

# PANAMA

## *Special Report*



**Panama: Province By Province:  
Exploring This Geographically Diverse Country...**



**PSR**  
**PANAMA**  
SPECIAL REPORT

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# PANAMA

## SPECIAL REPORT

Volume 7, Issue 6

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## Panama, Province By Province

*By Matt Chilliak*

The first thing everyone learns about Panama is that it's a small country on a small strip of land between two much larger continents. With an area of only about 75,000 square kilometers, Panama is smaller than South Carolina and 39 other states. Nine Panamas could fit into Texas alone.

Don't be fooled by its small size. Panama is a diverse country—geographically and culturally.

The country's vast wealth of nature includes rain forests, mountains, lakes, islands, coral reefs, and beaches. This is one of the most biologically varied and dense areas in the world.

Panama is dense with history, too: the indigenous peoples calling the isthmus home for thousands of years, the European Colonialists invading some five centuries ago, the massive influx of Caribbean laborers building the Panama

Canal, the Americans arriving in hopes of gold and a completed canal, and last but not least, the distinct Panamanian identity forming out of independence in the 20th century.

One major benefit of so many different people interacting in such a small area is the distinct cultures that emerged. The differences are seen in the Rasta vibes along the Caribbean coast, the European influence in the highland towns, the gringo beach communities outside Panama City, the metropolitan feel atop one of Panama City's skyscrapers, and, of course, the pride of autonomy in the indigenous *comarcas*.

It's all Panama, in all its greatness.

To help you traverse through this great country—be it for work, play, or even relocation—it's good to know some basics about where you're going.

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### Perusing Panama's Provinces And Comarcas

Below, you'll find a cursory look at all of Panama, what and who you can expect to find, and what you should know before you arrive. Information for some of Panama's further hinterlands is hard to find, and even harder to collect. If there is no information about the expat scene in a small town deep in the jungle, it's probably because there isn't one. You can find more in-depth reports with countless details and cost of living information about specific locations in Panama by looking through our *Panama Letter* archives.

#### Chiriquí

**Area:** 6,491 km<sup>2</sup>

**Population (2014):** 448,000

**Capital:** David (population: 145,000)

**GDP (2013):** US\$1.98 billion

**Unemployment (August 2015):** 1.9%

**Economic areas of activity:** electricity, gas, and water delivery, agriculture (cattle, rice, coffee), real estate, manufacturing

**Access:** Enrique Malek International Airport flights to Panama City and Costa Rica, daily buses from Panama City, Pan-American Highway.



Nestled in Panama's mountainous interior, the small town of Boquete attracts scores of foreign retirees taking advantage of the perks from Panama's *pensionado* visa program. The town regularly ranks at the top of overseas retirement rankings, and it shows.

The large and friendly community of English-speaking foreigners in Boquete makes it a perfect location for anyone wanting to test their patience for living in Panama. Don't like the heat? Don't worry, the altitude eases the heat. Unable to master a second language? No problem, you're as likely to hear English on the street as Spanish.

The social scene in Boquete is busy with both locals and tourists. Some of the town's several pubs and restaurants host events geared toward foreigners, and the annual jazz festival brings international

### A Footnote On Sources And Stats...

Note that most statistical data comes from Panama's federal government and is supplemented with other reliable sources when necessary. GDP numbers represent real GDP, not nominal GDP, and population counts include urban metro areas rather than city proper when it is practical to do so. Unemployment numbers should be taken with a grain of salt, as official unemployment numbers excludes anyone who isn't actively looking for employment and anyone working in the informal economy.

talent. The coffee and flower festivals, while maybe not as upbeat, are other community-focused events. For the town's size, the new library is impressive both architecturally and for its collection.

Everyday wants and needs are satisfied by the shops and services in Boquete, and several restaurants and pubs have established a presence in the center of town. For health-care needs beyond small clinics, the hospital in David is probably your closest and best option. International, bilingual, private, and public schools are located throughout Chiriquí, in and around Boquete and David especially.

### Climate Change

You might ask why there isn't much information about each province's climate and geography. Almost all provinces in the country include some of the highland interior as well as coastal beach areas. Panama is a tropical country, so expect heat and rain—and lots of both. Temperatures regularly reach 95 degrees Fahrenheit and dip into the 60s on cooler nights and at higher altitudes.

Specific geographical features will be pointed out when necessary. Just remember: Coastal areas are hotter and slightly drier, the Caribbean coast is a bit wetter, and the higher up the interior's hills or mountains you go the cooler and moister it gets.

For some folk, Boquete has become crowded with Westerners—expats and tourists—and has lost its initial charm as a place to get away. If you're looking to relocate someplace more remote, on the other side of Barú volcano is the town of Volcán, a town somewhat similar to Boquete before the international attention arrived. The bonus in Volcán is that property prices are quite affordable when compared to the still-hot market in Boquete.

Whether you're in Boquete, Volcán, or even the capital city, David, the scenery doesn't disappoint. Waterfalls and hot springs flow down intensely green mountains and hills, carefully cultivated coffee bean and orchard farms flourish, and from 11,398 feet up at the summit of Barú you can see both Pacific and Atlantic oceans at the same time (or the beautiful cloud forest on cloudy days). You're going to want to take a hike when you visit Chiriquí.



## Coclé

**Area:** 4,950 km<sup>2</sup>

**Population (2014):** 255,000

**Capital:** Penonomé (population: 22,000)

**GDP (2013):** US\$951 million

**Unemployment (August 2015):** 3%

**Economic areas of activity:** manufacturing, fishing, agriculture (rice, sugar, tomatoes), tourism

**Access:** Scarlett Martinez International Airport (Río Hato Airport) flights from Panama City, Montreal, Toronto, Quebec City (seasonal), daily buses from Panama City, Pan-American Highway



Coclé

Coclé is home to several noteworthy beaches that make up the westernmost of the Panama City Beaches, a stretch of beaches dotting the Pacific coast outside of the national capital.

Santa Clara is a small community with fewer foreigners than other beaches in the area. It offers cheap cabana accommodations, a few restaurants, and a basic mini-grocery store. Wyndham and Riu resorts at Playa Blanca provide higher-end commercial accommodations and food service. The beachside all-inclusives are popular with both foreign and domestic tourists.

For anyone looking to move here, the Buenaventura planned community offers luxury living with a golf course right on the doorstep. The nearby airport at Río Hato makes for convenient access to Canada, and the gringo community is large enough along the Pacific coast to make plenty of friends, if that's what you're looking for.

If you're not as keen on surrounding yourself with gringos and planned communities (because that's what you're leaving behind, right?), set your sights on El Valle. The small town and surrounding area is said to be one of the healthiest areas to live in Panama, in part thanks to the calm pace of life. Health-conscious folk should make themselves regulars at the daily farmer's market, and those looking for some pampering can visit one of the many spas, hot springs, and wellness centers in the area.

## Herrera

**Area:** 2,362 km<sup>2</sup>

**Population (2014):** 118,000

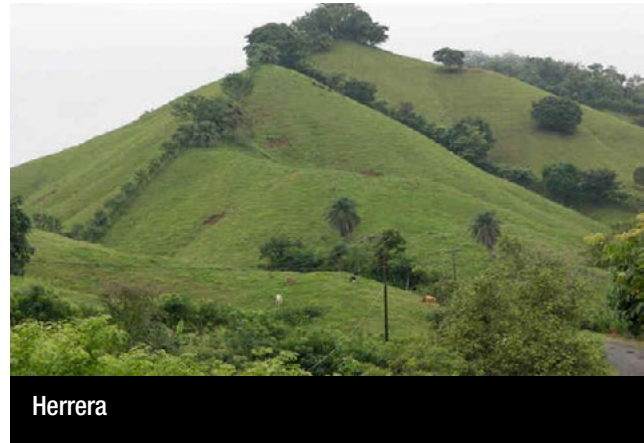
**Capital:** Chitré (population: 9,100)

**GDP (2013):** US\$442 million

**Unemployment (August 2015):** 2.6%

**Economic areas of activity:** real estate, transport and communications, fishing, agriculture (sugarcane, cattle), manufacturing

**Access:** daily buses from Panama City



Herrera

Located on Panama's Azuero peninsula, Herrera is one of the country's smaller provinces. The Pan-American highway nearly bypasses Herrera, with a brief stretch through the northern town of Los Canelos.

