

PANAMA HANDBOOK



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Dear Friend and Fellow Traveler,

Panama is located at the southernmost tip of Central America, south of Costa Rica and north of Colombia. Panama was once under water, several thousand years ago, separating the Americas. A land bridge now, the Panama Canal bisects the isthmus at its narrowest and lowest point which allows passage from the Caribbean Sea to the Pacific Ocean. This massive undertaking of engineering excellence is probably what the country is most famously known for. It is also one of the principle tenants of the Panamanian economy, spurring the country to maintain, for the past several years now (decades?) one of the strongest growing economy in all of the Americas. The capital and largest city is Panama City. The metropolitan area is home to nearly half of the country's 3.9 million people. Panama City is a rapidly growing and surprisingly modern city, which has often been compared to Miami in the United States. One can easily move to Panama City, and not be wanting for any of the conveniences of modern life.

Panama was the principal shipping point to and from South and Central America in colonial days. Panama joined the super state called Gran Colombia in 1821 when Central America revolted against Spain and proclaimed its independence from Colombia with U.S. backing in 1903. The Panama Canal was completed in 1914, and The U.S. paid Panama for canal rights, a 10-mile-wide strip across the isthmus. In 1977 President Jimmy Carter signed treaties giving Panama gradual control over the canal. Relations with the U.S. soon deteriorated, however, and in 1987 the U.S. began economic sanctions. In 1989 the U.S. invaded Panama. In 1999 the Panama Canal was handed over to Panama officially. Today, Panama is a rapidly developing country with an optimistic future.

Panama has a mild tropical climate with a hot, humid, long and cloudy rainy season with a short dry season. It is essentially summer year-round. The locals call the rainy season the "green" season. Although it rains more, it generally lasts for about an hour a day. The temperatures are in the low 80's during the day and the high 60's at night.

The official language of Panama is Spanish. However, English is prevalent, especially among those with jobs in the international, tourism and business sectors. Panama also has a large expat population, with around 50,000 foreigners calling Panama their new, permanent home.

Panama boasts beautiful rainforests, sailing between pristine tropical islands, wildlife viewing and urban exploration in Panama City. Panama is easy to get to as it is a crossroads between the Americas and almost every major airline flies there. A mere 2.5 hours from Miami and 4 from Houston with additional flights coming every year.

I hope you enjoy this handbook, which will tell you all you need to know about the beautiful, culturally rich, prosperous, up-and-coming country of Panama.



Daniel Wilhelm
Publisher
Escape Artist

Panama Map

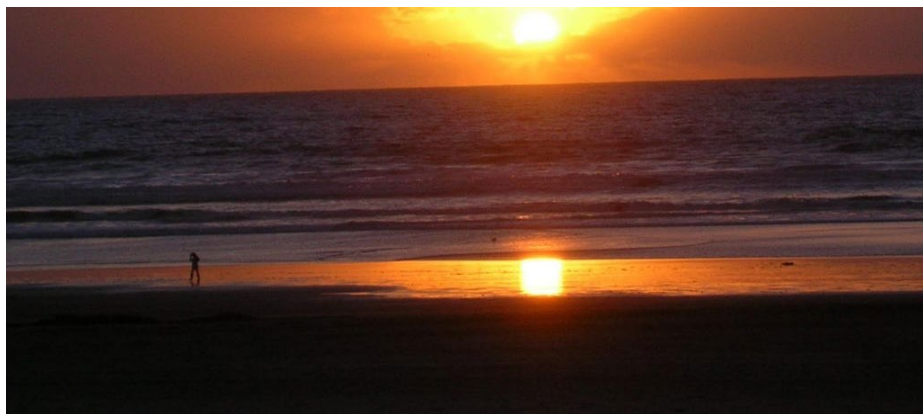


Introduction



Panama, often referred to as the “Bridge of the World,” has become one of Central America’s most desired travel destinations. Its metropolitan capital, Panama City, rivals both the stunning blue coastline of Miami and the shimmering skyscrapers of Hong Kong. Beyond the city limits, you will find a diversity of flora and fauna unique only to this region of the world. Panama’s slim landmass offers visitors easy access to both Caribbean tranquilities and Pacific ecstasies. Most notably, it contains the renowned canal that connects the Atlantic and Pacific oceans in an impressive display of human capacity. Recent expansion efforts offer Panama a unique position as a major hub of international transit. Moreover, this small Central American nation offers an astonishing variety of landscapes, both natural and cosmopolitan, leaving many to consider it paradise.

This detailed country guide was crafted with the intention of exposing all that Panama has to offer. In it, you will find fundamental information about Panama’s geography, history, culture, and cuisine, as well as a comprehensive list of tips and suggestions regarding health, safety, and travel to and within Panama. Furthermore, the basics of capitalizing on Panama’s favorable investment climate are detailed in this handbook. Finally, a presentation will be given of Gran Islotes, Azuero Peninsula Beachfront Community - a truly unique opportunity to live and retire in one of the most sought after destinations in the hemisphere.



Welcome to Panama

Geography

Panama is located in Central America, bordering Costa Rica and Colombia between the Caribbean and Pacific Oceans. Panama has long since been considered the bridge between North and South America, and this can be seen in its wide diversity of wildlife from both continents.

Despite its smaller size, Panama is home to a variety of terrains including volcanic mountain ranges like the Central Mountains, the San Blas, Talamanca, and Tabasará; forested lowlands and valleys; rainforests, swamps, and thick jungle such as the Darién Gap; sandy beach coastlines along both the Caribbean and Pacific; as well as a plethora of tropical islands such as the Bocas del Toro and San Blas Archipelagos in the north, and the Pearl Islands, Taboga, Cebaco, and Coiba in the south. Throughout the country are hundreds of rivers and waterways including the Chagres, Chepo, Chucunaque, San Pablo, Santa Maria and Tuira. Panama is as well home to the Panama Canal, an impressive engineering achievement constructed in 1904, connecting the Pacific and Atlantic Oceans.

A whopping 70% of Panama is made up of warm lowlands, of which the majority of Panama's population resides. These lowlands are made up of the Southern Plains, the Central Isthmian Hills and Plains, the Eastern Depressions, and the Northern Plains and Lowlands. The remaining 30% of Panama's territory is comprised of highlands including the Central Mountain Range, the Northeastern and Southeastern Arches, the Southern Massif, and the Barú Volcano (Panama's highest peak). Additionally, more than 25% of Panamanian territory is protected by one of its many national parks and nature reserves.

Provinces



The Republic of Panama is divided into ten governing provinces: Bocas del Toro, Coclé, Colón, Chiriquí, Darién, Herrera, Los Santos, Panamá, Veraguas, Panamá Oeste. Additionally, there are three provincial-level indigenous territories called comarcas. A comarca indígena is a territory of substantial indigenous population that has been granted equivalency to the Panamanian provinces. Beginning in 1972, the government of Panama was mandated to establish comarcas as equal entities to national provinces. Comarcas maintain rights of their land, administrative power,

and elect their own regional leadership. Through comarcas, indigenous groups have been given, for the first time, the ability to influence government action. The three provincial-level comarcas are: Emberá-Wounaan, Guna Yala, and Ngäbe-Bulgé. In addition to the three provincial-level comarcas, there are two smaller ones that are subordinate to a province and equivalent to a municipality. The two municipal-level comarcas are Kuna de Madugandí and Kuna de Wargandí, each located within the borders of the Panamá and Darién Provinces, respectively.

Bocas del Toro



Population: 125,461 (2010)

Bocas del Toro is located in the Northwest region of Panama and borders Costa Rica and the Caribbean Ocean. Encompassing nearly 200 square miles, Boca del Toro includes substantial mainland land as well as several large islands. Travelers from Panama City can get to Bocas del Toro in approximately one hour by plane and 10-12 hours by car or bus. While much of the province remains untouched by tourism, its islands, particularly its capital Bocas del Toro, have become a recent booming tourist destination.

Bocas del Toro offers visitors various natural amenities such as bird watching, fishing, snorkeling & diving, and beachfront sceneries and sunsets. This province is home to a plethora of flora and fauna, many of which are endangered, such as various bird species, manatees, freshwater turtles, and the poison dart frog, to name a few. For those interested in wildlife observation, Bocas del Toro hosts two large National Parks, La Amistad National Park and Isla Bastimentos National Park which offer visitors unique wildlife watching.



Chiriquí



Population: 416,873 (2010)

Chiriquí Province is located in the southwest region of Panama on the Pacific coast. It borders Costa Rica to the west, Bocas del Toro to the north, and the Veraguas Province and the Ngäbe-Bulgé comarca to the east. It contains mountains, rolling hills, highlands, and coastal plains. Chiriquí maintains a year-round average temperature of 61-77 degrees Fahrenheit. San José de David is the capital of Chiriquí, and it is Panama's third largest city. It is considered a hub for the region's immense agriculture market, especially cattle, coffee, oranges, and strawberries. The highland towns of Boquete, Volcán, and Cerro Punta are often compared to Switzerland for their cooler climate, architecture, and geography. Moreover, Chiriquí is home to the Barú Volcano, which has an altitude of 11,400 feet - Panama's highest peak. Aside from scenic Swiss-like views, Chiriquí is home to unique fauna, most notably the Quetzal, a colorful species of tropical bird. These stunning specimens can best be spotted during the mating season from February to May. Chiriquí is also home to one of Panama's largest indigenous groups, the Ngäbe-Bulgé, who reside predominantly in the highlands. This community is known for its craftsman and artisan skills.

Coclé



Population: 233,708 (2010)

The Province of Coclé is located in the center of the country on the Pacific coast, bordering the Panamá, Colón, Veraguas, and Herrera Provinces. Coclé's capital, Penonome, is located on the Chiriquí River and serves as the agricultural hub of the Province. Coclé is predominantly agricultural and serves as the food basket of

the country, famous for its tomato and sugar production. While largely rural, Coclé Province is a growing tourist destination. El Valle de Antón, a beautiful valley region, offers visitors hiking, rappelling, bird watching, horseback riding, and bicycling excursions, to name a few. In the Valle de Antón you can also find El Nispero Zoo and Botanical Garden, as well as a one of the most popular artisan markets in the country.

Colón



Population: 241,928 (2010)

Colón is a northern province on the Caribbean coast of Panama that shares a border with the Veraguas, Coclé, Panamá Oeste, and Panamá Provinces, and also the Kuna Yala Comarca. Colón's capital is Colón City, which is located at the Caribbean entrance of the Panama Canal. The City of Colón is best known for its industry and is often not considered a tourist destination. Recently, however, a cruise ship port has been built in the city and renovations have been undertaken to restore Colón's colonial architecture.



In 1502, Christopher Columbus named the famous port city of Portobello, a variation of the Italian for "beautiful port." This old city is home to many colonial marvels such as the San Lorenzo and Santiago de Gloria Forts. A short two-hour ride from Panama city, you will also find the Portobello National Park.



While in Colón, you should also travel to Isla Grande, a 30-minute drive from Portobello and two-hour drive from Panama City. This island is largely untouched by tourists and is much less developed than more popular islands in the North.

On this quieter island you can find marvelous mountain views and crystal clear water. In addition, there are several smaller restaurants, bars, and street vendors here which are run by friendly locals. While on the island, you can also register for snorkeling, diving, and sightseeing excursions to other nearby islands.

Darién



Population: 48,378 (2010)

The Darién Province is Panama's largest and one of its most remote, sparsely populated, and underdeveloped provinces. It is located in the southeastern portion of Panama, bordering Colombia to the East, and the Pacific Ocean and Panamá Province in the northwest. Darién is home to delicate, often endangered, flora and fauna as well as the Embera-Wounaan indigenous communities, which live largely disconnected from the rest of Panama. The geography of this area is raw and rugged, complete with steep mountains, rapid rivers, and thick jungles. For reasons of geographic roughness, as well as natural preservation attempts, this province is largely undeveloped. It is also home to the Darién Gap, a virtually untouched jungle and swampland that separates Panama and Colombia. Given both this region's harshness and vulnerability, it is the sole interruption in the Pan-American Highway system. For the above reasons, Darién is not as accessible to tourists as other provinces. However, those most daring and venturesome will find raw beauty in one of the most remote regions in the Americas.

Herrera



Population: 109,955 (2010)

The Herrera Province is located in the south-central part of Panama on the Pacific Ocean, bordering Veraguas and Coclé in the North, and Los Santos in the South. Herrera is located in what is called the Azuero Peninsula, with its capital, Chitré, near the Pacific coastline. Much like Coclé, Herrera is predominantly agricultural and contains mostly farms, cattle pastures, and smaller towns. It is known particularly for its substantial production of sugarcane, from which the famous alcoholic beverage seco is crafted.

Chitré is a colonial city with beautiful Spanish architecture, including the Cathedral of San Juan Bautista and the Herrera Museum. Artisans of Herrera are best known for their clay workings and pottery, which can be bought along many roads in Herrera. Herrera is also home to the Sarigua National Park, which is made up predominantly of desert terrain.

Los Santos



Population: 89,592 (2010)

Also located in the Azuero Peninsula, Los Santos borders Herrera and Veraguas to the north and west, and the Pacific Ocean to the east. An approximate four-to-five-hour drive from Panama City, Las Tablas is the capital city and is widely considered the center of Carnival. Las Tablas is a traditional Spanish town filled with rich colonial culture, architecture, and history. Las Tablas also hosts major national festivals such as La Festival Nacional de la Pollera and La Festival Patronales de la Virgen de Santa Librada. Beyond the capital, Los Santos hosts a wide variety of Pacific beachfront, such as El Arenal, Destiladeros, Las Almendras, El Toro, and Punta Mala, which offer a plethora of water excursions. Notably, off the coastal town of Pedasí, is Isla Iguana which is known for its stunning clear waters and volcanic black sand.

Panama





Population: 1,410,175 (2010)

The province of Panamá is the most populous and home to Panama City, its capital, as well as the Pacific entrance of the Panama Canal. Panamá borders the Darién, Colón, and Coclé Provinces. It is well known for its long beachfront, which is home to the beaches of Playa Gorgona, Playa Coronado, Playa San Carlos, and Punta Chame. Off the coast lies two large islands, Isla Taboga and Isla Contadora.

Veraguas



Population: 226,991 (2010)

Veraguas Province is located in central Panama, and is the only province to touch both the Atlantic and Caribbean Oceans. Its capital, Santiago, is the fourth largest city in the country. Veraguas offers easy access to explore its vast variety of nature. In Veraguas, visitors will find a mixture of rainforests, mountains, beaches, and islands. It also hosts an impressive diversity of flora and fauna, including 400 bird species and more than 200 varieties of orchids.



On the Pacific coast you will find various islands such as Cebaco, Isla Jicaron, Isla Gobernadora, and Isla Coiba, home to the second largest coral reef in the region. Isla Coiba is home to beautiful beaches such as Playa Damas and Playa Blanca. On the mainland, you can explore various parks and nature reserves such as Santa Fe National Park, Yeguada Lagoon Forest Reserve, and Montuoso Forest Reserve.

Given its coastal location, Veraguas is home to various beaches such as Playa Santa Catalina, Playa Mariato, Malena, and Torio, which are world renown for swimming, fishing, and surfing.



In addition, Veraguas Province is home to the Gran Islotes Resort Community, located on the beautiful west coast of the Azuero Peninsula.

Panamá Oeste



Population: 464,038 (2010)

Panamá Oeste Province is the newest in Panama, created in January of 2014. It is located north of the Pacific coast and east of the Panama Canal, bordering Colón to the north, Panama to the east, and Coclé to the west. In Panamá Oeste there is El Parque Nacional Altos de Campana, one of Panama's first national preserves.

Panamá Oeste is best known for its agriculture, livestock, and fishing markets. This Province is growing its tourism sector, particularly in the beachfront regions of Veracruz, Chame, and San Carlos as well as the forested regions of Capira and Chame.

Emberá-Wounaan



Population: 10,001 (2010)

The Emberá-Wounaan Comarca is comprised of two separate territories located within the Darién Province in eastern Panama. As noted, this region is extremely remote, and transportation infrastructure to and throughout this region is virtually non-existent.

The majority of these peoples are Emberá with only a few being Wounaan. These groups share a cultural history and were both formally known as the Choco, given their migration from Choco, Colombia in the eighteenth century. While they share many cultural ties, they speak two distinct languages. These groups are well known for their production of elaborate, detailed tagus carvings as well as their complex basket weavings.



Kuna Yala

Population: 33,109 (2010)

Kuna Yala, meaning “Kuna-land” in the Kuna language, is home to the Kuna indigenous people. This comarca is located on the northeastern coast of Panama, with a 232-mile border along the Caribbean ocean.

There are a total of 49 Kuna communities within the borders of Kuna Yala, and the majority of its economy is based on tourism and ecotourism. Much of this land, particularly the coastal and island regions, are largely undeveloped and therefore have some of the oldest coral reefs in the world. Kuna Yala is easily accessible from Panama City, a mere 20-minute plane ride.

Ngäbe-Bulgé



Population: 156,747 (2010)

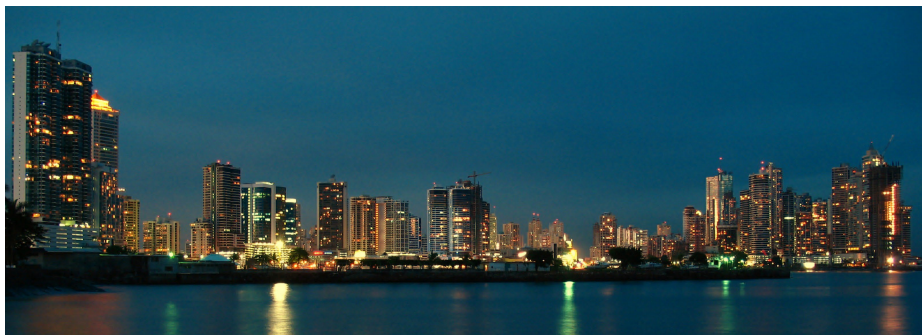
Ngäbe-Bulgé is home to Panama’s largest indigenous group, the Ngäbe-Bulgé, formally known as Guaymí. It is located in the western part of the country on the Caribbean coast, with its capital in Buäbti. Interestingly, the Nágabe-Bulgé tends to identify more with their communities, rather than the ethnic group as a whole.



Geographically, Ngäbe-Bulgé is filled with mountains, steep slopes, and dominant tropical forests. Most travel inside of the region is by foot or horseback, as there is not frequent road repair. Given regional poverty, poor travel conditions, and lack of Spanish speakers, this comarca is not a typical destination for tourists.

Major Cities

Panama City



Panama City is the current capital of the Republic of Panama. Located on the Pacific coast at the entrance of the Panama Canal, it is one of the oldest, largest, and most populated in the country. Founded in 1519, it served as a strategic base for Spanish trade, commerce, and conquest of the New World. The original Panama City, located approximately seven kilometers east of its current location, was burned to the ground by English privateer Henry Morgan in 1671. The ruins of the old city remain today within the current city limits and are referred to as Panama Viejo. Beyond the ancient ruins, you will find mesmerizing, intact colonial architecture at the Casco Viejo sector of the city. Currently, Panama City is an impressive cosmopolitan capital that compares in size and appearance to Miami and Hong Kong. Given its conventional importance to international trade and commerce, Panama City continues to be a cultural hub and is one of the most visited cities in Central America. Here you can find both metropolitan luxury and lush natural adventure. Its central location and modern infrastructure offers visitors both a cheap escape to surrounding towns and rainforest by day, and a sensational party scene by night.

Panama City has risen from the destruction of conflict in the late twentieth century, to become one of the most traveled to and safest cities in all of Central America for both tourists and businessmen alike. It is a true blend of old and new, natural and metropolitan.

Bocas del Toro





Located in the northwestern coast of Panama, Bocas del Toro, often referred to as Bocas Town, is the capital of the Bocas del Toro Province. It is located at the southern tip of Isla Colón in the Bocas del Toro Archipelago in the Caribbean Sea. Bocas Town can be reached by boat or plane from either San José, Costa Rica, or Panama City. This is one of Panama's most popular Caribbean destinations and is well equipped for tourists. At this Caribbean paradise, visitors can find a perfect combination of natural wonders as well as relaxing beaches.

Boquete



This city, located in the Chiriquí Province about 60 kilometers from the Costa Rican border, is filled with pristine natural beauties, leading the American Association for Retired Persons (AARP) to name it a top retirement destination. Its nutrient rich soil enables it to produce some of the most exquisite flowers, coffee, vegetables, and citrus fruits in the country. Beyond its rich agriculture, Boquete is a perfect location for nature enthusiasts who can find great hiking and climbing trails, water rafting, coffee farm tours, plentiful natural hot springs, and canopy tours. This is the perfect destination for those looking to escape the metropolitan cities and enjoy simpler pleasures.

Portobelo



The port city of Portobelo is one of Panama's oldest and most treasured cities. Its ancient colonial buildings and forts were designated as UNESCO World Heritage Sites in 1980. It is believed that, in 1502, Christopher Columbus named the town "porto bello," meaning "beautiful port," which became one of the most important Spanish ports in Central America. Being pillaged and destroyed several times by English pirates only adds to this town's rich colonial history.

Tourists here will find rich culture and arts, with an emergence of Congo art and dancing. Given its Caribbean location, visitors can also enjoy its many beaches and snorkeling sites off the coast.

