COVERSEAS

PANAMA Special Report



Balboa, La Boca, And Amador:

A Perfect Place To Visit, But A Better Place To Live...



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PANAMA

INSIDE

Park your boat at the causeway.....9

Frank Gehry's new biodiversity museum.....11

Narrowing down dining options.....14

Canal Zone Vs. High Rent District...Breaking down the costs.....16

Where to find books in English.....20

Dinner plucked fresh from the river.....22

A child's perspective on relocating to Panama......23





Balboa, La Boca, And The Amador Causeway— Peaceful Easy Living In The Heart Of The Canal Zone

nack in February, I introduced you to the Panama Railway cars stacked with DAlbrook and Clayton, two neighborhoods at the foot of Ancon Hill, both consisting of old-military-style housing with a mix of new construction sprinkled in.

As you exit the Albrook area, and cross the railroad tracks, you'll find yourself entering Balboa. Now, don't get confused between the Avenida Balboa I mentioned last month in the Marbella and Bella Vista area, and the neighborhood of Balboa.

Avenida Balboa is a strip of high-rise condos that runs along the bay front Cinta Costera, while Balboa the neighborhood is at the heart of the Canal Zone, which is evident by for the Canal Zone.

shipping containers.

The Real Balboa

Balboa is old-fashioned military buildings, most still the original tan color that the U.S. military always seems so fond of. It was the U.S. government, in their efforts to control the Panama Canal, that put the excellent infrastructure the area has into place and built many of the houses and buildings that are still being used by the Panamanian government today. Until 1999, when the area was turned over to Panama, the town of Balboa served as the administrative center

Continued on page 4

Continued from page 1

At the entrance to Balboa, if you're entering from the Corredor Norte (a toll rode) or the Albrook area, you can't miss the Panama Ports Company, and the endless rows of shipping containers off on your right hand side. The multi-colored containers look like lego blocks stacked one on top of the other, a complete contrast to the brown government buildings that line the opposite side of the street.



It's here in Balboa, in an old movie theater left over from the U.S. occupation days, where Panama's version of Dancing with the Stars takes place, as well as several other of their live performance TV shows. Early mornings see workers lined up in front of the theater, hundreds of them, waiting their turn to board the buses that stop here, buses that will carry them to all other parts of the city. Many people travel into Panama City from the interior of the country, especially from nearby towns like Arraijan and Chorerra, to work. Employment in the interior isn't easy to come by, and most jobs out there offer lousy pay, so these workers travel by bus to the Albrook bus terminal, and then make their way by the old *Diablo Rojo* buses or the new Metro buses to wherever their place of employment is.

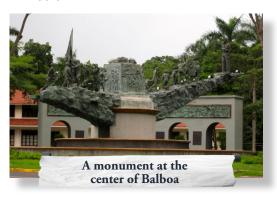


A new private school, Boston School International, just opened up, right next door to the old theater. The Boston School, which offers a bilingual international competence-based education (English-Spanish), runs from pre-kindergarten all the way through 12th grade. Tuition isn't cheap though. The full-year tuition for pre-kindergarten is US\$5,000. You can expect to pay over US\$8,000 a year for students in 6th grade and up. If you

have school-aged children, you might want to take a look at their website for more information. Go to www.bostonschool. edu.pa/en to find out more.



Across the street from the school and theater you'll find many other government agencies, such as the Panama Canal Administration building. The First District Judicial building, which is where my wife and I visited to get legally married here in Panama, shares a parking lot with the Balboa Dental Clinic and Niko's Cafe, a popular restaurant chain here in Panama (probably the closest thing to a Denny's) where many of the government employees gather for breakfast and lunch. Most Niko's Cafes are open 24-hours.



Next to Niko's, in the same shopping center, is a photo copy center called Happy Copy. No matter what government entity you visit, you'll always find that the rules have changed since your last visit, and more than likely you'll need a copy of something. Panamanians have caught onto this, and have opened up copy centers outside nearly every government building in the country. Outside of the U.S. Embassy in Clayton, a tent is set up in the parking lot, with generators providing power to the fax machines, copy machines, and computers. Outside of the Panamanian immigration building, a small trailer is set up, where one entrepreneur sells snacks and can make copies for you for US\$.25. On the lower level of the Plaza Edisson building in El Dorado, which is where the Ministerio de Trabajo (the work ministry) is located, nearly every store in the shopping center



has a copy machine available. I once got a copy of my passport at a kitchen supply store located next door to the social security building.

Inside Niko's in Balboa, is a Banco General ATM machine. Close by you'll find a Banco Nacional and a Caja de Ahorros bank. HSBC is also located just around the corner. Several banks are located in the area, but banking shouldn't even be a concern here. Albrook is so close, and there you'll find a Banco General, BAC, and many others, not to mention the ones located inside the Albrook Mall. Plus, Panama City's banking district, in Marbella, is a short drive away. There you'll find the main branch of every bank with a location in Panama.



