in Panama. This month I'd like to tell you about something that still irks me, and I've been living here for nearly three years. In Panama, motorcycles and scooters don't abide by the regular rules of the traffic, and the cops do nothing about it.

In the United States, at least the areas where I've lived, motorcycle drivers obey traffic laws. They sit in traffic just like everyone else, and they drive in their lane, right behind any other vehicle. Here, they zigzag in and out of traffic, and oftentimes create their own lane, driving right up the center of two lanes of traffic.

Most of the delivery guys for the restaurants here use motorcycles so you have to watch out for them riding up the center of the lane, and don't be surprised when you see cops on motorcycles doing the same thing.

The other day, while sitting in traffic, I watched a couple holding hands as they crossed the street in between the cars in my lane and the ones in the lane next to us. All the sudden a motor scooter came flying up the middle of our two lanes and screeched to a halt no further than a foot from the couple. It was almost a major accident. This couple was looking out for cars, not thinking about the possibility of a motor bike charging towards them.

So *cuidado* when driving here in Panama. Learn to check your blind spot's blind spot and you should be ok.



A Quick And Savory Panamanian Snack

A favorite Panamanian treat to eat on top of crackers, bread, or in *canastas*, which are little edible bowls, is *ceviche*. You can find *ceviche* on the menu at most local restaurants, refrigerated on the shelves of supermarkets, and served as an appetizing treat at many social gatherings. *Ceviche* comes in a wide variety. One of the best places to sample different variations is at Deli Gourmet, which I highlight in my review section on [page 20](#). If you ever stop by Deli Gourmet you've got to try their *ceviche* with manzana (apple). It's amazing. For this recipe I'll use *corvina* (sea bass), which is perhaps the most popular fish used in Panamanian cuisine.

- 1 pound of *corvina* fillets
- 12 limes
- 3 onions (finely chopped)
- 3 medium sized tomatoes (finely chopped)
- 2 hot peppers (quartered)
- 1 green pepper (finely chopped)
- 1 clove of garlic (minced)
- 1 tablespoon of parsley (finely chopped)
- Salt and pepper (to taste)



Ceviche

First, cut the hot peppers into quarters. Lay them down in a large mixing bowl.

Chop the *corvina* into 1-inch cubes. Then place the *corvina* fillets on top of the hot peppers.

Squeeze the juice from all 12 limes into the bowl.

Mix in all of the other ingredients.

Stir the ingredients together (you can add more lime juice if the fish isn't completely covered)

Cover the platter and place it in the refrigerator.

After two hours, take out the hot peppers and stir the mixture.

Stir the mixture every two hours for the next six hours. The mixture should be sitting, covered in the refrigerator for a total of eight hours.

After the full eight hours is up, stir it one last time and it's ready to be served. **PL**



Interview

An Ex-Military Member Searching For New Ways To Spend His Retirement Days



Valentino

I first met Valentino when I was employed as a trainer for one of the call centers here in Panama. He's a big guy, with a huge smile, and a no-nonsense, tell-it-like-it-is approach to everything, a fact that took some getting used to at first. He's currently retired, but spent time in the U.S. military, and actually grew up here in the Canal Zone. With a wealth of real-world experience, Valentino became a great friend, and my go-to guy for any VA related questions. I asked him once why he was training to work at a call center and he told me that he was bored and didn't want to just sit around all day. Fair enough.

Q: Valentino, you've spent time in the U.S. Armed Forces and recently retired in New York. Why did you move back to Panama?

A: This is a great place, man. I grew up down here in the Canal Zone, so I had the option to live in the U.S. or come back. I have family and friends down here so I decided to head back.

Q: Have things changed much since you left as a kid?

A: A lot. Like night and day. Back then Panama really was a third world country. Now we've got those Metro buses that are better than the ones in New York. I remember when the first mall was at El Dorado. Now we've got Multiplaza...Multicentro... Metro Mall... Albrook...and they're building more malls. I think there's even one being built in Los Andes.

Q: When I was driving through Clayton, it brought back a lot of military memories. Is that why you chose to live on Clayton?

A: That's a good question. I don't really know. I guess that could be one reason I like it, but it's just peaceful here. Driving around is easy. The mall's right around the corner. I like it here.

Q: You speak Spanish, right? Is it necessary here in Clayton?

A: I do speak Spanish. I learned here when I was growing up. I switch back and forth between English and Spanish so much that I haven't ever really thought much about it. It's something I've always done. You'll probably have an easier time living in Clayton and not speaking Spanish than you would in Albrook. Just because you've got the embassy here and stuff, but I don't know, man. It's only going to get easier if you speak Spanish.

Q: Where else in Panama would you consider living?

A: I have to be near the city. I like Penonome, but that's kind of out there too far for me. Boquete too, but again, too far. I like it here in this area. It's close to the city, but not really in the city.

