



Bocas Del Toro, Panama: A Lively Bohemian Beach Hotspot...



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Bringing The Focus Back To Bocas

By Matt Chilliak

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

Minutes after stepping off the water taxi that takes you to Bocas Town, on the Bocas del Toro archipelago's Isla Colon, tour guides are waiting to pounce with their offers of island hopping, scuba diving, surf lessons, zip-lining, and more. Hostels, hotels, bed and breakfasts, restaurants, cafes, and bars surround the main seafront strip where the water taxis unload the wide-eyed visitors.

But Bocas is so much more than just tourists. The 10,000 or so residents in town consist of surfers,

fishers, and entrepreneurs, including local indigenous groups, Panamanians, and foreigners. Like much of Panama, Bocas is a multicultural mix.

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

Bocas has been regarded before as little more than a slum. To be fair, some corners of the town could leave you with that impression, but things are changing here. The government is beginning to take note of the tourism potential and is investing in infrastructure accordingly. As recently as a decade ago, paved roads, sewage treatment, and even slightly reliable



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electricity had yet to arrive to town. Today, Bocas is more attractive than ever before and continues to improve thanks to the locals, tourists, and foreign residents alike.

Christopher Columbus To Chiquita

Like so many places in Panama and throughout the Caribbean, Bocas del Toro's history is linked to that of Christopher Columbus, who visited in 1502 during his fourth and final voyage. Isla Colon, where Bocas Town is located, was called Isla Drago by Columbus.

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

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

In the late 19th and early 20th centuries, Bocas experienced a banana boom. The original Snyder Brothers Banana Company, founded in 1890 by three American brothers, would be taken over by United Fruit Company, today part of the multinational company Chiquita. The early banana boom brought growth to Bocas Town. With many workers brought in from Jamaica and other English-speaking Caribbean countries, the population in Bocas reached as high as 25,000 before waning after the industry's focus shifted to the mainland in the 1960s. One remnant of the historical connection with these Caribbean countries is that English is widely spoken in Bocas. Today, bananas are still a part of the local economy, with about 750,000 million tons of bananas exported annually.

Entering The "Mouth Of The Bull"

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

By bus from Panama City's Albrook bus terminal, the total trip can take anywhere from 10 to 14 hours, depending on if your trip is nonstop or not, and costs about US\$28. If not nonstop, the trip visits the cities of Santiago and David, where you may need to transfer, as well as multiple small towns along the Pan-American and David-to-Almirante highways. At Almirante, you need to get off the bus and catch a water-taxi to Bocas Town. The bus drop off to the water-taxi departing point is about a 10-minute walk or US\$1 taxi ride. The 15-minute water-taxi trip should cost about US\$6. After 7 p.m.,

catching the water-taxi may be difficult, and a premium may be added to the fare. Of course, this can seem like a lot of work just to get there, but it's really not so bad. Helpful locals usually point lost-looking foreigners in the right direction.



Of course, you could skip the entire hassle and take flight from Panama's domestic Albrook Airport (not Tocumen International Airport, where you likely arrived when first coming to Panama) directly to Bocas Town for about US\$105.

Tropical Paradise Found



One of the biggest appeals of Bocas is its tropical rain forest climate.

Daily highs in Bocas average just under 90 degrees Fahrenheit year round, and lows are in the low 70s, with little seasonal variation.

One thing to keep in mind is that Bocas gets rainy—and during certain months it really pours. According to World Meteorological Organization data,

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July, August, and December are the rainiest months, and January, March, and October are the driest months. But even during the rainy months, the sun usually pokes out of the clouds in the afternoon. Plus, surfing and scuba diving are just as fun when it pours as when the sun is out. One major bonus in Bocas is that, like all of Panama, hurricanes are not much of an issue.

Tropical Tourism

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



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

Come nightfall, Bocas buzzes with activity. Hostels, bars, and hostel-bars are full of visitors from around the world, eating, drinking, socializing, enjoying live music.

