

English by the Bay or Spanish in the Highlands: A Tale of Two Low-Cost Retirement Towns -- Corozal in Belize and Boquete in Panama

By LAN SLUDER

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View of Corozal Bay

With millions of Americans and Canadian baby boomers just a bank CD or two away from retirement, the race to find low-cost retirement destinations is off and running. That's particularly true in Mexico and Central America, where many prospective expat gringos see the potential of stretching their dollars and living better for less than is possible back home, yet being within two to four hours by jet from their old home towns.

While there are many exciting choices south of the border, two contenders in that race, Corozal in Northern Belize and Boquete in Panama, are already attracting a lot of lookers and an increasing number of buyers.



The town of Boquete, seen from a hill near the entrance to town

These two small towns, both boasting a high quality of life and low cost of living, are worth looking at closely to see how they really compare in key areas of interest to relocating expats and prospective retirees, such as daily living costs, real estate prices, the cost of home building, acceptance of foreigners by local residents and overall appeal.

In looking at the Corozal and Boquete areas, retirees and other expats have to make a choice between living on the water and speaking mostly English or living in the mountains and speaking mostly Spanish.

I've recently visited both areas and talked with people who have taken the plunge to get their perspectives on the pros and cons of the two towns.

PROFILES OF COROZAL AND BOQUETE

COROZAL PROFILE

Corozal Town (pronounced Cor-Roh-Zahl) is located in Northern Belize, just 9 miles south from the Mexican border and less than 90 miles north of Belize City. Named -- in the Yucatec Maya language -- for the cohune palms that once were common in the area, Corozal Town has a picturesque setting on Corozal Bay. Once a trading center of the ancient Maya, who lived in the area from at least 2000 B.C., in the 19th century Corozal was settled by Mestizos fleeing the Caste Wars in the Yucatán.

In 1955, much of the town was destroyed by Hurricane Janet. It was rebuilt in a combination of Mexican and Caribbean styles. Today, the town is a sleepy gateway to Belize from the expanding "Mayan Riviera" of Mexico. The main part of Corozal is laid out at the edge of the gently curving Corozal Bay, offering one of the most appealing settings in Belize. By contrast, the town otherwise is of no particular distinction, with ramshackle storefronts and simple houses with fenced yards keeping barking dogs at bay. Near town are the "suburbs" of Xaibe, Ranchito, Calcutta and other villages along the Northern Highway. To the north is the Four Mile Lagoon and the Consejo area, where several small real estate projects targeting expats are being developed. Across Corozal Bay are the ruins of Cerros, the village of Copper Bank and Progreso Lagoon.

Corozal Town's population is around 8,000 and the entire Corozal District, comprising 718 square miles, has a population of around 35,000. About 15 miles away by boat is the fishing village of Sarteneja. Beyond that, hanging down from Mexico like a tropical stalactite, is an appendage of the Yucatán peninsula and, separated from Mexico only by a narrow channel, Belize's most popular resort area, Ambergris Caye.

The economy of Corozal is based on services, importing goods in a duty free zone near the Mexican border where there also are several small casinos and sugar cane production. Increasingly, the area is getting income from real estate and tourism. Corozal and surrounding areas have about a dozen small hotels, and there has been a mini real estate boom over the past year or two, with speculators buying up tracts of inexpensive bayfront land near Corozal Town.

Unlike Ambergris Caye, Placencia and some other areas of Belize, Corozal is on a shallow bay, not directly the Caribbean Sea, and has no real beaches. The waters of the bay are as blue as those elsewhere on the coast or cayes, however, and the breezes from the water as cooling and constant as any in Belize. Anglers find good fishing for tarpon, bonefish, permit and other fish, and boating is enjoyable on the protected waters of the bay. Especially outside of town, you can swim in the warm, clean water.

The climate in Corozal is subtropical, similar to that in central or south Florida. In winter, temperatures may drop to the high 50s F at night, but there's never a frost. In

spring and summer, the thermometer may hit the low 90s at midday and drop only to the 70s at night. Bananas, mangos, citrus and other fruit grow almost like weeds.

Belize is in the hurricane belt, with the greatest risk in September and October. The last major hurricanes to hit Belize were Keith, in October 2000, which hit Ambergris Caye and Belize City, and Iris, which struck southern Belize in October 2001. Neither had an impact in Corozal. Since Hurricane Janet half a century ago, Northern Belize has not experienced a truly serious hurricane, although several storms in Belize and Mexico have caused moderate damage to the area.

