

PANAMA

Special Report



**Las Islas Perlas (The Pearl Islands):
A Pacific Island Escape...**

The logo features the letters 'PSR' in a large, bold, black font with a white horizontal bar across the top. Below this, the word 'PANAMA' is written in a large, bold, red font, and 'SPECIAL REPORT' is written in a smaller, bold, grey font underneath.

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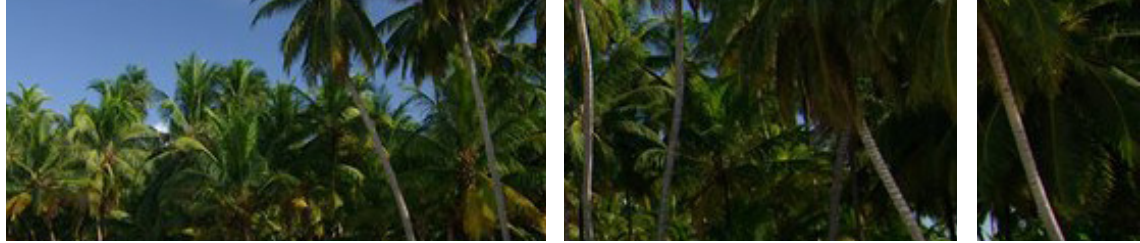
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PANAMA

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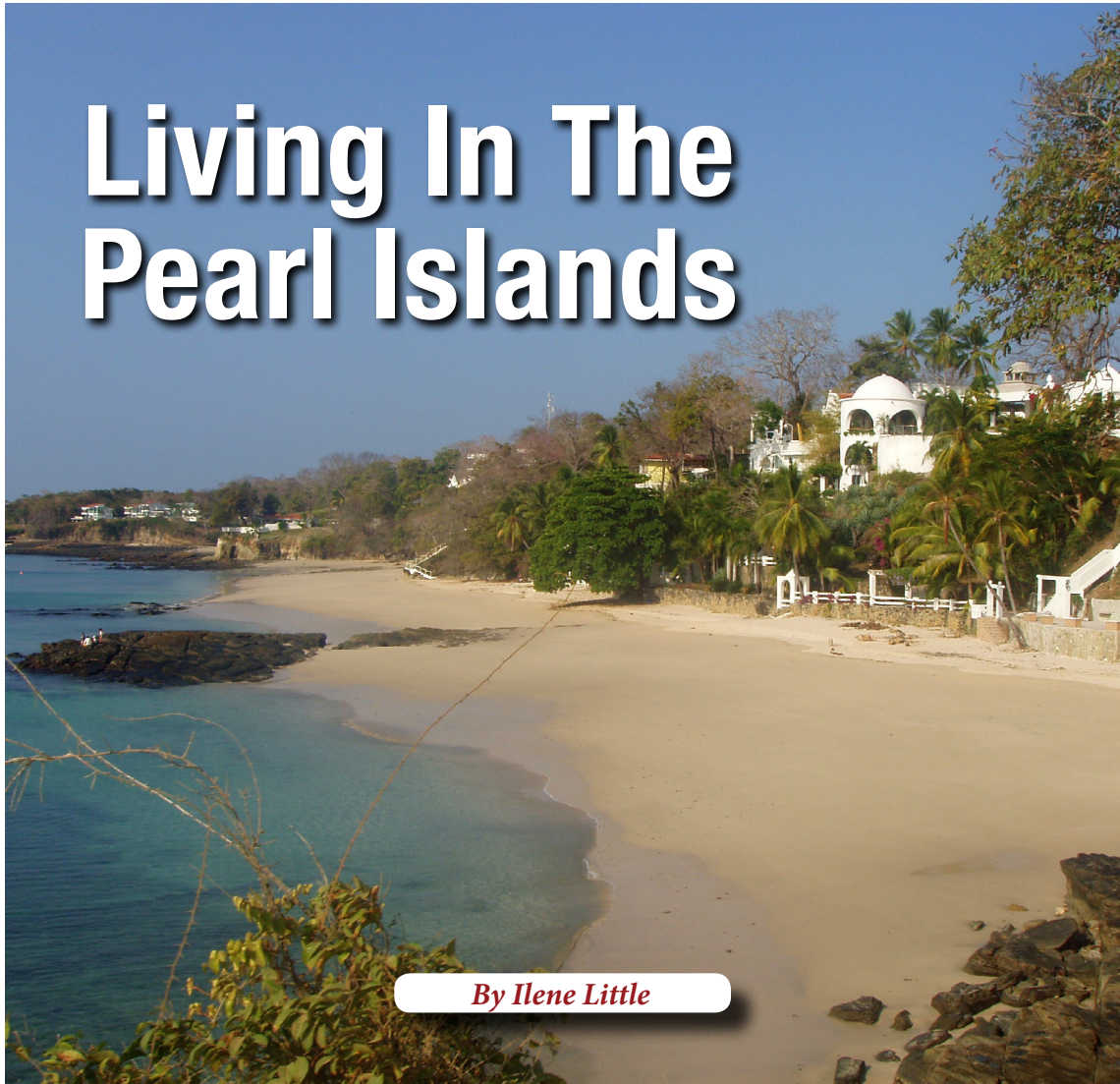
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November 2017

Living In The Pearl Islands



By Ilene Little

Las Perlas offers an island lifestyle paradise that would remind you of the Virgin Islands in the 1970's, before the Virgins became crowded with people, commerce, and highrises.

Here you will find the best beaches closest to Panama City along with some of the best fishing in the country on the Pacific side. To make it even more perfect, the weather is beautiful and always consistent. But each island has a different culture, and none will remind you of a typical vacation destination... you will know you are someplace special.

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Las Perlas has retained the wild allure of the sea that, for over 400 years, has been plied by islanders navigating canoes and now *panga* boats. The backdrop of the island boats mixing with the visiting yachts provides a rich tapestry connecting the past with the future; it is the boats that are the common thread between the islands.

There are over 200 islands forming the archipelago. Many are uninhabited and noted for their natural beauty and marine resources. From the 1600s onward, the islands have been steeped in history beginning with the pearl industry in the days of pirates and conquistadors.

In the 1960s, Gabriel Lewis Galindo, a Panamanian diplomat and businessman, was stranded on one of these islands, Contadora while on a fishing trip. He returned in 1968 to buy 110 hectares of land from the Government of Panama in order to build a family home and develop the island's tourism potential.

Tourism bloomed on the island, and in the 1970s and 80s Contadora became synonymous with the lifestyle of the rich and famous, including politicians. Many important documents and treaties have been signed on the island.