This is the same with medical care. I did see small clinics in the area, but living in Balboa, you'd be so close to Panama City, that you could zip over to the Paitilla hospital or Hospital Punta Pacifica, where you'll find the best in high-tech, modern medical equipment and well-trained, experienced doctors. Hospital Punta Pacifica is the only hospital in Latin America managed by Johns Hopkins.

Many businesses in Balboa cater to yachtsmen and anglers. I saw several boating supply stores in the area. Many of the companies in Balboa, especially warehouses, have built their businesses within what look to be old air craft hangars. With the Albrook airport right across the street, I'm sure these buildings were used to house military aircraft once upon a time.



Once the Canal Zone was turned over to Panama, back in 1999, the Panamanian government began using the buildings for their own government agencies. The old barracks and officers' quarters were sold to Panamanians. Now, Panamanian families and expats live in these homes all over Balboa and the surrounding areas.



Homes in Balboa are large, most consisting of a carport at the lower level, with the living quarters above. This is the way most of the old military houses were built. Every time I see one of these houses I remember the basic training barracks at Lackland Air Force Base. Creativity isn't the U.S. military's strongpoint. Unlike the Clayton and Albrook areas, the homes in Balboa aren't as spruced up. When driving through Albrook, it's clear that many of the homes were officers' quarters. Balboa looks as if it were the enlisted members side of base. The homes are much more boxy and not nearly as fancy.



One section of the neighborhood, back behind the government buildings, is a nicer area of Balboa, where the houses aren't so cookie-cutter. Here you can see that people have taken the liberty to either flip the old homes and build something new, or build brand new homes from scratch. Some of these homes are a little more modern. Most of the homes in this area start at about US\$300,000 and go up. To rent a three-bedroom house, which is the average home in this area (apartment rentals in Balboa are rare), you can expect to pay at least US\$3,000 per month. Remember, as I mentioned before, it's easy to confuse Avenida Balboa for the town of Balboa, especially when checking real estate sites. If you type in Balboa, you'll get a long list of expensive condos along Avenida Balboa. The best way to find a home for sale or a rental in the actual town of Balboa, is to visit the area yourself, drive around, and find available real estate.



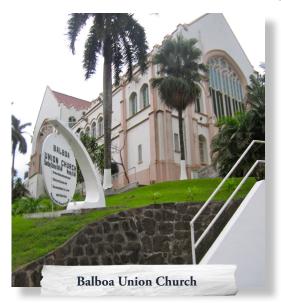
The neighborhood is quiet, with kids playing in the parks, some taking over the street to play soccer in front of their homes. This is common all over Panama. Where I live, in Villa Lucre, seven days a week I see a group of no less than ten kids out in the center of the street with soccer goals made of white PVC pipes fastened together. Each time a car passes, they slide everything out of the way. I don't even get how they're able to get any playing time in with the constant passing of cars.



In Balboa, we passed a fenced in basketball court that had been transformed into a small soccer field. In another part of the neighborhood, kids were tossing an American football back and forth. This is a place where people walk their dogs, household help can be seen out in the driveways washing cars, and dogs roam around aimlessly. It's very quiet, almost too quiet.



Some of the old architecture in Balboas is amazing. I love the look of the churches set high up on hills. The Balboa Union Church is located on the main avenue that runs through the area. Right behind it is St. Mary's church. Balboa is also home to several artisan centers and even an academy for art and dancing.



Living In La Boca

Located behind the Balboa Union Church, is a small residential and commercial neighborhood called La Boca. When you first enter La Boca, you see moving companies and shipping companies. This whole area was built with the focus on supporting the Panama Canal and the Balboa Port. This focus remains today.



In Balboa, nearly every back street you drive onto in any part of the neighborhood, will end with an exit out onto a major street. The streets in Balboa tend to swerve this way and that. You have to be careful, because, as I found out quickly, one wrong turn and suddenly you're headed towards the Bridge of the Americas, which takes you out to the interior of the country.



In La Boca, you don't have that problem. Once you enter the neighborhood, you're taken into a cozy residential area. The only way out is to head back in the direction you started in. So you don't have to worry about running into a major highway as you try to navigate the town streets. One of the things I thought was cool about La Boca is that almost everywhere in the neighborhood has a view of the Bridge of the Americas, which runs above La Boca.



If you've ever visited Panama, or if you're already living here now, I'm sure you've seen the ladies and gentlemen walking around the city, dressed in what look like naval uniforms. Panama doesn't have a military. Most of these young men and women are attending the Maritime University. The other uniforms you see around the city, which look like army fatigues, are worn by the police. The campus for the Universidad Maritima Internacional de Panama is located in La Boca.



La Boca doesn't have a whole lot to it. It seems like a pleasant, quiet place to live. The cost to rent or buy a home in La Boca should be similar to what I listed for Balboa. I didn't see anything available while I was in town, but it's not uncommon here to see no se alquila (for rent) or se vende (for sale) signs while driving through a neighborhood here in Panama. Many people list their homes with a real estate agent and let the agent do the work.