Local residents are primarily Mestizos of mixed Indian and European heritage, with some Yucatec and other Maya, a few Creoles, along with Chinese, East Indians, gringos and in nearby Shipyard and Little Belize, quite a few Mennonites who moved to Belize in the 1950s and 60s.

English is the official language of Belize, and you can easily get by with English alone in Corozal Town, although many residents of the district speak Spanish as a first language and some speak only Spanish. Signs are in English, distances are measured in miles and local laws are based on the English Common Law, as in the U.S. and Canada.

Next door is Chetumal, population around 260,000, capital of the Mexican state of Quintana Roo, with its good, low-cost medical care and inexpensive shopping. While Corozal Town has only small grocery stores, inexpensive local restaurants and little shops, Chetumal has large supermarkets, Wal Mart-style super centers, department stores, multiplex cinemas and even McDonald's and Burger King.

The appeal of Corozal is clear: Corozaleños are friendly, the crime rate is lower than in some other areas of Belize, though there has been an increase in crime of late, and the climate is sunny with less rain than almost anywhere else in Belize, around 50 inches a year, about the same as Atlanta.

Best of all, housing and real estate prices are a bargain, with large bayfront building lots going for US\$60,000, bayview lots for less than US\$20,000, and modern large homes built to U.S. standards available for US\$100,000 to \$200,000. Belizean style homes are much less, and some expats have built simple but attractive homes for less than US\$50,000. Building costs for concrete construction run US\$35 to \$55 or \$60 a square foot, and rentals range from US\$200 to \$800 or so a month, the latter for a pleasant, modern three or four-bedroom house.

Most foreign residents of Corozal say that can live pretty well for less than they could in the U.S. and Canada. Although gasoline and electric costs are two to three times higher than back home, taxes, insurance, medical care, restaurant meals and most personal services are cheaper. A carpenter or mason, for example, gets only about US\$25 a day, and a maid or gardener around US\$15. Grocery prices aren't a bargain,

but local fruits and any foods grown or made in Belize are very affordable. Chetumal is nearby for big-ticket purchases.

No one knows for sure how many foreign retirees and other expats live in the Corozal Town area, but the best estimates are that the total is around 300 to 400. Some live in Corozal Town proper, and others live a few miles north in the Consejo area or in other nearby communities.

Three of Belize's banks, Scotia Bank, Belize Bank, and Atlantic Bank, have branches in Corozal Town, and Belize Bank has an ATM that works with foreign-issued ATM cards.

The town has a Rotary Club and a few other local organizations of interest to foreign residents. An informal expat association meets monthly for lunch. Attendance is usually around 40 to 50 people. Some foreign residents take courses at Corozal Junior College. Tuition costs are nominal. Corozal Town has a small public library. Local cable TV has more than 30 channels, some in Spanish but most in English, for under US\$20 a month.

Corozal Town has a district public hospital, a local clinic and the Northern Regional Hospital serving Northern Belize is in Orange Walk Town, a little over an hour away. Many residents go to Chetumal for medical and dental care, where there are modern hospitals and clinics and charges are only a fraction of that in the U.S. and even lower than in Belize City. Shipyard, a Mennonite settlement south of Corozal Town, has a low-cost dental clinic, and there are dentists in Corozal Town.

Crime concerns are increasing in Corozal Town. One survey of almost 50 expats in the Corozal area found that a large majority had experienced a theft, burglary or other property crime in the past few years. Though most incidents were minor, at least one had experienced a violent home invasion. Some -- not all -- expats also report increasing resentment of foreigners in Corozal, perhaps as a result of deteriorating economic conditions in Belize and to increasing taxes and layoffs of public workers by the debt-ridden current Belize government.

COROZAL LODGING

Corozal Bay Inn

Corozal Bay Rd. (P.O. Box 1, Corozal Town)

tel. 501-422-2691

fax 800-836-9188

e-mail relax@corozalbayinn.com

<http://www.corozalbayinn.com/>

Owners Doug and Maria Podzun (he's Canadian though he's lived in Corozal for many years, and she's Mexican) have built 10 new cabañas beside their popular restaurant. The cabañas are painted in tropical colors with bay palm thatch roofs, and they have

air-conditioning and new 27" TVs with cable. They're just steps from the pool and the bay. The Podzuns had to truck in the sand for their beach here, but it's surprisingly big. Rates US\$90 double in-season, US\$80 off-season, plus 9% tax.