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

Another delicious option for filling your stomach is the Selena Hostel, where well-maintained and private rooms are available for cheap and live music entertains in the seafront bar. The tunes are laid-back and the food is fresh. This is backpacker central. The Indi Lounge, next to El Limbo Hotel, brings an atmosphere that is a little more high-end and formal. This would make for a great spot for a romantic date, and less so a night on the town fraternizing or partying. Everything from sushi to burgers to pizza and pasta is available next to a variety of fresh and local seafood.

For more relaxed nights, perhaps a date night, Cine Café Bocas is a small theater that shows second-run Hollywood movies in English and Spanish. The two screen rooms are quaint, with seating (including beanbag chairs) for no more than a dozen in each. Popcorn and snacks are available for decent prices. Tickets and snacks for two cost around US\$13.



For late nights a little more on the wild side, Bocas doesn't disappoint. Bocas Bambu is situated right along the main drag and stands out as the go to place on a weekend. The Caribbean vibe is present here, with live reggae bands often touring through, as well as local bands taking the stage. The entire place is outdoors, with large tents covering most of the seating, the bar, and even the kitchen. The tourism appeal here is obvious, but the prices aren't anymore shocking than most other busy bars.

A bookstore (or library, if you're a repeat customer) that sells beer. A pub that offers books (and Super Mario World). Either way, Loco Dave's book-bar is truly unique find for Panama. It's been said that Loco Dave's hosts some pretty wild concerts ad parties too. I guess every bookworm has a wild side.

Leaving Town

Outside of Bocas Town, two national parks are nearby. UNESCO World Heritage Site La Amistad International Park crosses the Costa Rica-Panama border and is managed jointly between the two countries. The park includes

401,000 hectares of tropical rain forest and is the largest natural reserve in Central America. While much of the park is still somewhat unexplored, expedition companies offer tours into the rain forest.

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



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

Moving To Bocas Not As Crazy As It Sounds

Comparing Bocas to Puerto Viejo (or more accurately, Panama to Costa Rica), it's clear that immigrating to Bocas rather than Puerto Limon is a more enjoyable experience. The retiree visa perks in Costa Rica just aren't what they used to be; meanwhile Panama's program has become the international gold standard.

Bocas, with all its beauty, charm, and progress, is still considered an offbeat option for foreigners to live on a permanent or semi-permanent basis. The Caribbean coast of Panama is largely undeveloped, and this keeps

most expats' focus on the Pacific side. For some, Bocas is simply not accessible enough, with no major international airport (the only noteworthy one being that of Panama City), and little for coast-to-coast highways other than that from Panama City to Colón. Others think the Caribbean side is too dangerous, which is rarely backed up with any relevant or accurate evidence. While the access issue makes sense for not considering moving to Panama's Caribbean, the safety issue does not.

Despite the lack of widespread interest from foreign expats, some are making the choice to move to Bocas. This is being met with some hesitation, but overall encouragement from locals (as migration is anywhere else in Panama, if not the world). In fact, the expats that go the extra mile to integrate and socialize with the local community are likely respected and regarded better than the tourists that pass through and give little care or notice of the local people or their culture.

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

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



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

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

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

Doing Business In Bocas



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

This scenario isn't specific to anyone, but is familiar to many in Bocas. Therefore, many old business facilities (mostly hostels and bars) are for sale. Usually, the failed businesses for sale are those off the main drag just enough to not benefit from the tourism.

This isn't to say opening a business in Bocas cannot nor should not be done. Many successful businesses are located in Bocas (hotels and hostels, food and drink, jewelry and clothing, bikes and boards, boats and scuba) and if you know what you're doing and can find the right market niche or demand, you could do well for yourself.

Buying In Bocas

As for the real estate, scooping up one of those failed dream businesses could be lucrative. Open up your own outfit (if you know what you're doing), or polish the place up for resale. As for personal shelter, renovated houses

in Bocas Town, away downtown and the tourists, are for sale starting around US\$180,000 and much less for houses needing a little TLC. On some of the more secluded nearby islands, properties start well under US\$100,000. The premium for waterfront isn't much more either. On the other end of the price range, luxurious forest mansions designed by acclaimed architects carry seven-figure price-tags.