As for what's available in La Boca, I saw a few restaurants and fondas. La Boca has a dry cleaner and a mini-supermarket. The town has one gas station, and attached to it is an Auto Market with a sign saying they sell tires, batteries, accessories, and spare parts. Gas prices while I was in town were as follows: Diesel US\$3.96 per gallon, 91 octane (regular) US\$4.15 per gallon, and 95 octane (super) US\$4.60 per gallon.



While in La Boca, we ate lunch at a restaurant called La Boca, which I'll talk more about in my restaurant review on page 14. While there we got hit with one of Panama's daily torrential downpours. One thing you can count on in Panama, during the rainy season, is it will rain at some point in the day. I set out to gather research for this *Panama Letter* three separate days, and each day I had to stop due to the rain. To see a short video of the rain outside of La Boca restaurant, click here. Across from La Boca restaurant, construction was under way on a large building with a banner hanging down that read:

Plaza La Boca. It wasn't large enough to be a mall, but it will be interesting to see what businesses show up there.

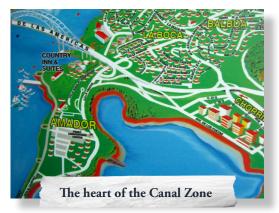


La Boca seemed a bit boring. However, if you lived here you'd have easy access to all that Balboa has to offer, plus, you're very close to Albrook Mall, where many of the area's entertainment options can be found. Albrook has a bowling alley, a movie theater, several restaurants, and many major department stores. Also, Amador Causeway, which I'll cover in the next few pages, is close to both Balboa and La Boca.

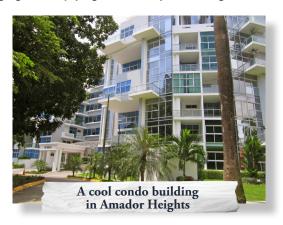
The Amador Causeway

Beyond Balboa and La Boca is a narrow strip of road that connects four small islands by the Pacific entrance to the Panama Canal. The causeway was made from rock extracted during the excavations from the Panama Canal. Now, the area is a fun, breezy, tropical place for people to jog, ride bikes, rollerblade, or walk. Couples are often seen strolling hand in hand below the old-fashioned lamps, just as the sun begins to set. The Amador Causeway is a part of Panama that shouldn't be missed. So what would it be like to live there?

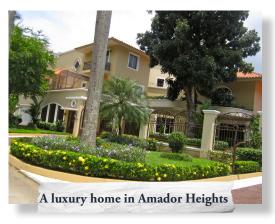
Amador Heights is a small community right at the entrance to Amador Causeway. I'd seen one of the tall condo buildings many times driving onto the causeway, but I had no idea there was a whole neighborhood up on the hill. I often wondered where people lived when they mentioned living in Amador.



The neighborhood is full of luxury-style condos and large, fancy, single-family homes. I saw only two people while driving around the neighborhood, and they were washing residents' cars. Other than that it was a quiet, lazy Sunday. Either that, or they were all out jogging and enjoying the midday sun along the causeway.



Most homes in Amador Heights have an amazing view of the ocean, Panama City, and Casco Viejo (the old town).



Across the street from Amador Heights is the current location for ANATI, the Autoridad Nacional de Administracion de Tierras, the government land development office. If you plan to visit Amador, you might want to take a look at Country Inn & Suites, located right next to Amador Heights. Rooms there start at US\$99. To find out more click here. Attached to the hotel is



a TGI Fridays, and from this hotel and restaurant you have a stunning, unobstructed view of the Panama Canal, where you can watch cargo ships float below the Bridge of the Americas.



Located in Balboa, the Bridge of the Americas (originally named the Thatcher Ferry Bridge after the ferry that originally went back and forth across the canal at approximately the same point) was built by the United States at a cost of US\$20 million, between 1959 and 1962. It was the first and only non-swinging bridge to connect the North and South American land masses. Since then, the Centennial Bridge has been built to assist the massive flow of traffic that crosses from Panama City into the interior of the country. Plans to build yet another bridge are underway.



Another interesting landmark at the beginning of Amador is the Culture and Ethnic Communities Plaza, which was built to celebrate Panama's first 100 years of Republican existence. There you can read the plaques detailing the heritage of all nations that played a role in Panama's growth and development. You can read the stories of the waves of immigrants who shared blood, sweat, and tears to help Panama become what it is today. If you climb the steps, you get a view of Panama City and the Panama Canal. Most days you'll find families hanging out around this landmark. The kids love to play hide and seek and run up and down the steps.

I've taken my kids to this area several times, and they love to walk the sidewalk that runs alongside the Panama Canal. You'll always find a *paletero* (popsicle seller) pushing a cart full of frozen treats with a variety of flavors. For US\$.40 you can buy a *guineo* (banana) popsicle, or a *maracuya* (passion fruit), *fresa* (strawberry), and many other options. Seagulls fly overhead as busy ship crews load food, water, and other supplies onto their boats.