For decades the now-defunct Contadora Resort and Casino was an icon of tropical luxury. It had peacocks, deer, 350 rooms, attracted Hollywood celebrities, and was regarded as the most famous five-star island resort in Latin America.

Currently, Contadora is the island where the production crews of many countries stay for extended periods as they continue to film the Survivor TV series and documentaries on several of the nearby remote islands. For example, the island of Gibrleón was chosen as the stage for the German and Ibero-American versions of the reality show "The Island."

However, the buccaneering allure of the islands continues to this day. You'll find that many sailors and adventures who happen across the islands decide to stake out a home base here.

Like islands in all archipelagos everywhere, each island in Las Perlas has a distinctly different look and feel. The most popular islands developed for tourism and attractive to expats looking for island property are Isla Contadora, Isla Saboga, and Isla Viveros.

These islands are accessible via ferries, by Air Panama to the regional airport on Contadora, or by private boat.

Panga boats and the *pangeros* who sail them are still the heart of inter-island transportation on the islands today. They transport people and goods to shore from yachts and commercial boats, ferry workers to their jobs on neighboring islands, and hire themselves out to tourists as water taxis and fishing guides.

As a resident of Isla Saboga for a year and a half, and more recently on Isla Contadora for over two years, what keeps me here full-time is the marine lifestyle, the magnificent greenery, the beaches, and everything about nature. It's the perfect combination for me: the ability to live a productive life surrounded by nature—no noise, no traffic, no pollution—and I can work remotely and travel as much and as often as I want.

The reasons U.S. expats John W. and Nancy W. settled on Isla Contadora in 2006 were, "Number one: There are no hurricanes and, of course, oceanfront."

"Where in the world can you find oceanfront at a reasonable price where there aren't any hurricanes? I didn't want to worry about having to rebuild the house a second time," said John

Contadora has an international flavor. "You can run into and rub shoulders with people from all over the world in a nice recreational format where people like to have conversations. I find that really cool," John said, "and it is a natural gated community because you can only get here by airplane or by boat."

Crime is very low on the islands but people are people everywhere, and you invite trespassers if you leave houses unattended for long periods of time.

You certainly feel safe walking around alone all hours of the day and night. The roads are good on the island (some of the best in Panama), and most roads are lit at night.

"There is fairly reliable trash pickup on the road and beaches thanks to the homeowners' association ARPUC," said expat homeowner John "I'm sure there are some Caribbean islands where that doesn't happen."

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Other reasons John stated for moving here are that Contadora has a regional commercial airport and a federal medical clinic. Antibiotics you might pay US\$100 for in Panama City, here you get for free. The clinic also provides free vaccinations for employees who work in restaurants or hotels.

The medical clinic is not a trauma center. They can patch you up until you can get to Panama City to the hospital, but for the things you have here (the flu, you fall, or you have an allergic reaction to something), they can help.

That's an impressive list of attributes to which I would also add the recreational value of Las Perlas. For example, Las Perlas is home to rare sea birds like the blue-footed booby and marine life including thousands of humpback whales that migrate each year from Antarctica to Las Perlas to give birth and to mate.



If you are a fan of *National Geographic* documentaries, or you have fond memories of TV shows such as “Wild Kingdom” or “Fantasy Island,” you will love life in Las Perlas.

Besides the islands serviced by ferries—Contadora, Saboga, Viveros, and Isla del Rey—the archipelago also includes the islands of San José, Pedro González, Bayoneta, Pacheca, Mogo Mogo, Chapara, Gibraleón, Casayeta, Casaya, La Mina, Galera, Cañas, and San Telmo.

Administratively, the whole archipelago belongs to the district of Balboa. The town of San Miguel on Isla del Rey is the capital of the district of Balboa.

The islands remain a rich source of interest for archaeologists, geologists, birders, and marine biologists. Culturally, Saboga and San Miguel on Isla del Rey claim to have the oldest churches in Panama.

Cost Of Living On An Island

The cost of living on any island is driven up by the logistics and expense of getting the products and services to the island. The cost of manpower to unload groceries off barges, transport goods, and stock shelves adds to the cost of the items sold.

In general, if something costs US\$1 in Panama City, it will cost US\$1.50 on the islands. Fresh fruit and vegetables are found on the days the barge lands. Of course, you can get a whopping deal on fresh fish and shrimp if you buy from the local fishermen; approximately US\$5 to US\$6 per pound. Or better yet, catch dinner yourself.

Contadora has two very small grocery stores with limited and mostly small quantities of goods. On other islands, you might be standing on the street buying goods through a window opening of a house that stocks a few items for sale.

One full-time homeowner here reports the overall cost of living is typically US\$1,250 a month, not including mortgage payments or property taxes. Another expat who resides here only seasonally reports his monthly budget is US\$1,500, again not including mortgage payments or property taxes.

Homeowners fees, included in the budgets, vary from US\$800 for inland property to US\$1,200 for waterfront annually. Another variable but significant expense is the cost of water, especially on islands like Contadora.

Although a monthly budget for renting a house can be estimated at US\$2,000 a month, there are no long-term rentals on the island, as any space not occupied by owners or property caretakers are rented short-term to tourists.

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Water and electricity are expensive. Electricity on Contadora and Saboga is provided by a diesel generating facility on Saboga. Islanders rely largely on water catchment during the rainy season—April through November.

A lake on Contadora serves as a community water source, but it dries up in the dry season, and then the solution is for water to be barged to the island from Panama. It is the most expensive water in Panama.

As discussed later in this article, a planned infrastructure upgrade on Contadora will provide delivery of potable water and a wastewater treatment system for Contadora residents and business owners.

[Click here](#) to view more detailed budgets.



“Contadora is good for living and investing because it’s quiet, the value of the investments hasn’t ever gone down, that I know of”, said homeowner John He also added, “I don’t think people have ever lost money. I don’t have a lot of experience, but there has been speculation, probably inflation, and right now things are probably overpriced, but you can get in on good deals occasionally.”

Although not spectacular, regarding investment John claims, “there’s been little risk of losing money... That’s the point, these days when you can find a situation where there’s little risk

of losing money, and you can enjoy what you’ve got, that’s a good find.”

If you want to go someplace quiet and just lay on the beach and not get hassled by anybody, Las Perlas is the place to go. If you’re looking for a casino or nightlife or fancy restaurants, then you picked the wrong place.

The lifestyle in Saboga in contrast to Contadora is less busy, more private. The island is especially appealing to ecotourists looking for the “less traveled path” but with choices for decent accommodation at a handful of beautiful vacation homes for rent on the west side of Saboga.

The Paula Nani Beach Club is the main attraction on Saboga, bringing visitors and providing an attractive seaside gathering place for residents and visitors. It offers food and settings for romantic dining or family parties.