The small town of Chitré is one of Panama's more developed small towns and is known as the business center of the central provinces. The town is a popular destination for merrymakers during Carnival celebrations, when the town's population swells and not a bed is left unclaimed. If you want to come to enjoy the festivities (and you should), book your accommodations ahead of time. Parita, Ocú, and Las Tablas don't disappoint for Carnival party-goers, either.

Life's pace is slower the rest of the year, as it is on the entire Azuero peninsula. The folkloric culture and customs are strong in Herrera, and visitors can check out the bone-dry Sarigua Dessert, a couple miles northwest of Chitré, believed to have been Panama's earliest known farming community, dating back 1,500 years.

## Los Santos

**Area:** 3,809 km<sup>2</sup>

**Population (2014):** 95,000

**Capital:** Las Tablas (population 8,900)

**GDP (2013):** US\$372 million

**Unemployment (August 2015):** 1.6%

**Economic areas of activity:** agriculture (sorghum, corn, cantaloupe,

## Panama, Province By Province

rice, watermelon, cattle), real estate, transport and communications

**Access:** Capt. J. Montenegro Airport flights from Panama City, daily buses from Panama City.



Los Santos

Like its northern neighbor Herrera, Carnaval is a big deal in Los Santos; however, it's an even bigger deal in Las Tablas, which prides itself as being the best festival in the country. Each year, the teams from Calle Arriba (Uptown) and Calle Abajo (Downtown) compete with separate celebrations, parades, music, fireworks, and pageant queens. The parades, outfits, and dances are truly amazing.

Like the rest of the Azuero peninsula, Los Santos is still off the radar for most foreigners and tourists. The use of Spanish *voseo*—with its different pronouns and verb conjugations—could make communication hard for anyone with only basic or even intermediate Spanish abilities.

The white-sand beaches, coral reefs, and world-renowned waves along the Pedasí coast attract scuba divers, surfers, and other water-sport enthusiasts. Only a few miles off the coast, deep-sea fishers reel in amberjack, roosterfish, cubera snapper, grouper, mahi-mahi, bigeye tuna, yellow fin tuna, and wahoo. The natural wildlife on land is just as impressive, as it is throughout most of the country, with several national parks and wildlife sanctuaries to visit.

Language isn't the only influence from Spain in Los Santos. Buildings in both Pedasí and Las Tablas demonstrate Spanish-Colonial architectural features. The towns are quaint options for retirement, though it is one of the more-removed areas in Panama to chose from (which may be a good thing, depending on your desires).

### Veraguas

**Area:** 10,588 km<sup>2</sup>

**Population (2014):** 243,000

**Capital:** Santiago (population: 89,000)

**GDP (2013):** US\$816 million

**Unemployment (August 2015):** 2.7%

**Economic areas of activity:** real estate, construction,

agriculture (rice, livestock, timber), manufacturing

**Access:** Ruben Cantu Airport flights to David and Panama City, daily buses from Panama City, Pan-American Highway.



Veraguas

Veraguas is unique among Panama's provinces: It's the only province that stretches from the Pacific to Atlantic coasts.

Along Veraguas' southern stretch is the west coast of the Azuero peninsula, the only western-facing coast in all of Panama, making it the only place in Panama where it's possible to watch the sun set over the ocean. This is also the location of [Los Islotes](#), a ground-breaking, high-end development that offers an off-the-beaten-path lifestyle for those with pioneering spirits.

Most of the residents of Veraguas live in the central region of the province. The capital, Santiago, is one of Panama's older cities, established sometime in the early 17th century. It is the center of activity for surrounding agricultural communities like Santa Fé and San Francisco.

The rural *campesino* culture among farmers and ranchers lends to the area's strong community ties. In Santa Fé, farmers still ride their horses around town and wave at passersby. The local farmer co-operative is a cornerstone for the town and maintains a sense of togetherness among the residents, including the sparse-but-welcomed gringos.

The Caribbean side of Veraguas, like much of the rest of Panama's Caribbean coast, remains largely undeveloped. For years, there has been speculation about a road connecting the Pan-American Highway to the Caribbean coast here. It would be only the third road in Panama to do so, and, should it ever be completed, adjacent land prices would likely rise with the arrival of more visitors and traffic. As it stands, the road is still unpaved for a few dozen kilometers passed Santa Fé. Beware of overoptimistic real estate agents and inflated property prices resulting from the speculative nature of this still-unfinished project. The road was "only a year away" 10 years ago... and depending whom you ask probably still is.

## Panamá

**Area:** 9,166 km<sup>2</sup>

**Population (2014):** 2.1 million

**Capital:** Panama City (population 1.5 million)

**GDP (2013):** US\$22.45 billion \*includes Panama Oeste

**Unemployment (August 2015):** 4.2%

**Economic areas of activity:** commercial retail, real estate, construction, transport and communications, banking and finance, tourism, Panama Canal

**Access:** dozens of flight destinations at Tocumen International Airport, Panama Pacífico International Airport, and Albrook Domestic Airport; bus station with daily national routes as well as to Costa Rica; Pan-American Highway; bus, railway, and canal transits to Colón.



Panama City is the heart of this country, pumping people, goods, money, and ideas throughout the country. It's a center for business in Latin America, a point of transit for global oceanic trade, and a place of arrival for millions of visitors each year. Over the course of the past century and a half, Panama City has been the definition of a boomtown.

The boom times have brought people together from the world over, and their convergence has developed Panama City into a metropolitan, world-class city.

Café patios are busy on weekends in the old area of Casco Viejo, with its centuries-old Spanish architecture and UNESCO World Heritage Site status. Skyscrapers with rooftop clubs put on shows with big name musical acts. Boats depart at midnight for all-night dance parties, docking at the crack of dawn. Casinos flash bright lights and help patrons spin and roll and let it ride all night (especially in some of the unofficial red-light areas).

Making other international friends is as easy as connecting with one of the various social media groups and events for city newcomers or making an introduction at one of the many establishments frequented by the city's foreigner community. And making friends with Panamanians is even easier.

English might as well be Panama City's unofficial second-language. Many tourist, financial, and service employees understand at least some English. Movie theaters present both Spanish-dubbed and Spanish-subtitle flicks.

The list of places to go and things to see in Panama City is a long one. Notable mentions include the UNESCO World Heritage Sites of the original city's ransacked ruins at Panamá Viejo and its relocation at Casco Viejo, Ancon Hill overlooking the city and the ocean, the newly renovated Amador Causeway that stretches out into the ocean bay, the Panama Canal visitor center where you can view ships beginning their transit, and the miles of parks, walking paths, sports facilities, workout equipment, skate parks, and playgrounds that make up the city's oceanfront Cinta Costera.

During the weekend of Carnival celebrations, the bustling boomtown becomes a ghost town as people head to the interior, where the best parties are in full swing. This peace and quiet in the city center is almost eerie, like a scene from an apocalyptic movie where a normally busy street is devoid of all pedestrians or vehicles.

For anyone wanting to relocate to Panama but not to someplace rural, Panama City is the place to be. From megamalls to boutique grocery stores, first-rate international schools to modern hospitals, the new Metro subway system to the oceanfront Cinta Costera pathway—Panama City has all the amenities of a modern, developed city. The central neighborhoods of El Cangrejo, Obarrio, Bella Vista, Punta Paitilla, and San Francisco are popular with younger residents.

For something a little less chaotic, families and retirees may want to look further along the coast to suburb of Costa Del Este, into the jungled interior suburb of Clayton, or the communities west of the canal in Panama Oeste.