Q: I know you didn't stay at the call center. How are you spending your retirement days now?

A: No, that call center world is too crazy to be doing just for fun. It's too hectic. I stay busy just hanging around, really. I have family here. I spend a lot of time with my family. And I spend a lot of time in church. You have to go to church if you want to stay sane in this crazy world.

Q: Last question. What advice would you give to anyone thinking of moving to Panama?

A: Visit first. You'd be surprised how many people just show up. Visit, and stay here for a little while if you can. Make sure this is what you want to do, and where you want to go. Oh, and be prepared for a different kind of lifestyle. Things are changing here in Panama, but it's not going to happen completely overnight. It's going to take some time, and even with the change, it may never become what you're used to in the States. God, I hope it never becomes exactly like the States. Then there'd be no reason to live here. **PL**



Expat Topsy Turvey

If you're already living here in Panama, or you're planning a move in the near future, you can rest assured that at some point in this new adventure, you'll find yourself scratching your head, feeling aloof in this new world. You might even find yourself embarrassed about what you didn't know you didn't know. Don't worry. You're not alone. We've all been lost and confused here in Panama at one time or another. To prove it, I invite all expats reading this to send us your "oops" moments at customerservice@panamaletter.com. Realizing that we're not alone might just help prevent some expats from dropping this whole "live and invest overseas" adventure and running home. Here are two expat follies to start things off:

Linda living in El Congrejo, Panama, by way of Acron, Ohio, writes:

"I decided when I moved here that I didn't want to own a car. I wanted to hoof it, or get around by bus or taxi. I'd ridden the 'diablo rojo' buses (local school bus style buses) a few times and was just starting to get comfortable with the uncomfortable ride when I stepped onto a bus one time and a man standing inside the entrance handed me an old poker chip.

"I looked down at the poker chip and had no idea what it was. I only spoke a few words of Spanish at the time and I didn't know what to say. What was this poker chip all about? My only thought was that he was trying to sell me something. I told him 'No, thank you' and handed the chip back to him. Then I took my seat.

"The man said something to the driver and then suddenly everyone was laughing. Half the bus was cracking up at my stupidity, only I had no idea what I'd done to incite this reaction. When my stop came I got off the bus and headed home. Later I asked my brother-in-law, who is Panamanian, about the incident on the bus. He started laughing at me too.

"Apparently that bus came from somewhere out in the interior of the country, and picked up travelers all along the way. The guy gives you a poker chip to hold onto so that when you get off, you hand it to the driver, and he'll know that you should only pay the usual 25 cents instead of the higher fee that those coming from far away would pay. Oops."

Jason living in San Francisco, Panama, by way of Staten Island, New York, writes:

"I felt like a complete moron one day. Ok, so everyone knows that the day before July 4th is a day you'd usually stock up on alcohol and party supplies, for the next day's big celebration. At least that's how it is back where I come from.

"My wife is Panamanian and last year was my first year here. I'd heard that November 3 was one of their 'independence days.' It's what they call Separation Day, when they celebrate their independence from Colombia. So I told my wife to invite her family over and we'd have a barbecue, like I'd do back home.

"On November 2, I went to the supermarket to buy supplies. I picked up chicken, meat, a bunch of side dishes, and grabbed a bottle of rum and some beer. When I got to the cash register and set everything down, the cashier looked at me like I was nuts. She said something to me, but I'm struggling with Spanish, so I didn't understand. She called her manager over, and by now the people behind me were getting annoyed.

"The manager took the bottle of rum and the beers away and put them in a cart off to the side. The guy bagging my groceries was snickering a little under his breath. The cashier was laughing too. I got a little bit defensive because I didn't know what was going on. The manager spoke very broken English, and told me that I couldn't buy the rum and beer. I told her that I didn't understand what was going on. Why couldn't I buy it?

"Finally one of the customers from the next cash register leaned over and told me that November 2 is the 'Day of the Dead' which is like the Panamanian Memorial Day, and a day when you're not allowed to buy alcohol. Everyone around me was giggling. I felt horrible. I got home and told my wife that would have been some handy information to have before I headed to the supermarket."

A red and orange leather passport cover is centered on a dark, textured wooden background. The cover has a white card tucked into the top. The text on the cover is as follows:

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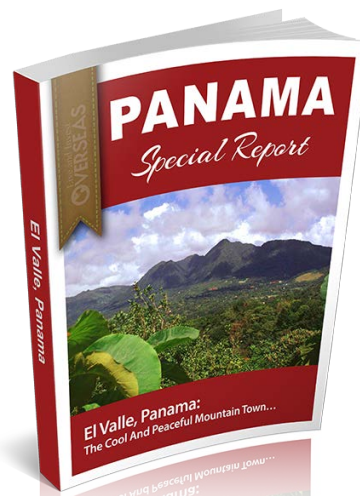
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