On the east side of Saboga is a pueblo whose descendants have lived there for 400 years. There you can find a couple of small eateries serving local food, called *fondas*, and places that sell beer, cigarettes, soft drinks, and basic commodities like rice and eggs.

The pueblo has a school, a church, and a cemetery that serve the communal needs of the villagers. At different times during the year, they celebrate with elaborate and colorful processions where they carry statues clothed in religious vestments that date back hundreds of years.



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The final icing on the cake is that the drinkable water situation on Saboga is currently better than on Contadora, thanks to the water system put in place by the developers of this privately-owned island.

The Expat Community

On Contadora, people meet informally in the bars and restaurants and at house parties. There is a homeowners' association on Contadora—ARPUIC (Asociación de Residentes Proprietarios y Usuarios de la Isla Contadora)—and a school and church where local meetings are held.

Access for the disabled is lacking. Even arriving by ferry is a stumbling block for anyone who is in poor health, has issues with balance, or is otherwise movement impaired, as there is no dock on Contadora.

That's where Saboga shines: It has the only public dock in the northern islands, although there are plans in the works for a dock to be built on Contadora. Saboga will also soon have a private marina and dry dock facility.

There is no LGBT community, but everybody is accepted. You really can be as open as you want, you can wear as little clothing as you want, you can walk around at all times of the day and night, and you don't have to worry about being accosted by anybody for any reason.

No international schools exist on Las Perlas, just small, public primary schools for younger children. The kids who live in the villages or the children of caretakers and business owners attend these schools. They wouldn't meet the expectations of a foreigner, though.

Speaking Spanglish

You can generally speak English at the front desks of business establishments on Contadora and in the beach clubs on islands throughout Las Perlas. The owners of businesses and homes are often bilingual, tour operators speak English, and the waitstaff at least speak Spanglish. Of course, it's always easier if you speak Spanish, but you'll find people who speak a variety of languages and are very helpful. In fact, if you're looking

to become bilingual, this is a good place to live, as Spanish-speaking employees are as eager to learn English as English-speakers are to practice Spanish.

Business Opportunities

Gerald H., a full-time resident and business owner on Contadora, said "It's a small island, and there's almost nothing here, so there's a lot of things that could be done waterwise and landwise. We have no bar here, no discotheque, and water sports are also quite limited here compared to all that could be available. Quite a lot of possibilities here. Even a taxi service would be good."

A general hardware store and a being a mechanic are two good business opportunities for an expat who wants to step up to that. It is said that anybody can start a business on Contadora.

According to Gerald, business owners can expect to pay 30% tax. Additionally, if you are a homeowner and rent out your property, you are liable to pay 20% tax on the rental. "Nobody pays it because nobody looks for it, but you are supposed to pay it," said one resident.

Expats who are skilled craftsmen and general contractors in their home country often use their talents to become successful in small business endeavors. For example, my husband Terry, an expat from Washington State, has a Panamanian work permit and uses his general contractor skills to consult homeowners on repairs and remodels on the island.

"It was an expat from Texas who built the wall around our property in 2006," said John, and a French homeowner who has lived on Contadora for over 20 years has been successfully digging wells and running restaurants and stores on the island.

Another good job for an expat would be property maintenance and management. I think property owners here would appreciate expat live-in managers to oversee ongoing property maintenance. Expats have a different level of standards and generally are responsible, and so that's the sort of things that they could bring to the table.

"I think a good business opportunity would be to provide an island shuttle between Saboga and Contadora that runs on a schedule maybe twice a day," said a person with business interests on Saboga.

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However, several residents say that one of the advantages of the islands is that only basic services are available. “Groceries, eating out, transportation, things like that are all limited, and perhaps that’s on purpose because we want to keep the island private, we want to keep it quiet, and we want to keep it exclusive,” said a long-time expat resident of Contadora.

Creative and innovative expats will always find a way to fill a need. It was expats Lee S. on Saboga and Terry L. (now a Contadora resident) who made internet reception on Saboga a reality—everything from erecting the pole to installing all the cell phone equipment on the pole.

Sometimes filling a personal need turns into a business opportunity. French expat Patrice C. on Saboga designed an electric *panga* powered by solar panels for his own use, and now offers to build the boats for others or refit existing boats with the necessary technology and equipment.

[Click here](#) to read more about how American expats built a successful bed-and-breakfast and vacation-home rental business and read about their plans for the marina and a covered, dry boat storage on Saboga.



The Property Market

Real estate agents tell me the market is very soft. “I’ve had a listing on one multimillion-dollar house that has been decreased by almost 50% and still no movement,” said one agent. That makes it a buyer’s market.

“It’s a small island of 1.3 square kms, and I don’t know how often property opportunities come up,” said homeowner and expat John. There are no restrictions for foreign buyers. “Here on Contadora all the land is titled. Everything is written in the public register. You get your name or company registered, and you are the owner of that land,” said Gerald, the owner of a new 11-duplex development called Cacique Garden.

“I’m selling the houses individually or I will sell the whole project when I have all the permits ready if somebody is interested in that. They just need to build and sell it. I will sell the land and all the permits included.

“The houses are going to be priced at about US\$850,000 each; the square footage is between 2,000 and 3,000, and they are a minimum of three bedrooms up to seven bedrooms,” said Gerald.

“What I observed on Contadora is that property under a million sold, but properties over a million were very hard to move, and more and more became available during the time I had homes listed there about a year and a half ago,” said real estate agent Pam O.

I spoke with an expat from Belgium visiting the island recently who was looking at properties based on his previous visit to Contadora six years ago. He was looking for a house but not finding anything this year within his US\$50,000 budget.

“All the properties are beautiful, but if you’re looking for a Third or Second World country where you can buy property or a house for US\$50,000, you’re wasting your time,” said an agent.

A few beautiful homes on Saboga can be found that are for sale by owner and for the right price. [Click here](#) to read more about living and building a home on Saboga.

[Click here](#) to view a sampling of property listings.

Building On Contadora

“We originally thought that Panama was going to be cheaper to build. And at the time, the land was a very good value,” said expat John. “We began construction in 2006. It turns out that it was twice as expensive as anticipated to build.”



He said the cost of materials went up and turned out to be more expensive than was projected by his architect. “It was built during a really heavy construction period in Panama, and it was hard for anybody to even get cement,” he explained.

“We put the shovel in the ground in 2006 and moved in in 2008,” he said, “but it was not completely done when we moved in.”

The biggest challenge to building a house on an island is you run into real problems with logistics, not just transportation of materials but of workers.

If you try to reduce costs by hiring a general contractor who can provide only periodic visits to the island to oversee the work being done, it can become a nightmare. If you hire laborers or skilled labor piecemeal from the mainland, you must house and feed them. It’s a hassle.