Property prices in the capital's more desirable areas are high. An average condo in El Cangrejo might be priced under US\$2,000 per square meter, while along Avenida Balboa you won't find much under US\$3,000 per square meter. In the high-demand, low-supply Casco Viejo, historic and trendy properties are fetching US\$4,000 per square meter and up, as are the luxrious skyscraper condos in Punta Paitilla. Deals exist at or under the US\$1,000-per-square-meter level, but they are in areas of the city like Calidonia or Santa Ana, where demand remains low—for now. Ambitious urban renovation and renewal projects will someday change that, and sooner than many expect if Panama's past performance is any indication.

## Panamá Oeste

**Area:** 2,786 km<sup>2</sup>

**Population (2014):** 464,000

**Capital:** La Chorrera (population: 161,000)

**GDP (2013):** \*included with province of Panama

**Unemployment (August 2015):** 4.7%

**Economic areas of activity:** tourism, real estate, transport



and communications, construction, agriculture (pineapple, rice, coffee, oranges, cassava, beans, sugarcane, timber)

**Access:** close to both the Scarlett Martinez International Airport in Coclé and the domestic and international airports in Panama City, daily buses from Panama City, Pan-American Highway.



Created in 2014, Panamá Oeste is the country's newest province and is made up of the communities west of the canal. The proximity to the city and pristine Panama City Beaches area has made Panamá Oeste appealing for anyone wanting the convenience of the big city with the serenity of a small beach town.

If anyone tells you that Veracruz, just across the canal on the Pacific coast, is a swimmable beach, they've never actually swam in the water there. It's not really even water, but more of a dark oily sludge that seeps from the mouth of the canal.

Starting at the peninsula of Punta Chame, about an hour and a bit from Panama City, and including Nueva Gorgona, El Palmar, Costa Esmeralda, Playa Coronado, and Santa Clara in Coclé, the Panama City Beaches area is the closest stretch of unpolluted beaches to the capital.

These towns have large presences of English speakers, stylish restaurants, and newly constructed luxury gated communities. Property prices are high compared to most of the rest of the country's rural areas, as the influx of expats has raised demand and boosted prices.

The beach is the main attraction here, with the activities that go along with it. In Punta Chame, the watersport-themed resort Nitro City offers a chance to experience what it's like to be an X-Games professional, with a wakeboard course, dirt-bike track, skateboards, surfboards, and kite-surfing. There's also scuba diving, fishing, paddle-boarding, and golf, for the less extreme visitors.

If the beach isn't what you're looking for, but you still want to be close to Panama City, look no further than Panama Pacifico. Just across the canal, the new suburb is emerging as a top destination for business and new residents. Along with the construction of the city's Metro railway system and the expansion of the canal, Panama Pacifico has been one of the largest construction projects underway in the country. The plan is to eventually develop 2,700 of its 4,450 acres of land and house 70,000 people in a green, sustainable community. Panama Pacifico even has its own airport, already open with regular flights to Bogotá. *Forbes* recently called the development "the world's most audacious real estate project."

### Colón

**Area:** 4,576 km<sup>2</sup>

**Population (2014):** 272,000

**Capital:** Colón (population: 78,000)

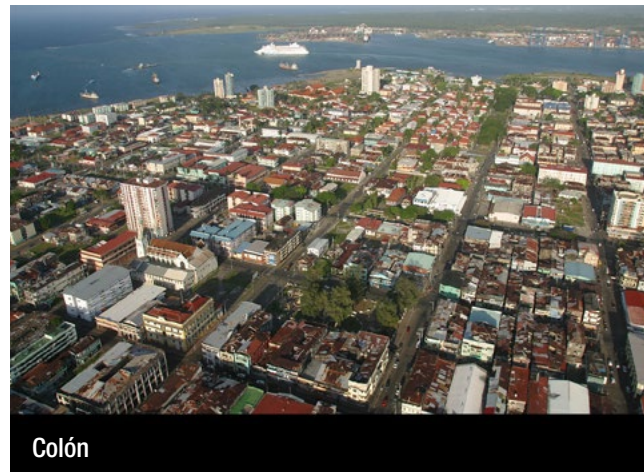
**GDP (2013):** US\$2.97 billion

**Unemployment (August 2015):**

8.7%\*unofficial unemployment estimates between 12% to 40%

**Economic areas of activity:** commercial retail, transport and communications, construction, Colón Free Trade Zone, Panama Canal, Colón 2000 cruise ship port

**Access:** frequent bus and daily train departures, paved highway to Panama City, Colón 2000 cruise ship port, weekly canal transits



Tell anyone you're going to Colón, and they'll probably ask if you're out of your mind.

The city of Colón is no doubt a dangerous, impoverished, downtrodden place. Visitors should travel with care, never on foot, and preferably with a trusted cab driver. Aside from the Colón Free Trade Zone and the Colón 2000 cruise ship port, there isn't much of a reason to visit the city.

Years of government neglect and corporate indifference has left most of the city living in extreme poverty. The crumbling buildings and shanty towns are a stark contrast to the modern glitz of Panama's skyscrapers.



Don't let the high GDP fool you, most of that wealth doesn't stay in the city. The unofficial unemployment rate goes well into the double digits.

But the national government is looking to help Colón. The city is set to receive funds for renovations and now social housing, and the free trade zone is rumored to be expanding to include much of the Colonial-era old town in hopes of spurring business and job creation.

Just because the city of Colón has a bad reputation doesn't mean the entire province is a write off. The small town of Portobelo is just an hour or so east from the city of Colón and is one of the few easily accessible and somewhat-developed communities along Panama's Caribbean coast. As a result of the distinctly Caribbean culture on Panama's Atlantic coast, a fair amount of English is understood by local residents. The Afro-Antillean museum and cultural center is small but informative in explaining the difference between the Afro-Colonial and Afro-Antillean cultures.

The town is rich with historical relics, including the ruins of Fort San Lorenzo, a UNESCO World Heritage Site that dates back to the 16th century. At one point, the Spanish moved more than one-third of all the world's gold and silver through Portobelo's customs house.

Privateers eventually forced the Spanish out, and today it's yachts instead of pirate ships that are scattered offshore. Plenty of expats live at sea on their yacht and come to shore for food and other necessities, and if you go to Captain Jack's bar and hostel, you have a good chance of hearing some stories from some well-traveled seafarers.

## Bocas Del Toro

**Area:** 4,657 km<sup>2</sup>

**Population (2014):** 152,000

**Capital:** Bocas del Toro, or Bocas Town (population: 10,000)

**GDP (2013):** US\$2.14 billion

**Unemployment (August 15):** 5%

**Economic areas of activity:** transport and communications, tourism, agriculture (bananas, cacao)

**Access:** Isla Colón International Airport flights to Panama City and Costa Rica, Capitan Manuel Niño Airport flights to Panama City, daily buses from Panama City, water taxi to Bocas Town

Bocas del Toro is the best of the Caribbean that Panama has to offer for prospective expats, but getting there isn't easy. By bus, the trip takes 12 hours from Panama City, and by airplane it costs about US\$100 one-way.

Bocas Town, on the archipelago's Isla Colón, is a quintessential tourist town. You disembark from the water taxi and immediately there are tour guides, restaurateurs, hoteliers, souvenir sellers, and more trying to sell you whatever it is they have to offer to make the best of your Bocas visit.

Bob Marley is played on the sound systems of shops and bars along the main tourist strip, and, as this is Panama's Caribbean coast, English is widely spoken. Grungy, long-haired backpackers are everywhere.



Bocas del Toro

Out and about in Bocas Town, there is no shortage of places to eat and drink for a night out. The small second-run movie theater makes for a great date night away from the sometimes loud and obnoxious bar scene. However, if drunk and loud is what you're looking for, check out Loco Dave's.

Outside of town, you could explore the two UNESCO World Heritage Site national parks, with hundreds of thousands of hectares of tropical rain forest, much of it still unexplored and teeming with wildlife. Multiple beaches and islands make for good surf, scuba, and fishing spots, as well.