Thatch cabañas at Corozal Bay Inn

Copa Banana Guesthouse

409 Bayshore Drive (P.O. Box 226, Corozal Town)

tel. 501-422-0284

fax 501-422-2710

e-mail relax@copabanana.bz

<http://www.copabanana.bz/>

If you're in town shopping for property around Corozal, you couldn't do much better than this guesthouse, new in 2004. Two banana-yellow one-story, ranch-style concrete houses, with a total of five guest rooms, were merged into a single guesthouse. You can cook meals in the common kitchen, complete with dishware, stove, coffee maker, microwave and fridge, and the owners, from the U.S., even run a real estate business, Belize North Real Estate Ltd. There's also a second-floor apartment for longer-term stays. Rental cars available, and free bikes for guests. Rates: US\$55 double/US\$350 week.

Hok'ol K'in Guest House

4th Ave. and 4th Street (P.O. Box 145, Corozal Town)

tel. 501-422-3329

fax 422-3569; e-mail maya@btl.net

Hok'ol K'in (a Yucatec Maya phrase for "coming of the rising sun") is a pleasant ten-room motel/guesthouse just across the street from the bay, and there's usually a nice breeze from the water. It's run by a former Peace Corps volunteer and her family. Recent upgrades have added A/C and TVs. The small restaurant serves inexpensive breakfasts, burgers and snacks. Unusual for Belize, one room is wheelchair-accessible. Rates: US\$49-\$60 double including tax, year-round.

Casablanca by the Sea

Consejo Village (P.O. Box 212, Corozal Town)

tel. 501-423-1018

fax 501-423-1003

e-mail info@casablanca-bythesea.com

<http://www.casablanca-bythesea.com/>

This 10-room inn on Chetumal Bay is a place for those who just want to relax and do nothing for a while. Sit in a little palapa by the water all day long and read, or retire to your air-conditioned room, as you please, and relax on a comfortable bed. At night, watch the twinkling lights of bustling Chetumal across the bay. Owned by a U.S. couple, the hotel has small but attractive rooms featuring hand-carved mahogany doors, saltillo tile floors and custom-made furnishings. Rates US\$75 to \$95 double (US\$150 for a suite) in-season, plus 9% tax, with discounts in the summer.

DINING IN COROZAL

The food scene in Corozal is fairly limited, but across the border in Chetumal you have a wide range of restaurants from a Cajun café to a rib joint to Burger King. On a recent visit to Corozal, my family and I had a huge, filling dinner with multiple appetizers, drinks and main dishes for almost nothing at **Patty's Bistro**, on 4th Avenue next to the undertakers. But don't worry — the food is good and a real bargain. Rice and beans goes for US\$3, a fried chicken dinner for US\$3.25 and T-bone steak dinner for US\$6. **Tony's** is an old favorite, with meals now served in a breezy thatch cabaña by the bay--fajitas are excellent here. Next door, the outdoor restaurant at **Corozal Bay Inn** gets a good bit of business for drinks and meals, and there's a new waterfall backdrop for the restaurant. One of my favorite joints, **Cactus Plaza**, on 6th St. South is renovating and adding another floor and appears to be moving more towards being a bar and nightclub than a restaurant.

GETTING TO COROZAL

From Mexico: ADO (tel. in Mexico 525-133-2424, <http://www.adogl.com.mex/>, e-mail <mailto:info@adogl.com.mx>) and other Mexican bus lines serve Chetumal from various towns and cities in the Yucatán, including Cancun, Mérida, and Playa del Carmen. Fares, on first class and deluxe buses -- with reserved seats, videos, and bathrooms -- are around US\$15 to \$20 depending on the origin and class of service. It's about five

hours from Cancun, four from Playa del Carmen, and six from Mérida. At the Chetumal bus station, you change to a bus to border and into Corozal Town (fare US\$1.50).

From points south in Belize: The Northern Highway is one of Belize's better roads. Figure about two hours by car from Belize City. Novelo's and Northern Transport are the primary Belize bus lines on the Northern Highway, with frequent service in both directions. Fares are around US\$6 to Belize City, depending on the type of bus.