The recently renovated Balboa Yacht Club is a great place for visiting yachtsman to park their boats and hit dry land for a little while. The fee for obtaining a temporary mooring ball is US\$.65 per foot per day. At the yacht club you'll find a slipway, showers, laundry facilities, WiFi, fuel, and a restaurant. Water taxi service is available 24 hours a day.

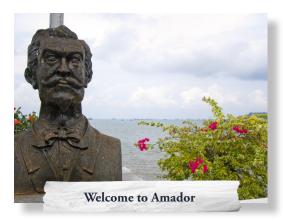
Email <u>bycmarina@cwpanama.net</u> or call 507-228-5794 if you want more information about the Balboa Yacht Club.



Farther out on the causeway, is the Flamenco Marina, which is mostly occupied by local boats, but usually has some room available for visiting vessels. Customs and immigration offices are on site at this marina, which makes it very convenient for visitors. You can also refuel at the Flamenco marina. Across from Flamenco Marina is the new 40 berth marina at La Playita. It's said that La Playita is a little less costly than Flamenco. La Playita is full most of the time, but it's worth trying to find space if possible, as the attendants at La Playita are said to be friendlier than at some of the other marinas. Any time you're planning to dock at these marinas, even if it's just to drop off supplies, it's a good idea to notify them in advance. To contact Flamenco Marina, email marina@fuerteamador.com or call 507-314-0665. For La Playita email laplayita@siwireless.com or call 507-314-1730.



The sidewalk that heads out onto the causeway is usually full of joggers, some out on their own, and some with personal trainers motivating them the whole way. Sometimes groups gather in the grass fields and practice aerobics or yoga. The day we visited Amador, a family was parked beneath the shade of a tree, having a picnic, while behind them three different *futbol* (soccer) games were going on.



Farther down the causeway you find Zona Viva, a strip of nightclubs, lounges, and bars. At night the parking lot is jam packed and vendors are walking back and forth selling cigarettes,

lighters, and packs of gum. The entrance is controlled, but once inside, you find nothing but side by side, cookie cutter bars, most of which cater to the younger crowd, with loud reggaeton, rap, and electronica music blasting as colorful lasers shoot back and forth through the smoky air.

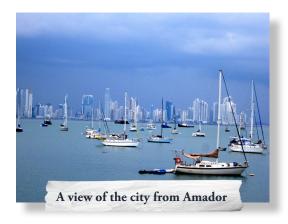


The businesses within Zona Viva, like most everything else in the area, are housed within old military buildings. Facing each other, these buildings form an alley for party goers to move from place to place safely. Girls clad in sexy outfits hand flyers to passersby and try to entice them to come into the bar. Most places are free to enter, but don't expect to get a table unless you plan to buy a bottle of rum or vodka. With the purchase of a US\$30 bottle of Smirnoff that goes for about US\$9 in a supermarket, you buy your seat (or standing room) at a table.

During the day, the Zona Viva parking lot is empty. Everything is shut down, but that won't be the case any night Thursday through Saturday. I've visited on a Tuesday night and the place was dead. Plus, you have to remember that Panamanians don't even begin to party until about 11 p.m., so if you stop by a popular bar or nightclub at 9 p.m., and you see empty tables, you might as well snag one while you can. Don't assume that the place will be empty later on in the evening. Once 11 p.m. rolls around, you'll probably find standing room only.



Next door to Zona Viva is one of the country's most popular places for concerts. The Figali Convention Center, which is hosting a Pitbull concert September 27, and a Marc Anthony and Chayanne (two famous Latin singers) concert October 3. Megastars Elton John, Jennifer Lopez, Journey, Ozzy Osbourne, and Maroon 5 are just some of the big names that have performed at the Figali Convention Center. It's location along the causeway makes it the perfect place for a night of music beneath the stars.



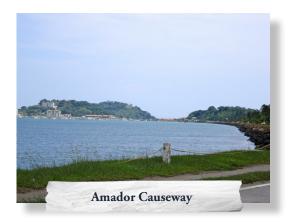
Behind the Figali Center, in the parking lot, are two bicycle rental businesses. They rent out everything from single-rider motorized scooters to two-seater bicycles and all the way up to six-seater bikes. You can even rent rollerblades and those shoes with the springs at the bottom. You'll also find a couple of small restaurants and smoothie shacks at the rear of Figali. The Sunday we visited the area, the parking lot was packed with families. Dad's were helping their sons and daughters ride bicycles in the empty lot. One couple was sitting in the open trunk of a car, their legs dangling out, flirting with each other. Salsa music drifted from the speakers of one of the restaurants, providing a laid back, fun, family-friendly atmosphere.



The Amador Causeway has some of the best dining options Panama City has to offer. From the Italian restaurant, Al Dente, to the Indian restaurant, Beirut, and even a Bennigans if you're in the mood for a burger and a beer, there's plenty of eateries to choose from. It's not the most affordable place to go for dinner, but at lunchtime many of these restaurants offer the *ejecutivo* menu (translated it's executive menu), which is a more affordable lunch menu. It often consists of a drink, a main dish, and sometimes dessert for usually under US\$10.