David



San José de David, as it is officially known, has recently grown to become Panama's second most populated city. It is the current capital of the Chiriquí Province and is located in the southwest portion of the country. This city is considered an agriculture hub for the region, and is especially known for its cattle, coffee, oranges, and strawberry cultivation. Its location on the Pan-American Highway is a strategic resting stop between San José, Costa Rica, and Panama City. What this area lacks in culture, it makes up for in tranquility and relaxation.

Santa Fé



Santa Fé is the capital of the Veraguas Province, located in central Panama. Given its higher altitude of 500m, Santa Fé has a much cooler climate than the surrounding lowlands and forested regions. This small town has many natural amenities such as stunning mountainsides, waterfalls, mountain streams, and accessible swimming spots. Santa Fe National Park surrounds the town and is home to nearly 300 species of birds, 300 species of orchids, and a wide variety of rare flora and fauna, making it perfect for bird watchers, hikers, and nature enthusiasts alike. Those looking for a breath of fresh air will find what they need here in Santa Fé.

Santa Catalina



Santa Catalina is a small, remote fishing village located on the Chiriquí Gulf, and has become known as one of the best surf spots in Central America. This area in the Chiriquí Province is largely untouched by tourists and is often considered a tropical paradise for its remoteness, stunning beaches, and great surf. Nearby is the Isla de Coiba and its national park, the Golfo de Montijo, and the Sendero de la Cresta trail.

Pedasí



Pedasí, the capital of the Los Santos Province, is located on the southeastern coast of the Azuero Peninsula on Panama's Pacific coast. This town is traditionally known as a destination for festival activities. As of recently, Pedasí is part of a group of coastal towns that has pushed for the national development of the Azuero Peninsula's southern coast. Along with its beachfront access, Pedasí offers easy access to natural marvels like the Silvestre Wildlife Preserve, Isla Iguana, and Isla Cañas.

Chitré



Chitré is located on the Azuero Peninsula, near the Gulf of Panama, and is the capital of the province of Herrera. Settled in the early 1500's, Chitré is one of Spain's earliest settlements. Chitré itself is not necessarily a big tourist attraction, holding a few annual festivities, but rather it serves as a springboard for nearby sights and attractions. Nearby are the ceramic shops in La Arena, bird watching at Playa El Agallito, the historic Parita district, seco liqueur factory tours, and the wildlife refuge of Cenegón del Mangle.

Penonomé



Penonomé is the capital of the Coclé Province located in central Panama. The Interamerican Highway system passes right through Penonomé, feeding the city and ensuring it a constant flow of goods and people. Tourists travel to Penonomé for two main attractions: its annual festivals and its traditional hats.

HISTORY

Pre-Columbian Period (11,000 BCE – 1501 AD)



Nearly three million years ago, the Pangea supercontinent entered its final stages of separation, during which a land bridge arose between what is today North and South America. This bridge became known as the Isthmus of Panama and makes up modern day Panama. Prehistoric Panama played a key role in the exchange of culture, information, and technology between the peoples of the Americas.

Dating back to 11,000 B.C.E., the isthmus has hosted a plethora of indigenous groups including the Mayas, the Caribbeans, and the Chibchas, observed today through the Kunas, the Ngöbe-Bulgé, the Emberá, and the Wounaan groups. These ancient isthmian cultures were known for their impressive pottery and sculptures. At the time of the Spanish arrival in the early sixteenth century, it is estimated that the indigenous population was somewhere between 200,000 and two million people.

Spanish Arrival and Conquest (1501-1821)



The first European contact was by explorers Rodrigo Galvan de Bastidas in 1501 and later Christopher Columbus in 1502. As a result, Spain established its first New World settlement in 1510, named Santa Maria La Antigua del Darien, located in the modern day Darien Province. A few years later in 1513, Vasco Núñez de Balboa took the daring journey across the isthmus from the Atlantic to the Pacific, becoming the first European to see the Pacific Ocean. Since this discovery, Panama held a strategic importance to European empires in attempts to fortify their New World trade routes.

The Isthmus of Panama was thereafter used by the Spanish as a land route when shipping their newly found South American riches. Specifically, gold and silver extracted from Inca territories in modern day Peru was shipped via the Pacific Ocean to Panama, transported by land across the isthmus, and finally sent across the Atlantic Ocean back to Europe. In 1519, the notoriously cruel conquistador, Pedro Arias de Ávila (known by many as Pedrarias), founded the City of Panama on the Pacific coast. This establishment would fortify Spain's domination of trade and commerce and aid in its later conquest of Peru.

Native populations at this time had declined dramatically, most likely a result of European disease and pathogens unbeknown to indigenous immune systems. Those that remained diligently resisted Spanish conquest and Catholic conversion, causing incomplete Spanish control. As a result, trade routes crossing through the Isthmus were often subject to plunder by pirates of Dutch and English descent, and also by liberated New World Africans called Cimarrons.

In 1538, Spain institutionalized its control over Panama through the establishment of the Real Audiencia de Panama (Royal Audience of Panama), falling under the control of the Viceroyalty of Peru. This period marked the height of the Spanish empire, of which many in Europe began to envy. Throughout the sixteenth and seventeenth centuries, Spanish colonies were repeatedly plundered by barbarous Englishmen. Most notably, Sir Frank Drake of England pillaged and destroyed Nombre de Dios. Similarly, Welsh pirate Sir Henry Morgan pillaged the city of Panama, burning it to the ground. This led Spain to rebuild the city several kilometers away from the original site. Finally, in 1739, Spain lost control of its Panamanian route when British Admiral Edward Vernon destroyed the Spanish fortress of Portobelo in Panama. In the following years, Spanish merchant ships would instead make the longer, but safer, journey around Cape Horn at the southern tip of South America. The aftermath of these events can be seen today in Panama Viejo and Casco Viejo, both located on the outskirts of present day Panama City.

Independence (1821 & 1903)



Amid Napoleonic conflict in the Iberian Peninsula in the early nineteenth century, Latin American revolutionaries commenced their campaigns for the independence of Spanish-America. Most notably, Simón Bolívar, a Venezuelan revolutionary, liberated much of Latin America from Spanish control. In 1821, Panama gained independence from the Spanish empire and was immediately annexed by Gran Colombia, a confederation including modern day Colombia, Bolivia, Ecuador, Peru, and Venezuela. As the Spanish left the New World after its 300-year rule, Gran Colombia fissured into separate entities in 1831. Panama, however, remained a Colombian province.



In 1846, an agreement was signed between the United States and Colombia, permitting the U.S. to construct a railway across the Panamanian mainland. This increased the flow of goods and, in turn, the wealth of the people in Colombia and Panama. From this wealth came the first plans for constructing an interoceanic canal. The French were the first to attempt a canal following a signed contract with Colombia in 1878. The feat was severely underestimated, however, and in less than ten years, more than 22,000 workers died as a result of harsh conditions and tropical diseases. The United States took advantage of this French failure and purchased the territory from the French in 1903, much to the dismay of the Colombian government.

In November of that year, Panama declared its independence from Colombia while simultaneously signing a treaty with the United States, granting it the rights to the canal zone in exchange for military and diplomatic support. Panama finally gained diplomatic recognition from Colombia in 1921, following a U.S. \$25 million settlement from Washington.

It should be noted that most Panamanians consider 1821 as their year of independence, not 1903, as the former signifies its liberation from European colonialism.

Post-Independence

Swiftly following the U.S.-Panamanian treaty, Washington began canal construction in 1904. Remarkably, it was completed in less than a decade, and the first ship successfully sailed through the canal in August 1914. Given the economic importance of the canal to the U.S., the American government did not hesitate to interfere in the affairs of Panama in the name of its national security. This created an aura of anti-U.S. sentiment, which culminated in 1964 during a student-led protest that left 27 Panamanians dead and 500 injured. In the face of increasing dissent towards the United States, the Panamanian military rose to power, deposing the elected president in 1968.



As a result, the constitution was suspended, the press was silenced, and General Omar Torrijos arose as the new leader. As many military governments throughout the region, Torrijos drove his country into the ground economically. Most notably, after years of pressuring Washington, he was able to strike a deal with U.S. President Jimmy Carter to relinquish complete control of the canal back to Panama by December 31, 1999, as well as the total withdrawal of U.S. military from Panamanian territory. This signage was proudly celebrated all throughout Panama, seen as a victory against foreign domination.

Colonel Manuel Antonio Noriega (1983-1989)



In 1981, Torrijos was killed suddenly in a plane crash, leaving the country in political turmoil. In the power vacuum that ensued during the following two years, Colonel Manuel Antonio Noriega promoted himself as general of the national forces and ramped up the power of what he renamed the Panama Defense Forces. This began a particularly violent time in Panamanian history.

Following years of strict control and oppression, Noriega's regime began to fracture in 1987, when he was accused of involvement in drug trafficking with Colombian cartels, killing political opposition, and election fraud. From these accusations, Noriega's regime was put under the international spotlight, seen as an embarrassment by most

Panamanians. As a result, many demanded his dismissal by protesting in the street and clashing with military forces. As the world watched the country fall apart, the U.S. stepped in, placing economic sanctions against Panama, ending trade agreements, and refusing to pay canal fees. Political and economic turmoil ensued. Meanwhile, Noriega survived two military coups and ramped up military actions against dissidents.

In December 1989, following his appointment as President by his legislature, Noriega took what would be his first and final act as President by declaring war on the United States. In response to this declaration, as well as to the murder of an unarmed U.S. marine in Panama City, the U.S. took swift action against Noriega. On December 20, 1989, U.S. troops invaded Panama City through "Operation Just Cause" in attempts to stabilize the country, reestablish democratic institutions, and, most importantly, bring Noriega to justice. A swift 14 days later, Noriega surrendered to U.S. forces and was immediately extradited to Miami, where he was convicted on charges of illegal manufacturing and trafficking of cocaine. Following his sentence in the U.S., Noriega was extradited to France where he faced money laundering charges. He is currently imprisoned in Panama, facing a 60-year sentence for corruption and human rights violations.

Post-Noriega Panama (1990-Present)

Since the days of the Noriega regime, Panama has experienced a relatively strong and functional democratic system. Since Noriega, six Presidents have been democratically sworn in, including Panama's first female president in September of 1999. Panamanian leadership post-Noriega has worked tirelessly to reverse severe socio-economic concerns such as poverty, unemployment, and education, as well as eradicate state corruption and restore Panama's international image.

Recently, Panama has arisen as one of the most favorable tax havens for foreign individuals and businesses, currently serving more than 350,000 international companies - making it the third largest in the world after Hong Kong and the British Virgin Islands.



More recently, by determination of a national referendum, a massive expansion of the Panama Canal has begun, and is expected to be completed in the Summer of 2016. This expansion will allow for quicker and cheaper transportation through the passageway, as well as the ability to accommodate larger, more lucrative vessels.

COUNTRY CAPITAL

Panama City is the current capital of the Republic of Panama and is located on the Pacific coast in the province of Panama. It has a population of 1,501,691 (2010) and an average GDP per capita of \$15,300 (2010).

NATIONAL EMBLEMS

National Flag



The Panamanian Flag is divided into four equal rectangles: the top left is white with a blue five-pointed star; the top right is the color red; the bottom left is the color blue; and the bottom right is white with a red five-pointed star. Briefly following its independence from Colombia, Don Manuel Encarnación Amador designed the flag and it was later crafted by his mother Doña María de la Ossa de Amador.

The colors of the flag reference the two competing political parties of the day: the liberals, represented by the color red, and the conservatives, represented by the color blue, whereby the white symbolizes peace and cooperation between the two. The stars represent honesty, power, and authority, the three leading characteristics of Panama's development.

Coat of Arms



The Panamanian Coat of Arms is a pointed shield divided into five sections. The top section is divided into two quarters. In the top left portion is a hanging sword and gun, signifying an end to civil war and conflict. In the top right portion is a hoe and shovel, signifying work and development. The center part shows the Isthmus of Panama with a setting sun and rising moon, representing the hour of independence. The green isthmus represents rich agriculture and vegetation. The bottom section, like the top, is divided into two quarter sections.

The bottom left portion shows a cornucopia on a blue background, representing wealth and prosperity. In the bottom right is a winged wheel representing progress. Above the shield is an open-winged eagle with his head to the right, representing sovereignty, and holding a banner with the motto "Pro Mundi Beneficio" (For the Benefit of the World). Behind the coat of arms are two Panamanian flags with ten stars above them, representing the ten national provinces.

National Bird



As of 2002, the Harpy Eagle (*Harpia harpyja*) was declared the national bird per Law 18. Traditionally, the Harpy Eagle was the one on top of Panama's Coat of Arms. This species of bird belongs to the Accipitridae family, along with other species of sparrow hawks and eagles. Its habitat spans the length of Latin America from Mexico to Argentina. This species is considered endangered and, as of 1997, there have been many protection efforts attempting to rebuild its population.

National Flower



Panama's national flower is known as the Holy Ghost Orchid, or Flor Espiritu Santo in Spanish (*Peristeria elata* Orchidaceae), stemming from a beautiful variety of orchids. It is characterized as having pedals with an intense ivory color, decorated in the center with a well-defined and delicate dove-shape. This orchid is native to Panama, Costa Rica, Colombia, and Ecuador and has been identified as a threatened species due to over collection. Given its endangered status, it is requested that you handle this species with care.

WEATHER & CLIMATE

Panama has a tropical climate with average temperatures between 80 and 90 degrees Fahrenheit. This can vary depending on elevation. Panama's weather calendar is divided into two periods: the dry and rainy seasons. The dry period lasts approximately from mid-December to mid-April. During this period, there is little rain throughout much of the country, a perfect condition for exploring Panama's many natural wonders. This, in conjunction with the Holiday seasons including November festivals, Christmas, New Year, and Easter, often increases the flow of foreign tourists as well as travel costs throughout the country. During the months of mid-April to early December, tourism slows as Panama experiences its rainy season. During this time, most parts of the country experience sporadic rain showers.

SOCIETY & DEMOGRAPHICS

Panamanian society is rich with diversity and multiplicity. Traditionally, Spanish customs and traditions were blended with both native and African cultures, creating a beautiful *mélange* that is seen throughout much of Latin America. Given its strategic location and importance to the international trade system, Panamanian society has been exposed to foreign cultures for centuries, creating a diversity unlike any other in Latin America.

The population of Panama has experienced an average growth rate of approximately 2% per year, increasing from nearly 892,502 in 1950 to about 3,850,735 as of 2013. Regarding race, Panama maintains a variety of races and mix-races. As of 2010, approximately 65% of its population were mestizos (mixed Native American and European descent), 9.2% Black, 6.8% mulattoes (mixed Black and White decent), 6.7% White, and 6% Indigenous. As of 2010, approximately 88% of Panamanians are non-indigenous (2,988,254), while 12% are native of the isthmus (417,559).

Various non-native ethnic groups are present in Panama, including British, Irish, Dutch, French, German, Italian, Portuguese, Polish, Russian, Ukrainian, and American. There is also a substantial Afro-Panamanian population, including West Indian/ Caribbean ethnicities. Smaller ethnic groups are also present, including Chinese, Lebanese, Palestinian, Indian, Pakistani, and Syrian peoples. Regarding Amerindian ethnic groups, the most predominant groups as of 2010 are (from largest to smallest): Ngäbe [Guaymil] (260,058), Kuna (80,526), Emberá (31,284), Bulgé [Bokota] (26,871), Wounaan (7,279), Teribe/Naso (4,046), Biribi (1,068), as well as 460 peoples identifying as Other and 5,967 unidentified.

LANGUAGE

Panama's official language is Spanish, of which 93% of its population speaks as their first language. Given Panama's importance in the realm of international business, English is widely spoken in most major cities. It is estimated that nearly 10% of Panamanians speak English as their second language. This decreases as you travel to more rural regions. Various indigenous languages, most notably Ngäbere, are spoken throughout Panama, and it is estimated that more than 400,000 Panamanians speak native tongues. In addition, there is a small presence of French, spoken by 4%, and Arabic, spoken by 1% - most likely a result from international business activity.

RELIGION

The Constitution of Panama protects freedom of religion and generally respects this right. It is estimated that 75% to 85% of Panama's population identify as Roman Catholics, while 15%-25% identify as Protestant. Further, people of the Bahá'í faith make up an estimated 2% of Panama's population (60,000 people). Several other religions are practiced throughout the country, most likely a result of immigration. These smaller religions include Seventh-day Adventists, Jehovah's Witnesses, Episcopalians, Jews, Muslims, Hindus, Buddhists, and other Christians. Various indigenous languages are observed throughout Panama, including Ibeorgun (Kuna peoples) and Mamatata (Ngäbe peoples).

Given Catholicism's numbers and influence, its tenants are deeply rooted in the Panamanian traditions and culture. This can be seen in national holidays, many of which celebrate various Catholic saints. Often times, these saints are named as the protector or owner of various towns throughout Panama. This is a common practice throughout much of Latin America, which remains predominantly Catholic.

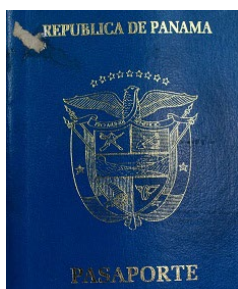
GOVERNMENT & POLITICS

The political framework of the Republic of Panama is a presidential representative democratic republic with a multi-party system. Similar to the U.S. system, government authority is divided into three sovereign bodies: the legislative, executive, and judicial branches. A similar system of checks and balances ensures their overall cooperation and productivity. The legislative body exists as Assembly of Deputies, through which 71 representatives, or Deputies, are elected through universal voting for a term of five years. The executive branch includes the President and Vice-President, both elected by single ballot for one non-renewable, five-year term by direct popular vote. The judiciary is comprised of the Supreme Court of Justice, including nine magistrates appointed by the Cabinet Council and approved by the Legislative Assembly.

Protected by the Panamanian Constitution, suffrage is universal and mandatory for all citizens over the age of 18. Among the multiplicity of political parties, two have risen as the most predominant: the PRD (Democratic Revolutionary Party) and the PP (Panameñista, previously the Arnulfista Party). Historically, these two parties were created by political enemies Omar Torrijos, founder of PRD, and Arnulfo Arias, founder of Arnulfista/Panameñista. Despite having died several years ago, their legacies continue today in Panamanian politics. Other important parties include Democratic Change, Nationalist Republican Liberal Movement, and the People's Party. Given its multi-polarity nature, differing parties must converge to create coalition governments, as singular-party leadership is not possible.

LAWS AND LEGALITIES

The following are several essential laws and regulations that apply to both Panamanians and tourists. These should be adhered to and respected in order to ensure your safety and prevent arrest and detention while visiting Panama.



In Panama, the legal drinking age is 18 years old, which is especially enforced in Panama City and other larger cities. This law becomes less enforced elsewhere. Regarding identification, tourists are legally required to carry a source of ID with them at all times. Panamanian police may at any time request documentation and hold the right to arrest if you are unable to do so. The safest and most foolproof source of ID is your passport.

If you are traveling to a beach destination or marine excursion, be sure to remain completely clothed while in public. In Panama, it is illegal for both men and women to walk around shirtless, and police will not hesitate to stop you in the street for doing so. This is something to remember in spite of tropical Panamanian temperatures and typical U.S. beach norms.

Tourists, especially from the U.S., Europe, and Australia, should note that drug laws are much stricter in Panama than in many western countries. While in Panama, you will be strictly penalized if caught with any amount of illegal drugs, including marijuana. Offenders can expect to be jailed for years before being brought to trial, which almost always results in conviction, resulting in several more years in jail.

Some basic information regarding the Panamanian legal system should also be noted. Firstly, in Panama you are largely considered guilty until proven innocent, and this is most true regarding serious crimes. Moreover, the judicial process in Panama can be slow and inefficient, leaving those accused to be held in jail for several months before attending court. If you are jailed, you will be put in contact with an embassy official who will help you get in contact with your family, a lawyer, and ensure that your human rights have not been violated. Embassy officials will not bail you out. In Panama, you are not entitled to a free lawyer, but rather must pay for one yourself. The above is an extreme example and will not occur as long as you adhere to laws avoid illegal activity.

ECONOMIC OVERVIEW

The following is a basic economic overview of the Republic of Panama.

Socioeconomic Achievements



Since the days of conflict several decades ago, Panama has risen from the ashes to become one of the most stable and expansive economies in both Latin America and the World. Between 2001 and 2013, Panama experienced an average annual growth rate of 7.2 percent, more than double the regional average. Its economy grew by 6.2 percent in 2014, 5.8 percent in 2015, and a projected 5.9 percent in 2016. Expansions in responsible government spending, increased foreign investment, and booming trade and commerce have all aided in this growth.

The Panamanian government has recently increased investment in national infrastructure, furthering the country's economic output. The massive canal expansion project is nearly complete, which will allow for an increased flow of larger, more lucrative ships. In Panama City, a whopping \$1.5 billion has been put towards the completion of a brand new metro line

In terms of poverty, Panama has made great strides in reducing national poverty rates. Between 2007 and 2012, poverty was reduced from 39.9 percent to 26.2 percent (nearly 500,000 affected), and extreme poverty was reduced from 15.6 percent to

11.3 percent (150,000 Panamanians affected). This was an impressive feat that occurred in spite of the global financial crisis. Currently, the majority of the country's poverty exists in rural regions, particularly indigenous comarca communities, and is not as prevalent in cosmopolitan regions.