Development in Bocas has taken more time to arrive than in other touristy parts of Panama. Paved roads, water treatment, and reliable wireless Internet are all fairly recent developments in town.

Anyone looking to buy property should beware of rights-of-possession (ROP) property titles, as they don't give full, outright ownership of the land, but rather just of the building on the land. Prospective entrepreneurs should also be cautious—Bocas Town is littered with failed hostels, restaurants, bars, B&Bs, pubs, and more.

## Darién

**Area:** 11,893 km<sup>2</sup>

**Population (2014):** 54,000

**Capital:** La Palma (population: 4,200)

**GDP (2013):** US\$119 million

**Unemployment (August 2015):** 1.7%

**Economic areas of activity:** agriculture (plantain, corn, rice, timber, livestock)

**Access:** some paved road access, 4X4 recommended, several small airstrips with commercial access from Air Panama

If people think you're crazy to visit Colón, then they'll think you're an outright idiot to visit the Darién. And this time they may be correct.



Darién

An early attempt by the Scottish to set up a colony in Darién's dense, swampy rain forest during the 17th century suffered a quick and hasty defeat. Any attempt for an outsider to relocate there today would likely suffer a similar fate.

The population here is made up mostly of indigenous peoples, sparsely dispersed throughout the province. The Darién jungle is so remote and so dense that it is the only spot from Alaska to Argentina where the Pan-American Highway is interrupted.

Other than the most ambitious visitors, there is practically no reason for anyone to visit Darién, especially if you're a foreigner. Kidnappings are not unheard of, as guerilla rebels easily move over the border with Colombia, and jungle-related illnesses are common—not to mention the awesome-but-life-threatening wildlife. It remains to be seen if a recent announcement by Panama's president to close the border will have much effect on the large numbers of migrants and refugees looking to head north.

### The Comarcas

Panama's *comarcas* function kind of like native reserves in the United States, though some of them have stronger capabilities, somewhat like states. The indigenous peoples take pride in their self-governing status and conduct their business in a serious manner.

You won't find many foreigners aside from tourists in these areas, and that probably won't change anytime soon. Property restrictions and border checks conducted by the *comarcas* makes it clear that these regions and their inhabitants are independent and intend to stay that way.

### The Two Non-Provincial Level *Comarcas*

Two of Panama's *comarcas* straddle each other along the Panama-Darién provincial border, one in each province.

Guna de Madugandí is located on the Panama side. It has a population of around 4,000 or 5,000 in an area of 2,319 square kilometers.

On the Darién side, Guna de Wargandí has a smaller area (755 square kilometers) and fewer inhabitants (almost 1,000).

### The Provincial Level *Comarcas*

#### Ngäbe-Buglé

**Area:** 6,814 km<sup>2</sup>

**Population (2014):** 193,00

**Capital:** Llano Tugrí or Buabiti

**GDP (2013):** N/A

**Unemployment (August 2015):** 0

**Economic areas of activity:**

subsistence agriculture,  
manufacturing

**Access:** 4X4 recommended,  
minimal paved highway



Ngäbe-Buglé

Ngäbe-Buglé is Panama's largest and most populated *comarca*. Despite the general manner in which we often speak of the "natives" or the "Indians" of Panama, there are several distinct groups that are indigenous to the country. The Ngäbe and Buglé are two separate groups; their two languages are incongruent to one another.

#### Emberá-Wounaan

**Area:** 4,394

**Population (2014):** 11,500

**Capital:** Unión Chocó  
(population: approx. 1,000)

**GDP (2013):** N/A

**Unemployment (August 2015):** 0

**Economic areas of activity:**

agriculture (bananas,  
plantains), manufacturing

**Access:** 4X4 recommended



Emberá-Wounaan

Emberá and Wounaan are two languages of the Chocó language family, found in a small region in southeastern Panama and western Colombia. Chocó is another term for the Emberá-Wounaan people. The *comarca* is split in two separate regions within the province of Darién.





## Guna Yala

**Area:** 2,358

**Population:** (2014): 42,546

**Capital:** El Porvenir  
(population: 10)

**GDP (2013):** N/A

**Unemployment:** 1.2%

Economic areas of activity: tourism, fishing, manufacturing

**Access:** 4X4

recommended, paved but dangerous highway, several small airstrips with commercial access from Air Panama, water taxi to islands



Guna Yala

Guna Yala, formerly known as San Blas, is arguably the most beautiful part of Panama. Of all the *comarcas*, this is the one that's worth a visit.

Guna Yala has a long history of resistance against Panamanian authorities. The Guna Revolution in 1925 resulted in the brief existence of the Republic of Tule. Don't freak out when you see the Guna revolutionary flag. It might look like a backward swastika—and it is—but it is in no way related to the Nazis. According to traditional Guna beliefs, the symbol represents the world-creating octopus, with its four tentacles pointing north, south, east, and west.

The archipelago's 365 islands draw scores of tourists from all over Panama and the world. Dozens of the islands are set up with thatch-roofed huts and hammocks for tourists, the main source of economic activity in Guna Yala. Some are completely secluded other than the families living on them, others have more of a social atmosphere. The small capital of El Porvenir lies on a tiny island with an airstrip, government offices, museum, hotel, beach, and artisan cooperative.

The islands are picturesque, with white sand, palm trees, coral reefs, and crystal-clear blue water. Visitors relax on the beach, frolic in the water, and are treated with fresh seafood caught the same day it's served. Tourist

packages usually have the option to include food. Fresh lobster and fish is a guarantee, along with coffee and something simple like pancakes in the morning. For a small fee of a few bucks, you can also take trips to Starfish Island or a sunken and long-abandoned Colombian gunboat.

Hand-sewn molas are popular souvenirs and can be found throughout the *comarca*. The intricate designs and careful stitching have even caught the attention of local and international fashion designers. Their brightly colored hand-woven molas stand out and are representative of the body paint that Guna women used to wear prior to the arrival of imposing European missionaries telling them to cover up.

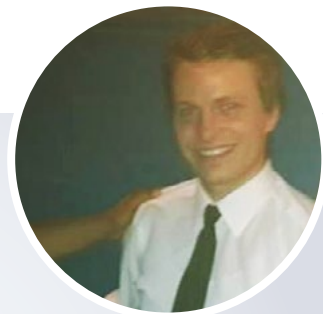
The road to Guna Yala from the Panama City-Colón highway is treacherous with twists and turns and potholes. Don't drive yourself. Flipped and crunched cars scatter the ditch. Most accommodation packages should come with transport.

For a one-night, all-included tour package, expect to pay about US\$140, and about US\$60 extra per night after that.

This is an area of Panama that shouldn't be missed. One Guna saying perfectly captures their successful stewardship of this pristine environment that they call home and how visitors should approach it: Take nothing but memories, leave nothing but footprints.

## 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.



# ARROZ CON POLLO

## PANAMANIAN CHICKEN AND RICE



*By Matt Doherty*

### Ingredients

- 3 cups uncooked rice (washed)
- 2 lbs. boneless chicken (breast and thigh meat) cut in 1" cubes
- 7 oz. can tomato paste
- 1 lg. handful cilantro
- 1 lg. yellow onion, chopped
- 2-3 cloves garlic, chopped
- 2-3 tbsps. olive oil
- 1 cup stuffed green olives, drained
- 1 cup frozen peas and carrots, thawed
- 2 bay leaves
- 1/4 tsp. saffron
- 2 tbsps. Salt
- 1 tbsp. fresh-ground black pepper
- 6 cups chicken broth

### Instructions

1. In a large saucepan, heat a tablespoon of oil on medium to high heat.
2. Add the chicken and cook until brown, about 5 minutes. (Don't overcook or it will be dry.) Set aside.
3. In the same pot add another tablespoon oil and put in onions and garlic. Cook over medium heat until transparent.
4. Add the rice and toss until it's well coated. (You don't want to end up with sticky rice.)
5. In a separate bowl, mix the tomato paste and chicken stock until the paste is completely dissolved.
6. Add the bay leaves, saffron, salt, and pepper.
7. Pour the liquid over the rice and stir once.
8. Add the chicken, olives, peas, carrots, and half the cilantro and stir again.
9. Turn flame on low and cook until all the liquid is absorbed, about 25 to 30 minutes. Add more broth if needed.
10. Sprinkle remaining cilantro over top and serve.

