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PANAMA Special Report



Boquete, Panama:A Well-Distinguished Expat Haven...

PANAMA SPECIAL REPORT

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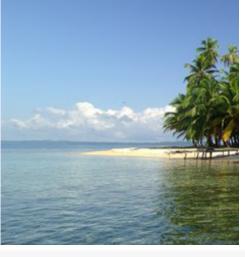
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Boquete—Panama's Original Retirement Haven

By Matt Chilliak

Noving to a foreign country, learning a strange-sounding language, integrating into a different culture, making new friends—it can all be a bit overwhelming and intimidating. Upon arrival to Panama, despite the Westernized atmosphere of the capital, Panama City, culture shock is not uncommon, along with second guessing the entire endeavor to begin with. It usually happens somewhere between a failed attempt at conversing in Spanish and an unscrupulous taxi driver trying to extract a few extra bucks from you, the unsuspecting foreigner.

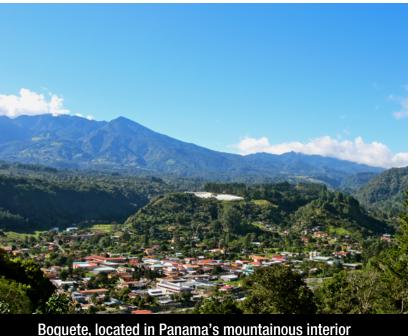
But moving to a foreign country doesn't necessarily mean you have to cope with all the difficulties of fitting into a community where you stick out more than Michael Moore at a National Rifle Association gathering. Instead you could move to Boquete, a small town in the province of Chiriquí with a large contingent of English-speaking expats who have chosen to set up in Panama just as you have.

A Distinct History

Boquete's foreign-born population is nothing new. Unlike much of Panama, which has seen a wave of U.S. retirees in recent years, Boquete's foreign population is engrained in its history. The town was founded in the early 20th century by North American and European foreigners along with the native indigenous people.

Even further back, U.S. President Abraham Lincoln favored Chiriquí as a location for establishing Linconia, a planned colony of freed black slaves. The area's rich coal mines and fine harbors were cited as reasons for choosing the location, and the Republic of New Granada (present-day Panama, Colombia, and portions of other South and Central American countries) signaled its approval. However, after concerns were raised by neighboring Honduras, Costa Rica, and Nicaragua, the plan was scrapped and Linconia became nothing but an interesting historical footnote.

Boquete, along with the rest of Chiriquí, retained a district identity up until the 1960s, when the development of the Pan-American Highway linked the province to the rest of Panama to the east, including the canal and the capital city. Before this connection, the area displayed a culture that was closer to that of the rest of Central America. (For example, the Mexican-inspired music that was popular in the rest of Central America was more popular in Chiriquí than the Caribbean-influenced tunes of Panama.) Given that Costa Rica was reachable in a matter of hours, and a trip to Panama City could take up to a day, it is no surprise that this cultural divergence took place. Chiriquí's distinct cultural roots can still be seen today, mixed with those of the rest of Panama, now easily accessible thanks to the Pan-American Highway.



Where is Boquete?

Boquete is situated 3,878 feet above sea level in the valley of Rio Caldera, 24 miles north of the city of David (approximate population: 150,000). The town is centered on a town square, with shops, bars, cafes, hostels, and the town hall surrounding it. Across the Feria Bridge continues a main street that circles a few miles back into town, off of which are high-end restaurants, hotels, spas, cafes, and homes.

Reaching Boquete from Panama City via bus is the most common mode of transportation for most Panamanians. The trip, with stopovers in Santiago and David, takes about seven or eight hours and costs around US\$20 (payable in three separate fares: US\$9 from Panama City to Santiago, US\$9 from Santiago to David, and US\$2 from David to Boquete). To travel by air, a flight from Panama City's domestic Albrook Airport with Air Panama to David, the nearest airport to Boquete, costs roughly US\$75 one-way (with additional charges depending on your luggage weight.)

Not Too Hot, Not Too Cold

One of Boquete's biggest selling points is that its climate is much more temperate than the rest of hot and humid Panama, due to the high altitude up in the mountains where the town is located. Some call the year-round spring-like climate perfect, though that is up to each to decide. Others, perhaps less accustomed to cooler temperatures, consider the temperatures too chilly, especially at night.