“When I made the renovations for my place here, I hired different workers; for example, an electrician, a plumber, etc., and the result was that when one guy is away for a few days the whole project comes to a stop because they don’t work together,” said Gerald H. “When you use the local construction company they are working altogether; there is always an electrician there, always the work is progressing.”

[Click here](#) to see a list of useful contacts for building on Contadora.

“When we bought our house, Panama had an incentive to encourage expats to relocate to Panama,” said John, “One of the incentives they offered at that time in 2006, was that if you

invested more than US\$240,000, you could receive a 20-year tax exemption on the value of the improvements.

“I don’t know if that incentive is currently available, but it certainly made it attractive to us, otherwise, we would be paying triple in taxes right now.

“We registered everything appropriately, which I recommend. It’s easy to say, ‘nobody is ever going to come after me for taxes,’ and it’s true, the Panamanian government doesn’t come after you for taxes, but they do collect at the tail end when you sell your property.”



Where It Is Headed

Upgrades in facilities are in various stages of planning on both Contadora and Saboga.

Two infrastructure upgrades on Contadora will considerably improve the value of homeowners’ property: a completely new water- and waste-treatment facility and system, and the construction of a dock and public ramp.

Work is in progress for the water treatment system for wastewater and sewage, a desalination plant, and a filtering

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system so that we will have water to drink. “You open the faucet, and you’ll have potable water,” said Piero P., “The timeline to completion is two years.”

Every house in Contadora will be obligated to connect to the new system. Existing septic tanks will need to connect to the mainline. The sewage will be treated before entering the ocean.

Behind the project to build the dock is a private enterprise that will provide a free public service where ferries and boats can arrive to disembark and load people. There won’t be a marina, but it is likely that gas and ice will be offered as concession.

No overnight tie-ups will be permitted except for tying to a buoy. “Also, there will be a public ramp on the side of the dock where the barges can land,” Piero P. said.



On Saboga, a marina is now well on its way to being completely financed. The marina will be alongside and adjacent to the island dock. It is projected that property values will rise because of the new marina and that more products, services, and employment will be brought to the island as a result.

The project involves three phases, including dry dock facilities. [Click here](#) to read more about that project in an interview with American expats Lee and Jennifer.

Tourism traffic is said to have slowed all over Panama, and several people here feel that pinch. However, Gerald said,

“People say tourism traffic is less right now, that it’s slower from the last two years. I don’t think so. I think it’s the same amount of traffic only there are more options for accommodation. Where before there were only four or five B&Bs and with the hotels maybe 100 rooms available, now because of the private villas and other private homeowners renting out rooms there are probably 250 rooms available.”

Annoyances And Inconveniences

Everything either rusts or breaks; count on it. Gasoline is expensive and costs approximately US\$6.35 a gallon. You’re dependent on the barge. Sometimes they’re not running, and God forbid if they ever go out of business.

On any island, you can run out of water if your supply of water is dependent on the community supply, which may not be adequate to fulfill the needs of the island during the dry season, especially if you haven’t built a sufficient water catchment and filtering system on your own property.

If you’ve ever lived in a community where there is no master plan and no authority responsive to resident homeowners, you can imagine what the downside might be to living on an island.

Of the people who have had property here on Contadora for a long time, a clear majority don’t live here. Out of approximately 200 households on Contadora, fewer than 10 are lived in by homeowners or full-time residents.

“I’m not saying the owners who don’t live here don’t care, but they are not active in working towards making it better,” said a Panamanian homeowner who has lived on the island for nearly 20 years.

“No law, no order, no authority on the island,” she said, “People come here and do whatever they like because they know they can get away with it.”

Although a master plan was proposed in 2008, residents voiced frustration that nothing has been done to regulate and enforce guidelines that dictate what and where something can be built and where businesses can be located.

Lastly, one specific sanitary concern on the island of Contadora is the lack of any restrooms on the public beaches.

Wrapping It Up

You have to be prepared to live on an island. It takes a certain type of person: independent, self-sufficient, resourceful, and patient. You've got to be patient...

Expats who live here are diversified in their skills and generally are accomplished in their ability to communicate and integrate with a variety of cultures. They tend to value privacy, tranquility, and the company of friends who share their love of nature and the abundant marine life.

All the islands offer peace and quiet in spades compared to anywhere on the mainland.

On Contadora, because of the excellent roads, you can get by with just owning a golf cart for transportation, but if you're going to be

picking up groceries and supplies from the barge and transporting arriving family and friends with their luggage, then you'll probably want a Mule utility vehicle.

On Saboga and most islands, people favor four-wheel drive Mules or even pickups if doing construction. Some people, my husband and I included, get by with a four-wheel drive ATV. **PL**

About The Author

Ilene Little is a former newspaper columnist and currently a prolific freelance writer on topics related to travel and tourism. Her background includes being a former overseas radio show personality and founder of a travel lifestyle, medical tourism, and retirement business.



A red and orange leather passport cover is centered on a dark, textured wooden background. The cover has a red upper section and an orange lower section. The word "PASSPORT" is embossed in black on the orange section. The red section contains white text: "Long-Term Living In Panama" in a large font, followed by "Read all about visas, residency, and citizenship options in Panama [here.](#)" in a smaller font. A white document is tucked into the top of the cover.

**Long-Term Living In
Panama**

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A Toast To Panama!

The Best Ways To Enjoy Panama's Most Traditional Libation

By *Sophia Titley*

Every region has its traditional liquor, and Latin America is no exception. Colombia has aguardiente, Peru and Chile have pisco, Brazil has cachaça, Mexico has mezcal... and so on. What is Panama's national liquor? Everyone in the country—from a police officer to a nun—will be able to tell you... Seco Herrerano.

Seco (which translates to dry in English) is a type of alcohol derived from sugar cane, which is fermented by select yeasts and triple distilled to produce a clear, 80-proof liquor.

The most well-known and commonly consumed brand of seco is Seco Herrerano. Grown in the Pesé Valley of Panama by the Varela Hermanos (incumbent President Varela's family legacy), it is said to have been invented over 109 years ago.

Due to its low cost—around US\$5—the liquor has long been considered a drink of the lower classes. However, its dignity has recently undergone a restoration thanks to ingenious modern chefs who have begun experimenting with seco in craft cocktails.

José Carlos of Donde José restaurant fame has been infusing seco with local fruits and herbs to create over 20 seco flavor variations. “When people try our seco cocktails, they can't believe it tastes so good because Seco's reputation isn't very sexy.”