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

Bocas Del Toro's Caribbean Charm



While Portobelo area is also viable and closer to Panama City, Bocas isn't as secluded or boring. And while the secluded islands of San Blas are breathtaking, moving there or owning property there as an outsider isn't allowed. Bocas is the best of coastal Caribbean living in Panama.

About The Author

Matt Chilliak hails from Saskatoon,
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NAMANIAN PATACONES

A Sweet Taste of Bocas del Toro

While focusing on the agricultural history of Bocas del Toro, it seems obvious to highlight their success in the banana industry. From Bocas, three-quarters of a million bananas are exported each year. So, in this month's issue we'd like share two of our favorite Panamanian banana-based recipes.

These plates feature simple and traditional ingredients that are easily found in the stores of the tropical community that is Bocas del Toro.

If you're outside of the area, no problem, you should be able to pick up any of these ingredients at your local grocery store or market.

In Panama, patacones are the appropriate side dish to any traditional meal. With minimal ingredients, these fried plantains give the perfect bit of crunch with a sweet delectable flavor. Dip these "chips" in ketchup or a spicy aji amarillo sauce...

Ingredients

2 green plantains

1 cup vegetable oil, plus more if necessary Salt

Instructions

- 1. Cut off end of plantains.
- 2. Cut a slit down the length of the skin without cutting the plantain itself.
- 3. Using a wooden spoon, pry edges of the peel up and pull the skin off.

- 4. Cut plantain crosswise into 3 or 4 pieces, about 2-3 inches long per piece.
- 5. Heat oil in medium skillet over high heat for approx. 3 minutes.
- 6. Flatten the plantains by pressing down on them with a heavy-bottomed pan.
- 7. Return ½ of the flattened plantains to the oil and re-fry until deep golden on both sides, about 4-6 minutes.
- 8. Transfer back to the paper towel-lined plate to drain and repeat with the remaining flattened plantains.
- 9. Sprinkle with salt and serve immediately.







What better way to embrace the success of the Bocas banana industry than fusing the sweet flavor of a Panamanian plantain with a traditional Spanish empanada? Panamanians enjoy plantain in just about anything, so eat like the Panamanians with this flavorful, sweet and spicy recipe.

Ingredients

- 2 cups roasted plantain flesh and one peeled banana
- 1 tablespoon chipotle peppers and 2 tablespoons green peppercorns processed
- 4 ounces fire roasted chilies cut into strips
- 1 cup smashed black beans, gandul/black-eyed peas or garbanzos, fresh or canned
- ½ cup whites of leek diced
- 2 tablespoons minced garlic
- 2 tablespoons fresh oregano or
- 1 tablespoon dried oregano
- 1 package local queso blanco or cheese of your choice, crumbled

Instructions

- 1. Lightly process the peeled plantains and banana.
- 2. Combine this masa with the processed chipotle and peppercorns.
- 3. Combine the rest of the ingredients, adjust seasoning with granulated base, reserve.
- 4. Divide the chilled plantain, mix into four equal portions.
- 5. Using your hands, shape the mix on plastic wrap into a circle.
- 6. Fill the lower half of each circle with a portion of the reserved filling.
- 7. Using the plastic wrap, fold the masa over the bean mix and seal
- 8. Saute the empanadas in olive oil until browned.



One Surf Couple's New Life In Bocas

Jeff and Justine are a young and ambitious couple from San Diego who decided to move to Bocas del Toro, where they've opened Taco Surf. This is the place to go for some of the best food and certainly the best tacos and burritos in town. You'll pick up the friendly vibe of the owners as soon as you walk through the door, and the experience gets even better when you taste the food.

(Tip: Be sure to try at least one taco, but, if you're really hungry, think burritos and wash it all down with a milkshake.)

One afternoon, after serving a few dozen hungry patrons, Jeff sat down to share his and Justine's story with *Panama Letter* readers.

PL: What brought you to Bocas?