A new addition to the causeway area is the Biodiversity Museum, which will officially be named Panama Bridge of Life. This ambitious project, which was designed by legendary architect and jewelry designer, Frank Gehry, cleary bares his signature with its twisted and fun appearance. Sheets of metal jut out in all directions, in colors of red and yellow and blue. The Biodiversity Museum will be Frank Gehry's first project in Latin America. His wife is Panamanian, so it makes sense that he'd want to build something in his wife's homeland. The museum is intended to highlight the geological and natural treasures Panama offers.



The Smithsonian's Punta Culebra Nature Center is also located on the Amador Causeway. This marine exhibition center is a popular place for school field trips in Panama. This center offers an open-air museum focused on marine science and education. Located on the first island you reach along the Amador Causeway, Naos Island, the nature center is a place where people can increase their awareness and appreciation of coastal and marine environments in Panama.

As we drove farther onto the causeway, reaching the narrow strip of road that connects the islands, it was clear that the bicycle renting business was doing alright. Families rode past us on the six-seater bike, three teenage girls were cracking up laughing trying to navigate the ups and downs of the sidewalk on a four-seater bike, and people were rollerblading. The old-fashioned lamps that line the sidewalk, the wood and iron benches, and the water on both sides of the road make you feel as if you've been transported to the Florida Keys. Several times I wished I could stop my car and get out to take photos, but once you're driving the narrow roadway, there's no opportunity to pull over. To do so would mean blocking the lane of traffic behind you, as there's only one lane running in each direction.



Once you pass the narrow land bridge and reach the first of the islands, you start to see new, modern buildings, shopping centers, boat and yachting gear shops, restaurants, and even condo buildings. From The Beach House at La Playita Resort & Marina, you can catch the Barcos Calypso ferry over to Taboga Island. Right now, the Beach House is offering a Friday to Sunday special promotion for US\$175 on a double room. Single night rates start at US\$99. Go to www.thebeachhousepanama.com to find out more.



Across from The Beach House, in the long strip mall, you'll find more bike and scooter rentals, a mini-super and pharmacy, a wine bar, and a few other restaurants and bars.

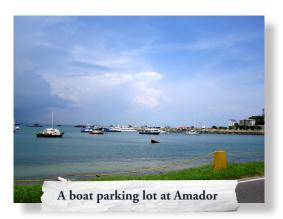
To rent or buy on one of the islands at Amador Causeway, you can expect to pay at least US\$2,500 per month for a two-bedroom apartment rental. To buy a condo, one-bedroom units start at about US\$270,000. Prices soar though for these outstanding views. The average price of a condo at Brisas de Amador seems to be right around US\$325,000. I'll highlight property picks from Amador in my real estate review on page 25.



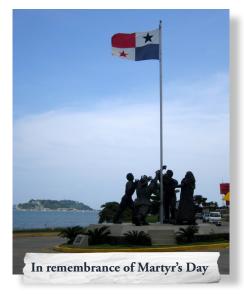
Life on Amador would be great. Most of your needs could be picked up at the small mini-super at the strip mall. You could walk to all of the nearby restaurants. If you wanted to head into Panama City for more entertainment options or to shop at any of the city's malls, you should be able to catch a taxi and pay between US\$5 and US\$10 to get most places in the city. In most cities in the U.S., the meter starts at close to US\$5 as soon as you get in the cab. In Chicago it costs US\$20 to go three miles. As I mentioned when I wrote about Balboa and La Boca, the best hospitals are super close. In fact, you could probably catch a water taxi over to the hospital area.

They're right across the bay in Punta Paitilla and Punta Pacifica. Cops are everywhere along the causeway, so security isn't an issue. It's a great place to be.





To sum it all up, Balboa is a great place to live if you want large homes built to last. The neighborhoods are quiet and peaceful. La Boca is much the same as Balboa, with friendly neighbors and homes set far enough away from the city that you don't hear the loud honking of horns and the constant construction that has sadly become a major party of life in Panama City. These two neighborhoods allow you to live the residential, suburban lifestyle close enough to malls and airports and everything else Panama City has to offer.



Amador Causeway is the perfect place to take your family for the day. It's a great place to get out and unwind while sipping on a *batido* (frozen smoothie), or taking a relaxed stroll along the water. Take one of the ferries over to Taboga Island, or ride a bike the length of the causeway, then stop off for lunch at one of the many great restaurants. Living in Amador would be like a constant vacation, with almost 360 degrees of sea views. Aside from the narrow strip of land that connects you to the other islands and ultimately Panama City, water surrounds you. It's life in Miami, Florida, or the Florida Keys, without the threat of hurricanes. If you can afford to live at Amador, you should definitely check it out. If not, stop by for a visit. There's never a dull moment on the causeway.