The average temperature in Boquete is around 70 degrees Fahrenheit, with highs up to the low 80s and lows down to the low 60s, with little monthly variation. The rainy season typically runs from May to November, with September and October seeing the heaviest downpours.

Expats Everywhere

If you ask around, most expats will tell you that Boquete is a perfect retirement haven, either because of the spring-like climate, the lush surrounding greenery, or the laid-back feel of a sleep mountain town. Furthermore, most will likely mention the established community of English-speaking foreigners.

While it is certainly possible to get by in English, here and elsewhere in Panama, such as Coronado (another area with a large presence of English-speaking foreigners) or downtown

Panama City (a multicultural area where tourists, hipsters, and bankers converge), it isn't advisable. Sooner or later Spanish-language skills are needed, be it in a restaurant with a waiter, on the street with a police officer, or at a party with Spanish-speaking friends. And while you should learn the local language wherever overseas you may move, in Boquete, not speaking Spanish is easily manageable. While in most of Panama, you might need to ask if speaking English is OK, in Boquete it's not even a question: English is spoken nearly everywhere (in public, that is).



You won't go long in Boquete before you find the English-speaking foreigner community. And once you do, you'll have a network of people who have done as you're doing, establishing yourself in a foreign country. These people are indispensable. They can help you navigate the landscape when it comes to finding housing, setting up utilities, cable TV, Internet, and phone service, knowing where's best to buy what, setting up a bank account, or just finding out what to do on a Saturday night.

A Delight For Your Appetite

Thanks to the higher level of disposable income of many of the residents in Boquete, the ratio of population to restaurants, cafes, and bars is higher than most anywhere else in Panama. The international mix of people in town has also brought an eclectic mix of restaurants. Also because of the large amount of English-speaking residents and tourists in town, most anywhere you go has English-speaking staff.

Mike's Global Grill serves classic pub grub, such as fish and chips, wings, and burgers, as well as some not-so-classic dishes with an Asian influence (think falafels and pad thai). The professionally trained chef and owner, Mike, uses as many local

ingredients as possible, and his burger is said to be the best in town, so good, in fact, that on some occasions it may not be in stock. The Bloody Mary is also said to be the best around, and, with four ounces of vodka, by the end of it, you'll think it is too. Mike's is a popular place among expats, who, along with the college frat-bar like atmosphere of the place, make for a lively experience. Open mic nights, trivia contests, and a fantasy football league provide for engaging entertainment. Mike's should be a first stop for anyone who is new to the area and looking to establish friendly connections with Boquete's foreign-resident community.



While Mike's Global Grill is the go-to place for expats and tourists when the sun goes down, Sugar and Spice is where they congregate during the daylight hours. On any given morning, but especially on the weekends, Sugar and Spice is crowded with impromptu coffee clubs discussing everything and anything, or sometimes nothing really at all. The breakfast dishes served here are definitely worth a try, especially the breakfast burrito. The bakery also has some of the best breads, muffins, and other pastries in town.

For something a little higher-end, Art Café brings tablecloth fine-dining at reasonable prices. The menu includes French-influenced pastas, steak, rabbit, duck, and sweet and savory crepes. Attentive service and delicious dishes make this is a great spot for a date night.

Perhaps the most intriguing establishment in Boquete is the Boquete Brewing Company. Only recently opened, this brew pub has set the bar for microbreweries in Panama. Despite not having any food to offer (stick to what you know, right?), they brew extraordinary beers, including a coconut-infused pilsner, chocolate stout, and watermelon and mango ciders, as well



as nonalcoholic ginger ale and mango and watermelon sodas. Anyone who appreciates a carefully crafted *cerveza* should check this place out.