Jeff: I came here in 2006 as a surfer. The waves drew me here. They're really good in Panama, specifically here in Bocas del Toro. I just kind of fell in love with the small-town community here. It's really laid back and easy to get to know the community. In a way, I imagine it's a bit like parts of the United States in the 50s or 60s, with that small-town kind of feel.

The truth is, I really just got tired of the hustle and bustle of chasing the dollar and the hopes of some false American dream. That's what landed me in Panama.

PL: What is your favorite part about Bocas?

Jeff: I'm a surfer, so I would say the waves. But the people, too. The people here have a natural mellowness. Most places in the Caribbean have that vibe, low key and chill. In Bocas it's even more so here in Bocas. People here are simple in their ways, and they don't need a ton of material things or gadgets to be happy.

PL: What's the surf like in Bocas compared with other places in Panama?

Jeff: The surf here is good. On the Pacific, they get more consistency in the swell. But, here in the Caribbean, it's more powerful and with cleaner, turquoise water. It's better. The breaks here are more world-class, similar to those in Hawaii or Puerto Rico.

PL: What changes have you seen in Bocas since you arrived?

Jeff: It still has the small-town, sleepy kind of feel to it. It definitely has changed, though. It seems like waves of foreigners and expats show up every few years, start businesses, start projects... they come and go every few years. But the charm stays the same.

PL: There are for sale signs on many of the hostels...

Jeff: Yea. I think some people have pipe dreams when they come here. They might be kind of ego



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driven, thinking they're big shots from the United States or Europe or wherever. They think it's easy, then they come here and realize it's a local community and that you really have to capture the local audience as your foundation and reach out to the international crowd through social networking and online marketing. The world today is all digital, and I think a lot of people just show up and throw money at projects that don't fit the community.

PL: Does the local community get along well with the foreigners?

Jeff: Everyone gets along really well here. It's a melting pot. People from all over the world have come here and teamed up and partnered up. I know people who have been here for up to 17 years and are still here, and they've brought a lot of opportunities to the local community, which is cool. It's a bit of a catch-22, because sometimes you do hear from some locals that there are too many gringos or outsiders with money. It's usually with the older generations.

PL: Do the local residents—foreign or Panamanian—get annoyed with the tourists?

Jeff: A little bit, yes. Some of those who have lived here a long time and remember when hardly anyone came here, when there were still a lot of dirt roads... they get bothered. Bocas has grown. It's more developed and established now, but sometimes it can draw backpackers or gypsy types, who are traveling, barefoot, without money,



looking for handouts or odd jobs, and that that can get on some peoples' nerves. Some of the older expats get annoyed by that for sure.

PL: Can you think of anywhere else that compares to Bocas?

Jeff: Not anywhere I can think of. Bocas is its own place. Some of the older gringos tell me that it's like Key West, Florida, like 30 years ago, before it got too large. But it's really its own animal— a unique and eclectic mix of indigenous, Caribbean, and expat people. It's really funky.

PL: Do you think that the changes that happened in Key West could also happen here in 10 or 20 years?

Jeff: I think every good place that has its charm and coolness could get exploited eventually. But Bocas has been able to keep the major developments out. There are no huge resorts or anything like that. No big chains for hotels or fast food or gas stations. That's all been kept out, and it seems that's how people here like it. But money talks, and the government is opening up to a lot of incoming capital flows and investment projects. So, eventually, that will probably come in.

PL: What is one of the more difficult parts about living in Bocas?

Jeff: I would say that the lacking infrastructure can be a pain. The government hasn't put the capital into the infrastructure here, even though this is such a tourist hotspot. There are big issues with trash here, not having a regular trash collection program. There also isn't any recycling program.

People have to reuse and recycle on their own and be conscious of that.

PL: Any tips for anyone moving or opening a business in Bocas?



Jeff: Be realistic and don't have major expectations. Come in with a unique concept and do your due diligence. Find a gap or void in the market rather than opening just another hamburger or pizza place or hostel. Some people don't have enough creativity and just copy what they already see. Open something that would be useful to people.