By air and boat: Maya Island Air (<http://www.mayaairways.com/>) and Tropic Air (<http://www.tropicair.com/>) fly from Corozal's tiny airstrip to San Pedro, Ambergris Caye (25 minutes, about US\$37 one way). Both offer four or five flights daily. The airstrip is about 2 miles south of town, a US\$5 cab ride. A water taxi makes a daily trip in the morning from Corozal Town to San Pedro, Ambergris Caye, returning in the afternoon. Cost is US\$22.50.



Volcan Baru seen from the grounds of Villa Marita

BOQUETE PROFILE

After being spotlighted as one of the best places in the world to retire by *Forbes*, *Fortune* and AARP's *Modern Maturity*, Boquete (pronounced Boh-Keh-Teh) has become a hot spot for baby boomers looking for a retirement location, and the real estate market in Boquete has started to sizzle.

Boquete is in the Highlands of Chiriquí (pronounced Chee-Reh-Kee), about 300 miles west of Panama City, and 55 miles northeast of the Costa Rica border at Paso Canoas.

From the Lowlands city of David (pronounced Dah-Veed), less than 25 miles away, an unpretentious small city of 80,000, you drive north on a good, paved country road to Boquete. The roadway slopes gradually upward. David is at about 100 feet elevation. The town of Boquete is at around 3,000 to 3,700 feet, and the areas just north of Boquete are at 4,000 to 6,000 feet, with Volcan Baru topping out at 11,411 feet.

As you enter Boquete, the red zinc and tile roofs of the town are spread out in a valley below you. A good viewing point is the IPAC (Tourism Panama) office, in a handsome building on the south side of town. The name Boquete means “between two mountains.” The town has a population of around 5,000, with close to 16,000 people in the entire Boquete district.

Boquete is also nicknamed “the city of flowers and coffee,” and both are in abundance here. Flowers and tropical plants grow in lush arrays around Boquete. Wild impatiens cling to the mountainsides, orchids are in the trees, and roses, bougainvillea and colea are in many yards. Eucalyptus trees, silvery green, add texture to the hillsides.

About 50,000 acres of coffee is in production in Panama, and the best of the country’s Arabica coffee is grown above 3,000 feet in the Chiriquí Highlands. The highest quality coffee is shade-grown, organic and handpicked. Kotowa, Café Ruiz, Hacienda La Esmeralda and Lamastus Family Estates are among the higher quality coffee operations in Boquete. The coffee beans turn cherry red and are harvested in this area in October and November. Each January, Boquete celebrates its twin passions with the Festival de Flores y Café. In April, there is an orchid festival.

The dark, rich volcanic soil makes the Highlands the breadbasket of Panama. Above Boquete and around Volcan and Cerro Punta large fields of onions, potatoes and other vegetables are intensely cultivated.

With more than 500 American, Canadian and other expats living at least part of the year in Boquete, and with increasing tourism from both foreigners and Panamanians, a number of new restaurants and tourism activities have sprung up. The downtown area, basically only two streets wide, has a dozen or so restaurants, a new deli with a selection of imported items, and two well-stocked groceries.

The climate here is dubbed “eternal spring.” While it is spring like, at times it can get warm during the day, especially in Boquete town and south of town at the lower elevations. Temps in the high 70s or low 80s F. are not unusual. At night, though, it cools down. Most homes require neither air-conditioning nor heat, except perhaps for a fireplace, although interestingly the tourism office in Boquete does have central air conditioning. At the higher elevations around Cerro Punta and up Volcan Baru, it can

get positively chilly, and you may need a sweater at night. Boquete and the Highlands get considerable rain. One weather station near Boquete reported an average of about 131 inches of rain annually, two to three times the average in much of the U.S. Southeast. While rain can come in torrents, often it comes as a *bajareque*, or drizzle, in the afternoon. When that happens, rainbows are common.

Panama is south of the hurricane belt, but earthquakes are possible. Volcan Baru, while dormant for at least 800 years, could awaken.

Residents of Boquete have access to good medical care at hospitals and clinics in David, about a half hour away.