I always look forward to my mother-in-law's arroz con pollo, because, for me, this dish says Panamanian comfort food as nothing else does. It's relatively easy to make and very versatile.

My favorite version is with additional peas, carrots, and (my *suegra* throws them in just for me) extra olives. It's also one of those dishes that tastes even better reheated a day or two later.





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# Calidonia Rising

Big changes are on the cards for Calidonia, a Panama City neighborhood that's been neglected for far too long...

A new urban renewal project includes creating green corridors along the main roadways, integrating alternative transport options such as walking, biking, and the metro system expansion, and making the downtrodden shopping strip more attractive.

There's even an ambitious plan to turn the Afro-Antillean Museum into a popular cultural attraction and gathering place.









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# How To Purchase A Set Of Wheels In Panama...

*By Allison Jokinen*

Congratulations! You've done it. You've made the move to Panama.

Somewhere along your journey, though, you decided it wasn't feasible to import your car into the country (and we agree).

Nevertheless, you're without a vehicle, and you want to get back to the independent, car-owning self you were back home.

Don't worry... you'll be driving to the beach on the daily in no time.

Here are your options...

## Option #1: Buying Used From A Friend...

Whether you're new to the country or not, you'll probably be able to find a friend (or a friend of a friend) who wants to get rid of a car.

When searching for your wheels, get to know the seller. Make sure they are selling their vehicle for a legitimate reason and are able to provide you with the car history. Without doing this, you face the risk of a shady deal... the car might break down on the way home, and, if it does, you'll never hear back from the seller again.

It's a good idea to have the car inspected. Ricardo Perez Express in the city will do an inspection on any car for US\$130.

Once you have found the vehicle you want to purchase, these are the steps you need to follow to legally cut the deal:

1. Agree on the price of sale.
2. Visit a bank. Normally, you will provide a cheque de gerencia (cashier's check) in the amount agreed on as a form of payment. Or, if needed, apply for a personal bank loan. You will need proof of legal residency in the country in order to apply for a loan, and these personal loans are, typically, high-interest.
3. Transfer ownership. In order to do this, you must first visit city hall (municipio) to sign for the transfer (*traspaso*) of registration (registro unico). You will then take this paperwork to the Autoridad de Transporte y Transito. This step officially transfers the car title into your name. (Both parties must be present for both of these transactions.)
4. Provide the seller with your form of payment.



## Prices And Choices

Cars sell for much cheaper in Panama City than anywhere else in the country. But you may be shocked by the asking prices on cars that would sell for considerably less Stateside. Cars are costly in Panama... as well, their age or mileage for the price can feel like a rip-off. Unfortunately, that's just par for the course here. There's no Kelly Blue Book to compare the market value.

You will also find a better selection in the ciudad, but, generally, the majority of models found in Panama are Japanese. Some say they withstand the Panamanian roads better than those from other countries. Regardless, it's worth noting because due to the high volume of Japanese vehicles in the country, most (if not all) mechanics in Panama know Japanese cars. And the majority of parts available are for Japanese cars.

5. As a final step, you will need to insure the car. In most cases with a used vehicle, the owner already has insurance for the car, and they should be able to transfer it under your name—you can then take over payments. If you wish to change the insurance plan, it is easiest to have the existing insurance transferred so you are able to get on the road right away. From there you can modify the plan. Full coverage in Panama costs just under US\$500 annually, and liability-only insurance can be as low as US\$175 for a whole year.

**Advantages:** Cutting out the middleman usually leads to a better price. And, by going directly to the owner, they should be able to provide you with the vehicle's maintenance and overall history (at least for as long as they have owned it).



## Option #2: Buying Used From A Car Lot/Dealer...

In this situation you will, essentially, follow the same steps as in Option #1.

The main differences here are:

1. You should be able to get a low-interest car loan from the bank (with proof of legal residency). You will need to take the loan approval back to the dealership, who will then give a proposal including the car's information (model, VIN number, cost, tax information, description, license number, closing fees). The bank will then notarize the proposal and transfer the amount directly to the dealer. The car's title will be under the bank until the loan is fully paid. In order to hold the vehicle while waiting for the bank loan to be processed, you will need to provide a cash deposit.
2. Prices from dealers may be higher, and it is tougher to haggle with a salesman.
3. It may be harder to get the full (legitimate) history on the car from a dealer.
4. The dealer will cover any administration steps in order to transfer title under your name (or the bank in the case of a car loan). This saves you time and annoyances of navigating the city.





### Option #3: Buying A Brand-New Car...

In order to buy a brand-new vehicle from a dealership, the buyer will need to provide a residency card or *cédula* directly to the dealer.

You should be able to get a low-interest car loan from the bank (with proof of official residency). This is the same as buying a used car from a dealership with a bank loan. You will need to take the bank's loan approval back to the dealership, who will then give a proposal including the car's information (model, VIN number, cost, tax information, description, license number, closing fees). The bank will then notarize the proposal and transfer the amount directly to the dealer. The car's title will be under the bank until the loan is fully paid. In order to hold the vehicle while waiting for the bank loan to be processed, you will need to provide a cash deposit.

The dealership will handle the paperwork for transfer of title. Another perk of buying from a dealership is the assured ongoing maintenance done by a licensed expert.

The main difference between buying used or buying new—besides the condition of vehicle—is attaining new insurance for the vehicle (and the car may not leave the dealership without being insured). To get insurance after the payment has been processed and you have officially bought the vehicle, you will need to have:

1. Proof of a permanent address in Panama.
2. Notarized copy of the approved car loan.
3. Notarized copy of the dealership's proposal.
4. Proof of purchase/receipt.
5. Photographs of the vehicle including: the engine, Vehicle Insurance Number, a complete view of each side of the car and the inside of the car, including the dash and odometer.



Once the vehicle is insured, you will be able to take the car off the lot worry-free.

Keep an eye out for dealership fairs. They are about three times a year in the city, and typically all the dealers host them at the same time.

Visitors are permitted to drive for up to three months after arrival (your immigration passport stamp works as proof if questioned). But in order to register for a Panamanian license, you will need some sort of status in the country first... like permanent residency or *pensionado* status.





**ARE YOU SEEKING  
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# ¿Cómo Se Dice? (How Do You Say?)

By Kirsten Horne



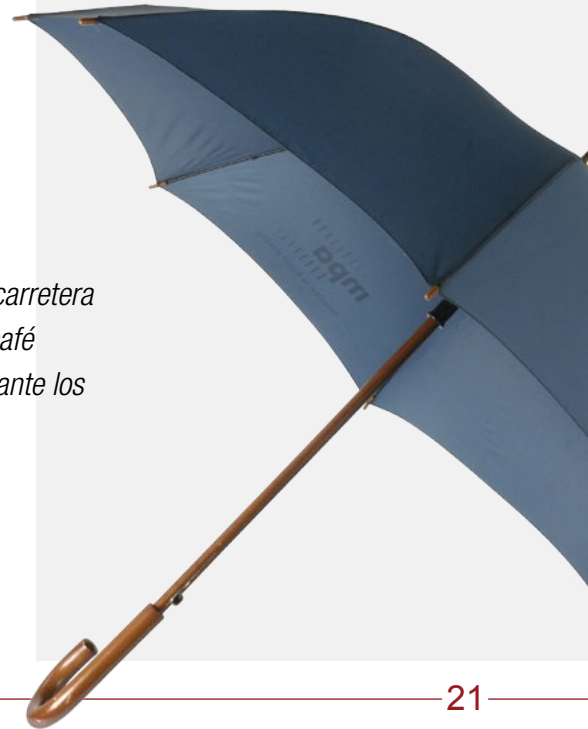
The rainy season has finally arrived here in Panama. It's the tropics after all, so from now until December, you can expect a thunderstorm, or at least a thorough downpour, about once a day. While perhaps a little inconvenient (always carry an umbrella!), it's transformed the city from dusty and dry into a green wonderland.