For coffee lovers, Boquete and surrounding area are a kind of heaven on earth. The fertile soil and unique climate make this one of the top spots in the world to grow coffee, including the high-end geisha variety. In town, coffee shops are everywhere, and production facilities are scattered around the outskirts, as well, offering tours of their crops and facilities. Café Ruiz is one of these production facilities, as is *Cafeteria* Princesa Janca, which is owned by former President Mireya Moscoso (1999 to 2004), who was the wife of former President Arnulfo Arias (1940 to 1941, 1949 to 1951, 1968, and almost again in 1984 had it not been for Manuel Noreiga suspending the vote count, which was showing to be a landslide for Arias over Noreiga's favored candidate), who himself was the brother of former President Harmodio Arias (1931 and 1932 to 1936).



The interior walls of the café are covered with historical photos, newspaper clippings, and other interesting tidbits related to the family's political background.

Living In Boquete

Day-to-day life in Boquete is so appealing to foreigners and Panamanians because not only is it a quiet mountain town surrounded by immaculate natural beauty, but it also has many businesses and services with daily life necessities and conveniences.

Major national bank branches, mini supermarkets, pharmacies, hardware stores, real estate offices (many of them), dentists, a Mailbox Etc. branch, Western Union, tailors, lawyers (to help with your residency paperwork), a chiropractor, and more are just some of the services set up in Boquete. Several doctors have set up in and around the town, and there is a public health clinic; however, serious health issues would likely need to be tended to in nearby David.

Shopping opportunities consist of many local shops, some selling tourist trinkets and things you're likely to find anywhere else in Panama, others selling unique local native artwork. Clothing shops, bookstores, office supply depots, and other small stores are set up as well, though, for any serious shopping, you would probably want to head to David or Panama City, where larger malls and familiar North American brand names are easier to find (likewise, if you're looking for a larger bulk-sized grocery store).

The local library in Boquete is an impressive and somewhat surprising sight. Often, the libraries in Panama's small towns are small, empty, and somewhat depressing. Boquete's library, however, is a three-story, well-stocked facility. It has a range of English and Spanish books, fiction and nonfiction, and also serves as a meeting spot for local groups such as a photography club and the local Lions Club chapter. Anyone looking to volunteer their time tutoring school children (in English, but also in any other subject, such as math or science) should inquire here. The main floor has a small confectionary set up, as well.

The town offers several schooling options, including private and public, international, religious, and bilingual options. There are also several places of worship, and while they are all Christian in faith, there are also Jewish, Muslim, and interfaith groups in the area, including nearby David, as well.

Many foreigners moving to Boquete open up hostels or B&Bs, thinking that it is an easy endeavor with a big payoff. This couldn't be any further from the truth. Not only is opening a commercial lodging business difficult, in Boquete the competition is stiff. It's hard to walk two minutes in any direction without encountering a hotel, eco-resort, spa retreat, bed and breakfast, or hostel. The market is definitely saturated, and many of the established and well-located businesses would be tough to compete with.



A Bubble In Boquete?

Given the explosion in Boquete's popularity with incoming foreign residents, it is no surprise that real estate prices have risen in response. While it may have been true you could find some cheap property at below US\$1,000 per square meter in the past (as it may still be possible in other mountain communities in Panama that have yet to experience a large influx of foreign buyers, such as in Santa Fé or nearby Volcán), those days are long past.

Today, real estate prices are generally comparable to what you'd find in similar North American markets, and anything priced under US\$1,000 is likely a distressed seller looking to sell quick or is a home that has some issues that need to be addressed (meaning costs that should be included in your final price consideration before buying). A broken water heater, leaky roof, or crumbling foundation can be pricey problems, so be sure to find a reliable agent who knows what to look for. Prices closer to US\$2,000 per square meter and up are the norm in Boquete. Though, as you get further from central Boquete, prices will be slightly lower.

That said, if you've got the money to spend, and you know Boquete is where you want to be, many newly built properties

can be found with high-end finishings, professionally installed electricity and plumbing, and many years of property-tax exemptions (usually up to 15 years).



Depending on your preference, you could buy something in town or very close to it. Another option, though, is to buy in a gated community, of which there are almost a dozen nearby.

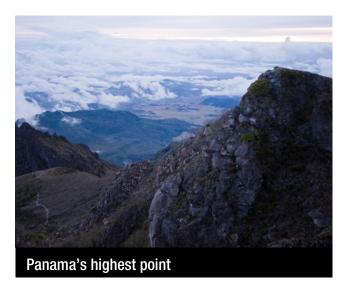
Keeping Busy

Staying active in Boquete is as easy as it is enjoyable. The abundance of outdoor activities available include nature hikes, bird watching, zip lining, hot springs, rafting, and more.