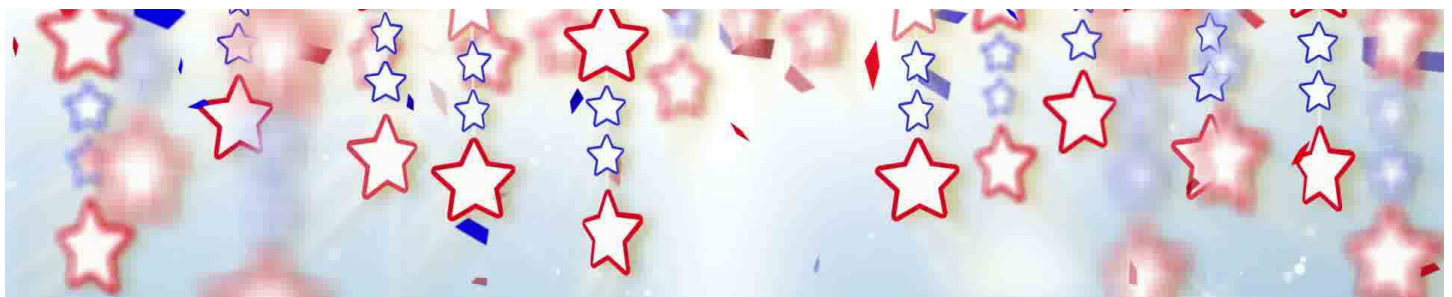
Traditional seco cocktails include the Chichita Panamá, which is Seco Herrerano mixed with grapefruit and pineapple juice, and the Seco Con Vaca, or seco with cow's milk or coconut milk. Listed below, however, are three new seco cocktail combinations for you to try this holiday-filled November.

La Ley Seca (Or The Dry Law)

La Ley Seca refers to periods of prohibition, during which the sale and consumption of alcohol is banned. Dates in which La Ley Seca takes effect have to do with anniversaries of important historical events, Catholic religious periods, and presidential elections.

These include the Día de los Martires on (Jan. 9), Maundy Thursday, Good Friday, and Holy Saturday, presidential elections (which take place every five years one Sunday in May), and the Día de los Difuntos (on Nov. 2).

Whether you observe these dates or not, be forewarned that all types of alcohol—including national liquor seco—will not be available during the 24-hour period when La Ley Seca takes effect.





Seco Sour

1.5 oz Seco Herrerano
1 oz fresh lemon juice
0.5 oz simple syrup
1 egg white
Angostura Bitters

Instructions:

1. Combine seco, lemon juice, simple syrup, and egg white in a cocktail shaker with ice.
2. Cover and shake vigorously.
3. Strain into a tumbler and garnish with a few drops of bitters.



Saril Bloom

1.5 oz Seco Herrerano
0.5 oz fresh lime juice
0.5 oz simple syrup
1.5 oz saril tea (or Roselle tea)
1 tbsp muddled cucumber
Soda water

Instructions:

1. In a cocktail shaker, add seco, lime juice, simple syrup, saril tea, and muddled cucumber.
2. Cover and shake vigorously.
3. Strain over fresh ice.
4. Serve with garnish of a few crumbled saril leaves.



Maracuyá Colada

0.75 oz Seco Herrerano
0.75 oz coconut rum
2 oz *maracuyá* (or passion fruit) juice
2 oz coconut cream
3 tbsp of chopped fresh pineapple

Instructions:

1. In a tall glass, pour in seco and coconut rum. Set aside.
2. Add *maracuyá* juice, coconut cream, fresh pineapple, and a cupful of ice to a blender. Blend until smooth.
3. Pour mixture from blender into the previously-prepared tall glass. Stir to combine.
4. Serve with a slice of pineapple and a straw. **PL**

How To Plan Your Exploration Using Google Maps

By Sophia Titley

As a relatively recent arrival to Panama City, I speak from experience when I say that the task of getting to know a new place can be daunting. What to see, when to see it, and how to navigate are all questions that have been plaguing me since my first day here.

Without the luxury of a pre-established network of friends or acquaintances to call upon for guidance, it has been difficult to know where to begin in my quest to get to know this city. Looking at the “top attraction” lists of tourist agencies can be helpful to get a general feel for a place, however they are just that—general. They are compiled appeal to a large group of people with presumably diverse interests... and not me in particular. I found that no single list or travel website met my personal needs, time constraints, or budget with regards to my goal to get to know Panama City.

I thought that my exploration here would eventually come down to good, old-fashioned trial and error—a method I have used before in my travels... and which usually yields disastrous results. It may make great fodder for storytelling, but I almost never get to see everything I wanted to.

Then I discovered Google’s My Maps—an application that lets you create a personalized, detailed, on-the-go map.

Whether you are a recent arrival in a new place (like me), a tourist discovering some far-off city, or a self-proclaimed local planning your next staycation, My Maps will help you make the best of where you are and tick off all the items on your must-see list.

Step 1. Get Down With Technology

You don’t need to be a technical wizard or have a degree in cartography to be able to create detailed and elaborate maps. You will however, need a smartphone and an account with Google. The good news is that the application is free and could actually end up saving you money if used correctly. Time-consuming and costly hiccups are easier to avoid using My Maps as every detail is preplanned and accounted for.

While the application works better with an internet

connection or access to data, it should also work offline, as all maps are saved directly on the Cloud.

Step 2. Do Your Research

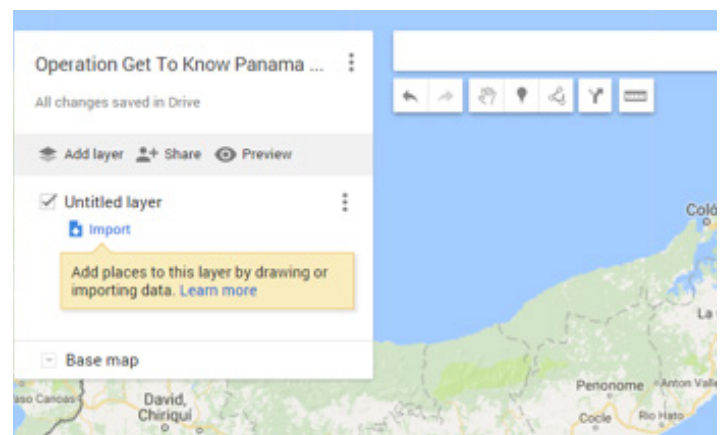
After getting hooked up with the proper technology, it is time to decide what you want to see or do. For my day of exploration in Panama City, I decided to start with the classic tourist traps and mix in a bit of the unusual as I went. I began with a tour of Casco Viejo, making several stops along the way, followed by a stroll on the Cinta Costera, and dinner at a Middle Eastern restaurant called Beirut.

I found it helpful to glance at the generic travel website information to pick and choose what interested me, and then compile this information onto a Word document to have all my ideas in one place.