Should Know About VOSQUITOS

If you're living in Panama or planning to spend time here, you should know something about mosquitos. In this country, you need to be aware of these little buggers and the risks they can carry.

There are more than 3,000 different species of mosquitoes in the world.

Most of these species can be grouped into these eight main genera:

Anopheles:

Known to carry malaria; bites after dusk and before dawn.

Aedes:

Carries yellow fever and dengue and bite in the morning and afternoon.

Culex:

Attracted to hot weather and salt water; bites at night.

Culiseta:

Carries equine encephalitis; prefers animals but will bite people.

Mansonia:

Prefers the tropics and bites aggressively.

Coquillettidia:

Vicious biters indoors and outdoors, evening and night.

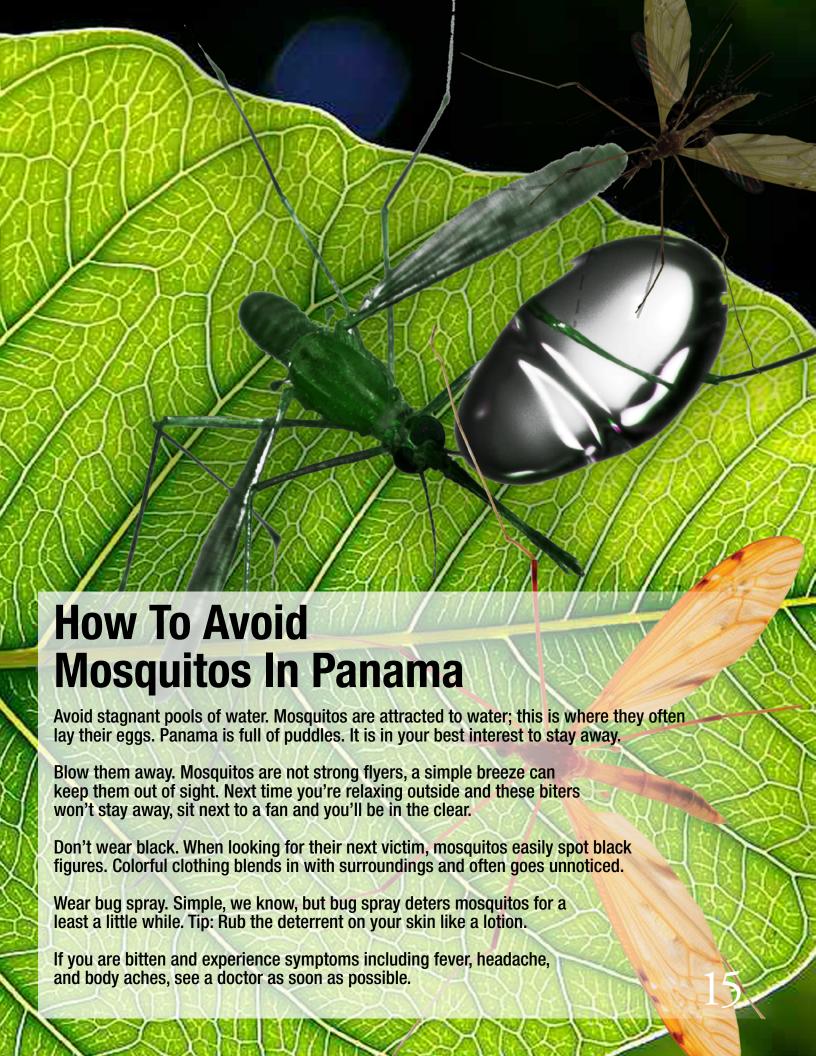
Psorophora:

Aggressive and painful. Types of this genus have swarmed and killed livestock.

Toxorhynchites:

Doesn't suck blood but lives on nectar and fruit (the world needs more of these).

Mosquitos can carry a variety of diseases and infections including malaria, chikungunya, dengue, yellow fever, and West Nile virus (to name a few). In recent years Panama has seen many outbreaks of dengue, which causes fever and severe headaches and results in death in 5% of cases.