For those looking for a serious adventure, Volcán Barú, Panama's tallest point (11,398 feet) is one of the country's most impressive natural sights. The summit is one of few places in the world where both the Atlantic and Pacific oceans are visible at the same time (two others are Mount Izaru and Mount Chirripó in Costa Rica). However, because it requires clear, cloudless skies, this simultaneous two-ocean view isn't always on display. But don't fret if the cloud gods rain on your ocean-viewing parade—the cloud forest is just as beautiful, especially at sunrise. If you decide to conquer Barú's summit, be prepared; this is no Sunday walk in the park. The 13.5-kilometer ascent takes about five to seven hours. Be sure to pack a flashlight, some water, snacks, an extra pair of socks, and a raincoat. Hiking boots or at least good running shoes are a must. Barú is classified by the Smithsonian Institute as an active Volcáno. The last Volcánic eruption is believed to have happened in the 16th century, with evidence of debris reaching as far away as the Pacific Ocean. In fact, Barú has erupted five times in the past 2,000 years or so, around the years 260, 710, 1130, 1340, and 1550. Some think that the pattern of Barú

Boquete—Panama's Original Retirement Haven

erupting tends to be once every 200 to 500 years or so, and that it is due for another. Does this mean you need to worry about being engulfed by hot molten lava? Likely not. If it does erupt, warning signs would likely appear to warn people in ample time.



For music lovers, the annual Boquete Jazz Festival is one of Panama's largest jazz celebrations and one of, if not the largest music festival in Chiriquí. The 10th year of this groovy festival runs Feb. 25–28, 2016. The lineup includes Lee Oskar, Tommy Castro and the Painkillers, Curtis Salgado, Ronnie Baker Brooks, Marshall Keys, Spyro Gyra, the Alexander Brown Quintet, Shakura S'Aida, Deanna Bogart, and other local and international performers.

Another, even more well-known festival in Panama is the Flowers and Coffee Festival held in mid-January, coinciding with the coffee-harvesting season. Not only Panama's grandest flower festival, it is also one of the top flower shows in the world, drawing thousands of local and international attendees each year.

If you can't wait an entire year to get your flower fix, don't worry. A stroll around town showcases impressive gardens and landscaping all around, be it someone's personal garden in front of their home or a business' effort to spruce up its property. The gardening greatness is especially impressive along the streets across the river, just outside of the town center.

One stop not to miss for flower fans and green thumbs is Mi Jardine es Tu Jardin, about a mile north from central Boquete. Their grounds are open to the public, and include a koi fish pond, over 200 species of plants and flowers, and a restaurant. The stated goal of Mi Jardin is to contribute to the development of agriculture, trade, tourism, craft, and cultural producers in Boquete, helping them cultivate their trade and sell their products. The grounds are also the location for the annual Flowers and Coffee festival. Also, the annual Orchid Festival is held hear at the end of March or beginning of April.

Why Choose Boquete?

Boquete won't be for everyone. For some people, moving from the United States (or Canada or any other English-speaking, Western country) to a foreign country just to be surrounded by a bunch of Anglo-Americans defeats the whole purpose. If you're looking to genuinely experience Panamanian culture, you have better choices. Just a few miles away, the town of Volcán enjoys the same spring-like, mountain climate, but with a more Panamanian population and a more rural, *campesino* community. El Valle de Anton is another option. Of course, in these towns you also won't have the same level of services available or extensive network of fellow English-speaking residents to socialize with.

It's a tradeoff of sorts: authentic Panamanian communities often have less services and conveniences, but the convenient established English-speaking community of foreign residents (such as in Boquete) often means a less authentic "Panamanian experience." Some people prefer to go local, establishing themselves in an off-the-overseas-retirement radar—Boquete isn't for them.

However, if you think moving to a Panama seems daunting, with the different language, unfamiliar culture, and strange customs and norms, then Boquete is for you. Think of it as an easy-to-implement plan for moving to Panama, culture shock

not included.