Step 3. Open A Map

Complete whatever your wish list of must-see places may be, and then open a new map and begin transferring the information. To do this, first open My Maps by typing “Google—My Maps” into any search engine and selecting the first option that comes up.

Next, select “Get started,” and begin a new map by clicking on the small orange circle that will appear on the bottom right-hand corner of your screen. It’s a good idea to give your map a title—in my case, “Operation Get to Know Panama City”—for organization purposes in the future.

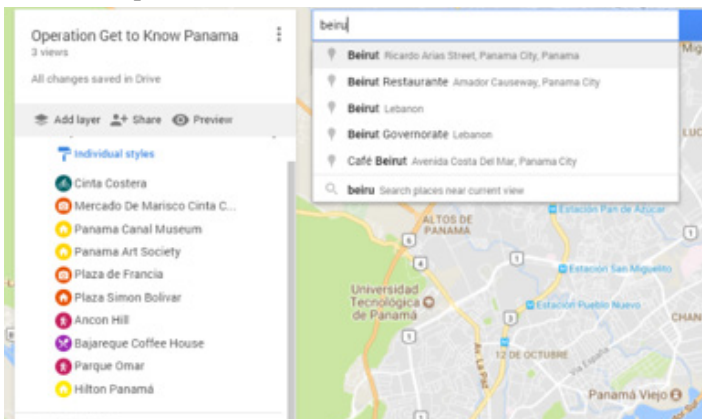


It's possible to add various collaborators to your map. This is extremely useful if you're traveling in a group, so that multiple people can access the map and make contributions to it (similar to the way a Google Document works).

Once the map is opened and named, the next step is to align it to wherever you are. To do this, drag the screen to align it to wherever you are. To do this, drag the screen to your location and then zoom in. You should see at least the name of the city where you find yourself, if not the names of some neighborhoods and even major streets.

Step 4. Make Your Map Your Own

After properly situating yourself, you can begin making use of your idea page and all your planning and research. Start transferring the information by typing the name of your first destination into the search bar. As you type, a list of options should appear in the drop-down menu. Simply select the option that matches that of your list and click “add to map.”



You can further edit each item on the map to organize it by type, as well as add comments. For example, you can include whether the location is a restaurant, bar, hotel, or shopping center by choosing the icon that matches it and giving each type a color. This was helpful for me when I was on the go, because when I decided that I needed a mid-touring ice-cream break, I just opened my map to see what was nearby.

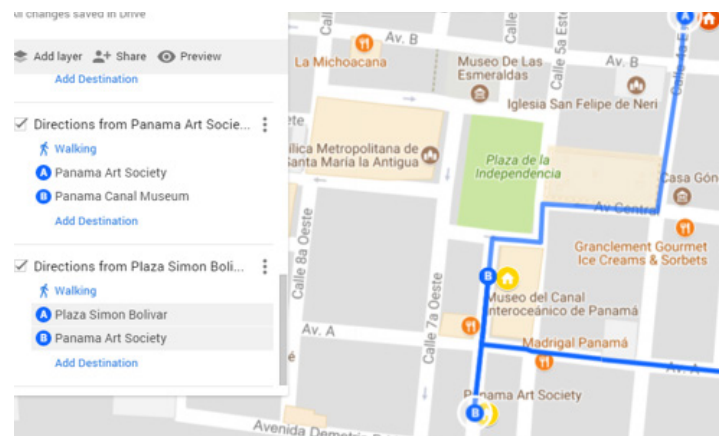
Step 5. Put Your Map To The Test

Once all your destinations are entered on the map, give it a quick preview and make sure it's comprehensive and complete. After that, it's time to go out and put it to the test.

For convenience sake, I recommend “connecting the dots,” and adding street directions between all the pins that you want to visit in an area. As many of the locations

I wanted to visit in Casco Viejo were in walking distance from each other and the roads in that old neighborhood are rather maze-like, I found this feature very useful.

Depending on how type-A you are, you can also add different layers to further organize your items by type or priority. I found this helpful in having a visual reminder that some places, such as the temporary Panamá Instantánea exhibit at the Hilton Hotel, were more must-see than others.



Step 6. Share The Wealth

Once you've exhausted your map—and most likely yourself—and are satisfied knowing that you ticked off every item on your list, you can decide if you want to share your map with others so they can benefit from your meticulous planning and travel ingenuity.

This is a great option if you're someone who keeps a travel blog, for instance, as it allows others to travel in your footsteps. In my case, I decided to share my map for when my friends inevitably pass through the Hub of the Americas and ask for travel recommendations.

My Maps is a great way for anyone to get familiar with a new place, whether you are simply traveling or are a new arrival there, like me. Using it, I gained a great initial insight into a city that's brand new to me, making it feel a little more like home. On the other hand, it could even be useful for someone who's not new to a place at all, but wants to complete a list of errands in the most efficient way possible.

Either way, My Maps is about having all your information in one place and organizing it before you even step out the door. If used correctly, it will undoubtedly help you make the most of your day, wherever you may find yourself. **PL**

Retired U.S. Expats Build An Island Home And Business In Las Perlas Panama

By Ilene Little

Lee and Jennifer Scott were ready to retire when their son graduated from college in 2012. “We sold the house, sold the cars, and did what many dream of doing,” said Lee, “we bought a sailboat, left the States, and sailed south to our island property in Panama.”

“I needed the adventure to take my mind off the reality that my only child was not coming home after college, that he would be busy following the career path of his choosing,” added Jennifer.

Jennifer had been in the military, so uprooting and exploring new horizons was not as daunting for her; instead, it was exciting. Lee’s background was in technology, “but it was always Lee’s dream to literally sail away,” commented Jennifer.

They met on a dating website and set off on a life of discovery, building a home on the pacific island of Isla Saboga, in Las Perlas, coveted for its beauty and nature.

Isla Saboga is the northern most developed island in the archipelago of Las Perlas, located 35 miles south from Panama City into the Bay of Panama.

Why Saboga?

“The reason we came as far south as we did was to get below the hurricane belt, which was pretty much limited us to Costa Rica and further south,” said Lee.

They first visited Las Perlas in October of 2009 while vacationing with the purpose of checking out retirement destinations. They attended a home show in Panama City and accepted an invitation to take a look at Saboga.

“We were going to take a whole year to look around,” said Jennifer, “but a friend of mine, an expert on South and Central America, toured around with us in Panama and helped us shortcut the decision-making process by sharing with us everything he knew about places such as Belize and Roatán, which were two of our other big considerations.”