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Restaurant Review

Narrowing Down The Dining Options In The Canal Zone

I was excited to get out and try some of the restaurants in the Balboa, La Boca, and Amador Causeway areas. Some of the best restaurants in the city are located there, especially on the causeway. My wife works in the area, so I told her to ask around and find out where we should stop for lunch. Her friends mentioned a place called Restaurante Pencas, which is a local favorite because they have an affordable ejecutivo menu.



We stopped by Pencas at about 1 p.m. on a Thursday. We'd just missed the noontime lunch crowd, and had our pick of tables. Pencas has a nice, breezy balcony dining area, but I'd had it with the Panama heat for the day, so we chose to sit inside, where there was air conditioning. Inside, only two other tables had patrons. The waitress came over to take our order, and had to tell us what the ejecutivo menu items were, as they didn't have it printed out. This could be a problem for any non-Spanish speakers. I'm sure they have an English speaking employee somewhere on the premises, as most restaurants in the tourist-heavy areas do. Once she took our order, we never saw her again.



I've grown accustomed to the low level of customer service here in Panama, but it still gets to me sometimes, especially when I'm dining in what others have told me is a great restaurant. This waitress didn't even bring water to the table. Eventually I was able to flag her down and request ice water (we'd been out in the heat all day and were very thirsty).

Again, she disappeared. At this point the restaurant was nearly empty, so it's not like they were slammed with the lunchtime crowd. Most of the tables in the restaurant had cleared out. She delivered our food and then disappeared again. I wasn't able to get a refill on my soda because I couldn't find the waitress.

For lunch I ordered shrimp linguini in red sauce and my wife ordered some sort of chicken in a cream sauce with rice and plantains. Both dishes were bland, not terrific, but I guess you can't expect much from a US\$7.75 per plate meal off of the affordable executive menu.



I wound up having to track down the waitress to ask for the bill, and by that time I was pretty frustrated. I'm always willing to give a place a second chance, so I won't say that I'd never go back to Restaurante Pencas, but I'd definitely try Beirut next time or the Italian restaurant, Al Dente. I suppose the waitress may have just been exhausted following the lunch crowd, but either way, I didn't enjoy my experience there. Everyone else who has mentioned the place seemed to like it, so I'll just chalk it up to one bad experience, maybe a fluke, and leave it at that.

On a positive note, I did see a sign stating that if you order a bottle of wine at Pencas (Cabernet Sauvignon or Sauvignon Blanc), any day Monday through Thursday, for US\$18, you get

a second bottle free. Hanging out on their balcony which looks down on the causeway, with a beautiful view of Panama City's skyline, while sipping wine, isn't a bad way to spend an evening.

As much as I wanted to try one of the other restaurants on the causeway, I thought it would only be fair to try a place located in one of the other neighborhoods featured in this issue of The *Panama Letter*. Hunger pains struck while we were driving through La Boca, so we thought it only made sense to try a little restaurant called La Boca.



While the food wasn't great, I loved the atmosphere at La Boca. Others seemed to enjoy it too. Several tables were pushed together to allow for a large family to dine together, while across from us sat a few other diners. Kids were having a good time while the adults were watching the *futbol* game on TV. La Boca is a covered restaurant, but with open walls on three sides to allow the breeze to come in, wrap around the ceiling fans, and fall down upon you.



Rain started pouring down just as we sat down at our table. It was nice to eat a late lunch with lighting cracking in the background and rain slamming down against the roof overhead. Where the service at Pencas was not so good, the service at La Boca was excellent. The waiter was always nearby and eager to assist. I took one sip of my wife's frozen fresa (strawberry) juice

and had to order one myself. The waiter raced over to our table as soon as he saw me look his way and give a nod.



Marlene ordered *corvina* (sea bass), which is probably the most readily available seafood dish in Panama. She complained that the fish wasn't fresh. It tasted as if it had been frozen, and she didn't care for the sauce that was covering it. I ordered BBQ ribs, which immediately caused my wife to roll her eyes. She always makes fun of me for ordering stuff you should never order. For example, I've ordered veal parmesan at a pizzeria, or a filet mignon at a seafood restaurant.



BBQ ribs at a small Panamanian restaurant that seems to specialize in seafood was another bad move on my part. I've yet to have tender, fall-off-the-bone ribs here in Panama, but I thought it was worth a try. What I received looked like two strips of thick fatty bacon. I honestly couldn't figure out what was meat and what was fat on the things. I did enjoy the side of fried plantains, called patacones with ketchup and hot sauce drizzled over the top.

Overall, I enjoyed my experience at La Boca, just because I liked the atmosphere and the friendly staff. I can see myself visiting the place again, but maybe just for a few beers and I might even try their wings...or a burger...I can see my wife rolling her eyes as I write this. Didn't I learn the last time?