About The Author

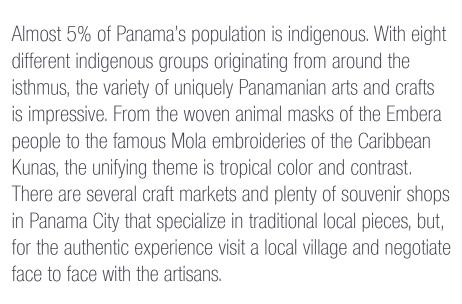
Matt Chilliak hails from Saskatoon,
Canada, and has an honours degree in
political studies from the University of
Saskatchewan, with minors in economics
and Spanish. He also holds certification from

Fine Art Bartending School. He has traveled throughout Latin America, to Mexico, the Dominican Republic, Cuba, Colombia, and Panama.

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VIANGO AND AVOCADO

The Perfect Avocado

Not sure if your avocado is ready to eat? Peel back the stem or cap at the top of the avocado. If you see brown, then your avocado is over-ripe and past it's best. If the stem won't come off easily, then you'll need to wait a few more days to enjoy it. If the stem comes off easily and the exposed circle of flesh is green, it's good to go.

The Perfect Mango

Even if you're new to tropical fruit, you should follow your instincts when selecting a mango, and give it a squeeze—like ripe peaches and apricots the perfect mango will give just a little. If your mangos are not quite ready to be eaten let them ripen at room temperature, and if you want to speed up the process, pop them in a paper bag.

If you're lucky enough to have a garden—or a friend with one—in Panama, chances are you'll have a ready supply of juicy mangos and fresh avocados at your disposal. This recipe for a mango and avocado salad makes the most of the tropical favorites, and is perfect with fresh fish (also abundant in lucky Panama) and a cold glass of white wine.

Ingredients

- 3 firm avocados
- 3 mangos
- 1 large bunch of cilantro
- 1 jalapeño

Salt and pepper to taste

Dressing

- 3 tablespoons of fresh lime juice
- 1 teaspoon grated lime zest
- 1/2 teaspoon sea salt
- 1/4 teaspoon freshly ground black pepper
- 1/4 teaspoon sugar
- 3 tablespoons olive oil

Instructions

Peel and cube the mangos and avocados. Remove the stem and seeds from the jalapeño and slice finely. Roughly chop a handful of cilantro.

Gently toss in a bowl with one tablespoon of the lime juice.

Combine remaining lime juice with zest, salt, pepper, and sugar, then whisk. Add the olive oil gradually until dressing thickens.

Spoon the dressing through the salad, garnish with cilantro, and serve.





If health care is one of your biggest concerns about moving overseas, you need to take your research seriously. Our Retire Overseas Index covers the basics, but only scratches the surface of all the ins and outs of health care overseas.

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A Wine Lover's Life In Coronado

Mark and Jackie Kendziorek attended a Live and Invest Overseas conference five years ago, and, inspired, moved full-time to Coronado, Panama two years ago. Mark was in the wine trade for more than 20 years before the relocation and has carved out a niche as Panama's only wine writer. He also organizes special "wine dinners" in Panama City and at the beaches. Longtime Rotarians, Mark and Jackie formed the Rotary Club of Playa Coronado last year.

What do you love about living in Coronado?

We love the laid-back lifestyle and the availability of the golf course and the beach. We also appreciate the variety of expats and Panamanians. Having formed the local Rotary Club, we enjoy our weekly lunch meetings and the projects we are doing for the community. Coronado is close enough to get to Panama City and back in one day, yet centrally enough located to be able to explore the rest of the country.

How have you gone about creating a new social circle?

There are regular happy hours. Our Rotary Club also provides a vehicle for meeting interesting and dynamic people.

How do you take advantage of the weather and the beach?

Mark plays golf two or three times each week. We also keep the windows open most of the time to take advantage of the breezes. Although we don't go to the beach often, we have a great view of the beach and the Pacific Ocean. We can't live without our binoculars.

What do you miss about home?

We miss some of the variety of food (we're from Washington State). We also miss our family and friends.