“The areas we were looking at were known to be underdeveloped, known for good sailing, and easy access to the United States. I wanted to be able to fly back quickly—I did not want the whole 16-hour flight thing,” Jennifer said, “From Panama to Atlanta, where we have family, is 3 hours and 45 minutes.”



Once they saw the islands of Las Perlas, they decided to make Saboga their home. “The islands are so gorgeous we just fell in love with them, how beautiful and how natural it is,” continued Jennifer, “Neither one of us are big city people; we like to be out with nature, and Saboga had what we were looking for. After walking around the island, we redid our vacation to spend more time exploring Saboga.”

That same year, they bought property on the island.

Building Their House

There were some stumbling blocks and, in turn, frustration in the building process...

“I think the biggest shock for people coming from the United States is that there is no heavy equipment whatsoever to build a house,” Jennifer said, “When they put in the giant beams that hold our house up, six men with ropes pulled the beams in place.”

She said all the heavy digging was done one wheelbarrow at a time by three people, “so that slows things down a lot and makes things a lot less precise, too. Our house is not exactly square,” said Jennifer, “but that’s okay because it works for us.”

Lee and Jennifer bought the land in 2009, and started building their house in 2011. “The developer told us to ‘come on down, the house will be ready when you get here,’ but when we showed up on the sailboat in September 2012, not even the foundation was completely done,” she said.

Had they known the house wasn’t yet built, they would have stayed working in the States another year before moving down. Jennifer said, “We were probably naïve. . . we should have asked to see pictures of the house.”

In general, attention to detail was not quite what Jennifer was used to in the States, so there were some things that needed to be redone. “If they’re putting tile on a wall they don’t really care if it isn’t exactly straight across, stuff like that,” she explained. “Fortunately, Lee was there every day, so he was able to do a lot of correcting in the work process. My advice to anyone having a home built is to always be on-site. You can’t just hire a builder here and walk away, it’s just not possible.”

When asked what keeps them here, Jennifer answered, “We unexpectedly built a house that was too big and turned it into a bed and breakfast. So we have a very small business. And now that Lee has started a marina project, we will stay and see that through.”

“After the marina is in, it’s very possible that we’ll be thinking about selling and going somewhere else,” she added, “not because we don’t like it here, but because we want to keep life fresh, travel more, and have other experiences.”

According to the Scotts, there are some beautiful homes in the development for sale at the right price on Saboga. “If somebody walked up to us tomorrow and wanted to buy, then we would be in the ‘consideration pot.’ But to get our attention, it would have to be a million-dollar offer.”

“I would recommend buying a home that is already built,” she said, “It’s just so much easier, plus all of the homes would sell fully furnished because just getting furniture out to the island is a major issue.”

Filling A Need Turns Into Building A Business

The Scotts’ B&B and vacation rental home business grew organically to supply the demand for overnight and vacation rentals on Saboga. Currently, they are managing five vacation homes in addition to [their B&B](#).

As well as their vacation accommodation business, the Scotts are responsible for the soon-to-become-private marina on Saboga that will also offer rental slips to the public.

Marina And Dry Dock On Saboga

“Five years ago, when we moved to Saboga, we were promised that Saboga was going to have a marina. Arriving by sailboat, that was obviously a huge plus for us,” said Lee, “so we put the boat on a mooring thinking that the marina would be built in a few years.”

Fortunately, the developers put in the existing dock and the gangway where the ferries now dock, along with a road to the dock. It’s been a huge boost to tourism and the community on the island.

“When they built the dock, they foresaw a marina coming in the future and secured from the government the marine concession giving the developers a 5,000-square-meter area of water for the project,” said Lee.

“In January of this year I realized that if the marina was ever going to become a reality—the homeowners were going to have to do it because nothing was going on,” he said.

“All the groundwork was already done by the developers, Beach Club Development,” continued Lee, “so I got with the other property owners and found that everyone was very enthusiastic about having a marina here for their use and as an amenity that would benefit the entire island.”

In phase one of the development, there are 20 slips available for sale, of which 12 are already committed, and six slips that the marina will keep for the rental income. “Once we sell the remaining eight slips, the construction of the marina will be paid for,” said Lee.


The concept is that each buyer will own their slip; the entrance fee is US\$60,000, US\$10,000 of which is for voting stock share in the marina company. “So, eventually the entire marina will be owned by the 20 voting slip holders,” Lee explained.

Slip owners will share in the income produced by the rental slips, which in turn will offset any monthly fees incurred by slip owners to cover the expense of providing security, electricity, repairs, and maintenance of the marina.

The majority of boat slips are 45 feet, but boats up to 200 feet can be accommodated. The fuel dock will sell diesel and gas and there will be an office to sell beer, ice, and fishing supplies.

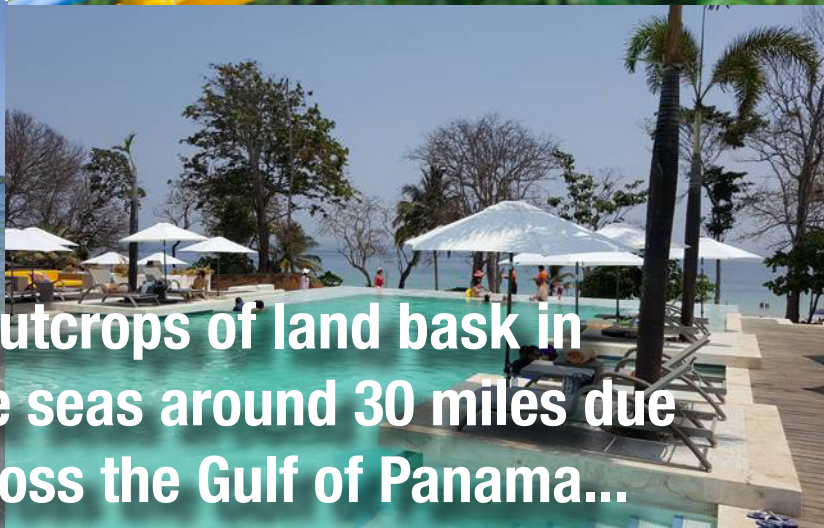
Phase two will be the construction of a dry storage yard, a concrete launching ramp, and a four-wheel drive tractor as a launching vehicle. “Trailer-able boats, boats up to about 30 foot, can be stored in the dry storage lot where we will have covered dry storage available,” explained Lee.

Phase three would see expansion in the number of slips through moving the breakwater farther offshore in order to triple the number of available slips for sale; in other words, from 20 to 60. Phase three is projected to be completed in five to seven years, “or maybe earlier depending on the demand” informed Lee.

One couple’s move abroad has brought major development for a little Panamanian island... For more information on the marina, visit <http://sabogamarina.com/>. 