Panama Letter Cost of Living

Breaking Down The Costs — The Canal Zone Compared With The High-Rent District



I had no idea, until visiting the area, that Balboa and La Boca were such expensive areas to live, when considering the cost to rent or purchase property. Panamanians know the value of a solidly built home, constructed by the U.S. military when the U.S. was running the Panama Canal. For the U.S. government to effectively do business there, it needed to fix up the infrastructure in the area, resulting in strong homes, reliable electricity, and paved roads that lead everywhere.

For this month's budget comparison, I'll use last month's high-rent district of Marbella/Bella Vista, this month's Canal Zone areas of Balboa/La Boca, and Amador Causeway. I think it's important to separate Amador, because in Amador you're not going to find single-family homes like you would in Balboa and La Boca, except for the luxury homes in Amador Heights, which can be quite expensive. If you take a look at my real estate review, you'll see that one of these homes is renting for US\$7,000. Condos in Amador are a little less expensive. Where Marbella and Bella Vista is mostly condo buildings near the banking district, Amador is condo living in a more tourist-like hotspot.

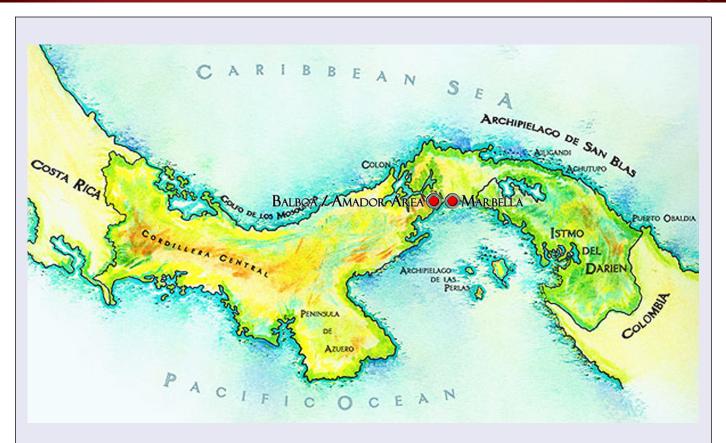
Comparing The Costs

You'll notice that the rent for Amador is set at US\$1,800. That was the average I found for condo rentals along the causeway. Balboa and La Boca I set at US\$1,500. I was comparing it to the US\$1,300 average I found in Albrook

and Clayton, which are two very similar areas. Albrook and Clayton have more apartment rentals than you'll find in Balboa or La Boca. I think it's possible to find a house to rent in the Canal Zone for about US\$1,500, if you snatch something up when the timing is right. At present time there wasn't much available.

Transportation is higher in Balboa, La Boca, and Amador than in Marbella, because in Marbella it's more likely that you'll walk most places, or take a short taxi ride. In Balboa and La Boca, you'll fair better with a car. Everything is spread out there. If you do take taxis it will cost more to get to a large supermarket or to the mall than if you lived right around the corner from these things in Bella Vista. Living in Amador, you'd probably be renting in a place like Brisas de Amador, which is out on one of the islands, meaning you'd need to drive or take a taxi to pick up anything that you couldn't find at the mini-super. This will make your transportation costs go up.

You'll notice that the entertainment costs in Amador are tied with Marbella and Bella Vista. That's because there are a variety of great restaurants in Amador. You're more likely to go out for dinner, or take a day cruise on a yacht, or rent bicycles to ride along the causeway. In Balboa and La Boca, you're less likely to do these things. Amador is close, as is the Albrook Mall, so you could spend a lot more on entertainment. However, you won't look outside your front door and see tempting nightlife, which might help you keep control of your budget.



Cost of Living in
Balboa/La Boca,
Panama City

Rent	US\$1500
HOA Fee	0
Property Taxes	0
Transportation (in town)	100
Gas (for cooking)	5
Electricity	100
Telephone	30
Internet	30
Cable TV	30
Household Help	300
Food	400
Entertainment	200
Health Insurance	160
Travel	200
Miscellaneous	40

Total Monthly Expenses

Cost of Living in Amador Causeway, Panama City

Rent	US\$1800
HOA Fee	0
Property Taxes	0
Transportation (in town)	100
Gas (for cooking)	5
Electricity	100
Telephone	30
Internet	30
Cable TV	30
Household Help	300
Food	400
Entertainment	400
Health Insurance	160
Travel	200
Miscellaneous	40

Cost of Living in Marbella, PanamaCity

Rent	US\$1700
HOA Fee	0
Property Taxes	0
Transportation (in town)	60
Gas (for cooking)	5
Electricity	100
Telephone	30
Internet	30
Cable TV	30
Household Help	300
Food	400
Entertainment	400
Health Insurance	160
Travel	200
Miscellaneous	40

US\$3,095 Total Monthly Expenses US\$3,395 Total Monthly Expenses US\$3,455

Panama Letter Ask Alberto





Ask Alberto

I Desperately Need New Reading Material



Aileen, living in Brisas del Golf, Panama, writes:

"Hola Alberto, I'm writing because I desperately need new reading material, in English. My friends keep telling me to order one of those Kindle or other e-book readers, but I refuse to read from a tiny computer screen, after I spent my whole day working at my computer. There's nothing like sitting back with a good book and glass of wine at the end of a long day.