The current administration has taken great strides at reducing inequality in a variety of sectors. For example, more than 380,000 beneficiaries have gained access to reliable water and sanitation facilities as a result of the Metro Water and Sanitation Improvement Project. The government's Health Equity and Performance Improvement Project increased rural access to health facilities, impacting more than 203,000 people in rural areas. Moreover, the Basic Education Project increased preschool attendance of four-to-five-year-old children from 31 percent (55,000 children) to 61 percent (93,000 children) between 2001 and 2007.

According to the World Bank, in order to sustain recent growth, Panama must confront several key structural issues like infrastructure, education and skills, and the effectiveness of public institutions. The Administration of current President Juan Carlos Varela will follow its 5-year Strategic Development Plan (2015-2019), which includes five themes: enhancing productivity and diversifying growth, enhancing quality of life, strengthening human capital, improving infrastructure, and improving environmental sustainability.

Booming Tourism and Ecotourism

Regarding tourism, Panama has quickly rebounded following the global financial crisis of 2008-2009. The Panama Tourism Authority has played a key role in recent increased tourism, including \$12 million in tourism investments in 2015, plus an additional \$100 million between 2016 and 2019. This investment will specifically target tourism sectors in the U.S., Mexico, Brazil, Colombia, and parts of Europe. This investment also includes increased infrastructural improvements, such as expanding international airports and building new hotels.

Once again, its strategic position as a land bridge between the two American continents gives it an advantage in terms of tourism. As a result of its location, it now hosts one of the most complex and diverse ecosystems on the planet. This biodiversity, along with the vast and beautiful terrain makes Panama a key destination for ecotourists from around the world. This small peninsula hosts an impressive 10,000 plant varieties, 1,500 types of trees, and more than 1,000 species of birds. These numbers are more than can be found in both North America and Europe combined.



The Panamanian government has taken several precautions in attempts to preserve its natural treasures. It has established a total of 17 national parks, forest reserves, and wildlife refuges. The most notable and impressive is the Darién National Park, designated as a UNESCO World Heritage Site in 1981. All throughout the country, you will find countless opportunities to experience Panama's natural beauties, whether it be the wide variety of rainforests, mountain side views, cloud forests, beaches, coastlines, and islands.

Labor

Labor unions are not as prevalent in Panama as they are in Europe or the United States. Approximately 10 percent of the Panamanian workforce is unionized, where the majority of these works are in construction, government works, and private manufacturing sectors. In spite of this, Panamanian workers remain largely protected under the Panamanian Labor Code. According to this code, Panamanian workers are entitled to several fringe benefits, equalling an estimated 35-40 percent of base salaries. Some of these benefits include: annual paid vacation of 30 days for every 11 months of continuous employment; a "thirteenth month" compensation; work termination compensation equaling a week's salary for every year worked; paid maternity leave of at least 14 weeks. Executive Decree No. 38 of 2011 established a minimum wage, ranging between \$1.22 and \$2.36 depending on the region. Moreover, a typical workweek is 48 hours for daytime labor, 42 hours for night-time labor, and 45 hours for mixed day and night labor.

Foreign Trade Zones and Free Ports

Panama hosts perhaps one of the most important free trade zones in the world: the Colón Free Zone (CFZ), located at the Atlantic entrance of the Panama Canal. The CFZ is the second largest free trade zone in the world, behind Hong Kong, trafficking more than \$5 billion in trade annually, and involving approximately 3,000 companies and 525 million consumers. In 1948, the Republic of Panama established the free trade zone in attempts to stabilize and fortify both its domestic and international economic profile. It sought to both modernize its economic service sector as well as restructure and strengthen its regional commerce. It has since become an essential pillar to the Panamanian economy.



INFRASTRUCTURE

Panama boasts some of the most advanced infrastructure systems in the world. Its physical infrastructure system is one of the most impressive in Latin America, including the inter-American highway, the inter-oceanic Panama Canal Railway, and, most notably, the newly expanded Panama Canal. Meanwhile, its financial system is one of the most remarkable in the world. Its infrastructure helped earn its spot in the World Economic Forum's Global Competitiveness Report as 49th in the world, and 2nd in Latin America.



Financial Infrastructure

Panama's financial strength can be seen in its resilience during the global financial crisis and continued global market turbulence. The IMF equates this with the banking system's diversified ownership structure, low wholesale funding reliance, and high capital and liquidity ratios. Its economic openings may leave it vulnerable to external shocks and volatility. Similarly, it is closely linked to both the United States and world trade cycles through its ownership of the Panama Canal. This economic reliance could impact Panama's output and credit growth, should there be a financial shock in the future. However, its strong financial infrastructure, including reliance on stable service exports and small capital markets, would lessen the blow of an external financial downturn.

Panama has established the financial framework necessary for future increases in foreign investment. Panama Canal expansion, free-trade agreements with the United States, the European Union, and Canada, and a large-scale mining project have attracted investment and will continue to further Panama's economic growth.

Transportation Systems (inter-American highway, transoceanic railroad, transoceanic highway). Panama is well known for its impressive physical infrastructure that is considered one of the best in Latin America. Panama has nearly 11,258 kilometers (6,996 miles) of roads throughout the country, including its section of the Pan-American highway (the longest stretch of road in the world). Additionally, there are 335 kilometers (220 miles) of railroad, including the Panama-Colón interoceanic railroad along the Panama Canal. Aside from the 77 km (48 mile) Panama Canal, there are nearly 800 kilometers (497 miles) of navigable rivers, lakes, and streams. Panama is home to many major ports, including the Manzanillo terminal, which is the largest container port in all of Latin America. However, its most impressive and well known infrastructure marvel is the Panama Canal.

Panama Canal

The Panama Canal is a crucial transportation route between the Atlantic and Pacific Oceans. This passageway saves vessels an expensive 7,872 miles that they would otherwise have had to travel around Cape Horn of South America. Currently, 4% of world trade travels through the Canal, of which the United States is its most frequent user, followed by China, Japan, Chile, and North Korea.

History

The importance of Panama has been acknowledged since Vasco Núñez de Balboa of Spain trekked across the isthmus and discovered the Pacific Ocean for the first time in 1513. The isthmus was first used as a strategic port to support Spanish trade routes throughout the seventeenth and eighteenth centuries. In 1846, the United States funded and built a transoceanic railroad, an impressive feat in its time, enabling quicker and cheaper transport of goods. Later in 1878, the French proposed and began construction of a great canal that would span 48 miles and conjoin the two oceans. Unfortunately, they greatly underestimated this project and an estimated 22,000 people lost their lives, causing the French to abandon their plan. Immediately following Panama's independence from Colombia in 1903, the United States began construction of its own "Panama Canal," completing it in less than 10 years. This would become one of Washington's most important foreign possessions and a fundamental component to international trade of the modern era. However, foreign possession of the canal region angered many Panamanians and became an instigator of regional conflict throughout the end of the twentieth century. Because of this, U.S. President Jimmy Carter signed the Torrijos-Carter Treaty in 1977, fully relinquishing ownership of the canal and pledging to turn it back over to Panama by December 31, 1999. Since this relinquishment, the canal has been one of the most important elements of Panama's economy, transforming it into a hub for international trade and commerce.

How it Works

The 48 mile (77 km) waterway flows from the Atlantic to the Pacific Oceans, entering at the Port of Colón and exiting in the Gulf of Panama. The Canal contains three sets of 108-foot locks (Gatun, Pedro Miguel, and Miraflores), two artificial lakes (Lake Gatun and Lake Miraflores), and two artificial channels. Additionally, Lake Alajuela is used as a reservoir.

Entering from the Caribbean Sea, vessels travel through the canal and first reach the Gatun locks, a three-tiered lock system that elevates vessels from sea level to the level of Lake Gatun. The lock system encloses the ship and opens up the culverts beneath the locks. This raises the water level and subsequently raises the ship until the front gate is automatically opened. Once passed these three locks, the vessel continues through Lake Gatun.

The ship then exits Lake Gatun into the Chagres river until it reaches the Pedro Miguel Lock, a singular lock system. Beyond Pedro Miguel, the ship will continue through Lake Miraflores until reaching the Miraflores Locks, a set of two step locks. Upon exiting this lock system, it continues on its last leg of the canal, passing underneath the Bridge of the Americas, and finally exiting through the Gulf of Panama to the Pacific Ocean. Depending on traffic, this journey can take anywhere from eight to ten hours.

Throughout its journey along the Canal, ships are steered by locomotive mules, or mulas, to prevent damage to both the ship and Canal. Four mules, two in the front and two in the rear, are used to steer the ship through narrow sections of the canal, and they do not actually tow the ships. Moreover, they are used only for larger vessels, whereas smaller vessels typically use hand lines controlled by the ship's crew.

Canal Expansion

In October of 2006, a \$5.4 billion canal expansion was approved through national referendum. This expansion intends to allow larger trade vessels, cruise liners, and tankers to pass through the narrow locks. This project, also called the Third Set of Locks Project, will not only widen the passageway, but also add a new lane of traffic, build two new sets of locks at each of the Atlantic and Pacific sides, and deepen the Gatun Lake.

As a result of global economic downturn, many companies have consolidated their trade routes into larger ships. As a result, Panama had no choice but to expand its canal, as these ships would not have been able to pass through the old canal. This expansion will more than double the canal's transportation capacity, increasing its competitiveness against the Egyptian Suez Canal. By 2020, it is projected to shift approximately 10 percent of Asia-to-U.S. trade from west coast to east coast ports. The expansion, set to open on June 26, 2016, is expected to bring an estimated 16 to 17 percent revenue increase.

CUISINE

Panamanian cuisine, much like its people, is richly diverse, influenced by Latino, Afro-Caribbean, Asian, and indigenous cultures. Much of the food is prepared with fresh fruits, herbs, vegetables, and seafood. As you travel more inland, you will find that seafood becomes less common, replaced instead with livestock (cows and pigs), chicken, beans, and rice. Below is a list of the most common, authentic, and savory dishes that you will find throughout Panama.

Common Breakfast



Hojaldras is a simple, savory fried dough.



Tortillas de maíz con queso fresco are corn tortillas typically served with cheese on top.



Bollos is a tamale-like dish, made of corn dough rolled in banana leaves and boiled.



Patacones are fried green plantains



Carne o salchicha guisada is a tomato sauce soup served with either beef strips or hotdog pieces.

Common Snacks and Appetizers



Platanitos are thin slices of fried plantains, resembling a chip cracker like snack.



Yuca Frita is fried yuca.



Orejitas meaning “little ears,” are sweet, buttery dough-like cookies in the shape of hearts or ears.



Carimañola are small pies filled with fried meat, mashed yuca, and cheese.



Tamale de maíz is a combination of corn dough, beef, chicken, and/or vegetables wrapped in banana leaves and steamed.



Ceviche de corvina is sea bass ceviche made with garlic, lime, onion, and cilantro. Ceviche is raw fish or seafood marinated in citrus.



Empanadas are corn or flour pastries stuffed with meat, potatoes, and/or cheese.

Typical Lunch and Dinner



Sancocho is a chicken soup dish served with namé, yucca, and cilantro.



Arroz con pollo/arroz con guandú is a traditional holiday dish of rice with chicken or rice with guandú beans.



Plato típico is a typical Panamanian dish consisting of white rice, lentils/red beans, fried yellow plantain, potato salad, roasted chicken/fried whole fish/chopped beefsteak/pork chop in pineapple sauce.

Desserts



Duro is a refreshing popsicle-like snack of fruit juice typically poured into a bag or cup and frozen.



Raspado or Raspao is a Panamanian style snow cone with fresh fruit flavor and sweetened condensed milk.



Fresh Fruits Panama has some of the richest and tastiest tropical fruit in the region, including papayas, mangos, pineapples, melons, maracuyá (passion fruit), guanabana (soursop).



Flan is a popular dessert in Panama made of a light egg custard and caramel sauce.



Pastel Tres Leches, meaning "Three Milk Cake," is a rich dessert made from regular, evaporated, and condensed milk.

Drinks and Beverages



Café served as either coffee or hot chocolate.



Juices are made with natural sugar cane and come in many varieties: rice, corn, passion fruit, tamarind, rice with pineapple, lemonade, orange, etc.



Smoothies are often made with sweetened condensed milk and come in many varieties: strawberry, papaya, banana, etc.



Agua de pipa is coconut water, a great way to cool down in Panama's tropical climate.



Seco is a typical Panamanian liquor, distilled from sugar cane. It is prepared both straight and also in mixed drinks.



Ron Abuelo is Panama's most popular and traditional brand of rum.



Cerveza Nacional: Panamá, Atlas, Balboa. Panama produces three delicious and refreshing national beers. Panama and Atlas are lighter lagers, and Balboa is a darker stout-like beer.

CURRENCY

The official currency of Panama is the Balboa, named after the Spanish explorer Vasco Núñez de Balboa, who took the impressive trek across the Panamanian mainland and was the first European to lay eyes on the Pacific Ocean. In 1904, a fixed exchange rate of 1:1 was established with the U.S. dollar and, in 1941, the Panamanian Treasury stopped printing of Balboa bills. Given this, the U.S. dollar is legally circulated and primarily used in Panama. For this reason, if you are traveling from the U.S., you will not need to exchange any money. Although production of paper money ended nearly 80 years ago, Balboa coins remain in circulation and are equivalent to U.S. coins.

It is widely suggested, for security reasons, that the majority of your payment be in the form of a credit or debit card. The majority of businesses should accept VISA, American Express, Mastercard, and Dinner Club credit cards. You may find this to be less common if you travel to more remote regions of Panama. It is advisable to bring a balance of cash and cards.

Holidays

Panama observes several national holidays throughout the year. During these times, you may find an increase in prices and a decrease in services and amenities. This is especially the case for November, named "Independence Month," where all public offices, banks, and other services are closed for five days. Below is a list of the most important Panamanian holidays:

January 1: New Year's Day

January 9: Martyr's Day



This is a day of remembrance for those who lost their lives during riots on January 9, 1964. On this date, numerous Panamanian students protested, demanding the U.S. relinquishment of the Canal Zone and resulting in conflict between protesters and Canal Zone Police. The Panamanian military suppressed the riots, resulting in 21 student and police deaths.

Panamanian Carnival

Panamanian Carnival is celebrated during the four days leading up to Ash Wednesday. During these days, work is limited as the country enters a period of celebration. Panamanian celebrations are comparable to major Carnival destinations like New Orleans or Rio de Janeiro. The largest celebrations take place at the Cinta Costera district of Panama City and Las Tablas. One tradition is the "mojadas," which means "getting drenched," and includes the spraying of water hoses and drenching of the crowds.

Saturday: The Saturday before Ash Wednesday marks the beginning of Panamanian Carnival and typically includes all-day festivities.



Sunday: this day marks the traditional “pollera” parade. Polleras are Panama’s showy and colorful national dresses, of which thousands of girls and women show off on this day.

Monday: Continued parades and celebrations in the streets.

Tuesday: Known as “Shrove Tuesday,” this is the final and also the biggest day of Panamanian Carnival, filled with huge festivals and parties that last until the early hours of the morning.

Ash Wednesday

A day of fasting that marks the first day of Lent in western Christianity.

Good Friday: Holy Friday

This day commemorates the crucifixion and death of Jesus Christ.

Easter Sunday

This day celebrates the resurrection of Jesus Christ.

1 May: Labor Day

This day, also known as “May Day” or “International Workers’ Day,” celebrates labor rights worldwide.

1 July: Presidential Inauguration

This national holiday occurs on every fifth year following a presidential election cycle.

3 November: Separation Day (From Colombia)

Beginning what is known as Independence Month, the third day of November marks the day Panama separated from Colombia, becoming an independent state in 1903.

4 November: Flag Day

On this day in 1903, the Panamanian flag was designed and first created, celebrated as a courageous act of rebellion against Colombian authority.

5 November: Colón Day

Similar to Columbus Day in the United States, this day celebrates Christopher Columbus's arrival to the Americas in 1502.

10 November: Primer Grito de Independencia de la Villa de los Santos

This holiday, meaning "First Cry for Independence from the Town of los Santos," is an important point in Panama's history of independence. On this day in 1821, Panamanian villagers of the town of los Santos wrote a letter to Simón Bolívar, the liberator of much of Latin America, expressing their discontent with Spanish authority and their desire to join his campaign for independence.

28 November: Independence Day (From Spain)

On this day in 1821, Panama effectively achieved its independence from Spain. Today, Panamanians celebrate this day as their independence day, rather than their separation from Colombia in 1903, given that Panamanian leaders initially chose to join Gran Colombia. This is arguably one of the most important and celebrated holidays in Panama.

8 December: Mother's Day

24/25 December: Christmas Eve/Day

31 December: New Year's Eve

TIME ZONE

The entirety of Panama follows Eastern Standard Time (EST); however, Panama does not observe daylight savings.

Traveling to Panama

WHEN TO TRAVEL?



As mentioned, Panama has a tropical climate with two distinct seasons: wet (mid-April to early December) and dry (mid-December to mid-April). If you wish to avoid sporadic rain showers and high humidity, you may wish to travel during the dry high-season (mid-December through mid-April). However, Panama celebrates several national holidays during this time (Independence Month, Christmas, New Year, Carnival, and Easter), making this timeframe a tourism peak. As a result, many travel destinations may be crowded and living costs will most likely be increased. If you love meeting people from around the world and do not mind crowds, this will be the perfect time to visit Panama. If you are seeking a more intimate experience in Panama and don't mind a few rain showers, the wet low-season (mid-April to early December) is the time for you.

REQUIRED DOCUMENTS AND FORMALITIES

Travelers may enter Panama either by land, sea, or air. Officially, travelers will need to present onward tickets before entering Panama. This can be in the form of a departing airline, train, or bus ticket. This will more likely occur for visitors entering by land, rather than by air. The following is the most current information regarding required documentation to Panama. Some of the following information may be subject to change, and it is advised that you double check online before traveling, in order to ensure a smooth trip.

Passports, Tourist Cards & Visas

All visitors must present a valid passport from their country of residence, as well as an onward ticket to enter Panama. Further requirements or documentation, such as tourist cards or visas, may vary depending on nationality and is subject to change. Upon entering the country, visitors will typically receive a passport stamp good for a stay up to 90 days.

In order to enter Panama, travelers from the following countries will only need to present a valid passport: Argentina, Austria, Belgium, Chile, Colombia, Costa Rica, Czech Republic, Denmark, El Salvador, Finland, France, Germany, Greece, Guatemala, Holland, Honduras, Hungary, Ireland, Israel, Italy, Luxembourg, Paraguay, Poland, Portugal, Singapore, South Korea, Spain, Sweden, Switzerland, the UK and Uruguay. Travelers from the following countries must present both a passport and a tourist card (tourist card fees are typically included in your plane ticket): Antigua, Australia, Bahamas, Barbados, Belize, Canada, China, Dominican Republic, Grenada, Guyana, Jamaica, Japan, New Zealand, Taiwan, Thailand, Tobago, Trinidad, the USA, and Venezuela.

Travelers from a country not listed above must obtain a visa from a Panamanian embassy or consulate in your country of residence. For more specific information, contact Migración y Naturalización in Panama City (www.migracion.gob.pa).

Extensions

Both tourist cards and visas may be renewed if you wish to extend your stay beyond 90 days. To do so, you must bring your passport and photocopies of the page with your personal information, as well as your entrance stamp to the office of Migración y Naturalización in Panama City, David, or Chitré. In addition, you must also bring two passport sized headshots, an onward ticket, proof of funds (\$500 USD), and a letter addressed to the director stating why you wish to extend your stay. You will fill out a tourist extension, pay a fee of \$15 USD, and be issued a temporary photo ID card. This whole process takes approximately two hours.

Once granted an extension, you must obtain an exit permit in order to leave the country. From the same office, you must present your passport and a paz y salvo (a certificate stating you do not owe any fines or taxes). This certificate can be easily obtained for \$1 at Ministerios de Economía y Finanzas (Ministry of Economy of Finances) which are located in any town with an immigration office.

An unofficial way of extending your stay is by visiting neighboring Costa Rica for 3 days or more. This loophole will allow you to exit and reenter legally, being granted another 90-day stamp.

Customs Regulations

Travelers will be permitted to enter with up to 10 cartons of cigarettes, five bottles of liquor, opened bottles of personal perfume, and gifts valuing no more than \$50 USD tax free. Fruits, vegetables, and animal products are prohibited. Exiting with products made from endangered species such as jaguar teeth, ocelot skin, and turtle shells will result in a heavy fine and imprisonment.

Shipping Household Goods & Cars

Foreign visitors will find it easy to transport both their household goods and cars from their country of residence to Panama. Many agencies will load your goods in a container and ship it to your new place of residence in Panama.

There are no import taxes on importing your household goods, however, taxes will apply to automobile importation. For customs entry and processing of your goods once they arrive, it is advised that you hire a customs broker who will get your goods through customs and arrange for them to be shipped to your new home.

Departure Tax

Upon exiting Panama, you will be charged a departure tax of \$40 USD. This applies to all visitors, residents, and citizens. In most cases, this fee is included in the plane ticket.