What is the one thing you would change about Panama?

The traffic.

What has been the most surprising thing about moving abroad?

How quickly we have adjusted.

Who would you recommend Coronado to?

People who are flexible and don't expect everything to be just like home.

Either retirees or those who can work remotely. Remember, North America is just a plane ride away.

How is the health care in the City Beaches area?

Most health care in the beaches is pretty good and reasonably priced. Jackie hurt her ankle and had two X-rays done locally, the cost was US\$34. For more serious things, we would go to Panama City, but we haven't had any serious health issues.

Panama City is still booming, how does that manifest in Coronado?

Coronado is still very much a weekend and holiday getaway for well-to-do Panamanians. The weekends can be sort of crazy.

What kind of projects does the local Rotary Club focus on?

Our first major project is wheelchairs. We thought we would start small and try to raise enough money to purchase around 10 to 15 wheelchairs. The whole thing snowballed and gained momentum.

With the help of some Rotary Clubs in Canada, the United States, and Panama City, as well as some fundraising events in Coronado, we raised enough to purchase 280 wheelchairs from the Wheelchair Foundation in the States and 30 wheelchairs from the Canadian Wheelchair Foundation. We have distributed about 100 wheelchairs so far. We are forming alliances with other Rotary Clubs in Panama as well as other organizations to better distribute effectively. We also do a Student of the Month program for local kids as well as other projects.

We are working on a grant from The Rotary Foundation for a professionally-staffed ambulance for the beaches area. As you can see, we're not exactly sitting around.

What is the best mid-range bottle of wine easily available in Panama right now?

Panama has a tremendous selection of all kinds of wine. Better than many North American cities. And the prices are by far the lowest in all Latin America.

What kind of wine would you match with *arroz con pollo*?

I believe in drinking whatever you like with whatever you are eating!

When you are trying to entice visitors from back home to Coronado what do you tell them about?

We tell them they can come for a week or so, play golf and go to the beach. Then they can go home. We want it all to ourselves.

Long-Term Living In **Panama** Read all about visas, residency, and citizenship options in Panama here. PASSPORT





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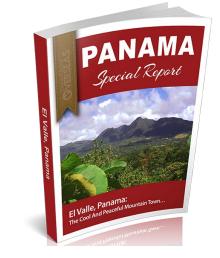
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- "Panama 101: 101 Things You'll Wish Someone Had Told You About Panama" (a US\$9.99 value)--This is the guide I'd love to have had when I first came to Panama some 15 years ago. It would certainly have saved me embarrassment, hassle, delay, and headaches...not to mention a whole lot of cash. In these pages, you'll learn vital lessons, including the absolute maximum you should ever pay for a taxi ride across Panama City...what not to wear if you want to be taken seriously by your new compatriots... where to go to shop for books in English...a guide to festivals and seasons...and helpful Panamanian-isms...



- "Panama Residency Visas Supplement," containing fully up-to-date information on all 14 of this country's top foreign residency options (a US\$9.99 value)--This is your step-by-step guide with answers to all your residency- and visa-related questions...• "Little Black Book for Panama," our private Rolodex, not available for sale anywhere-This is a guide to our best in-country contacts, which is supplemented every month with the new contacts we'll introduce you to in your issues of the Panama Letter...
- The Special Retirement Report "El Valle de Anton, the World's Top Retirement Haven" (a US\$9.95 value)--To get you started on your Grand Tour of Panama, this special report features the little mountain town of El Valle de Anton, conveniently located 30 to 45 minutes from the beach and about two hours outside Panama City...so you can regularly enjoy the best of the city, without its heat and humidity...



- The Special Retirement Report on **El Cangrejo**, **Panama City** (a US\$9.95 value) To continue your Grand Tour of Panama, this special report features the metropolitan neighborhood of El Cangrejo. Central, eclectic, welcoming, and affordable, El Cangrejo is a popular relocation choice among young entrepreneurial expats and retirees who want a neighborhood with character and countless amenities—banks, hospitals, restaurants, casinos, and nightclubs—all within walking distance. This report provides all the essential information for establishing yourself in this trendy and very expat-friendly neighborhood, one of our favorite in all Panama City...
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