"Every once in awhile, at the Riba Smith in Costa del Este, I see books in English, but there's not much variety. There must be a place in town to pick up books in English. I figured if anyone would know a good place to round up English novels, it would be Alberto. Thanks in advance for your help."

Alberto Replies

"Hi Aileen. I don't read in English, so off the top of my head the only place I was able to think of is a book store that's in most of the malls here called El Hombre de la Mancha. I called the one in Multiplaza Mall and the attendant there said they do have a small selection of books in English.

"As you mentioned, some of the Riba Smith supermarkets do offer books in English, although it's a small selection as well. Some of the Farmacia Arrocha's also stock books in English. The one in Costa del Este has a section of novels in English. There's a place on Via España called Excedra Books that also has books in English.

"If you don't mind traveling out to the interior of the country, there's an expat-run used book store in Dolega, called The Book Mark. I stopped by there once with an American friend of mine, and that place had a lot of books. That's an excellent place to try if you happen to be headed out towards David or Boquete."

Our friendly resident retired local taxi driver Alberto is standing by to share his long experience and unique perspective on how to get things done in Panama. We invite you to write in to Alberto with your Panama questions. Write in to customerservice@panamaletter.com and "Ask Alberto."



Cuidado: Stock Up On Water And Save Yourself From Misery

Three times in the past two weeks the water in my house has suddenly shut off. It's starting to happen all the time here, mostly due to the building of the Metro line. The workers are constantly cracking water pipes as they tunnel below ground. This results in no-notice outages. It's frustrating when you wake up in the morning to get the kids ready for school, and not a single drip comes from the faucet.

Luckily for me, my father-in-law dropped off a huge, must be at least 50-gallon, water tank. This thing has been a life saver. I don't know why I never thought about buying one before, but since we've put that thing at the side of the house, these sudden outages haven't been quite so bad. I definitely suggest picking one up. A photo of my reserve tank is below.

Even with a reserve tank, like the one I have, you'll find drinking water is hard to come by. If you rush to the store any day that the water is out, you'll find Panamanians lined up at the cash registers with carts full of bottled water. The last time I tried to pick some up, I found only bottles of Gatorade. Panamanians are fast. Sure, you can boil water, but then you'll have to wait for it to cool. Having bottled water handy is much more convenient.

You don't realize, until you're faced with a situation where you have no water, how important water is to our every day lives. To save yourself from the misery and frustration of not being able to shower, brush your teeth, use the toilet, wash your face, cook, do dishes, or even wash your hands, here's a quick tip:

If you're going to live in Panama, make sure you keep a water reserve (for showering, flushing toilets, brushing teeth, cooking), buy bottled water in advance (for drinking), and keep a large bottle of hand sanitizer (for those situations when you're not able to wash your hands). If you have kids, no matter what age, I also suggest having a pack of baby wipes readily available. Cuidado because you never know when you'll be left without water, and sometimes longer than one day at a time.



Panama Letter Recipe





Recipe

Shrimp Plucked Fresh From The River

It took me a long time to get used to seeing full shrimp on my plate. In the U.S., any time I ate shrimp, I'd only be served the tale. I still remember the first time I sat down at the dinner table at my in-laws' house. Everyone was excited because my father-in-law had picked up a huge batch of river shrimp, or what they call here, camarones. If you ever hear the word langostinos, those are ocean shrimp.

My mother-in-law finished cooking them, put them on a serving dish, and placed it in the center of the table, and I was suddenly not so hungry. They looked like the crawdads I used to catch in the San Diego sewage tunnels when I was a kid. I'm not used to seeing eyeballs and whiskers glaring back at me. Once I gave it a try, they turned out to be delicious. I've written my mother-in-law's recipe below. These are eaten just like crab or lobster. I stick to just the tale, but most people break open the legs and even eat the meat within the head. The recipe below is for two people (5 shrimp each).

Ingredients

- 10 camarones
- 1 Cup of chopped cilantro
- 1 Cup of chopped onion
- 1 Cup of chopped tomatoes
- 1 Cup of red peppers (or mixed green and red)
- 1 Cup of chopped onions
- 1/2 Cup of minced garlic
- 1 Cup of water

Canola oil

Salt

Pepper

Preparation

Chop all of your vegetables and place to the side.

In a large pot, big enough for 10 of these huge shrimp, pour oil about 1/2 an inch deep.









Place the shrimp into the oil and then cover the shrimp with your vegetable mix. Salt and pepper to taste.

Fry shrimp until nice and hot and shrimp start to brown, about 5 minutes on low heat.

Add a cup of water to the mixture, cover, and steam the shrimp for 30 minutes. The shrimp will change color and become dark red when finished.

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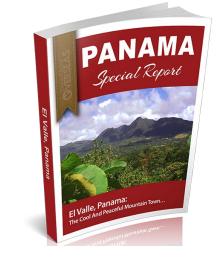
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