## Phrases:

- I'd like to buy an umbrella, please = *Me gustaría comprar un paraguas, por favor*
- I just got soaked by the rain! = *Me acabo de empapar por la lluvia*
- I enjoy walking in the rain = *Me gusta caminar bajo la lluvia*
- This thunder is just crazy! = *Este trueno es una locura*
- My socks are really wet = *Mis calcetines están muy mojados*
- I nearly slipped trying to cross the road! = *Casi me resbalé tratando de cruzar la carretera*
- This is perfect weather for a coffee = *Este es un tiempo perfecto para tomar un café*
- I'm not doing my hair for the next eight months = *No me arreglaré mi cabello durante los próximos ocho meses*
- Let's go see a movie = *Vamos a ir a ver una película*
- Thank goodness it's not snowing = *Gracias a Dios no nieva*
- Where is the bug spray? = *¿Dónde está el insecticida ?*
- Be careful, don't step in that puddle! = *Tenga cuidado, no pise ese charco!!*

- Rain = *lluvia*
- Rainy Season = *temporada de lluvias*
- Storm = *tormenta*
- Thunder = *trueno*
- Lightning = *relámpago*
- Drizzle = *llovizna*
- Downpour = *aguacero*
- Splash = *chapoteo*
- Puddle = *charco*
- Clouds = *nubes*
- Umbrella = *paragua-paraguas*
- Mud = *barro*
- Insects = *insectos*
- Wet = *mojado*
- Soaked = *empapar*
- Bug repellent = *repelente de insectos*
- Coffee = *Café*
- Movie = *película*
- Debris = *escombros*
- River = *río*
- Flood = *inundar*
- Growing = *creciente*
- Green = *verde*
- Flowers = *flores*





# SIMON LETTER

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Taxes are a complicated and confusing thing for many... as is understanding banking overseas, residency and second citizenship, currency fluctuation, foreign property purchase, and many other aspects of administration overseas.

But none of this is confusing to resident offshore guru Lief Simon. Lief's namesake publication, *Simon Letter*, clarifies all of these important issues and more, each month.

**Put your investments on autopilot, virtually eliminate risk, minimize or even eliminate your tax burden (legally), grow your wealth and sleep like a baby...**

"I'll give you the intelligence and the judgment you need to make your own determinations. My aim is to help you take control of your life and your future as I've taken control of mine... to give you options..." --Lief Simon

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SIMON LETTER 



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## Meet Our Newest *Panama Letter* Staff Member: Kirsten Horne

**Panama Letter:** Tell us a bit about yourself...

**Kirsten Horne:** I'm originally from South Africa and am a TV producer and writer, specializing in natural history and wildlife.

**PL:** Why did you decide to move overseas?

**Kirsten:** In a nutshell, my decision to move overseas was all about adventure. My wanderlust has always been strong.

**PL:** What put Panama on your radar?

**Kirsten:** Panama has always been on my radar, thanks to its spectacular wildlife. I could never live anywhere where there weren't wild animals and pristine wilderness areas (both marine and terrestrial) in near proximity.

Don't get me wrong, I love big cities too... the vibe... the buzz... the opportunity to try new cuisine (I'm a bit of a foodie!)... meeting new people and experiencing different cultures. But, at least every now and then, I need to escape to nature in as unspoiled a form as I can find.

Panama offers all of this.

It's a vibrant, pulsating, multi-cultural, and thoroughly cosmopolitan capital city, with pristine natural space—ocean and rain forests—just a few hours' drive away in almost every direction.

**PL:** Where else did you consider?

**Kirsten:** Central America has always been on my bucket list. I've traveled extensively, but never to Panama before now. Plus, I always wanted to see a sloth in the wild...

**PL:** When you first visited, what were your first in-person attractions?

**Kirsten:** Every place I've ever visited has a distinct energy to it, and I always know instantly whether I'm going to love or hate it.

I fell in love with Panama on my first taxi ride from the airport.

It was a Friday night and the city was alive. Illuminated skyscrapers in the financial district screamed sophistication. Casco Viejo's sidewalk cafés were bursting at the seams as people spilled out onto the sidewalks and onto the street. Music wafted out of bars and restaurants mixing with unfamiliar smells... I remember thinking, "What is this place? I have to know more."

**PL:** What was the major factor that pushed you to making the move?

**Kirsten:** When researching the move to Panama, I realized that there's so much to explore and so much opportunity here. And once you arrive, Panama's charms are hard to resist.

**PL:** Do you rent or did you buy a house?

**Kirsten:** When I first arrived in Panama I stayed in an Airbnb apartment. It just seemed easier until I got on my feet, figured out which area I wanted to stay in (criteria: in close proximity to fabulous coffee shops with reliable Wi-Fi!), and met people who could give me advice.

I got lucky. After a few weeks here, a place in a new friend's apartment opened up and I moved in, so I'm currently sharing an enormous apartment with a couple of other single expats.

**PL:** How is it living in Panama City as a single woman?

**Kirsten:** For single women like myself, Panama City is great. I've never felt threatened or unsafe

(despite the odd altercation with taxi drivers who've tried to rip me off).

I'm cautious, but I'm perfectly comfortable walking around the area that I live in (El Cangrejo and the Via Argentina area) and Casco Viejo by myself at night.

**PL:** How much would you say you spend per month living in this part of the city?

**Kirsten:** As a single person, I spend around US\$1,500 to US\$1,800 a month living in Panama. But, then again, my penchant for decent wine and my irresistible desire to see and explore everything stretches my budget to the limit.

**PL:** Can you comment on the health care here?

**Kirsten:** My experience of health care here has been good. So far I've only needed to refill a prescription here, and it was completely stress-free. The doctor spoke English, I didn't have to wait in line, and it only cost me US\$30.

I tried the same exercise in the United States a couple of months ago, and just getting an appointment to see a doctor would have cost me between US\$160 to US\$400.