Haggling For Bargains At Panama's Top Artisan **And Farmers Markets**

By Gary Bernard Ray

Mercados artesanal y mercados abastos, found throughout Panama, are the best places in this country to shop for bargains from wholesale commercial items to handmade crafts, artwork, and fresh produce. Panama's best artisans' markets? Here are nine well-established markets, from El Valle de Anton to Boquete...

El Valle De Anton Handicrafts And Produce Market



El Valle town market

Just two hours from Panama City is El Valle de Anton, a small town nestled in an ancient volcanic caldera. El Valle's market is known to have high quality crafts and produce. English is easier to find here as it is one of Panama's better known spots outside of the city, and attracts expat retirees.



This market is colorful and full of bargains, you can easily haggle directly with the Indian artisans to get the best deal. This market is also easy to find as it's along the main street and open every day. The indigenous people walk in from the surrounding mountains to sell their framed molas, colorfully painted trays carved from local hardwoods, figurines carved from soap stone, and an endless supply of Panama hats. This market is also a great place to get local fruits, vegetables, and plants.

Panama City Markets



Fishing boats outside the Panama City fish market

At most markets in Panama City, some vendors and artisans speak English, but don't count on it.

The Mercado de Mariscos, next to Casco Viejo, is the city's distribution headquarters for fresh seafood from the Pacific and the Caribbean. It's a vibrant market with lots of action and shouting fishmongers filleting corvina, tuna, octopus, and more. You can dine here at the upstairs restaurant or in one of several food stands

outside offering seafood snacks including ceviche. It is a prime example of Panamanian street culture.

Next door is the brand-new Mercado Público, a covered farmer's market with exotic fruits and vegetables, meats, dried spices and nuts, and a food court of fondas (food stands) serving Panamanian fare.



The Mercado Nacional de Artesanías, next to the ruins in Panamá Viejo, offers handicrafts from around the country. This market is fun for kids as the Kuna women offer to affix their traditional beaded bands onto the arms and legs of tourists. just as they wear theirs. This is a good place to shop for molas, the reversed appliqué panels made by Kuna Indian women. These pieces are either sewn onto a beach bag or a shirt or sold individually for you to frame or stitch onto anything you'd like.



For the more adventurous traveler seeking an authentic shopping experience, you can't beat **Avenida Central**, a pedestrian street and market center near Casco Viejo. This is a local neighborhood, with inexpensive stores, street vendors, outdoor fruit and vegetable markets, and a bustling fusion of ethnic groups shopping bargains. This area can get crowded, so be prepared to fight your way down the street. You'll also need to carry whatever you buy home, because no vehicles are permitted on the street. You'll need to speak Spanish to communicate with the vendors and shop keepers. Watch your purse and pockets.

Amador Causeway Artists Market



Amador artists market

One of Panama's largest artist markets is on the Amador Causeway next to the Figali convention center. This is a multi-level indoor market with arts, crafts, and food close to the city and a popular among tourists. English is widely spoken, and the goods are of high quality.

Mercado Artesanal De Balboa



Balboa Artists Market

Just past the road to the Amador Causeway is the Balboa Artesanal Market on Calle Balboa. Many of the same products found in Panama's markets can also be found here as well as many unique hand-made goods and clothing. The advantage to this market is that is not as well-known, and the prices are cheaper than at the larger tourist markets. This is a good place to haggle like the locals.

Boquete Tuesday Market



Goods for sale at the "Gringo Market"

If you happen to be in Boquete on Tuesday morning, the market at Boquete Community Players Theatre and Events Center (BCP) is a great place to mingle. You will find locally made cigars, artisan bread, foods cooked on site, lotions, potions, local coffee, pets, and more. It is located at the east end of the bridge, which is a fantastic spot to take photos.

Boquete's Tuesday market is nicknamed the "gringo market" because many expat retirees sell their crafts and other wares. Local artisans also offer their products, but they're in the minority here.