Wild impatiens and organic potatoes on a mountain near Boquete

Real estate prices in Boquete are not as inexpensive as in most other parts of Panama. In fact, they are verging on being damned expensive. Local residents say the price of land has increased by several hundred percent in the past few years. Real estate agents claim real estate prices around Boquete are now increasing about 20% a year. Building lots and small tracts go for US\$5 to \$15 a square meter (a square meter is about 10.76 square feet), and a hectare of land (about 2.47 acres) around Boquete could cost US\$30,000 to \$75,000, and rarely is less than US\$10,000. Building lots are in the US\$30,000 and up range, although few are priced as low as US\$10,000 to \$15,000. Home prices vary, of course, but new homes in one of the gated country club style developments near Boquete, such as Villa Escondido and Los Molinos, run US\$140,000 to \$400,000. In mid-2005, a five-bedroom 4,100 sq. ft. villa at Villa Escondido was on the market for US\$390,000 and a 2,650 sq. ft. three-bedroom home was for sale for US\$285,000. At Hacienda Los Molinos, 1,300 sq. ft. two-bedroom condos started at US\$130,000 and homes for around US\$145,000, with 75% mortgage financing available from HSBC Bank at about 5%.

Building costs, however, are much less than in the U.S. You can expect to pay US\$40 to \$60 a square foot for a new home built to U.S. standards. The difficulty in Boquete is in finding a qualified builder. Some 2,000 building permits were issued in the Boquete area in 2004, and most local builders are booked months or years ahead.

Other than housing, the cost of living in Boquete is low by U.S. and European standards. Grocery store prices in Boquete and indeed all over Panama are about the same as or lower than in the U.S. Gas about the same as the U.S. , around US\$2.15 to \$2.40 a gallon for regular unleaded, with diesel US\$2.00 to \$2.25. Liquor and beer are about one-third to one-half less than in the U.S. -- even in small towns a liter of Stoli or Johnny Walker Red goes for US\$12 to \$14 and local beers are US\$2 to \$2.50 a six-pack. A steak dinner at the best restaurant in Boquete is US\$12, beer is 75 cents to a dollar (very occasionally US\$1.50) in restaurants. In Boquete and towns in the Highlands you can eat lunch at a local restaurant for US\$2 to \$3.

With the increase in expat interest in Boquete, besides the increase in real estate prices there seems to be the beginning of some concern among Boquetaños about the influx of foreigners. Some local residents complain about the spate of signs in English. "If you're going to live here, learn to speak the damn language," one said.

While property crimes are always an issue in developing countries, and those who leave their property vacant without a caretaker are asking for trouble from burglars or squatters, in general there is a feeling here that this small town does not have a crime problem. There is a high percentage of home ownership, with houses and farms well maintained, and many residents seem relatively prosperous. Boquete was partly settled about a hundred years ago by immigrants from Germany, Switzerland and elsewhere in Europe, and there is a tradition of independent businesses and small farms. The area has an egalitarian streak. For example, in Spanish the *tu* form of the second person is often used locally instead of the more formal *usted* widely used in Central America.

Other Chiriquí Highlands towns, such as Volcan and Cerro Punta, are beginning to get the overflow from Boquete. Real estate prices there, while not cheap, are less than in and around Boquete.

LODGING IN BOQUETE

There are at more than two dozen small hotels, pensions and cabin colonies in and around Boquete, with rates from under US\$10 to more than US\$200.

Hotel Panamonte

1 de Abril Ave, Boquete

tel. 507-720-1324

fax: 507-720-2055

e-mail panamont@cwpanama.net

<http://www.hotelpanamonte.com/>

The Panamonte is the oldest hotel in Boquete, a frame structure built in the 1920s and run by members of the same family for more than 60 years. Charm exudes from the woodwork, and there are lovely gardens in the central courtyard and an appealing bar with fireplace. The lobby has cowhide rugs on the floor, and if that doesn't throw you off you can enjoy a wonderful Angus beef filet and mashed potatoes in the restaurant for US\$12. While not stuffy, the Panamonte's restaurant has white tablecloths and a more formal air than most of the other places in town. Hotel rates US\$60-\$130, plus 10% tax. The hotel's owners are developing home sites near the hotel, Panamonte Estates.