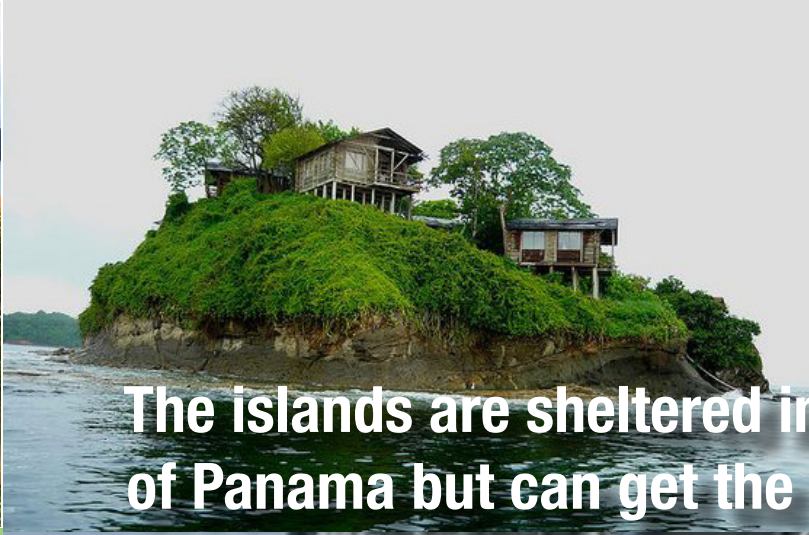


The Pearl Islands comprise a stunning and largely uninhabited archipelago is made up of around 220 islands, islets, and mere rocks...

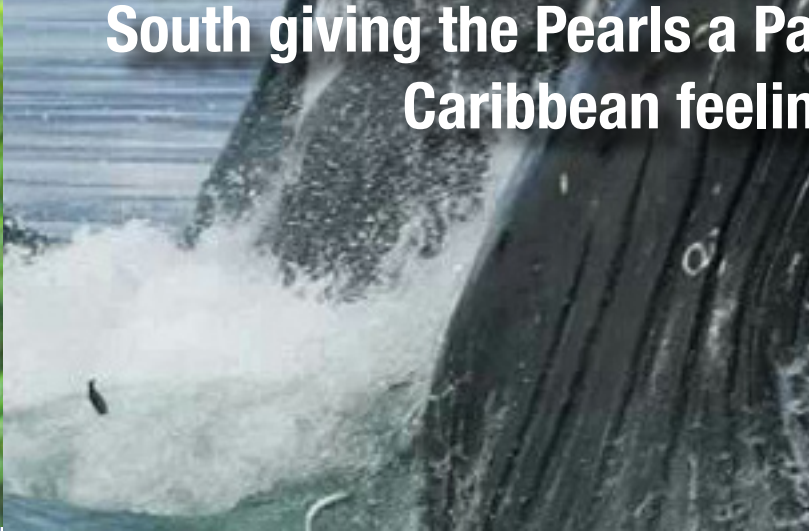


These outcrops of land bask in aquamarine seas around 30 miles due south across the Gulf of Panama...



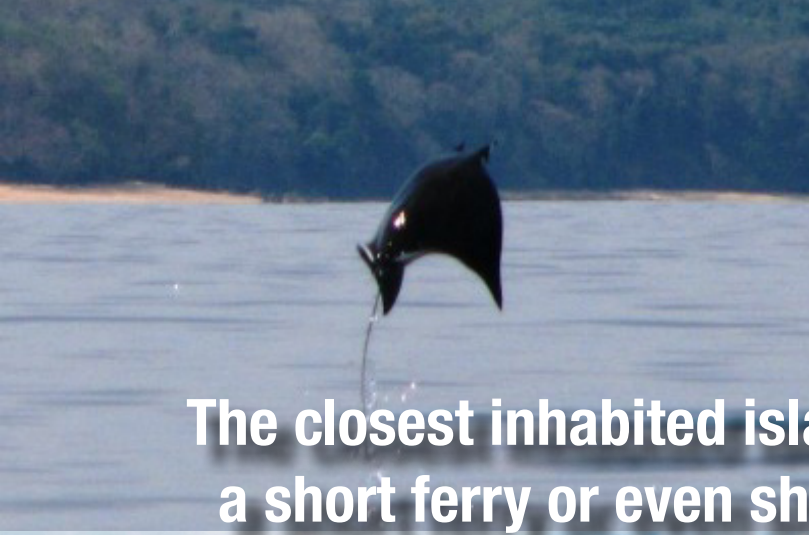


The islands are sheltered in the very crook of Panama but can get the swells from the South giving the Pearls a Pacific rather than Caribbean feeling....

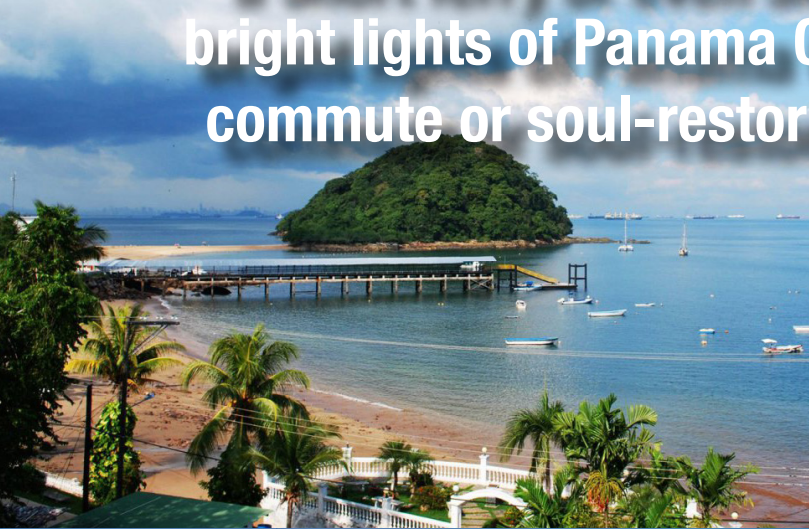


The Pearl Islands generally offer more varied topography and lots of jungle, rocks, and cliffs, giving rise to more sheltered, secluded coves...





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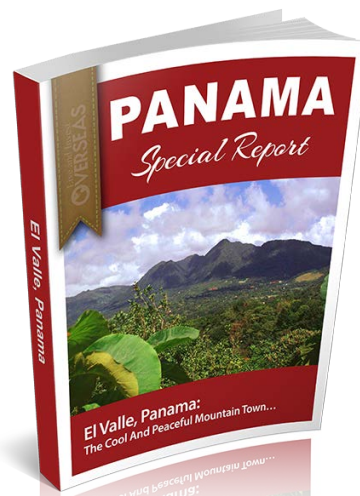
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