**PL:** What do you do for fun here?

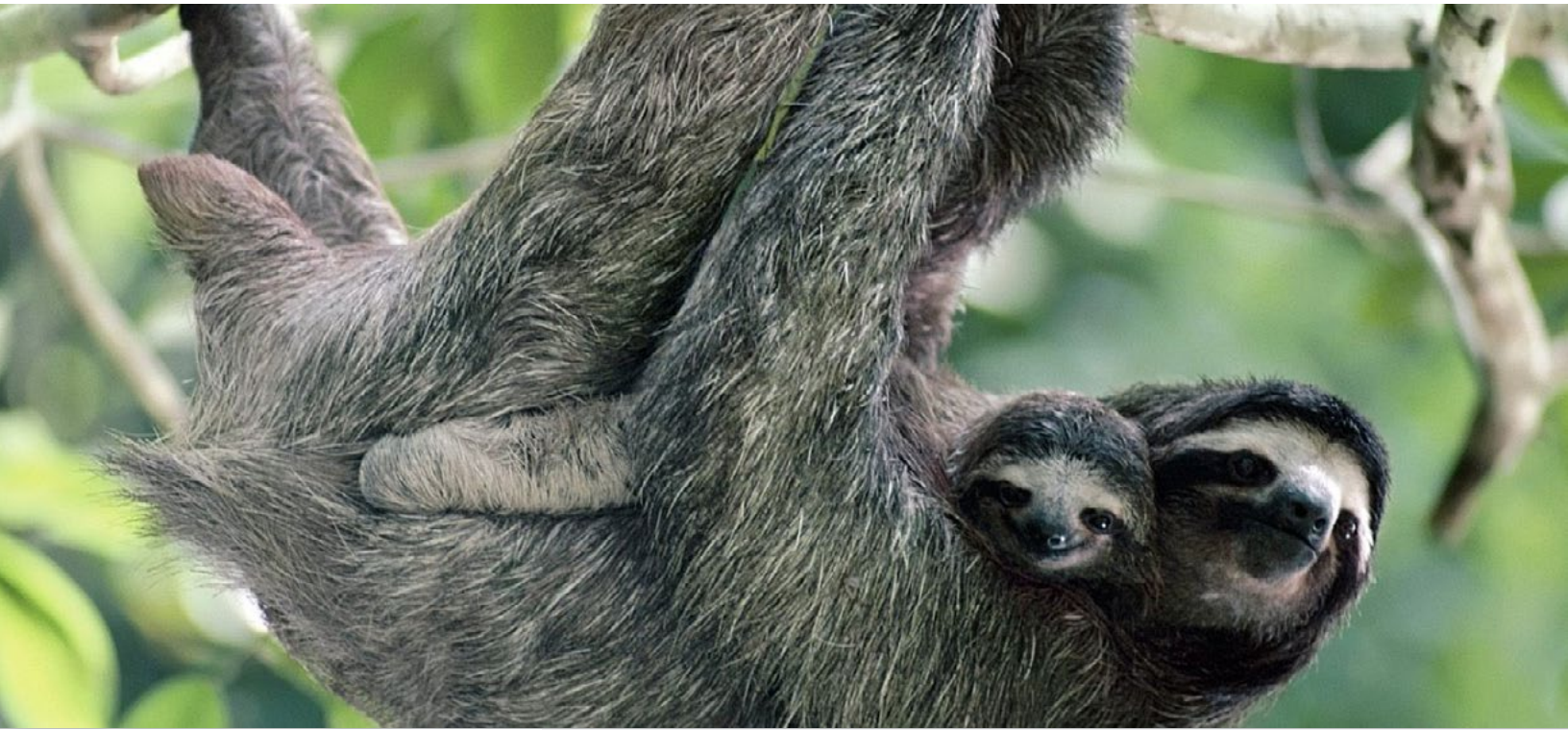
**Kirsten:** There's so much fun to be found in Panama!

I love to walk around the city, stopping at cafés (by the way, the coffee here in Panama is absolutely amazing, especially if it comes from Boquete), and watching the world go by.

I'm a little obsessed with Casco Viejo. From any of its trendy rooftop bars, you can clearly see the contrast between beautifully restored nearly 400-year-old buildings with the new city as a backdrop. It's incredible.

And, of course, I try to get out into the wild spaces of the country as often as possible.





**PL:** Has the language been an issue for you?

**Kirsten:** I don't speak any Spanish and it's been a problem sometimes, but, also, not really.

I've gotten to know a lot of expats who can either translate or explain things to me, and I'm also pretty good at gesticulating wildly to get myself understood!

But I do believe that when you move to a new place it's important to immerse yourself in it completely. Learning at least a bit of the local language is not only necessary, it's respectful.

**PL:** How have you found the local expat community?

**Kirsten:** Panama has a vibrant, active expat community. There's always something going on. I joined one of the big expat groups online and, before I knew it, I was added to an assortment of WhatsApp chat groups and receiving invites to an eclectic range of activities from salsa dancing classes to wine tasting evenings.

How much you want to be involved is really up to you.

**PL:** What do you see coming for this region? Any predictions about the future?

**Kirsten:** When I lived in Dubai I was amazed by that city's 40-year turnaround time from desert to high-rise metropolis. But Panama has done a similar job in just 20 years—its skyscraper skyline is less than two decades old, which blows my mind.

I think that's a real indication of how fast things are growing here. As someone quipped the other day: The American dream moved to Panama. They may be right.

**PL:** What do you love most about living here?

**Kirsten:** The city is so full of birds! Hummingbirds on the balcony... vultures circling above the city... flocks of parakeets... Mornings, in particular, are just a cacophony of birdsong. I also love it that the city is a melting pot of nationalities. At a dinner event the other night there were folks

from America, Canada, Venezuela, Colombia, Germany, France, the U.K., the Netherlands, Guyana, Brazil, and Panama.

**PL:** What do you like least about living here?

**Kirsten:** The time difference between Panama and South Africa. When I get home after a long day and just want to call a friend or Skype my mom, I can't because it's 2 a.m. over there.

It's also immensely frustrating that there doesn't seem to be a single hairdresser in the city who understands blonde hair.

**PL:** If you have one piece of advice to share with someone considering moving here, what would it be?

**Kirsten:** Just jump right in. Panama is not a difficult place to integrate into. It's actually easy. And with so much to see and do, and opportunities everywhere, Panama is undoubtedly one of the coolest places in central America.



By *Matthew Doherty*

# We Have Panama Covered

From Bocas del Toro to Darién... from commercial properties to cattle farms to your own private island... Panama has something to suit just about anyone. Whether you are looking for an investment property, a business opportunity, or you just want to spend your days in a hammock on the beach, we have you covered.

## Unique, Newly Built Island

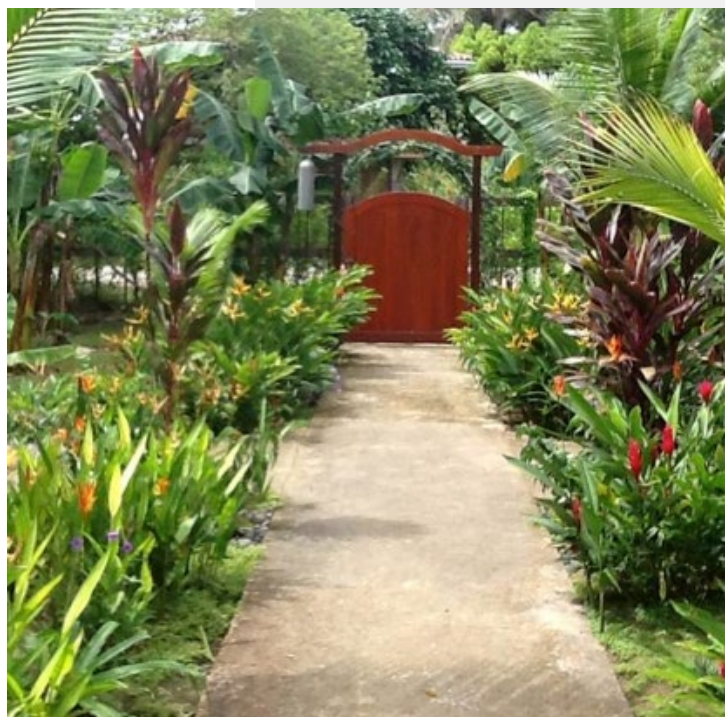


This charming, pod-style home is extremely versatile and perfect for residential or commercial use. The property consists of five separate buildings, four of them individual bedrooms, each with their own private bath. Each bedroom is a hexagon design with 10-foot ceilings and is raised off the ground on concrete stilts. Approximately 37 square meters in size, the pods offer air conditioning, ceiling fan, hot water, two closets, and a cupola. The laundry room is in a separate structure against one of the detached bedrooms with an exterior entrance and includes a washer and two dryers. The fifth building, the

"Rancho," is nearly 84 square meters and houses a large kitchen, dining room, and lounging area.

The grounds are fully landscaped with local flowering plants and trees including banana, papaya, coconut, avocado, mango, and pineapple, which attract many indigenous species of birds and butterflies. The garden also has an outdoor shower.

This newly constructed home is located on the only coastal road on Isla Colón. Just 5 minutes



## US\$335,000

4 bed, 4 bath

232.2 square meters

from Bocas town, the property is on grid with 110 electric and city water. Water collection system can easily be implemented. It is being sold as a turnkey property, fully furnished with custom made furniture, Bahamas shutters, and a fully stocked kitchen. This house is move-in ready and ideal as a bed and breakfast or as your own private getaway.



# **Panama's Gold Standard Private Beach Community**

**Los Islotes on the Azuero Sunset Coast:  
A fully master-planned paradise  
with elite amenities and  
postcard picture  
views...**

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## 7 Must-See Islands In The Hub Of The Americas

Our coverage of the provinces deals mostly with Panama's mainland... but there's a lot more to this little country than just the terra firma. Panama is also islands—and lots of them. Many of these chains have their own cultures and personalities, all of them worthy of exploration.