Gaining Legal Residency

In recent years, Panama has become one of the most desirable and obtainable foreign residency programs in the world. Not only is Panamanian residency much more affordable than many of its Caribbean counterparts, but it is also incredibly quick and easy to obtain. For Americans, Panamanian residency will most likely qualify you for the Foreign Earned Income Inclusion, thus reducing or completely excusing you from paying U.S. taxes on your salary while abroad. The FEIE allows income of up to \$100,800 to evade U.S. taxation. Secondly, given that most Panamanian banks, investments, and other services are closed to foreigners, gaining residency will grant you equal access to all of Panama's financial institutions. Thirdly, obtaining residency in Panama will ensure your access to legal protection, as being a legal resident often strengthens your case. Finally, and most importantly, relocating to Panama will increase your quality of life. Not only is it filled with countless natural beauties, but the cost is a fraction of that of many western countries like the U.S., Canada, and the United Kingdom. Below are six residency programs through which you may apply that will grant you all of the benefits above.

Pension/Retirement Visa

This visa program applies to anyone over the age of 18, not just retirees, who have a minimum lifetime pension or annuity of \$1,000 per month. An additional \$250 per month is required for each dependent. This annuity can include any IRA, 401-k, or defined benefit plan equaling at least \$1,000 per month. The reason Panama requires this annuity is to ensure that you do not become dependent on the state, but rather will help the economy by spending money and supporting local businesses. This is a very easy option for retired foreigners looking to move their retirement abroad. This visa program can be obtained immediately following proof of lifetime annuity.

"Friendly Nations" Visa

If you are from one of Panama's 50 "friendly" countries, this visa option is both cheap and easy to obtain. By having a passport from one of the following 50 countries, you are able to apply for this program:

Andorra, Argentina, Australia, Austria, Belgium, Brazil, Canada, Chile, Costa Rica, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hong Kong, Hungary, Ireland, Israel, Japan, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Mexico, Monaco, Marino, Montenegro, Netherlands, New Zealand, Norway, Paraguay, Poland, Portugal, Serbia, Singapore, Slovakia, Spain, South Africa, South Korea, Sweden, Switzerland, Taiwan, USA, Uruguay, United Kingdom

This program requires foreigners to either set up a business in Panama or to invest in real estate. A simple and recommendable solution is to invest in teak wood. By purchasing 1,000 square meters of teak in a well established teak plantation in Panama, you will automatically qualify for Panama residency. From this residency, you may apply for full citizen and receive a second passport in as little as five years. A minimum investment price of \$20,000 USD in teak wood cultivation will grant you a minimum 5.5% appreciation rate and free Panamanian residency. Similar to the Pension/Retirement Visa, this visa can be obtained immediately under the above requirements.

"Person of Means" Visa

This visa program is for those who have access to large amounts of cash or wish to get involved in large-scale investing. In order to apply for this program, you must demonstrate that you are self-sufficient and that you will bring value to the Panamanian economy. This can be done in two ways. The first is to invest a minimum of \$300,000 USD in some form of Panama real estate, plus an additional \$2,000 per dependents. The second way is to deposit at least \$300,000 USD in a 3-year Panama bank certificate of deposit (CD), also requiring an additional \$2,000 USD for each dependent. It is possible to combine both options as long as your total contribution equals \$300,000 USD. For example, you may wish to invest \$200,000 USD in a home, while also depositing \$100,000 USD in a CD account. This plan is essentially equal in cost to the lifetime annuity required for pension/retirement visas, however, particularly suitable for those interested in living in Panama.

Professional Employment Visa

This visa applies to foreigners who are working for a Panamanian company or enterprise. Typically, their work must be "professional" in nature, usually meaning that they have a college degree. Foreign employees that meet the above criteria and work for two years may obtain permanent residency. Regarding this visa program, there are several zones within Panama that offer more favorable and cheaper application fees, and therefore may be more suitable for small business owners wishing to hire several foreign executives. The best tax-free zone and easiest zone to obtain work visas is Panama Pacifico.

Reforestation Investor Visa

This visa program is for those interested in large-scale reforestation investment projects. This visa requires a minimum investment of \$80,000 USD, a government approved reforestation project, and must involve at least 5 hectares of land. This program is a perfect match for those interested in investing big in teak or other hardwood cultivations.

Business Investor Visa

This is an ideal visa program for somebody not from one of the 50 "friendly" countries listed above. Those who start a business in Panama with an initial \$160,000 capital investment will be granted temporary residency. Following two years of business operations, you will be granted a permanent residency status. This program does not

require a minimum number of employees; therefore, you may be the sole employee of your company. However, it is important that you do conduct some type of legitimate business in order to earn full residency status.

Health

Panama is home to some of the most modern health facilities in the hemisphere, comparing even to those of Canada or the United States. The Johns Hopkins-affiliated “Hospital Punta Pacifica,” located in Panama City, is considered to be the most technically advanced medical center in Latin America. It is common for Panamanian doctors to study abroad in the U.S., Canada, or Europe and, therefore, they will often speak English. The following is some basic information regarding health concerns, available medical facilities, and health coverage options while traveling to or living in Panama. It is still advisable that those traveling to Panama should plan a visit with their primary care physician or a travel health clinic at least 4-8 weeks prior to departure.

Vaccines

While Panama does not require any vaccinations for tourists, several are recommended depending on your plans while traveling. If you plan on getting any of these vaccines, it should be done well before your trip to Panama, as many of them take a few weeks to produce immunity. Although not a requirement in Panama, it is also recommended that you obtain an International Certificate of Vaccination (Yellow Booklet) from your doctor’s office. The following are recommended vaccines according to the U.S. Center for Disease Control (CDC).

Hepatitis A

Hepatitis A is recommended for all travelers as it can easily be transmitted through contaminated food or water. Typically, this vaccine requires one dose before the trip, and a booster 6-12 months later. Some side effects may include soreness at injection site, headaches, or body aches.

Typhoid

Much like Hepatitis A, the typhoid vaccine is recommended to all travelers to Panama, as it can be easily transmitted through contaminated food or water. This vaccine is especially important for those who are traveling to more rural areas or who are adventurous eaters. Typically, this vaccine requires 4 capsules to be taken by mouth, with one taken every other day. Some side effects may include abdominal pain, nausea, or rashes.

Hepatitis B

Hepatitis B is recommended to some travelers, and is transmitted through sexual contact, contaminated needles, and blood products. This vaccine is recommended if you may be having sex with a new partner, getting a tattoo or piercing, or having any medical procedures done. This vaccine comes in three doses over a 6-month period. Some side effects that may include soreness at the injection site, or a low-grade fever.

Rabies

Rabies can be transmitted through contact with bats or other mammals in Panama, however, it is not a major risk to most travelers. The following groups of travelers are most advised to receive this vaccine: those who will be traveling to remote areas and partaking in outdoor activities (such as adventure travel or caving); or people who will explicitly be working around animals (such as wildlife professionals and researchers). This vaccine comes as 3 shots over a 3-to-4-week period. Some side effects may include soreness at injection site, headaches, or body aches.

Yellow Fever

Yellow fever is present in certain parts of the country, and is transmitted primarily through mosquitos. Vaccination is advised to people planning on traveling to regions east of the Panama Canal, such as the Emberá and Kuna Yala Comarcas, and the Provinces of Darién, Colón, and Panama. Travelers visiting regions west of the canal, including Panama City, will most likely not be affected by yellow fever. This vaccine comes in 1 dose and lasts for up to 10 years. Some side effects that may occur include headaches or body aches.

Malaria

Much like yellow fever, malaria can be contacted through mosquitos and is mainly a concern in more rural and forested regions of the country. Regions with the most transmissions primarily include provinces east of the canal and the Ngäbe-Bulgé Province. Malaria is not a concern in Bocas del Toro, Colón, Veraguas, Coclé, Chiriquí, Herrera, Los Santos, San Miguelito, and Panama City. Antimalarial medication is available to those who want it.

Other Infectious Diseases

Apart from those listed above, several other infectious diseases are present in Panama and do not have preventative vaccinations. As there are no known vaccinations at this time, the following list will provide several tips for preventing infection.

Zika Virus

At the time of research, there have been reports of transmission of the Zika virus in most parts of Panama. Although not scientifically proven at this time, it is believed that Zika virus can be sexually transmitted through males. For this reason, travelers are advised to use condoms or abstain from sexual intercourse. Most people infected by Zika do not show any symptoms and may never know that they have been infected. For those who do develop symptoms, they are often mild (slight fever or body aches) and usually last no longer than one month. In rare cases, Zika infection may trigger Guillain-Barre Syndrome (GBS), a disorder that can cause muscle weakness or paralysis. Most patients fully recover from GBS; however, some have permanent damage.

Most notably, Zika virus can be passed from a pregnant woman to her fetus and is believed to cause serious birth defects. For this reason, the Center for Disease Control (CDC), World Health Organization (WHO), and the Pan-American Health Organization (PAHO) advise women who are pregnant, or planning on getting pregnant, to not travel to Panama. This also includes men who intend on having children, as Zika is believed to be sexually transmittable. For more specific information, consult with your primary doctor and the CDC, WHO, and PAHO websites.

Although there is no Zika vaccine, travelers to Panama can take several precautions to prevent Zika infection. The main precaution one can take is to protect themselves from mosquito bites: wear long-sleeved, permethrin-treated clothing; use EPA-DEET insect repellent; limit your outdoor time and utilize air-conditioned spaces. Also, you should use condoms if having sexual intercourse (vaginal, anal, or oral) with a male while traveling to Panama.

Dengue Fever

Also known as “break-bone fever,” Dengue Fever is most commonly transmitted by mosquitos. It may cause flu-like symptoms such as fever, muscle aches, joint pains, headaches, nausea, and vomiting. Most cases last for only a few days. Severe cases may result in hospitalization. If you show symptoms, take an analgesic such as acetaminophen/paracetamol (Tylenol) as prescribed and stay hydrated. As there is no vaccine for this disease, the best prevention method is taking precaution against mosquito bites.

Chikungunya

Like Zika and Dengue Fever, Chikungunya is transmitted through mosquitos. Common symptoms may include fever, joint pain, headache, muscle pain, joint swelling, or rash. As there is no vaccine for this disease, the best prevention method is taking precaution against mosquito bites (i.e. wearing long clothing, using DEET-bug repellent, staying indoors, etc.).

Leptospirosis

This disease is transmittable through contact with infected animal’s urine. The greatest risk occurs during flooding, when sewage overflow may contaminate water sources. Typical symptoms resemble mil-flu and will most likely last no more than a few days. Rare cases are complicated by jaundice or meningitis. You can lessen your risk by avoiding sites of fresh water that may be contaminated by animal urine.

Leishmaniasis

This disease is transmitted by sand flies and occurs in rural and forested regions throughout Panama, particularly the eastern and southern regions. A main symptom of leishmaniasis is slow-growing ulcers on the surface of the body. This disease can be prevented by following similar precautions as for mosquitos.

Traveler's Diarrhea

Traveler's diarrhea is a very common condition that can develop from consuming contaminated food or water. To avoid, don't drink untreated water, properly cleanse fresh fruits and vegetables, and be selective when eating from street vendors. If you experience five or more stools per day, you should begin taking an antibiotic (usually a quinolone drug) and an antidiarrheal agent (such as loperamide). If the diarrhea is bloody, persists for more than 72 hours, or is accompanied by fever, shaking, or chills, you should seek further medical attention.

Medical Precautions

Food and Water

Tap water in Panama's urban centers, such as Panama City, are safe to drink since there is the proper sanitation infrastructure. Tap water becomes more undrinkable in rural areas, and should especially be avoided in the province of Bocas del Toro and the Kuna Yala Comarca. To be safe, it is advisable that you purchase bottled water or purify it yourself. The most effective way is to vigorously boil tap water for at least one minute. This should kill any pathogens that may exist.

Medical Checklist

The following is a comprehensive list of suggested medical items that you may want to consider bringing with you on your trip to Panama. These items can be used to treat minor injuries and prevent infectious diseases while in Panama.

- Acetaminophen (Tylenol) or Aspirin
- Adhesive or paper tape
- Antibacterial ointment (e.g. Bactroban)
- Antibiotics
- Antidiarrheal drugs (e.g. Loperamide)
- Antihistamines
- Anti-inflammatory drugs (e.g. Ibuprofen)
- Bandages, gauze, gauze rolls
- DEET-containing insect repellent for skin
- Malaria pills (recommended for regions east of the canal, i.e. Darién Province)
- Oral rehydration salts
- Permethrin-containing insect repellent for clothing, tents, bedding
- Pocket knife
- Scissors, safety pins, tweezers
- Steroid cream or cortisone (for allergic rashes)
- Sunscreen
- Syringes and sterile needles
- Thermometer

Medical Facilities

Panama's medical infrastructure is one of the most impressive and technologically advanced in the entire region. Medical facilities can be found in all major urban areas; however, they are more limited in rural regions.

Public Medical Centers

Panama's public medical facilities are maintained by two government bodies, the Ministry of Health (Ministerio de Salud, MINSA) and the Social Security System (Caja de Seguro Social, CSS). MINSA is funded through the government budget and CSS is funded from national taxes. Public medical facilities in Panama have well-trained doctors. However, they can often be inefficient, understaffed, and have inferior medical technology compared to private facilities. Nevertheless, all coverage from these facilities are 100% covered under Panama's government-sponsored health insurance.



Hospital Santo Tomas:

This Panama City hospital is one of the oldest and most reputable public facilities in Panama. It is separated into various specialties such as the cancer treatment unit, the children's unit, and the largest trauma unit in Central America. It also specializes in plastic surgery, radiology, dermatology, and cardiology.

Calle 37 Este and Balboa Avenue, Panama City.
Telephone: +507-507-5600
Fax: +507-507-5823



Hospital Amador Guerrero:

This public facility is located in the port city of Colón, and was named after the first president of Panama. It is the most popular public hospital in Colón.

Calle 10 y Paseo Gorfás, Colón.
Telephone: +507-441-5060



Social Security Hospital of David:

This hospital, located in David, Chiriquí, is one of the most popular public facilities in David. It is mostly used by Panamanians not covered by private insurance. Notably, this hospital has large stocks of anti-venom, and is the facility of choice for treating snake bites.

Private Medical Centers

While Panama's public hospitals are free for the majority of its population, its private medical facilities hold prestige that makes them renowned internationally. Given that the majority of these doctors were educated in the United States, and that the hospitals are often affiliated with U.S. institutions, most of the following will have 24/7 bilingual assistance.



Hospital Punta Pacifica:

located in Panama City, this Johns Hopkins Hospital affiliate is the most technologically advanced medical center in Latin America. Punta Pacifica is renowned for its specialty in cardiac surgery, general surgery, neuro-surgery, urology procedures, fertility treatment, and ophthalmology. It also recently debuts its brand new recovery unit.

www.hospitalpuntapacifica.com / info@hpp.com.pa

Boulevard Pacifica and Via Punta Darien, Panama City

Telephone: +507-204-8000

Fax: +507-204-8010

Emergency: +507-204-8185 / +507-204-8184



Hospital Nacional:

This hospital is a well respected private hospital located in Panama City. This is one of the most technically advanced hospitals in the country, and it is renowned for its radiology unit, maternal-fetal medicine, and robotic surgery.

www.hospitalnacional.com / mercadeo@hospitalnacional.com

Avenida Cuba, between 38th and 39th Street, Panama City.

Telephone: +507-207-8100

Fax: +507-227-0580 / +507-207-8337

Doctor's Offices: +507-227-5444

International Office/Insurance Liaison: +507-207-8354



Centro Medico Paitilla:

This Panama City hospital (CMP) is affiliated with the Cleveland Clinic and is a certified training center facility according to the American Heart Association. This hospital specializes in oncology, cardiology, vascular surgery, orthopedics, and neurology. Other special services include pediatrics, psychiatry, obstetrics and gynecology, imaging, and radiology.

clininfo@psi.net.pa

Avenida Balboa and 53rd Street, Marbella, Panama City

Telephone: +507-265-8800

Fax: +507-265-8861

Emergency: +507-265-8888

Doctor's Offices: +507-269-5222

Clínica Hospital San Fernando:



This Panama City hospital is affiliated with various medical institutions, such as Tulane University, Miami Children's Hospital, Baptist Hospital of Miami, Christus Health, and Christus Muguerza.

This hospital performs services in radiology and diagnostic imaging, gynecology and obstetrics, respiratory medicine and allergies, oncology, cardiology, nuclear medicine, and urology. It is renown for its specialty in orthopedics, general surgery, cardiovascular surgery, ambulatory surgery, LASIK vision correction, knee and hip replacements, laparoscopic gallbladder removal, and LAP-BAND or gastric bypass surgery.

www.hospitalsanfernando.com / acliente@hospitalsanfernando.com

Via España, Las Sabanas, Panama City

Telephone: +507-305-6300 (Dial #2 for English)

Emergency: +507-305-6305

Pediatric Hospital: +507-278-6600 / +507-229-2299

International Relations / Insurance Liaison: +507-305-6408

Fax: +507-305-6420

Emergency Telephone Numbers

Fire - 103

Ambulance - 103

Police - 104

Directory Assistance - 102

Suggested Physicians in Panama

The following is a list comprised by the U.S. Embassy in Panama of English-speaking and U.S.-educated physicians. These doctors are all located in Panama City and work in various hospitals. They are split up by medical specialty.

Allergy and Immunology

Dr. Marco A. Lopez

Consultorios Médicos Paitilla 3rd floor, #319

malopez@cwPanama.net

Telephone: 269-3333; Fax: 214-9472

Languages: Spanish and English

Dr. Emilio Saturno

Consultorios Punta Pacifica, Boulevard Pacifica, 2nd Floor

Email: esaturno@msn.com

Telephone: 204-8494 ext. 2041; Fax: 204-8493

Languages: Spanish and English

Cardiology

Dr. Norberto Calzada

Consultorios Médicos Paitilla
53d St & Balboa Ave, 6th floor, South, #627
Telephone: 269-0566; Fax: 269-4068
E-mail: njcalzada@gmail.com
Languages: English and Spanish

Dr. Jorge A. Motta

Consultorios Médicos Paitilla
53d St & Balboa Ave, 6th floor, South, #628
Telephone: 269-0566; Fax: 269-4068
Languages: Spanish and English
Dentists: adult and pediatric

Dr. Eduardo Cabaleiro

Clínica Arango Orillac
54th St., Obarrio
Telephone: 263-8166; Fax: 264-7993
Email: ecabaleiro@arango-orillac.com
Languages: English and Spanish

Dr. Gabriela I. Eisenmann

Eisenmann Dental Clinic
Telephone: 269-2750 / 213-9108
Email: geisenmann@cableondo.net
Languages: English and Spanish

Dermatology

Dr. Constantino Costarangos

Consultorios Médicos Punta Pacífica
Boulevard Punta Pacífica, 2nd Floor, #201
Telephone: 204-8312
Languages: English and Spanish

Dr. Gioconda Gaudiano

Edificio Antonio
F Street, El Cangrejo, ground floor
Telephone: 223-7856 / 263-9663
Email: gocon02pa@yahoo.com
Languages: Spanish and English
Ears, Nose & Throat (ENT)

Dr. Ramon Crespo Berges

Consultorios Médicos Paitilla
53rd St. & Balboa Ave., 2nd Floor, South, #227
Telephone: 206-2459
Email: rcrespo@medicospaitilla.com
Languages: Spanish and English

Dr. Francisco Tejeira

Consultorios Médicos Paitilla
53rd St. & Balboa Ave., 5th floor, North, #509
Telephone: 206-2587 / 6618-1977
Languages: Spanish and English

Endocrinology

Dr. Adriano Delgado Paredes

Centro Especializado San Fernando
Vía España Las Sabanas, 2nd Floor, #2-5
Telephone: 261-0834
Email: diabetesyvorazon@yahoo.es
Languages: Spanish and English

Gastroenterology

Dr. Jose R. Mendez

Consultorios Médicos Paitilla
53rd St. & Balboa Ave, 1st floor South, #118
Telephone: 206-2593; Pager: 264-5155
Languages: English and Spanish

Dr. Jorge R. Orillac P.

Clínica Hospital San Fernando North
Vía España Las Sabanas, 2nd floor, #2-12
Tel: 229-0533 ext. 6
Languages: Spanish and English

Hand Surgery

Dr. Julio Arias

Hospital Punta Pacifica, Consultorio 161
Telephone: 204-8318; Cel: 6777-4284
Languages: Spanish and English
Hematology

Dr. Ricardo Diaz F.