Farmers Market La Chorrea

Panama Oeste, located about 30 minutes to the west of Panama City, is a growing suburban sprawl. Housing developments and commercial expansions are visible almost everywhere.

Arrijan, El Chorrea, Vista Bella, and more are eclipsed with building projects.

This is also a popular shopping area as there is a large farmers market on the Carretera Panamericana between Nuevo Arrijan and La Chorrea. Locals frequent the area here so it is a



Banana flowers

different experience; this is definitely not a tourist attraction. These stands are simple, the people are busy, and the prices are low. Spanish is required, though some speak enough English to make a sale. It is a little off the beaten path but can be worth the trip because of the low prices. Pineapples are US\$1 depending on size, limes are 12 to 15 for US\$1, and local mangoes are 6 or 7 for US\$1. The variety is often limited, but the majority of the produce is local and fresh.

The Carretera Panamericana, also known as the Pan-American Highway, runs from the border of Costa Rica to Darién. It is also the main thoroughfare for the cities along the way and where you find most city markets. Coclé, Penonomé, Herrara, Veraguas, Chiriquí, Rio Hato, and David all have permanent markets. However, these are not the only ones; in fact, little local markets are everywhere. Many are only set up on the weekends, some are open every day, and others are on the backs of trucks. Take a ride through the countryside and get ready to find some bargains.

G Bernard Ray has a great love for travel and adventure. He has visited over a dozen countries and lived in four.

Originally from the Southeastern

United States, he discovered the allure of travel at a young age. He is also a fiction novelist specializing in the horror/thriller genre. He enjoys Latin dancing, writing, cooking, and has an affinity for hats.



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Titles Explained

<u>Overseas Property Alert</u> Editor Lee Harrison explains the ins and outs of overseas property titling, including detailing the differences between freehold title and rights of possession so common in Bocas del Toro...

Freehold Title

A freehold title, sometimes called "fee simple," is the highest form of property title. This is the one you want. Originally from English law, the term means you have absolute title to land, free of any other claims against the title, and that you can sell it or pass it on by will or inheritance. It's the norm in the United States and Canada.

Freehold titles provide the only absolute form of property ownership, and, generally, it's the only form of land title that we'd recommend. For reference, freehold title translates as cuerpo cierto in Spanish and corpo certo in Portuguese.

Rights and Shares

Rights and shares (derechos y acciones) is a term you'll see on some Latin American titles, and it should throw up a red flag. What this means is that you're buying someone's "rights" to the property (or their share of the property), rather than the entire property as a whole. Normally, it's someone's inheritance... and it's what I bought on the river in Ecuador, mentioned above.

Buying property this way can work for you if you're sure that you have all the rights, from all of the heirs. In that case, you should be able to convert the rights and shares to a normal title. However, if you miss an heir, you may find yourself sharing the property with an unintended partner.



I successfully converted my title in Ecuador to a freehold title, but I was lucky, and it's a gamble I'm not likely to make again. In the future, I'll make the conversion to a freehold title a condition of the sale, to be met prior to closing.

Concession

A concession title means that you have documented use of the land, typically for a specified period of time.

You generally have the right to occupy the land, improve it, build on it, and, in many cases, pass it on to your heirs. Most often, concession titles are granted by governments for coastal land. Essentially, it's a form of lease.

But you don't own the property outright or unconditionally. Concessions are used in many parts of the world, and there is a wide variation in how they are administered by the respective governments. In some areas, this is the most common form of beachfront ownership.

Be advised that when title checks are performed, local attorneys will often consider a concession title to be a good, or "clean," title when it has no liens against it. It's up to you as the buyer to ask

if it's a concession and decide if this is how you want to hold the land.

Land on a concession title can generally be bought and sold like land with freehold title, and it often stays in the same family for generations. I don't know of any case where a government has revoked a concession and evicted the occupant, but you should be aware that this is permitted by law. In these cases, the government typically reimburses the occupant for any improvements he's made to the land.