Read on for a quick summary of the Panama's most popular islands and what they have to offer...

### Isla Taboga: Most Accessible

For newcomers to Panama, Isla Taboga is an opportune island to get your feet wet in exploring your offshore options. It's only 20 kms off coast and is reached by a daily 45-minute ferry ride.



Isla Taboga is blessed with an abundant rain forest full of orchids, ferns, lianas, and bromeliads. The main town on the island, San Pedro, is also plentiful with nance, mango, and tamarind trees.

No more than a couple thousand people live on Isla Taboga, and major developments have been kept at bay. You could hike to Cerro Vigia or Cerro de la Cruz—the two highest points on the island, or head out on the water to try and catch a glimpse of some whales. Fishing is also a popular pastime.

Its church is said to be the second oldest in the Americas. Bunkers still remain from the U.S. presence on the island during World War II, and a hotel on the island was used by the States as an internment camp for Germans during World War I.

A ticket for the ferry to Isla Taboga costs only US\$14.

### The Pearl Islands: Most Famous

When the cast and crew of TV's hit reality show "Survivor" came to the Pearl Islands in 2003, the world took notice.

The Pearl Islands are made up of more than 200 islands about 50 kms from the coast of Panama City.

Isla Contadora is the main center for tourists in the Pearl Islands. The island's town's 500 inhabitants share the island with several hotels and tourist attractions.

In 1979, the Iranian Revolution took place. The Ayatollahs took over, and the shah of Iran, Mohammad Reza Pahlavi, fled to Isla Contadora. He would stay a few months until moving his exile on to Egypt after Iran delivered a 450-page extradition request amidst public protest over the shah's presence.

Just west of Isla Contadora, Isla Saboga is a little less touristy but still full of beautiful beaches. The church in the island's main town is said to be the oldest in the archipelago.

Isla San Jose offers the most private experience for visitors, with the Hacienda Del Mar resort, maybe the most luxurious hotel in the Pearl Islands.

The largest island in the Pearl Islands, Isla del Rey covers more than 234 square kms, making it larger than several nations, including Liechtenstein and San Marino.

### Isla Coiba: A Fisherman's Paradise

With more than 750 species of fish recorded in the area, Isla Coiba may take the title as Panama's top fishing spot, but it could easily be an outdoor enthusiast's paradise as well.



Isla Coiba is a national park as well as a UNESCO World Heritage Site.

Smithsonian Tropical Research Institute scientists have proclaimed the island an unparalleled destination for discovering new species, and howler monkeys, agoutis, and scarlet macaw are among the wildlife calling the island home.



At 503 square kms, Isla Coiba is Panama's largest island, covering more area than the nation of Andorra, and 75% of it is covered in rain forest.

It is said the island is haunted, which probably helps keep demand down for over-night stays.

## Guna Yala (San Blas Islands): Most Natural Beauty

Hands down, the San Blas islands offer the best of the best for island vacationing.

Just don't come expecting a five-star resort with all-inclusive buffets and bars. While the islands are plentiful in nature, modern development remains nonexistent.

The San Blas islands form part of Guna Yala, a *comarca* (type of province) along Panama's Atlantic coast. The *comarca* is home to the indigenous Guna people and is unique in that it is recognized as such (sort of like if a U.S. native reservation were given the powers of a state).



The San Blas islands are strictly a tourist destination. No chance of purchasing a piece of land or a condo or importing a business exist here. These restrictions even exclude other Panamanian nationals.

But, Guna hospitality runs deep, and they welcome visitors with open arms.

Popular things to do while visiting include snorkeling around the plentiful coral reefs, frolicking in the picturesque water, and boating out to Starfish Island, an area of shallow water littered with starfish.

## Isla Grande: Best Bargain

Also in the Caribbean, Isla Grande sits a short taxi ride off Panama's Atlantic coast near the historic town of Portobelo.

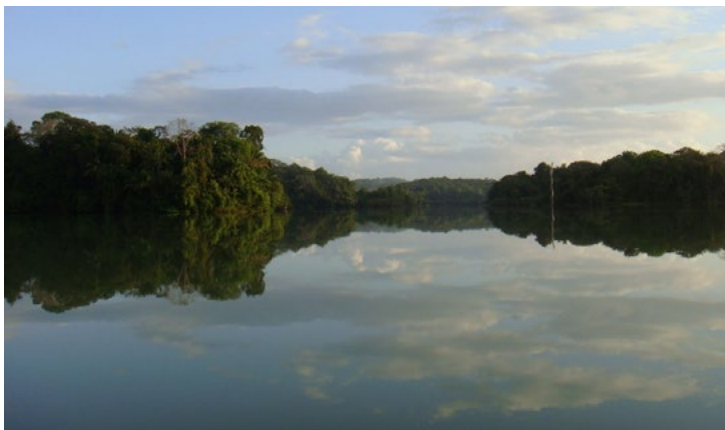
One of the few noteworthy hotels on the island, The Sister Moon Hotel, disappoints most who pay the US\$100 per night to stay there. If you can't find a private house to rent and want to save big, try Macondo Hostel, where rooms start at US\$15.



If you don't speak Spanish and don't want to make friends with the locals, an extended stay on Isla Grande may not be for you. The town is small, with only about 1,000 inhabitants and practically no attractions or diversions other than those mainland in Portobelo, where the 16th-century fort ruins make up a UNESCO World Heritage Site.

## The Islands Of Lake Gatun: A Biologist's Playground

Lake Gatun owes itself to the construction of the Panama Canal over a century ago; before the canal, these islands were just hilltops. At the time of its creation, it was the largest manmade lake in the world.



Now, most of Panama depends on Lake Gatun. The canal needs more than 50 million gallons of water from the lake each time a ship passes through its massive locks. With over 14,000 ships passing through each year, that's a lot of water to move. Even more importantly, Lake Gatun provides drinking water to Panama City and Colón.

Tours of the nature reserve need to be reserved in advance and normally last two or three hours, including lunch and a museum visit. It's common for visitors to witness monkeys, anteaters, birds, and insects.

Monkey Island is an actual island where monkeys rule, sort of. Mated howler, white-faced capuchin, geoffroy's tamarin, and lemurine owl monkeys all share this island with an indigenous Embera-Wounaan village.

## The Islands Of Bocas Del Toro: Most Livable



Bocas del Toro's islands have become Panama's top Caribbean tourism destination. And while the San Blas islands are immaculate, the islands of Bocas del Toro provide more when it comes to infrastructure and conveniences on Panama's Caribbean coast.

Bocas del Toro is distinctly Caribbean in its culture. The Caribbean influence here is in large part attributed to the region's banana boom in the late 19th and early 20th centuries. Workers were brought in from Jamaica and other English-subjugated colonies in the Caribbean. English is widely understood.

The main center of activity in the province of Bocas del Toro is Bocas Town, located on Isla Colón. The town of about 17,000 sees around 150,000 tourists per year (and growing).

If you don't mind the tourists and enjoy the social buzz around the main strip, Bocas Town is the place to be.

On Isla Bastimentos, a 15-minute water-taxi ride from Bocas Town, is the UNESCO World Heritage Site of La Amistad International Park.

Island activities are scuba diving, snorkeling, dolphin-watching, fishing, hiking, and zip-lining.



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

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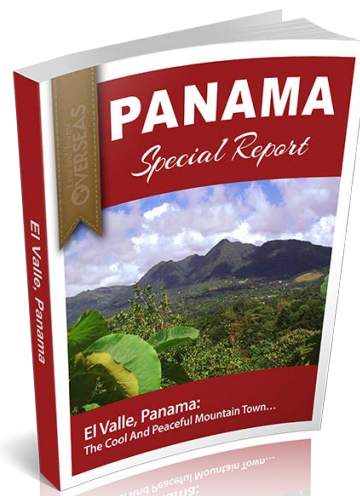
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