Consultorios Médicos Royal Center
Telephone: 263-3449; Fax: 264-6791
Email: rdiazf@cwPanama.net
Languages: English and Spanish

Infectious Disease

Dr. Nestor Sosa

Consultorios Médicos Royal Center
53rd St. & Balboa Ave., Section A, 1st Floor, #108
Telephone: 265-5460
Email: Panamamrc@yahoo.com
Languages: Spanish and English

Internal Medicine

Dr. Rosendo Gonzalez Gomis

Consultorios Médicos Paitilla
53rd St. & Balboa Ave., 3rd floor, #331
Telephone: 269-3178
Email: clinica_rofer@cwPanama.net
Languages: Spanish and English

Dr. Eric Ulloa

Centro Especializado San Fernando
Vía España Las Sabanas, 6th Floor, Offices 6-9
Telephone: 229-9728; Cel: 6676-7503
Email: ejulloa@cableonda.net
Languages: Spanish and English

Neurology

Dr. Fernando Gracia

Consultorios Médicos Paitilla
53d St & Balboa Ave, 1st floor, North, #107
E-mail: fegra@medicospaitilla.com
Telephone: 263-7977 / 206-2406

Neurophysiology

Dr. Ezequiel Jethmal

Centro Medico Paitilla
53d St. & Balboa Ave, 1st floor, North, #112
Telephone: 269-3983
Languages: Spanish and English

Neurosurgery

Dr. Carlos Briceño

Consultorios Médicos Paitilla
53rd St. & Balboa Ave., 4th floor, North #411
Telephone: 206-2599

Obstetrics & Gynecology

Dr. Marta Olmos de Méndez

Centro Especializado San Fernando
Via España, Las Sabanas, 4th floor
Telephone: 229-2299 / 229-2477
Email: meol@sinfo.net
Languages: Spanish, English, French, Italian

Dr. Mario Vega Rich

Consultorios Punta Pacífica
Boulevard Punta Pacífica, 6th floor, #612
Telephone: 204-8514
Languages: Spanish and English

Ophthalmology

Dra. Edith Perez de Lopez

Consultorios Punta Pacífica, Ground Floor, #12
Telephone: 204-8434
Email: retinaivitreo2020@hotmail.com
Languages: English and Spanish

Optometry

Dra. Sandra Wang-Harris

Opticlinic Obarrio, next to Niko's
Telephone: 264-4275
Email: opticlinic@cwPanama.net
Languages: Spanish and English

Orthopedics

Dra. Ariel Saldaña

Consultorios Médicos Paitilla
53rd St. & Balboa Ave., 5th floor, North, #505
Telephone: 206-2587/ 269-5222
Email: arielsaldana@yahoo.com
Languages: Spanish and English

Orthodontia

Dr. Geoffrey Osorio

Perfect Smile
El Dorado, Albrook and El Carmen.
Telephone: 236-0350
Email: drosoario@cableonda.net
Languages: English and Spanish

Otolaryngology

Dr. Manuel Carlos Preciado

Centro Especializado San Fernando
Via España Las Sabanas, Clinica Preciado, ground floor
Telephone: 261-5321 / 261-6100
Languages: English and Spanish

Pediatric, Allergy & Immunology

Dr. Alan Smith Sousa

Centro Especializado San Fernando
Vía España Las Sabanas, 3rd Floor, #3-5
Telephone: 229-6891
Languages: English and Spanish

Pediatric, Developmental

Dr. Julio César Royo Jaen

Centro Especializado Paitilla
53rd St. Balboa Ave, IDEAN, Ground floor, #8
Telephone: 263-8220

Pediatric General

Dr. Maria B. Abbott de Saiz

Consultorios Punta Pacífica
Boulevard Pacífica, 3rd floor, #317, 318, 319
Telephone: 204-8344
Email: mabbott@pol.net
Languages: Spanish and English

Pediatric Ophthalmology

Dra. Ivonne Matute de Martinelli

Consultorios Médicos Paitilla
53rd St. & Balboa Ave, 6th floor, South, #617
Telephone: 269-5222

Pediatric & Adolescent Psychiatry

Dra. Susana de Leon

Capital Plaza, Costa del Este
Capital Plaza, 13th floor, #1304, Costa del Este
Telephone: 300-0360
Language: English and Spanish

Pediatric Physical Therapy

Ms. Gloria Lozano

Consultorios Medicos Royal Center
53rd St. & Balboa Ave, Torre A, 5th floor, #504
Telephone: 263-0471

Pediatric Urology

Dr. Angel Alvarado

Consultorios Médicos Paitilla
53rd St. & Balboa Ave, 3rd floor, #313
Telephone: 206-2477
Email: angalvar1@gmail.com
Languages: English and Spanish

Primary Care

Dr. Jose Teran

Centro Especializado San Fernando
Via España Las Sabanas, 5th floor
Telephone: 278-6605; Pager: 265-0300
Language: English and Spanish

Psychiatry

Dr. Ramiro Diaz Cabal

Consultorios Médicos Paitilla
53rd St. & Balboa Ave, 5th floor, South, #527
Telephone: 206-2588 / 269-1782
Email: rdiaz@tsi.net.pa
Languages: English and Spanish

Pulmonology

Dr. Rafael A. Restrepo (Primary Post Medical Advisor)

Consultorios Médicos Paitilla
53rd St. & Balboa Ave., 3rd floor, #321
Telephone: 206-2484 / 269-5222
Email: rrestrepo@medicospaitilla.com
Languages: English and Spanish

Periodontists

Da. Gabriela I. Eisenman

Eisenmann Dental Clinic
Telephone: 269-2750
Email: geisenmann@cableonda.net
Languages: English and Spanish

Prosthodontists

Dr. Ricardo Arango Arias

Clinica Arango Orillac
Telephone: 263-8166
Email: Ricardoarango@arango-orillac.com
Languages: Spanish and English

Rheumatology

Dr. Luis A Picard-Ami

Hospital Punta Pacifica, first floor, #166

Telephone: 204-8560 / 204-8552

Email: picardami@psi.net.pa

Languages: English and Spanish

Dr. Generoso Guerra B.

Consultorios Medicos Royal Center

Balboa Ave., Sec A, 2nd floor, #206

Telephone: 263-3464

Email: genemar@cableonda.net

Languages: Spanish and English

Pharmacies

Obtaining medication in Panama is incredibly easy and cheap when compared to Europe or the United States. Additionally, many drugs are available over-the-counter in Panama that would require a prescription in the U.S. or E.U, and you will find that the price in Panama is approximately one-third of the price. Pharmacies should be easy to find, as they are located all throughout Panama. It should also be noted that they are referred to as “farmacias,” as that is the Spanish spelling.

There is a plethora of farmacias in most parts of the country. Large pharmaceutical chains such as “Arrocha Farmacias” or “Metro X” can be found in many urban centers. In more rural regions, smaller, locally run pharmacies are present. Most pharmacies follow normal business hours of 9-5, however, hours may vary. Generally, pharmacies located inside of the national supermarket, El Rey, are open 24-hours and are located throughout the country.

The following drugs are not over-the-counter and will require a prescription from a medical provider: antibiotics, sleeping tablets, and strong pain medication. However, you will find that some drugs can be purchased over-the-counter such as codeine, blood pressure medication, liver medication, and antihistamines. Regardless, it is advised that you consult with a medical professional before purchasing and using any medication.

You may find it helpful to know your prescription information in Spanish, including its name, past medications, etc., so that the pharmacist can easily assist you.

Typically, Panamanian farmacias operate in a similar capacity as those in the U.S. or EU, in that they sell goods other than drugs, such as perfumes, makeup, and other hygienic products.

Insurance

It is no secret that Panama’s health care system is one of the best and most affordable in Latin America. Some travelers and expats in good health choose to self-insure any medical expenses that should arise. Given Panama’s low-cost medical system, this is an option for those in good health who do not plan on having any major trips to the hospital. For those who are not as risky, there are several insurance packages that may be right for you.

First and foremost, you should check if your current coverage can be extended abroad. Many U.S. policies such as Medicare will not apply, as they do not extend beyond the United States. Many insurance companies offer international coverage, which would be perfectly valid in Panama, however, these may be more expensive.

Private Panamanian insurance is a fraction of the cost of similar packages in the U.S. or Europe. Insurance costs is low as a result of low malpractice insurance, given that frivolous lawsuits are not as present, and Panamanian's low average monthly salaries. This creates a perfect climate for foreign expats in Panama wishing to ensure affordable, top-notch health coverage.

Before purchasing the best-fitting health insurance, there are several factors you should consider. Aside from cost, you may want to consider coverage territory (if you plan on traveling outside of Panama), any annual or lifetime limits, which networks of providers your coverage will apply to, claim payments, and whether your existing health conditions will be covered. Interpreting and comparing all of these variables may be overwhelming, in which case it is recommended that you hire an insurance broker or agent. These representatives can help you choose the best plan based on your needs.

Government Sponsored Insurance

The government of Panama sponsors free public healthcare to all permanent residents and citizens of Panama who contribute to social security. While this program exists, it is sometimes considered unreliable, and most Panamanians opt out and purchase private insurance. Given its low cost, purchasing private coverage is not much of a burden for most Panamanians and foreign expatriates.

Local HMO's

Local Panamanian health maintenance organizations (HMO's) are one of the two major types of private health insurance in Panama. It should be noted that local policies only cover services provided in Panama and do not apply to medical services abroad. Typically, these plans carry limits between \$300,000 and \$500,000 USD, with deductibles as low as \$300 or \$500 USD, and premiums between \$600 and \$700. Such plans cover all expenses from in-network providers, and even as much as 60% coverage towards treatment from other doctors or facilities.

International HMO's

Most often, international plans work in the same way as local HMO's, but their coverage extends into other countries as well. Typically, these plans carry lifetime limits between \$700,000 and \$1.5 million USD, deductibles between \$1,000 and 10,000 USD, and premiums between \$600 and \$700 USD.

Private Hospital Membership

This plan is offered by many private hospitals throughout Panama, of which treatment can only be received at the same facility. For a cost as low as \$18.00 USD, you can receive up to 100% reimbursement for emergency room services, 70% reimbursement for diagnostic tests, and 50% reimbursement for routine screenings. Depending on the provider, some waiting periods and annual coverage limits may apply.

Additional Info and Resources

Some common insurance providers in Panama are Pan-American Life Insurance Group, MAPFRE, Aseguradora Ancon, and Blue Cross Blue Shield of Panama.

Medical Tourism

In recent years, the industry of medical tourism has rapidly expanded in many parts of Latin America. As medical costs skyrocket in many parts of the U.S. and Europe, people from these countries have discovered that they can receive the same quality care at a fraction of the price in Panama. Health tourism, or medical tourism, is defined as people traveling to another country to receive medical, dental, or surgical care while enjoying a vacation at the same time. Panama, particularly Panama City, has become the new global hub for medical tourism, as it maintains some of the most impressive medical infrastructures in the entire hemisphere. Not only are its medical facilities comparable to those in the U.S. or Canada, but most of its doctors are U.S.-educated, bilingual, and equipped to serve foreign patients. Aside from its state-of-the-art medical infrastructure, Panama is one of the most traveled to tourist destinations in general, making it a very popular destination for medical tourists. Daily direct flights to and from Miami, Los Angeles, Houston, New York City, Toronto, Vancouver, Amsterdam, Madrid, and Frankfurt, among others, make it very accessible. It is estimated that hundreds of foreigners per year travel to Panama to receive medical procedures, and some hospitals reportedly received up to 400 to 450 foreign patients in the past few years.

Most of the medical facilities that offer services to tourists are private hospitals. The most prominent of these include Hospital Punta Pacífica, Hospital Nacional, Clínica Hospital San Fernando, and Centro Medico Paitilla, all located in Panama City.

Available Medical Services

Hospitals and medical facilities in Panama offer a wide array of procedures and services. Some of these services include, but are not limited to: cosmetic and plastic surgery (including face, breast, and body contouring); dental procedures (surgeries, teeth whitening, and dental implants); orthopedic surgery (including hip and knee replacements); fertility treatments; bariatric and obesity surgeries; cancer treatment and oncology; eye and ophthalmology procedures (including LASIK, cataract surgeries, vitreo retinal surgery, etc.); and even stem cell therapy. This list does not include all services, and procedural specialties vary by hospital.

Malpractice and Liability Laws

One of the main reasons health coverage and medical services are so cheap in Panama, compared to Europe or the U.S., is because of lower malpractice insurance costs. Therefore, although Panamanian doctors are responsible for their patients' care, they are not legally liable in the case of damages or injuries incurred during procedures.

Safety

Panama is one of the most stable and safe countries in Central America, and crime against tourists is particularly rare. However, as in all major metropolises in the world, particular precaution should be taken when visiting major cities in Panama, such as Panama City. The following are some general safety tips for those traveling to Panama, particularly to larger cities.

General Precautions

As in all cities, you should take some typical precautions to ensure your safety while in Panama. For example, you should not travel home alone with strangers, hitchhike, wear excessive jewelry or overly-flashy accessories, or carry large sums of cash, credit or debit cards, or other valuables that you do not need. Should you be the victim of a robbery attempt, you should not resist, as many robbers may be armed.

Information for Victims of Crime

Given Panama's large tourist population, its national police (PNP) has a special division dedicated to tourists and their safety. Typically, the PNP maintains tourist substations in most major cities, and several in Panama City. While their responsiveness and performance is quick and efficient, they often do not speak much English. Moreover, while incidents of police harassment or bribery of foreigners is uncommon in Panama, in the case that this does occur, it is recommended that you refuse questioning and ask to speak with their supervisor.

The loss or theft of a passport should be reported immediately to the Panamanian police, and then to your nearest embassy or consulate. Often times, embassy officials will require a police report documenting the theft of your passport, and they may waive the fee of printing a temporary passport. In all cases of theft, your nearest embassy or consulate will be able to help you receive appropriate medical care, contact family members or friends, and help with money transfers. Additionally, embassy officials can help you translate, navigate the Panamanian criminal justice system, and help you find an attorney if needed.

The Panamanian Government also sponsors a program assisting victims of crimes. The Oficina de Asistencia a Víctimas de Crímenes, located in the Ancon district of Panama City, oversees this program and can be contacted at +507-262-1973 or +507-512-2222.

Taxi Cab Safety

Taxis are one of the most popular methods of transportation by foreigners in Panamanian cities, as they are often the cheapest and most reliable option. While most taxis are safe, you should take note of a few tips before traveling to Panama.

Upon arrival at the Tocumen International Airport, there will be chartered taxis available to Panama City. Typically, they will cost around \$ 30.00 USD, or may charge \$10 USD per person for three or more passengers. These drivers can be found throughout the airport, and will typically be driving vans. At the airport, a representative will help you with your luggage and direct you to an available taxi driver.

Taxis in the city may be a car or van and will be marked with a taxi signage, either on the roof or on the car itself. If the the taxi is available, driver's will typically honk their horn as they pass you. Often times if they only have one passenger, drivers will still pick up more passengers going in the same direction along the way. Pricing is based on distance and number of passengers, however, as a tourist you may be charged more. In order to avoid disputes, you should determine the price before you enter, allowing you to both agree upon a price. If you feel uncomfortable or unsafe for any reason with a particular driver, you can let them pass and you will be able to easily find another one nearby. Moreover, you should wait for taxis in well lit areas. This will ensure both your safety and your visibility to taxi drivers. Most hotels, hostels, and other tourist institutions will be able to call trusted taxis, however, these often have set prices and may be more expensive than typical taxis. Additionally, if you find a taxi driver that you like, you can ask for their business card and call them the next time you need a ride.

Hiking Safety

Hiking in Panama can present some difficulties for even the most skilled adventurers. Regarding climate, as you increase in elevation, the temperatures can become quite cold at night and it is important that you are adequately prepared. You should always bring a supply of food and water in case of emergency.

Many of the trails in Panama can be rough and easily obstructed by fallen landlines, storms, or vegetation growth, making it easy to get lost. If you are an inexperienced hiker, you should be sure to travel with a guide at all times. If you will be hiking without a guide, it is recommended that you let your hotel or hostel know of your plans, as well as when you plan on returning.

Swimming Safety

Typically, the Caribbean waters are calmer and ideal for swimming. The Pacific Ocean, on the other hand, can be strong and rough. Unfortunately, drownings occur every year in Panama, most of which are caused by rip currents. A rip tide is a strong current that will pull you out to sea. It is important to note that while they will pull you out, these currents will not pull you under the water. If you find yourself caught in a rip tide, it is important to stay calm and not try to swim directly back to shore, as you will be swimming against the current and can tire yourself out. Instead, you should try and swim parallel to the shore to escape the current. Once the rip tide dissipates, swim towards the shore at a 45-degree angle to ensure that you do not get caught in another current.

TRAVELING WITHIN PANAMA

Once you get to Panama, it is important to know how to get around the country. There are several modes of transportation which you will find easily accessible and affordable.

By Airplane

All travel within Panama and to neighboring countries is carried out by both Air Panama and Copa Airlines, Panama's two domestic airlines. All domestic flights will depart from Albrook Airport in Panama City to various destinations throughout the country. Tourists arriving at Tocumen International Airport can take a local bus (\$ 1.25 USD) to Albrook. During high season (mid-December to mid-April), ticket prices will be substantially higher and may sell out faster than during other parts of the year.

Air Panama: www.airPanama.com or +507-316-9000

Copa Airlines: www.copaair.com or +507-217-5656

By Boat

Boats are the primary method of transportation to many regions in Panama such as the Darién Province, Las Perlas Archipelago, and the islands of San Blás and Bocas del Toro. Ferries depart from Panama City to Isla Taboga and Isla Contadora, as well as Panama Canal transits.

For those traveling to Bocas del Toro on Isla Colón, there are frequent water taxis departing from Almirante. Those traveling to Isla de Coiba and the national maritime park can best get there by organized boat tours. These are typically more reliable and safer than other small-scale boat services.

Those traveling to the islands of San Blás can hitch a ride on Colombian and Guna merchant boats which will carry cargo to several of the 48 islands. These boats can sometimes be overloaded, and it may be wiser to travel by sailboat from the four-day motorboat tour to Colombia.

As noted earlier, much of the Darién province is unreachable by road, especially during the rainy season. For this reason, boat travel, specifically piraguas (long canoes), is the primary method of transportation to various towns in this province.

By Bus

Most regions in Panama that are connected by road can be traveled to by bus. Larger charter buses, equipped with air-conditioning, reclining seats, and TVs, typically travel to large cities and other popular destinations. More common are smaller Toyota Coaster buses, referred to as chivas, that travel to various towns throughout the Azuero Peninsula and along the interamerican highway.

In Panama City you will find a new Metrobus system with official bus stops and air-conditioning. Riders can purchase bus passes at the Albrook Bus Terminal, or at any main bus stop.

By Railroad

The Panama Canal Railway Company offers daily service between Colon and Panama City. The historic coast-to-coast railway runs from Monday-Friday, departing from Panama City at 7:15 a.m. and from Colon at 5:15 p.m. Passengers may purchase tickets at the station or reserve tickets ahead of time. Prices for one way tickets are \$25.00 USD for Adults, \$15.00 USD for Children (2-12 years), and \$17.50 USD for retired/senior citizens. Some discounts may apply to Panamanian citizens or permanent residents. To make reservations and find out more information:

Telephone: +507-317-6070

Email: infor@panarail.com

Website: www.panarail.com

By Car

Traveling by car is a great opportunity to freely experience Panama. As a tourist, you are entitled to drive using your driver's license from your country of origin for a period of 90 days. All major cities have car rental companies, and some companies offer discounted car-hotel packages that may be suitable for those taking day trips out of Panama City. The interoceanic highway is easily accessible, well maintained, and a great way to explore Panama's many beaches and mountain towns, without the restrictions of bus shuttles. Some car rental companies that you will find in Panama include:

- **Arrendadora Económica:** +507-229-5257 / www.arrendadoraeconomica.com
- **Alamo:** +507-236-5777 / www.alamoPanama.com
- **Ancon:** +507-225-1433 / www.anconrentacar.com
- **Avis:** +507-278-9444 / www.avis.com
- **Barriga:** +507-269-9221 / www.barrigarentacar.net
- **Express:** +507-270-3200 / www.expressrentPanama.com
- **Hertz:** +507-260-2111 / www.rentacarPanama.com
- **Payless:** +507-222-1881 / www.paylesscarrental.com
- **Sixt:** +507-269-7498 / www.sixt.com.pa
- **Thrifty:** +507-264-2613 / www.thrifty.com

By Bicycle

For those looking for an eco-friendly way to explore Panama City, you can easily bike through many parts. The best places for cyclists in Panama City are the coastal routes of Cinta Costera and Causeway. These are dedicated bike routes and there are weekend cyclist groups that often ride together along these paths. Riding throughout the city is not for those who are inexperienced with city cycling. Roads are often narrow and vehicle drivers are aggressive and unforgiving towards bicyclists.

OBTAINING BASIC SERVICES

Electricity

The sole provider of gas and electricity throughout Panama is Union Fenosa, a large-scale Spanish company. Electricity prices range anywhere from \$0.19-0.26 USD per kilowatt/hour. This figure is measured by a meter which is read once a month. Panama's electrical system is 110v, which is the same as in the United States.

For more information from Union Fenosa:

+507-315-7222

edemet-edechi@ufPanama.com

www.gasnaturalfenosa.com.pa

Water

Unlike gas and electricity, water is distributed through the state-owned company, National Institute of Aqueducts and Sewers (IDAAN). Typical water prices, depending on the city, range from \$0.26 USD and \$0.29 USD per m³. For more information, IDAAN can be reached by phone at +507.523-8570 or online at www.idaan.gob.pa

Telephone Services

The following is a brief guide to communicating by telephone while in Panama, both domestically and internationally.

Calling Cards

As in much of the developed world, landline telephones are quickly becoming a thing of the past. In spite of this, they do still exist in many offices, hotels, and restaurants in Panama. The phone company Claro offers a popular prepaid calling card that can be used from any public telephone to make calls both within Panama and internationally. With these cards, calls to the U.S., Canada, or other parts of Panama can cost as little as \$0.05 USD per minute. Prices may be higher for calls to other international locations. These cards come in quantities of \$3, \$5, \$10, and \$20 USD. For more information, you can contact Claro online at www.claro.com.pa or by phone at +507-200-1000.