Rights of Possession

Rights of possession is another way of holding a property in Latin America, but it's not title. When you hold rights of possession, you have been granted the right to occupy or use the property, but you don't own it. You can resell the rights of possession, but, again, the buyer would not be buying title to the property... only the right to use or occupy it. This is the riskiest way to acquire property, because, one more time, you're not in fact acquiring the property, only the right to use it.

We've known many people over the years who have purchased rights of possession property. If

Special Report

you find the beachfront property of your dreams in the location where you want to be only to discover that it's rights of possession, maybe you proceed with the transaction regardless. If all you intend is to put up a shack to use for fishing weekends with your buddies, not a big deal. However, you wouldn't want to build your dream home on a piece of rights of possession property.

Rights of possession, under various forms, are generally granted by the government. Sometimes this is done to encourage people to farm the land or to otherwise use it productively without granting ownership.

When the rights are granted to a group of people to work the land collectively, this is called cooperativa land in some countries and it's referred to as ejido land in Mexico.

Unlike concessions, rights of possession are more transient and subject to adverse claims.

Possessory Title (or Adverse Possession)

A possessory title is one that's granted via some sort of "rights of possession" through "adverse possession." In many countries, if you've occupied the land long enough, you eventually can petition for the rights to title it. Adverse possession is usually defined as "a method of gaining legal title to real property by the actual, open, hostile, and continuous possession of it to the exclusion of its true owner for the period prescribed by governing law."

In simple English, this means that the right to possess the land was obtained because someone laid claim to it after occupying it for a time, perhaps as a squatter. The amount of possessory

time varies from one country to another. I've seen "occupation times" as short as two years in some countries and as long as 12 in others, before one could ask for a possessory title.

A possessory title is not necessarily a bad title, but it can be. In Nicaragua, for example, there are cases where possessory titles were granted to individuals who filed claims against the government. If this happened after 1917, the title is not valid and there's no statute of limitations.

In many countries, a possessory title can never be converted to a freehold title. This is a problem many face in Bocas del Toro, Panama, for example, where abandoned fruit plantations have underlying titles.

Here's What You Can Do To Protect Yourself

When buying property in Latin America, it's critical that you have a comprehensive title review performed in accordance with the laws of the country you're buying in. You've got to engage a qualified local attorney. A local real estate attorney will be experienced in finding liens and judgments, and will know the types of local problems to look for.

Title insurance is a way to protect yourself even further against a bad title. With title insurance, you're actually insured against future claims and property loss, including legal defense against title claims.

But residential title insurance is difficult to find these days, and where available, it's expensive. Several countries have a US\$10,000 minimum premium, and others have minimum policy values from US\$1 million to US\$2 million. Panama and

Costa Rica are exceptions, with a minimum policy value of US\$150,000 as of April 2014. The main companies remaining in business are Stuart Houston and Chicago/Fidelity.

As a lower-cost alternative, you can use a Preclosing Title Report from Title Coordination Services (TCS), a company founded by Turalu Brady-Murdock, former Vice President of First American Title Insurance Company. TCS will perform a title investigation (using a network of pre-qualified local attorneys) that produces a formal report detailing any problems or any exceptions that a title policy would have otherwise identified.

It's the same review you'd get if you bought title insurance. The difference is that—unlike title insurance—there's no financial guarantee against any subsequent claims when using a Preclosing Title Report. But the cost of the report is only US\$300, at this writing, so it's a good due diligence tool, providing a high level of assurance for a low price.

Contact Tuey MurdockLINK: tueymurdock@gmail. com for more information, or for a list of approved attorneys. She can give you information and quotes on both title insurance, and Pre-closing Title Reports.

I've bought many properties in the United States and have never used an attorney...because I understood my rights under the law and was familiar with the controls applied to the real estate business. But I won't do that in Latin America, and don't recommend it for anyone else.

Before signing on the dotted line, be sure to verify that the land is titled securely and have the title researched by a qualified individual.

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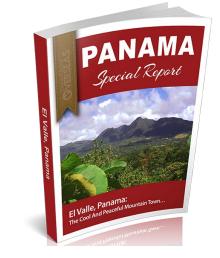
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