Cell Phones

A more cost effective, efficient, and accessible option would be to purchase a Panamanian cell phone. Panamanian phone providers offer you all the same amenities (i.e. text, talk, data) that similar providers do in the U.S., Canada, and Europe. The four main providers in Panama are Movistar, Claro, Móvil-Cable and Wireless, and Digicel. Depending on your plan, you will pay anywhere from \$0.05 to \$0.50 USD per minute. Another option is to purchase a SIM card (tarjeta SIM), which can be purchased from any kiosk of the above companies. Depending on your brand of phone, it may be possible for you to insert a Panama SIM card in your current phone. This is often difficult with iPhones, particularly those sold in the United States. You may also choose a pay-as-you-go option, which will allow you to pay for individual minutes, data, and texts. You can charge your account via supermarkets, drugstores, gas stations, and kiosks throughout the country.

Another option that may be preferable for those visiting Panama for a shorter period of time, would be to only rely on Wi-Fi-based applications for communication. Smartphone applications such as Whatsapp, Line, Viber, and Facebook Messenger are great sources of communication for international travelers. Through these apps, you can send texts, pictures, and even make calls for free. As these applications require internet, they may only be available with Wi-Fi access and may not be as reliable as purchasing a Panamanian cell phone or SIM card.

Driving Permits

If you chose to obtain your driver's license or a temporary permit in Panama, there are several required documents you will need:

- Valid Passport.
- Immigration Identification card.
- Blood Type. You must affirm this through blood testing, which can cost anywhere between \$8.00 USD and \$15.00 USD.
- Pass a written exam and driving test. You may opt out of this if you have a current driver's license from your country of origin.
- A fee which will vary depending on the expiration date of your immigration card. Typically, if it is set to expire in less than 3 months, you will be charged around \$5 USD. If you plan on staying longer, you will be charged about \$20 USD.

The driver's license office is located in Panama City on Diego Dominguez Street, in the Albrook district. You can have a blood test taken at a building near the license office.

Domestic Help

The cost of domestic help in Panama is significantly cheaper compared to the cost in the United States, Canada, and Europe. Typically, an in-house maid or full-time help will cost between \$130-200 USD per month, while a gardener will cost between \$8-10 USD per day. If you so desire, you may purchase a personal, English-speaking driver for up to \$800 USD.

BANKING SERVICES

Local Banking

Panama has over 100 banking institutions that are all licensed and regulated by the Banking Supervisory Authority (Superintendencia de Bancos). Over the years, Panama has risen as an international banking hub. Given the fiscal conservativeness of its financial system, Panama's banks are developed, stable, and less vulnerable to global fluctuations. Of the various banks in Panama, there are two groups or categories of which they fall under: General License Class A and International "Offshore" License Class B. The majority of banks have Class A licenses, authorizing them to do business with clients in all parts of the world, including Panama. The Class B license allows business to be conducted with clients from all parts of the world, not including Panama.

All citizens and residents of Panama may easily open a bank account. There are some restrictions for non-residents, such as investors, and this process is complicated and can take up to several months. There are two types of bank accounts that you may open in Panama: Saving & Term Deposits and Checking Accounts. In order to figure out which is the best option for you, you should talk with an associate at a local bank.

It should be noted that not all banks in Panama are equipped with English speaking staff. If you wish to open a personal account, you should call ahead of time to ensure that there is an English-speaking representative.

Opening A Personal Bank Account

Upon choosing a trusted bank and decided to open up an account, there are several steps you must take. While required documents may vary depending on specific banks, the following is a typical set of requirements needed to open up a personal bank account in Panama:

- Your Passport, or a photocopy of your passport that shows your picture, personal details, signature, and exit and reentry stamps.
- You will also need a second photo ID. This can be a driver's license or social security card, etc.
- Two financial reference letters: these letters must be written from a previous financial institution you have done business with in the past. On their official letterhead, it should include their contact information and be addressed to the bank in which you are applying.
- Two professional or commercial reference letters: These letters can be from lawyers, financial consultants, etc. On their official letterhead, it should include their contact information and be addressed to the bank in which you are applying. Typically, references from Panama have more weight than foreign references.
- Photocopy of your income tax returns from the past 2 years.
- Signed account applications.
- Documentation of your pension status or an equivalent letter from an employer.
- At the time of opening a bank, a minimum deposit is required. This amount can vary depending on the bank, but is generally between \$150 USD and \$300 USD.

All information provided in the above documents should be notarized within 6 weeks of your application submission. If all of your information is cleared, your new account will be approved within 7-10 workdays.

Credit and Debit Cards

There is a wide variety of credit card options in the Panamanian banking system, including platinum, silver, gold, and air miles/points cards. In most cases, these will work in similar fashion to their counterparts in the U.S., Canada, and Europe. Often times, these cards will require a minimum amount of fixed deposit in your account, which is dependent on your specific bank.

Nearly all bank accounts come with a bank debit card, which can be identified with a “Clave” logo. This logo allows you to use your card at any ATM that has a “Plus” or “Interlink” symbol. In most cases, these can be used free of charge, but in some cases a bank may place limits or fees on certain purchases.

Education

Public Education

The government of Panama offers universal and compulsory public education at the pre-school, primary, and secondary levels. The education system is run and funded by the Panamanian Ministry of Education, which regulates the curriculum, syllabi, and textbooks of public schools, making up 20% of the national budget.

The Ministry of Education also funds a Special Education program for handicapped Panamanians, offering them job-related skills such as sewing, cabinet making, binding, and horticulture. In attempts to lessen the education gap and unemployment, technical and vocational courses are offered to those adults who did not finish primary or secondary school.

Private Education

Most private schools require a one-time admissions payment that can be anywhere from \$1,000 to \$12,000. These institutions are typically more demanding and offer a curriculum based on the International Baccalaureate program, with highly paid and highly skilled teachers. The private school system follows the North American academic calendar, and is closed during Christmas, Easter, and Carnival. Most private schools offer a rigorous curriculum and top-notch athletic facilities and classrooms.

The student body of Panama’s private school system is incredibly diverse, with almost all of the countries in North and South America represented, as well as students from Europe and Asia. There are a handful of language specific schools including the French school, the Japanese school, several Chinese schools, and the new King’s College, a British institution. There are also religious schools including a number of private Catholic, Jewish, and Muslim schools. In the same way that Panama has emerged as a melting pot of cultures, the nation’s children represent an equally immense gamut of ethnicities. The majority of Panama’s top institutions are located within Panama City; however, some have sprung up in surrounding suburbs or in neighboring towns.

Primary and Secondary Institutions

Academia Internacional, Boquete:

This new academy is located in downtown Boquete, and presently hosts Pre-K through 6th grade.

Telephone: +507-720-2821

Director: Melissa Vallarino

Website: www.aib.edu.pa

The Balboa Academy

This U.S. and Panamanian accredited institution boasts a rigorous and competitive curriculum. Established in 1999, it currently hosts around 800 students ranging from Pre-K through 12th grade. The language of instruction is English, of which Spanish is taught alongside. French is taught as a third language in High School. The Balboa Academy is located in Panama City.

Telephone: +507-211-1049

Director: Erinn Magee

Website: www.balboaacademy.org

Colegio Bilingue El Buen Pastor

This is a highly-accredited bilingual and evangelical school located in downtown Boquete.

Telephone: +507-720-1049

Director: Abdiel de Alvarado

Website: www.ministeriodelespiritu.org

Colegio Pio XII

This longstanding private, catholic institution is located in downtown Boquete. It is a well respected academy within the community.

Telephone: +507-720-1804

Director: Amelia Landau de Lay

Email: colegioboquete@hotmail.com

Crossroads Christian Academy

Founded in 1997, this Christian Academy provides a high-quality, formal Christian Education. All teaching is conducted in English.

This academy is located in Panama City.

Telephone: +507-317-9774

Director: Beth Almack

Website: www.ccaPanama.org

Oxford International School

This institution offers bi-lingual education to students ranging from Pre-K to 12th grade.

Telephone: +507-265-6422

Director: Patricia Palm

Website: www.ois.edu.pa

Universities

The following is a list of the most prominent universities in Panama that would be suitable for international students. Several American universities have local partnerships set up throughout Panama.

American University (Universidad Americana)

Área Bancaria, Calle Ricardo Arias y Avenida 3ra. Sur, Panama City

+507-213-1967

www.uam.ac.pa

Columbus University

Panama City

+507-263-3892

www.columbus.edu

Florida State University

Ernesto Castillero, Panama City

+507-314-0367

www.Panama.fsu.edu

Latin University of Panama (Universidad Latina de Panamá)

Campuses in Chiriquí, Veraguas, Herrera, Coclé, and Panama City

+507-998-5412

www.ulat.ac.pa

Santa María la Antigua Catholic University (USMA Panama)

Panama City

+507-230-8200

www.usmaPanama.com

Panamerican University (Universidad Panamericana)

Vía España y Calle Elvira Méndez, Panamá City

+507-265-0706

www.upam.ac.pa

Technological University of Panama (Universidad Tecnológica de Panamá)

Avenida Universidad Tecnológica de Panama, Campus Victor Levi Sasso, Panama City.

+507-560-3179

www.fic.utp.ac.pa

University of Louisville

Calle 45, Bella Vista, Panama City

+507-264-0777

www.qlu.ac.pa

University of Panama

Ciudad Universitaria, Panama City

+507-223-0654

www.up.ac.pa

ADDITIONAL INFORMATION

Working Hours

The typical working hours for most Panamanian businesses, stores, and warehouses are from 9:00 a.m. to 6:00 p.m., while some can stay open as late as 10:00 p.m. Most banks are open Monday thru Friday from 8:00 a.m. to 1:00 p.m. or 3:00 p.m.

Gratuity

The typical tipping etiquette in Panama is 10%. Often times, restaurants or bars will include this in the total, so it is important to check your bill. Tipping is not required in small cafes or casual places. Moreover, it is not expected that you tip your taxi driver.

What to Wear?

Given its tropical climate, most people wear light colored, loose fitting cotton clothing. In Panama City, you will be expected to dress a bit more formally than in other parts of the country, and shorts are not generally worn.

Shopping

Panama hosts a wide variety of shopping centers ranging from modern shopping malls to local street vendors, and from mega-super markets to compact produce stands.

Colon Free Trade Zone (Zona Libre de Colon)

A short 45-minute trip from Panama City, the city of Colon is home to arguably the most important duty-free zones in the world. Within the duty-free zone, there are more than 2,5000 companies that include electronics, auto dealerships, perfumes, bags, household appliances, sporting goods, and brand name apparel. Typical business hours in this zone are from 9:00 a.m. to 6:00 p.m., and some stores may remain open until 10:00 pm.

Multi-Plaza

Multi-Plaza is a high-end enclosed mall in Panama City that is home to various designers, boutiques, and brands including Hilfiger, Polo, Anne Klein, Mont Blanc, Levi's, Ralph Lauren, Perry Ellis, Timberland, and Hallmark. More information can be found online at www.mallmultiplazapacifica.com

Multi-Centro

Multi-Centro is another large mall located near Bella Vista that has more Panamanian brands and designers. More information can be found online at www.multicentroPanama.com.pa

Albrook Mall

Albrook Mall is another enclosed shopping mall, located in the Albrook neighborhood of Panama City. It is located beside the Albrook Regional Airport, and is connected to the Albrook Bus Terminal (Gran Terminal). This mall is best known for its sales and discounts, and it is a popular shopping destination for both locals and tourists alike. More information can be found online at www.albrookmall.com

Los Pueblos

Located near the Tocumen International Airport in Panama City, Los Pueblos is an outdoor shopping center that resembles an outlet mall in Canada or the U.S. Many stores will waive the 5% sales tax when you present your passport. More information can be found online at <http://lospueblosPanama.com/>

Central Avenue (Avenida Central)

Avenida Central is a long street divided into two sectors. The first portion is a main thoroughfare with a plethora of kiosks and street vendors selling everything from old magazines, shoe repair services, cell phone accessories, shopping totes, fresh fruit, fabric, electronics, baked goods, and more. This section is similar to a flea-market that you may find in the United States.

The second portion of Avenida Central begins at the intersection of Avenida B and Cinco de Mayo Plaza. This cobblestone street has various shops and vendors selling anything you can imagine. Artisans in the Cinco de Mayo Plaza sell crafts, while vendors down the road sell fresh produce, juice, and handmade clothing. The streets of Avenida Central are always bustling with people, locals, and foreigners alike.

Supermarkets and Outdoor Markets

Major urban regions of Panama will have a wide variety of large supermarkets, as you would find anywhere throughout the U.S. or Canada. The most popular supermarket is "El Rey," a 24-hour chain that can be found all throughout the country. Some additional supermarket chains include Super 99 and Machetazos, the latter of which offers more authentic Panamanian products.

Located on Avenida Balboa and Calle 15 Este, the Mercado de Mariscos is a vibrant market that sells fresh seafood from both the Pacific and Caribbean Oceans. Here you can purchase fresh fish, octopus, and crustaceans, or dine in the upstairs restaurant. Next door is "Mercado Público", a new farmer's market which sells exotic fruits and vegetables, meats, dried spices and nuts, as well as an abundance of food stands. Both of these mercados are must-see attractions in Panama City.

Artisan Markets

Throughout Panama you will find various artisan markets, mostly made up of indigenous artisans and handcrafters. Artesanías, or indigenous handcrafts, are some of the most popular goods in Panama. Some of the most popular artesanías are "molas," reverse-applique panels made by Kuna women, "tagua nuts" or "vegetable ivory" figurines, Ngäbe-Bulgé dresses, and Emberá woven baskets and masks.

Located in Panamá Viejo, the Mercado Nacional de Artesanías is one of the largest artisan markets in Panama and sells handicrafts from all over the country. In the Balboa neighborhood of Panama City, you can find a small YMCA Handicrafts Market that sells mainly Kuna and Emberá crafts and clothing. In the eastern region of Panama City, you will find a Kuna Cooperative on Avenida Arnulfo Arias Madrid, a fun and safe excursion for travelers with children.

Nightlife

Panama, particularly Panama City, is known for its lively nightlife. It has even earned the title of Latin America's "city that never sleeps." Foreigners and nationals alike will find endless nightlife options, centering from the business district, Casco Viejo, and the many bay islands just outside of the city. Whether you're searching for a casual bar or pub, a more luxurious cocktail and wine lounge, or a nightclub or disco, you will be able to find them all. To stay safe, be sure to travel in groups, limit your walking time by taking taxis, and do not carry large sums of money or other luxury goods with you. Below is a brief list of some of the top places to visit in some of the most popular parts of the city.

The Wine Bar:

A place for wine lovers, this winery has more than 300 wine selections as well as cheese, pizza, and an in-house music trio.

Flamingo Island, Amador Causeway, Panama City

+507-265-4701

www.elwinebar.com

El Pavo Real:

This is a favorite British-style pub with delicious food, pool tables, darts, and a TV for sports fans.

Via Argentina and Calle Jose Martí

+507-394-6853

www.elpavoreal.net

La Rana Dorada:

This stylish Irish Pub, named after Panama's endangered golden frog species, offers a wide array of locally brewed beers and tasty food.

Via Argentina and Calle Arturo Motta, El Cangrejo.

+507-269-2989

www.laranadorada.com

Indigo:

A chic nightclub that hosts electronic and house music in a Bohemian-Moroccan atmosphere.

Avenida Central, Casco Viejo

+507-228-1822

www.indigoPanama.com

Casablanca:

An urban restaurant and bar that has delicious international cuisine, a wide wine selection, and outdoor seating.

Plaza Bolivar, Casco Viejo

+507-212-0040

www.restaurantecasablancaPanama.com

The Gallery:

This alternative-style club caters to an electronic, indie-rock crowd.

Plaza New York, Marbella, Panama City

+507-6613-4345

www.thegalleryPanama.com

Sahara:

This full package nightclub and disco has a dance space, a pool hall, outdoor patio, and a restaurant.

Calle 48, Across from Gaucho's Steakhouse

+507-214-8284

Mojitos Sin Mojitos:

This restaurant and bar specializes in the three B's: Beer, BBQ, and Burgers. You can enjoy all of these on its patio surrounded by hundred-year-old stone walls.

On the corner of Plaza Herrera (9th St. and Avenida A)

www.mojitossinmojitos.com

TRAVELING WITH CHILDREN

Societally, Panama is very family oriented and believes in strong familial ties. This culture makes it both family-friendly and accommodating to families with children. Throughout the country, there are countless low-intensity activities that you can experience with your children, and many agencies are even tailored towards families. This is the perfect destination for you and your children to relax on stunning beaches, discover unique flora and fauna, and explore coffee plantations.

Most of the country is safe for children, while obvious caution should be taken at night. Dengue fever and malaria are both present in parts of Panama, but can be easily prevented against by wearing proper clothing and insect repellent.

High chairs in many restaurants in Panama may be hard to come by, however, most car rental companies will offer you safety seats upon request. Diapers, cream and powder, formulas, and other amenities can be easily found in stores in major cities like Panama City and David, so be sure to stock up if you plan on traveling to more remote regions of the country. Most hotels are accommodating to children, however some limit its patronage to children 8-years-old and up. If traveling with babies or toddlers, be sure to check the age limitations of your hotel.

WOMEN TRAVELERS

Most female travelers will find no issues while traveling to and throughout Panama, however, as in any part of the world, some precautions should be taken. Given Panama's influx of foreigners, the country has lessened the traditional machismo culture that you will find in many other parts of Latin America. In some cases, foreign women may experience verbal street harassment in the form of whistling or catcalling, but these are typically harmless and not a safety concern. Wearing provocative clothing and walking alone may draw more attention to yourself than wearing more conservative dress and walking in groups. The typical Panamanian woman will be seen in formal pants or a long skirt and nice sandals. Also, it is illegal for both men and women alike to be topless, even in beach towns, and this will likely result in police intervention.

Other additional precautions should be taken to ensure your total safety. Rape and sexual assault against foreigners is very rare in Panama, however, women should not walk alone at night or hitchhike, and they should always remain aware of their surroundings. If you are traveling alone and feel uncomfortable, sit next to or near another woman or a family. Be vigilant about which taxis you take, and avoid taking those with more than one man inside. Typically, you can pay the driver more for them not to pick up another fare.

LGBT+ TRAVELERS

While Panama, like much of Latin America, is a bit more conservative towards LGBT+ policies, travelers of this community are not likely to be affected and may even find Panama to be one of the most LGBT-friendly travel destinations in the region.

Both male and female same-sex sexual activity is legal in Panama, and such acts will not be criminalized. However, other rights such as same-sex marriage recognition, adoption rights, and protection against discrimination are not protected under Panamanian law. Unfortunately, this is not much different than most countries in the world, including many regions of the United States.

With that being said, LGBT+ individuals in Panama do not typically face danger or violence on account of their gender or sexuality. Although, perhaps a consequence of machismo, discrimination in Panama is typically geared more towards lesbian women than gay men. However, the tides are changing throughout Latin America, and many countries have passed progressive LGBT+ reforms, most even before the United States. Argentina, Brazil, Colombia, Uruguay, and parts of Mexico recognize same-sex marriage and offer other progressive LGBT+ rights, and many predict that the same is to come to Panama. Given its immersion of foreign cultures and ideals, Panama is typically more socially liberal than its regional neighbors. This is especially true for Panama City, which is considered a very safe and friendly destination for LGBT+ individuals. Though this community is often discreet, you will find several LGBT-friendly bars and clubs throughout the city. Each June, a Gay Pride festival is held in downtown Panama City and is sponsored by The Association of New Men and Women of Panama, Panama's first LGBT association. As in many parts of the world, Panama's urban centers are typically more liberal than its rural outskirts, and this should be taken into consideration while traveling throughout Panama.

In general, an overall sense of awareness should be kept by all foreign travelers, regardless of gender or sexuality identification, in order to ensure a safe and problem free stay in Panama.

TRAVELERS WITH DISABILITIES

Travelers with disabilities, whether hearing, vision, or mobility-related, should not miss out on all Panama has to offer. According to a recent law, all new restaurants, businesses, and hotels built in Panama must be wheelchair accessible. For the most part, travelers with disabilities can explore major cities with ease with some assistance from travel companions. Solo travel may be difficult for those reliant on wheelchairs, as much of the country does not have as up-to-date standards as the United States. Additionally, wheelchair-bound people may find it difficult to travel outside of the bigger cities, as most rural regions of Panama are not wheelchair accessible.

Most airlines, including Panama's national carrier, Copa Airlines, are wheelchair accessible, offering temporary wheelchairs or allowing your personal one to be taken aboard. Service animals are also permitted, including dogs. Once in Panama, handicap accessible vehicles are available for rent and can be chartered through certain agencies. You may as well purchase handicapped parking permits from the Secretaria Nacional de Discapacidad (SENADIS). They have normal business hours and can be contacted at +507-377-0928. To apply for this permit you will need two passport-sized headshots, a legal form of ID, and a doctor's letter describing your medical condition and needed aid devices.

MUST-SEE SIGHTS AND ATTRACTIONS

No matter how long your stay, it is unlikely that you will find yourself bored. In spite of its small size, Panama offers a wide array of sights and attractions beyond the canal. We have prepared a modest list of our top picks for things to do and see while in Panama.

Panama Canal:

Yes, it may seem obvious, but the canal is a must-see travel stop for your stay in Panama. Arguably one of the world's most impressive engineering feats, this waterway can be experienced via tours by boat, rail, and foot. Come see the remarkable expansion project first hand, which was completed in June of 2016.

Isla Grande:

Isla Grande is a quintessential Caribbean island of palm trees and white sand beaches, located 10-minutes by boat from the mainland. Not only is it a favorite travel destination for Panamanians, foreign tourists have also discovered the island's many amenities, such as snorkeling, diving, fishing, and other water sports.

El Chorro Macho:

This spectacular 35-meter waterfall in El Valle de Antón features a natural lagoon at its bottom that, according to legend, is enchanted.

Colon 2000 (Zona Libre):

Colon City is the second largest duty-free port in the world. Colon 2000 meets the demands of tourists seeking bargains. It is a modern cruise port with a duty-free shopping complex, welcoming more than 60 cruise ships each year. This shopping complex, which carries more than 50 stores selling duty-free perfume, luxury goods, and local handcrafts, allows visitors to shop in a safe, upscale, tax-free environment.

Parque Nacional Volcán Barú:

Towering 11,450 feet above sea level, the Barú Volcano is literally Chiriquí’s biggest attraction, and Panama’s highest peak to boot. The upper slopes, summit, and northern side of the volcano are protected within Barú Volcano National Park, which covers more than 14,000 hectares (35,000 acres).

Parque Nacional Marino Golfo de Chiriquí:

Parque Nacional Marino Golfo de Chiriquí includes more than 20 islands—all but one of which are inhabited. The area’s beaches are the nicest in the Chiriquí Province, with pale sand, crystal clear water, tropical dry forest, and colorful reef fish just a shell’s toss from shore.

Pacific Beaches:

The Pacific Coast beaches in Panama are absolutely stunning and unlike any you’ve ever visited. See the stunning view of the mighty Pacific Ocean that was first seen by Spanish eyes in 1513 by Vasco Núñez de Balboa. Visit Gran Islotes to enjoy these beautiful beaches, to fish, and to enjoy a great surf.

Suggested Hotels and Restaurants

Hotels
Panama City

Name	Estimated cost per night	Address	Amenities
Hotel Casa Panama	US\$81 per night	Avenida Eloy Alfaro y Calle 11	Pets allowed, Family Rooms, Non-Smoking, Facilities for Disabled Guests, Terrace, Restaurant, Airport Shuttle, Free Wi-Fi.
Courtyard by Marriott Panama at Multiplaza Mall	US\$106 per night	Via Israel, Multiplaza Pacific Mall	Bar, Pets Allowed, Restaurant, Free Wi-Fi, Room Service
Hard Rock Hotel Panama Megapolis	US\$140 per night	Avenida Balboa Boulevard Elhayek Panama City	Bar, Spa, Breakfast, Concierge, Casino and Game Room, Terrace, Facilities for Disabled Guests, Restaurant, Airport Shuttle, Free Wi-Fi.
American Trade Hotel	US\$209 per night	Plaza Herrera, Casco Viejo	Bar, Room Service, Restaurant/Café, Airport Shuttle, Free Wi-Fi
Las Clementinas	US\$250 per night	Calle 11, Avenida B, Casco Viejo	Bar, In-room Breakfast, Terrace and Garden, Restaurant and Snack Bar, Airport Shuttle, Free Wi-Fi

Bocas del Toro Town

Name	Estimated cost per night	Address	Amenities
Bocas Paradise Hotel	US\$49 per night	1 Street, Isla Colon, Bocas Town	Bar, Pets Allowed, Bicycle Rental, Non-Smoking, Facilities for Disabled Guests, Wheelchair Accessible, Terrace, Restaurant, Free-Wifi
Hotel Cala Luna	US\$60 per night	Calle 5, Bocas Town	Bar, Terrace, Family Rooms, Restaurant, Free Wi-Fi
Tropical Suites Hotel	US\$85 per night	Calle Primera, Isla Colon, Bocas Town	Bar, Family Rooms, Bicycle Rental, Terrace, Room Service, Airport Shuttle, Free Wi-Fi
Hotel Palma Royale	US\$105 per night	Calle Principal, Bocas Town	Bar, Family Rooms, Garden, Room Service, Restaurant, Free Wi-Fi
Hotel Bocas del Toro	US\$129 per night	Calle 21, Bocas Town	Bar, Family Rooms, In-room Breakfast, Bicycle Rental, Terrace, Restaurant, Airport Shuttle, Free Wi-Fi

Boquete

Name	Estimated cost per night	Address	Amenities
Hotel la Casa de la Abuela	US\$65 per night	Avenida Central, El Huacal, Boquete	Family Rooms, Non-Smoking, Facilities for Disabled Guests, Terrace, Restaurant, Airport Shuttle, Free Wi-Fi
The Inn at Palo Alto	US\$89 per night	Avenida Buenos Aires, Palo Alto, Boquete	Bar, Family Rooms, Non-Smoking Rooms, Garden and Terrace, Free Wi-Fi
Casa de Montaña Bed & Breakfast	US\$90 per night	House #542, Los Naranjos, Boquete	Bar, Non-Smoking Rooms, Garden and Terrace, Free-Wifi
Hotel Isla Verde	US\$110 per night	Avenida B Oeste, Boquete, Chiriquí Boquete	Pets Allowed, Family Rooms, Non-Smoking Rooms, Garden, Tour Desk, Restaurant, Free Wi-Fi
Villa Escondido Resort Golf & Spa	US\$120 per night	Bajo Boquete, Chiriquí, Boquete	Bar, Spa, Barber and Beauty Shop, Garden and Terrace, Restaurant, Airport Shuttle, Free Wi-Fi

Portobelo

Name	Estimated cost per night	Address	Amenities
Captain Jack's Hostel	\$13 per night	No. 3, Genea, Portobelo	Check in (noon), Check out (11:30am), Free Wi-Fi, Cancellation policy up to 72 hours, Bar.
Hotelito Solidario Casa del Rayo Verde	\$38 per night	Portobelo, Portobelo	Free Parking, Hot Water, Refrigerator, Cable, Free Wi-Fi
La Casa Congo	US\$89 per night	Calle Genea, Portobelo	Beachfront, Restaurant, Air Conditioning, Free Wi-Fi, Continental Breakfast, Airport Shuttle
Alegria House Portobelo	US\$570 per night	--	Bar, Pets Allowed, Game Room, Garden and Terrace, Pool, Airport Shuttle, Free Wi-Fi

David

Name	Estimated cost per night	Address	Amenities
Bambu Hostel	US\$12 per night	Virgencita, San Mateo Abajo, David	Bar, Fitness Center, Parking, Cable, Laundry Facilities, Wheelchair Friendly, Terrace, Pool, Security Lockers, Air Conditioning, Restaurant, Free WiFi
Hotel Residencial Cervantes	US\$38 per night	Avenida 2A, Calle B Norte, David	Family Rooms, Non-Smoking Rooms, 24-hour front desk, Free Wi-Fi
Hotel Iberia	US\$ 75 per night	Calle B Norte, in front of the Bank of Desarrollo Agropecuario, David	Bar, Family Rooms, Terrace, Restaurant, Free Wi-Fi
Hotel Ciudad de David	US\$95 per night	Calle D Norte, Avenida 2a Este, David	Bar, In-Room Breakfast, Facilities for Disabled Guests, Restaurant, Airport Shuttle, Free Wi-Fi
Gran Hotel Nacional	US\$95	Ave Central, Calle Central, David	Bar, Family Rooms, Casino, Facilities for Disabled Guests, Garden, Restaurant, Free Wi-Fi

Santa Fé

Name	Estimated cost per night	Address	Amenities
La Qhia Hostel	US\$12 per night	Santa Fe	Free Parking, Free Wi-Fi, Beautiful and Calming Scenery
Hotel Santa Fe	US\$30 per night	Santa Fe Rd., 500 meters before town center	Bar, Pets Allowed, Game Room, Terrace, Restaurant, Free Wi-Fi, Designated Smoking Areas
El Caballo Verde	US\$85 per night	Veraguas, Santa Fe	Concierge Service, Designated Smoking Areas, Terrace and Garden, Restaurant, Airport Shuttle, Free Wi-Fi

Santa Catalina

Name	Estimated cost per night	Address	Amenities
Mama Ines	US\$50 per night	El Estero, Santa Catalina, Veraguas, Panama	Pets Allowed, Free Parking, Pool, Free Wi-Fi, Restaurant, Bar, Garden, Terrace, Air Conditioning, Airport Shuttle, Bicycle Rental, Tour Desk
Hotel Santa Catalina Panama	US\$68 per night	Camino a Playa, Calle Kenny, Santa Catalina	In-Room Breakfast, Bicycle Rental, Handicap Accessible, Garden, Terrace, Shuttle Service, Room Service, Free Wi-Fi
Cabanas Time Out	US\$69 per night	Beach Santa Catalina	Walking Distance from Beach, Bar, Family Rooms, In-room Breakfast, Terrace and Garden, Restaurant, Free WiFi
Sol y Mar	US\$72 per night	Calle Principal, Santa Catalina	Bar, Restaurant, Family Rooms, Terrace and Garden, Shuttle Service, Air Condition, Free Wi-Fi
On the Reef	US\$100	Calle el Estero, Next to Surfside Inn, Santa Catalina	Bar, Restaurant, Oceanfront Deck, Free Parking, Free Wi-Fi, Terrace and Garden, Cable, Beach Access

Pedásí

Name	Estimated cost per night	Address	Amenities
Doña Maria Hostel	US\$46 per night	Avenida Central, Pedásí Town	Free Wi-Fi, Air Conditioning, TV, Private Bathroom, Terrace, Non-Smoking Rooms
Casa Loma	US\$50 per night	Calle Principal, in front of Policia Nacional, Pedásí Town	Bar, Pets Allowed, Family Rooms, Terrace and Garden, Free Parking, Free Wi-Fi
Residencial Santa Catalina	US\$65 per night	Calle Orfila Reluz, Pedásí Town	Free Wi-Fi, Pool and Terrace, Free Parking, In-room Breakfast
Hotel Casita Margarita	US\$75 per night	Avenida Central, Pedásí Town	Free Parking, Free Wi-Fi, Garden, Tour Desk
Casa Lajagua	US\$ 88 per night	Carretera Nacional 2, Pedásí Town	Outdoor Pool and Garden, Bicycle Rental, Yoga Classes, Snack Bar, Airport Shuttle, Free Wi-Fi

Chitré

Name	Estimated cost per night	Address	Amenities
Hotel Bali Panama	US\$15 per night	Avenida Herrera, Chitré	English and Spanish-Speaking Staff, Wi-Fi, Private Parking, Bar, Shuttle
Hotel Los Guayacanes	US\$77 per night	Vía Circunvalación, Chitré	Bar, Family Rooms, Concierge, Cycling, Casino, Playground, Handicap Accessible, Garden, currency Exchange, Restaurant, Free WiFi
Gran Hotel Azuero	US\$80 per night	Paseo Enrique Geenzier, Chitre	Bar, In-Room Breakfast, Garden and Terrace, Restaurant, Car Hire, Free Wi-Fi
Cubitá Boutique Resort & Spa	US\$95 per night	Vía Roberto Ramírez, Herrera Chitré	Terrace and Pool, Bar, Pets Allowed, Tour Desk, Restaurant, ATM, Free Wi-Fi

Penonomé

Name	Estimated cost per night	Address	Amenities
Hotel Coclé	--	Interamericana Penonomé	Free Wi-Fi, Parking, Air Conditioning, Restaurant, Bar
Hotel Dos Continentes	--	Avenida Juan Demóstenes, Arosemena, Penonomé	Free Wi-Fi, Parking, Air Conditioning, Restaurant, Bar
Hotel la Pradera	--	Interamericana Penonomé	Free Parking, Air Conditioning, Wi-Fi

Restaurants

Donde José: Panamanian

This high-end Panama City staple is one of the hottest eateries in the city, and almost always requires a reservation. This four-table bistro includes an eight-course menu and an array of wines and cocktails. Donde José is open between Tuesday and Saturday from 7p.m. until late in the night, and is located in Casco Viejo. More information can be found online at www.dondejose.com or by telephone at +507-262-1682.

Mercado de Mariscos: Seafood Market

Hidden above the famous Mercado de Mariscos seafood market is a small restaurant that serves local favorites such as fried fish and its famous “Get Up Lazarus” soup. It is typically open from 6a.m. until the evening. Located in Casco Viejo, this low-key eatery does not have a phone number or web address.

Madrigal: Spanish

This upscale eatery by Andrés Madrigal serves traditional Spanish dishes with some added Panamanian flare. Some of its most delicious dishes include sea-bass ceviche (served with coconut foam, hot pepper slices, and passion fruit mousse) and seafood soup with ropa vieja (shredded beef). Madrigal has both lunch and dinner hours (noon-2:30 p.m. and 6:30-10:30 p.m.). For more information, call +507-211-1956 or visit www.andresmadrigal.com.

Maito: Panamanian

This eatery very much represents the melting pot-nature of Panama City, combining Caribbean, Latin American, and Chinese influences to create a uniquely Panamanian experience. Maito has garden seating and top-rated service. It is opened from Monday to Saturday, from noon- 3p.m. and 7-11p.m. More information can be found online at www.maitoPanama.com or by telephone at +507-391-4657.

Avatar: Indian

If you're looking for a brief escape from Panama, Avatar offers authentically delicious Indian cuisine. Here you can find rich kormas, fragrant rice, and flavorful curries in this piano bar setting. For more information, call +507-393-9006 or Visit: www.avatarindiancuisine.com

Bocas del Toro Town

El Ultimo Refugio: Caribbean

Arguably one of the best restaurants in Bocas town, this North American eatery offers fresh seafood dishes and beautiful ocean views. This tranquil Caribbean eatery is a great spot for a quiet, romantic getaway. Its hours are from 6-10p.m. For more information, call +507-6726-9851 or visit www.ultimorefugio.com

Taco Surf: Mexican

Another North American-run establishment, this small garden eatery is owned by a couple from San Diego and serves Baja-California-style Mexican cuisine. Here you can find fish tacos, California burritos, nachos, and their special fries seasoned with local herbs and spices. This restaurant is open Thursday to Tuesday, from noon-9p.m. More information can be found online at www.tacosurbocas.com or by telephone at +507-6951-5739.

Bocas Barna Q: Barbecue

This high-end grill is perfect for hungry meat eaters, serving a grilled array of locally raised meats. There are a few options for vegetarians as well. This eatery is open from 5-10 p.m. For more information, call +507-6452-5270.

Buena Vista Bar & Grill: North American

This bar and grill is the perfect remedy for those craving some North American eats. This eatery serves top-notch burgers, tacos, and wraps, and is often considered a haven for hungry expats. Buena Vista is open between Wednesday and Monday, from noon-10p.m. More information can be found online at www.buenavistabocas.com or by telephone at +507-757-9035.

Raw Fusion: Asian

This small waterfront restaurant offers some of the best Asian food in the Bocas Town, such as fresh tofu spring rolls and amazing tuna tapas. This friendly eatery converts into an intimate candle-lit bar at night, offering its famous martinis. Raw Fusion is open from 3-10p.m. on Tuesday through Sunday. More information can be found online at www.facebook.com/RawFusionBocas or by telephone at +507-6938-8473.

Boquete

Il Pianista: Italian

This laid back, Italian-style eatery is perfect for a mid-day bottle of wine and pizza pie. This small restaurant and pizzeria is open from noon-10p.m. on Tuesday through Sunday. For more information, call +507-720-2728.

Boquete Fish House: Seafood

This Panamanian fish house serves inexpensive seafood meals, as well as other meat and vegetarian options. Located along the Quebrada Grande, this eatery is open between Monday and Saturday from noon to 8p.m. More information can be found online at www.facebook.com/BoqueteFishHouseRestaurant or by calling +507-6918-7111.

Rock: International

Attached to the Riverside Inn, this cosmopolitan eatery offers several specialties such as pork ribs with papaya sugarcane sauce or herbed octopus with coconut rice. It also serves an array of pastas and seafood. Come for dinner and stay for a drink or two. Live jazz is performed on Monday nights. Rock is open Wednesday through Monday from noon to 9:30p.m. More information can be found online at www.therockboquete.com or by calling +507-6982-8876.

Portobelo

El Palenque: Central American

Located at the Casa Congo, this Central American eatery overlooks the beautiful Portobelo bay. El Palenque serves local staples such as fried fish, patacones (fried plantains), and coconut rice. Its hours are 9a.m. to 9p.m. For more information, call +507-202-0111.

David

Pizmaricer Polo: Panamanian

This low-key eatery serves traditional Panamanian dishes such as ceviche, fried fish, and other pork and seafood options. This basic restaurant is known for its reasonable prices. More information can be found by calling +507-6406-9088.

Café Rincón Libanés: Lebanese

Tired of rice and beans? Head over to this Lebanese café for some authentic cuisine including homemade hummus, tabbouleh, baba ghanoush, and lamb kofta, as well as a hookah bar and belly dancers. This restaurant is open from 11a.m. until 11p.m. For more information, visit www.facebook.com/CafeRinconLibanes or call +507-774-2700.

Restaurante El Fogón: International

This local favorite serves grilled meats and seafood and also offers burgers and sandwiches. It is open from noon-midnight, Monday through Saturday. For more information, call +507-775-7091.

Java Juice: Café

This healthy café-restaurant serves fresh fruit smoothies, salads, burgers, and a good vegetarian selection. It is open from 10a.m. to 7p.m. on Monday through Saturday. For more information, visit www.facebook.com/javajuce.com.pa or call +507-730-3794.

Santa Fé

Restaurante Hermanos Pineda: Panamanian

This small, family-owned establishment serves Panamanian staples such as beans, rice, and fried plantains. Run by a welcoming and helping Panamanian family, this is a great place for foreigners looking to experience real Panamanian cuisine. This eatery is open from 7a.m. to 9p.m. For more information, call +507-954-0777.

Anachoreo Restaurant: Cambodian

Located at the Anachoreo Hotel, this intimate eatery serves authentic Cambodian cuisine, including chicken curry, spring rolls, and fish amok wrapped in banana leaves and steamed in ginger and fresh lemongrass. Many would be happy to know that most of its ingredients are homegrown in the chef's backyard.

Café Dorada: American

This small café and bar offers food catered to both foreigners and locals. This sprawling restaurant is a great meeting ground for people of different nationalities. It is open from 11a.m. to 10p.m. on Wednesday through Monday. For more information, call +507-6279-6239.

Santa Catalina

Hibiscus Restaurant: Fusion

After spending many years throughout Asia, German chef Sven Holst opened up an award-winning seafood eatery here in Santa Catalina. Dishes such as clams with saffron and tomato, shrimp nems, or Thai curries are loved by many. Holst also serves burgers, fajitas, pasta, and various salads. This restaurant is open from 7:30a.m. to 8:30p.m. More information can be found online at www.hibiscusgarden.com or by telephone at +507-6641-2034.

Los Pibes: Argentine

Located just outside of town, this good-vibe eatery brings authentic gaucho cuisine to Panama. Here you will find an array of steaks, empanadas, and other Argentine essentials. Given its proximity to the ocean, they will even cook the fish you catch. The menu also has various burgers and salads. Los Pibes is open from 6-10:30p.m. on Thursday through Tuesday. For more information, call +507-6585-1046

Chano's Point: Seafood

This restaurant offers a variety of fresh seafood like lobster and clams, as well as their special frozen fruit drink. They are open only for dinner between 6 and 9 p.m. For more information, call +507-6736-1652.

Pedasí

Fonda Mama Fefa: Panamanian

In this local eatery, Mama Fefa serves up some homemade Panamanian staples like meat or fish with rice, salad, and a drink. This restaurant is open until she runs out of food, which normally happens around noon. It opens at 5a.m. You can find Fonda Mama Fefa by taking the side street across from the landmark supermarket for two blocks. It will be on the right.

Restaurante Mare Bonita: Fusion

Arguably the best restaurant in all of Pedasí, Restaurante Mare Bonita is run by Chilean chef Luis Morales. The menu changes weekly, offering dishes that range from chicken teriyaki to gourmet hamburgers and ceviche. Mare Bonita is open from 5p.m. to 10p.m. For more information, call +507-6200-0124.

Bienvenidush: Middle Eastern/ Israeli

This Middle Eastern restaurant may seem out of place, but that doesn't keep people away. Bienvenidush serves tapas, sandwiches, and various vegetarian options. There is even an artisan shop inside of the establishment. It is open from 11a.m. to 4p.m. and 7p.m. to 11p.m. on Wednesday through Monday. For more information, visit www.bienvenidush.com or call +507-6426-3105.

Chitré

Salsa y Carbon: Parrilla

Located in downtown Chitré, this Colombian-style BBQ house offers some of the best steak and ribs in the region. Tender meats are often paired with a salad and arepas (maize flatbread). This parrilla is open from 11a.m. to 10p.m. For more information, visit www.salsaycarbon.com or call +507-996-6022.

Restaurante El Meson: Panamanian

This plaza restaurant serves a wide variety of items ranging from sandwiches to steak to fried yucca. Come for breakfast, lunch, or dinner, as its hours are from 7:00a.m. to 10p.m continuously. For more information, call +507-996-4310.

Restaurante Aire-Libre: Panamanian

This open-air restaurant is the place to go for your greasy-spoon fix. Open for breakfast, lunch, and dinner, you can dine here between 6a.m. and 9p.m. It is best known for its fried chicken or camarones al ajillo (shrimp with garlic) with fries. For more information, call +507-996-3639.

Penonomé

Mesón de Santa Cruz: Spanish

As the name suggests, this restaurant is crammed with religious statues and icons. Its menu is a combination of Panamanian, Spanish, and Basque cuisine, serving fried ceviche and fresh cooked sea bass. Both the religious symbols and the cuisine make this a must-see spot while in Penonomé. It is opened between 11a.m.-9p.m. and can be contacted at +507-908-5311.

Icacos: International

This is an ideal restaurant for families. Apart from food, Icacos offers fishing, a playground, and a small adventure park. Here you can enjoy sandwiches, fried plantains, fresh tilapia, and other Panamanian staples.

Pits Burgers & Grill

This sports bar is located in Harinos Mall and has rooftop grill and burger restaurant. Aside from burgers they sell pastas, steaks, and some vegetarian items. Its hours are from noon to midnight. For more information, call +507-908-6330.

Investing in Panama

Since 2006, Panama has attracted more than \$1 billion annually in foreign direct investment (FDI), and in recent years it has surpassed \$2 billion in FDI. From 2006 to 2008, FDI made up over 10% of Panama's GDP, despite a substantial dip in the world economy. Specifically, FDI rates are in large part due to the Colón Free Zone, and sectors such as logistics, energy, finance, maritime, construction, and transportation. In most cases, foreign and domestic entities are free to establish, own, and dispose of business interests in all forms of remunerative enterprise. For foreigners, it is not necessary to have legal residency or even a physical presence in order to conduct business in Panama. Moreover, business visas and citizenship are easy to obtain for significant investors. Similarly, financial and legal sectors in Panama are receptive toward foreign businesses.

For U.S. investors, The U.S.-Panama Bilateral Investment Treaty (BIT), signed in 1991 and amended in 2001, ensures the fair, equitable, and nondiscriminatory treatment of U.S. investors in Panama. BIT will be upheld, given that both parties adhere to international law standards such as expropriation, compensation, and free transfers.

Business Climate

Panama boasts one of the safest, most inviting investment climates in the region. Its wave of economic growth has been one of the most impressive in all of Latin America and is expected to continue for years to come, given stable and consistent macroeconomic policy and the recent expansion of the Panama Canal. Most notably, the Panamanian government has encouraged economic growth through open market policies and free trade.

Foreign Investment Incentives

In recent years, the Panamanian government has taken several legal actions to promote foreign investment. The following are the most prominent laws and regulations regarding foreign investment in Panama.

Law #54: Foreign Investor Protection Law

Under Law #54, foreign investors and businesses are granted the same rights and duties as their Panamanian counterparts, including rights to freedom of trade and industry, exports, and imports. Moreover, foreign investors are legally guaranteed the right to dispose of investment profits; repatriate their capital, dividends, interest and profits; and commercialize their production. In addition, foreign investors are awarded a 10-year stability guarantee, ensuring that all municipal labor regulations applied during the time of investment registration will remain for a period of ten years.

Law #24: Reforestation Investment Law

In attempts to preserve its natural wonders, the Panamanian government offers generous compensation for foreign investors who purchase land for reforestation purposes. Specifically, the benefits include a 25-year income tax exemption.

Law #8: Tourism Investor Incentive Law

As part of Panama's international tourism strategy, the country has passed Law #8, which is directed towards tourism investment. Under the law, tourism is declared a public service industry and a top-priority national interest. The "tourist offering" is understood to mean any commercial activity for the purpose of encouraging the stay of tourists and the development of Panama's tourism sector.

Investment Facilitation Organizations

American Chamber of Commerce and Industry of Panama (AMCHAM)

Phone: (507) 269-3881

Website: www.panamcham.com

Email: alianza@afPanama.org

AMCHAM serves as a facilitation agency to promote trade, commerce, and investment between the United States and Panama. They act as a primary source of information of economic and trade developments in both countries, while promoting and protecting free enterprise and trade promotion agreements.

Association for the Promotion of New Alternatives to Development (APRONAD)

Phone: (507) 264-2940

Email: fcarrera@apronadcr.org

APRONAD promotes national and international alliances for the development of projects and environmental business recycling, gathering, and transport of solid waste, eco-tourism, and clean production.

Panamanian Chamber of Commerce (Industry and Agriculture)

Phone: (507) 227-1233

Website: www.panacamara.com

Panamanian Chamber of Commerce (Industry and Agriculture) represents and defends the interests of businesses through a team of hardworking and efficient members.

Panamanian Association of Business Executives (APEDE)

Phone: (507) 227-3511

Website: www.apede.org

Email: apede@apede.org

APEDE is an organization aimed at unifying and representing businesses in Panama.

Panamanian Exporters Association (APEX)

Phone: (507) 230-0169

Website: www.apexPanama.org

Email: apex@cableonda.net

APEX is Panama's center for export promotion. They are a source of trade related information, which provides actual and potential trades with data about business and market opportunities, trade regulations, and requirements.

The Basics of Panamanian Real Estate

Per Panamanian law, foreigners and nationals alike are able to purchase and hold property in Panama. Furthermore, newly obtained residential property purchased for the purpose of personal residence may be exempt from paying VAT taxes. Profit made from real estate that is reinvested in further construction can be exempt from income tax. To qualify for this exemption, reinvestment must be made in a residential property valuing \$62,500 USD or less. Moreover, tourist zones in Panama are awarded a 20-year exemption on real estate taxes, as well as import duties and VAT for the import of furniture, materials, construction equipment, as well as certain vehicles.

Titled Property (Propiedad Titulada)

Records of titled property are kept in the Public Registry Office in Panama City. In order to obtain titled property, you should follow this general procedure:

- Enter into a Promise to Purchase Agreement to provide sufficient time to execute due diligence on the property and obtain financing if necessary. This agreement can be recorded in the Public Registry in order to affect third parties.
- Perform a complete due diligence of the property
- Enter into a Purchase and Sale Agreement. Generally, payment is not delivered to the seller until the public deed is registered at the Public Registry. The parties may agree to appoint an escrow agent who receives the funds.

"Rights of Possession" Property (Derechos posesorios)

Much of the land in Panama, particularly that outside of the cities and municipalities is "rights of possession" property (derechos posesorios). This property is owned and administered by national or local governmental authorities, which grant the right of "use and protection" of the land under certain terms and conditions for a specified period of time. Duly executed rights of possession are recognized legal rights which can be transferred to third parties by executing the proper documents in the presence of the appropriate authorities.

Those interested in buying derechos posesorios should undergo a complete due diligence of the property. This includes verifying that the award of the "possession of right" is duly granted by the pertinent government authorities and that the holder transferring the property to them is the legal owner of the right of possession. In addition, one should verify that their intended use of the property is permitted under Panamanian law. A comprehensive survey and blueprint of the property should be conducted for legal records. In most cases, those holding derechos posesorios may apply to title the property.

Purchase of Property through Acquisition of Panamanian Corporation

Another method of obtaining property in Panama is through corporation acquisition. In this instance, a foreign buyer acquires the corporation which holds title to the land and then replaces its Board of Directors with its own. Similarly, a full due diligence should be undertaken on the corporation, and it is advisable that the seller makes substantial representations and assumes full responsibility for the corporation's previous activities.

Special Concession Zones

According to Law #2, signed in January, 2006, the Panamanian government may grant long-term concessions to foreign investors in certain islands and beach front properties.

Direct Purchase of Islands

For obvious reasons, islands have been a high area of interest for tourist investors. Until recently, the right to acquire Panamanian islands was reserved for Panamanian nationals. However, Law #2 of 2006 extends this privilege to foreigners and national corporations with the intentions of investing in tourism. Still, no more than 50% of an island may be sold to a foreigner or foreign corporation, and an island sale must be submitted for public bidding. With this said, projects with "rights of possession" already implemented before the enactment of Law #2 of 2006 may request direct sale of the island property. Island purchase contracts should include the following information:

- Description and specifications of the land.
- Value of the land for sale.
- Estimated amount and details of the investment, including utilities and infrastructure.
- Environmental Impact and Social Study and Mitigation Plan.
- Complete description of the public domain and assets located within the islands property.
- A bond of at least 10% of the value of the contract which will be valid during the term of the project.

All projects within the island regions must conform to the territorial zoning and master plan to be prepared by government authorities. Until the master plan and territorial zoning is approved, each project may submit its own zoning plan, which will be processed and approved through the Ventanilla Unica. Ventanilla Unica will also receive and process all applications for purchases of island territories.

Transfer Tax

Panama's real estate transfer tax is 2%. This figure is based on the registered value, meaning the value established in the registered deed of the sale. In addition, there is a 3% advance of capital gains tax, based on the sale value. Other fees may apply from the Public Notary (US\$200 to US\$300) and the Public Registry (rates dependent on sale value).

Long-Term Value

Over the last decade, the real estate market in Panama has sky rocketed and is continuing to expand. Property investment will continue to be propelled, following Panama's groundbreaking economic reforms and tax incentives.

For retirees, Panama not only boasts a low cost of living, but also a wide range of tax exemptions and benefits under its Pensionado Program. In fact, AARP's Modern Maturity magazine named Boquete, Panama among the world's best places to retire. Other regions boast similar benefits, such as the popular coastal communities of Bocas del Toro on the Caribbean Sea, or Los Islotes on the Pacific Coast. Resorts on both coasts are transforming farmland into phenomenal, high-end developments with strong growth potential.

The time to act is now! Property values continue to increase as more foreigners learn about the benefits of moving to and/or retiring in Panama. For the past few years, Panama has enjoyed unprecedented growth and upward social mobility, making it an extremely desirable country.

Property Taxes

Foreign Pensions Tax Exemption

Panama does not tax foreign-source income. Funds from pensions or interest received from the U.S. or other jurisdictions outside of Panama are not subject to taxation.

Resident Liability for Panama Source Income

A person may maintain Panamanian residency by being present in Panama for more than 180 days per tax year. Foreign individuals must pay income tax on Panama-source income, meaning from any service rendered within Panama.

Real Estate Tax

Property is taxed if the title is registered in the Public Registry. Certain properties are exempt from land tax. This includes properties whose tax basis, including improvements, does not exceed US\$30,000.00.

Under Article 766 of the Panamanian Fiscal Code, the annual tax basis (value of the land plus the improvements) is as follows:

- 1.40% over the excess of US\$10,000 of the tax basis and up to US\$20,000 over the tax basis.
- 1.75% over the tax basis, which exceeds US\$20,000 to US\$50,000
- 1.9% over the tax basis, which exceeds US\$50,000 to US\$75,000.
- 2.10% over the tax basis which exceeds US\$75,000.

According to Panamanian law, real estate taxes have priority over all encumbrances on the property. Moreover, there is a 2% tax rate on real estate transfer, payable by the seller and credited against capital gains.

Exemptions

Per Panamanian law, new construction projects may benefit from tax exemption for 5-20 years. This depends on certain criteria such as the value of the property, demonstrable progress towards project completion, and relationship of the project to Panama's tourism sector.

In addition to new construction projects, several other properties are as well subject to tax exemption per Article 764. Some of these include:

- Properties registered at a value of US\$30,000 or less, including land improvements.
- Land that is used exclusively for farming and that is registered with the Panamanian Ministry of Agriculture and Development. This land must be valued at less than US\$150,000.
- Properties currently under the old 20-year property tax exemption will be grandfathered into the new policy and will continue to enjoy those benefits.

The Pensionado Visa is a lifetime Panama visa offered to foreign retirees and offers a wide variety of benefits and discounts such as:

- 10% off prescription medications.
- 15% off all hospital bills (if no insurance applies).
- 15% off fast food.
- 15% off dental and eye examinations.
- 20% off doctor consultations.
- 20% off professional and technical services.
- 25% off airline tickets.
- 30% off bus, boat, and train fares.
- 50% off entertainment anywhere in the country (i.e. movies, theaters, concerts, sporting events, etc.).
- 50% off hotel stays from Monday through Thursday and 30% off of stays from Friday to Sunday.
- 50% off closing costs for home loans.

Buying Real Estate? 18 Questions You Must Ask!

An educated buyer is a happy owner. The answers to your questions below are an important part of your property selection process. There are no “right” or “wrong” answers, but the things people take for granted or assume are standard in North America may not be so in Panama. Much of the world outside North America and Europe is the land of “Buyer Beware.” Be sure you know the answers to the following questions and make a conscious decision about what levels of creature comforts are mandatory and which may be optional.

1. **How far in drive time is the lot from an international airport? The time to reach the destination is the key factor, not the number of miles, especially in emergencies. Proximity is important.**
2. **Is there year-round access? Not all roads in Panama are accessible all year. Even if they are you, and you should know what condition they are maintained in.**
3. **What about safety, security, and healthcare access? How is security provided on-site and how far is it to major medical care? How many minutes by car? How long in dry season and how long in rainy season?**
4. **What kind of title guarantee can be provided? If you can't get title insurance, seriously reconsider the purchase.**
5. **What kind of construction and design standards are in place and can be enforced? Zoning is almost non-existent and you may not like what gets built next door. Be sure to know what covenants are in place, or you may be unpleasantly surprised by a neighbor whose tastes are radically different than yours.**
6. **What kind of infrastructure currently exists? Rarely (or never) will the government or utility company run utilities or infrastructure to a project site. If told, “It's coming,” don't hold your breath. Buy what you see and be sure the pricing is reflective of existing reality. You can never be disappointed that way.**
7. **Are there state-of-the-art telecommunications or fiber optics for fast and reliable worldwide communications? In a time where we take internet and phone services for granted, understand the reality of the telecommunications infrastructure. See question #6 for the danger of “promises” of service.**
8. **Is there enough fresh water and water pressure? Water pressure must be planned for and paid for by the buyer. Either the developer has planned and paid for this or the property owner will with storage tanks and pressurizing systems. If you are considering an existing home or condominium, turn on all of the faucets (inside and out), the showers, and then flush the toilets.**
9. **Is the house plumbed with hot water? Not a silly question. Look under the sinks to see if there is both hot and cold services.**
10. **Is there a central sewer system? If not, property owners will be responsible for paying for and installing septic systems. If septic, request to see a copy of a “perk test.”**

11. Is there a building requirement, or does the development allow for continual re-sale (flipping) of lots? Projects that do not require construction of homes are rarely built out. If community is what you desire, purchase in a project that requires home construction, or understand that you may have the only house in the "ghost town."
12. What about Homeowner's Association? Are the fees high enough to cover maintenance of infrastructure? Yes, high enough. Fees that are set too low equate to expected surprise assessments in the future and/or a drastic rise in HOA fees when the true costs of maintenance are carried out by property owners.
13. Who can oversee the construction of our home, and who can manage the day-to-day operation and rental potential? How will you build your home remotely from 3000 miles away? Who is going to validate the specifications of design and construction integrity for you during construction?
14. If building a home, what is included in the price? Does it include hot water heaters, lights, fans, air-conditioning, screens in the windows, telephone and TV cables in the wall? Is a 220-volt circuit wired where the water heater and AC units will go? Is hot water plumbed to all sinks in all bathrooms? Is there a line laid for the icemaker in your fridge? North Americans assume these amenities come standard. Assume nothing.
15. Are there amenities under construction, for use by owners and visitors? Be sure to know the vision of a project or be sure that the long-term plans align with your goals and desires as a homeowner.
16. Is there a track record of success, and is the development company financially secure? Buying property in a foreign country is akin to getting married. Know whom you are marrying. Hopefully the developer will be around for many years and, if so, you want to be sure you are comfortable with that long-term association.
17. What about green belts and common areas? If public spaces are important to you, be sure they exist in the master plan. Remember, too, that there needs to be a plan for the care and maintenance of these areas.
18. Is financing available? Financing is rare in the region. Ask early about its availability if this is important to you.

For more information regarding property due diligence,
Please contact to: mike@ecidevelopment.com

Gran Islotes, Los islotes, Panama



In June of 2012, ECI Development acquired a stake in an existing project on the western coast of the Azuero Peninsula in Panama called Los Islotes, and branded by ECI as Gran Islotes. The rationale was threefold. First, an increasing number of ECI's clients desire a product selection in Panama, and being able to serve these clients specifically in Panama is important. Second, the choice of partners was excellent, since the principal owners and developers of the project are Lief Simon and Kathleen Peddicord. The principals of ECI have enjoyed a working relationship with Kathleen for over 20 years and with Lief for over 10. Their reputation in the industry and personal integrity are unquestioned. Lastly, and most importantly, Gran Islotes fits the profile of an ECI community with a focus on building infrastructure, amenities, and neighborhoods. The project is permitted and already selling. This compresses a 2-3 year time and resource commitment for entitlements into an immediate sales opportunity for ECI.

Why Panama? Panama has become the new leader in retiree recruitment in Central America. It offers retirees stability, excellent healthcare, and a retiree law with phenomenal benefits. There is no age limit to qualify for the Pensionado Visa Program, and applicants only need to prove a monthly income of \$1,000, plus \$250 for each dependent. The program also grants retirees tax exemptions and discounts including the following: tax exemption to import a car every 2 years; import tax exemption for households up to \$10,000; 50% off entertainment (such as movies, theater, concerts, and sporting events); 30% off bus, boat, and train fares; 25% off airline tickets; 30 to 50% off hotel stays; 15% off hospital bills; and numerous other discounts and benefits for being a retiree in Panama. Its long ties to the U.S., excellent pensionado legislation, modern medical care exemplified by a Johns Hopkins facility, and a strong free market economy have led to Panama's new popularity.

Another reason Panama is so popular has to do with the strength of its economy. Panama has consistently maintained one of Central America's highest per capita Gross Domestic Products. GDP growth since 2000 has outpaced all other countries in Central America and topped 10% in 2012. The U.S.A. is still the largest user of the canal and Panama's foremost trading partner. Because the U.S. dollar is the official currency in Panama, the U.S. is ultimately its central banker and remains influential regarding its monetary policy.

To encourage long-term foreign investment, Panama does not require special permits, authorization or registration to qualify investors. The 1998 Investment Stability Law protects foreign investors for ten years following the registration of an investment, shielding them from changes in tax, customs duties, municipal and labor laws. Over 80 banks have full service branches here, including HSBC, Scotiabank, and Citi. Panama is a growing international financial center with excellent communication infrastructure and first-world amenities.

Kathleen's comprehension of the marketplace and ability to touch potential clients is the best in the business. For over 25 years, she has been the authoritative voice when talking to and about the retiree community overseas. She is the go-to source when the major news organizations and associations require analysis and data. The combination of Lief and Kathy creates a powerful mechanism to drive the project to completion and attract retirees and property owners to create a world-class community at Gran Islotes.

Why Gran Islotes? The Gran Islotes project is perfect for the retiree demographic. The westward orientation of the property provides for scenic sunsets over the blue Pacific Ocean. A series of small islands are featured in the foreground, and the outline of the largest island in Central America and a fishing mecca, Coiba Island, can be seen in the distance. The master plan calls for everything North Americans expect. Gran Islotes is a top-of-the-line, private beachfront community. Guests will enjoy a clubhouse, three swimming pools, stables, riding trails, tennis courts, and a fitness center. All of the basics – underground electricity, a well-fed community water system, central wastewater treatment, fiber optic cable for internet access, and 24/7 security – are already in place.

Plans are for neighborhood streets to flow down the hillside to the beach club, where you can enjoy swimming, sunning, tennis, basketball, or petanque (a form of boules, similar to bocce). Without leaving the property, you can pamper yourself and your guests with a day of spa treatments, or spend an afternoon lounging by the pool at the beachfront boutique hotel and spa. There, you can meet friends for a seaside lunch or a special dinner in the hotel's restaurant. Gran Islotes is designed for active outdoor living, with trails for hiking through the lush landscaping of the property, riding horseback from our stables into the surrounding hills, or mountain biking to nearby Cerro Hoya National Park.

Gran Islotes embraces a wetland preserve, as well as an estuary visited by monkeys and other wildlife. Behind the community lies a range of lush and rugged mountains, including Cerro Hoya – the highest peak on the Azuero Peninsula. Right out front, a kilometer of beach that continues for another eight kilometers beyond Gran Islotes is yours to explore. Some days, you may be the only person walking this stretch of shore. From your terrace, you might see migrating whales or splashing dolphins, depending on the season. Complete with clay tile roofs, wooden beamed ceilings, and arched colonnades in the town plaza, the architecture of Gran Islotes is true to the history and culture of Panama's Azuero Peninsula. Home choices are many, built to suit life as you want to live it: luxury turnkey homes or spectacular ocean view sites waiting for your custom-designed dream. You can also choose the cozy casitas for vacations and part-time residence that let you lock up and leave without a care – condos, lofts, and studio apartments to suit your lifestyle. Gran Islotes delivers on all of the wonderful aspects of an ECI community for consumers who want a home in Panama.

An aerial photograph of a river winding through a lush green landscape. A long bridge with many piers spans the river. In the background, there are hills and a body of water with some buildings and ships. The text 'PANAMA HANDBOOK 2016' is overlaid on the image.

PANAMA HANDBOOK 2016