Villa Marita

Just north of Boquete

tel. 507-720-2165

villamarita@cwpanama.net

<http://www.panamainfo.com/marita>

Villa Marita has seven cottages set in well cared for grounds, with views of coffee farms below and Volcan Baru above. At the edge of the Villa Marita grounds is a striking, if not exactly what you expect in Boquete, home built to look like an English castle; it is not a part of the hotel. While not deluxe by any means, the Villa Marita cabins are comfortable, with hardwood paneling and tile baths, and large bay windows. The co-owner, Rodrigo Marsiacq, a Texas A&M grad who speaks excellent English, is a helpful host. He plans to upgrade the cottages and Rates US\$50 double, plus 10% tax, with one large cabin for up to six people, US\$110. Breakfast, served in a covered deck with lovely views, costs US\$4 and usually consists of a selection of fruit and juices, eggs, breakfast meet and breads. Rodrigo operates a large hydroponic, pesticide-free greenhouse nearby.

Cabañas Via Lactea

Palo Alto area north of Boquete

tel. (507) 720-2376

info@lavalactea.biz

<http://www.lavalactea.biz/>

This collection of 10 delightful cabins about 1 1/2 miles north of town is set beside the Palo Alto River. The well-maintained Milky Way cabins have small kitchenettes, and guests have complimentary wireless internet access. Rates US\$50 to \$72 double, plus 10% tax (seventh night free on for weekly stays).

Dining in Boquete

Boquete has more than a 20 restaurants. On a recent visit, we ate out every night and never had a bad meal, nor an expensive one. **Hibiscus**, owned by a French-Panamanian couple, was pleasant, with most complete meals under US\$10. **El Rancho** had good Argentine-style grilled meats, US\$12. **Bistro Boquete** is an unabashed gringo spot, but still very good and always busy, with full meals from only a few dollars. **La Casona Mexicana** is a popular and inexpensive place for Mexican

food, and beers here are only 75 cents. For value and a laid back atmosphere, it's hard to beat **Java Juice**, where there are fast internet connections (about US\$1 an hour) and a big hamburguesa con queso and a mango-banana smoothie is US\$2.



A small river above Boquete

Getting to Boquete

By car: You can drive from Panama City to Boquete in around six hours. It is about 265 miles from Panama to David on the InterAmerican Highway. The InterAmerican is about one-half divided four lanes and one-half two lanes. Most of it is in good to excellent condition, with good signage and plenty of gas stations, some open 24 hours. Gas is around US\$2.15 to \$2.40 a gallon for unleaded regular, and a few cents less for diesel. From David to Boquete it is about 22 miles on a two-lane paved road. From the Costa Rica border at Paso Canoas, David is about 33 miles on a four-lane divided highway.

By air: From Panama City (Albrook Airport) you can fly to David, about 30 minutes from Boquete. Turismo Aereo (<http://www.turismoaereo.com/>) and Aeroperlas (<http://www.aeroperlas.com/>) each have three flights a day Monday-Saturday to David, and two on Sunday, at around US\$59 one-way. A taxi to Boquete from David is around US\$15.

By bus: Cinco Estrellas, Terminales David and Padafront provide bus service on the InterAmerican Highway to David. Buses take about 7 hours and cost US\$11 (local) to \$15 (express). From David to Boquete, buses run hourly, take about an hour to get to Boquete, and cost about US\$1.50.

OPTIONS FOR LIVING IN BELIZE

There are three main options for those wishing to live or retire in Belize or to spend extended periods of time in the country -- Tourist Card, Qualified Retired Person Incentive Program and Permanent Residency. Each has advantages and disadvantages.

Perpetual Tourist

For many people, this is the easiest, cheapest way to live in the country for a while, and it requires no long-term commitment. Nationals of countries not required to have a visa to enter Belize -- including the U.S., Canadian, the U.K., most other British Commonwealth countries, and EU and Caricom countries -- get a free visitor entry card. However, nationals needing a visa to enter Belize can face high visa application charges. Under changes in effect in mid-2005, citizens of the People's Republic of China, Pakistan, Bangladesh, and Sri Lanka must pay a US\$2,000 visa application fee. Visas for national of other countries needing a visa generally pay US\$100.

On entry, you get a visitor permit good for up to 30 days. After 30 days, this permit can be renewed for up to 12 months. The renewal fee was increased in 2005 to \$25 per month per person for the first three months, then US\$50 a month thereafter. To renew it, you'll need to visit a government immigration office in Belize City or Belmopan, or a police station or other designated immigration office in district towns. You are supposed to show that you have sufficient resources to maintain yourself in Belize, at least US\$60 a day, but this requirement is rarely enforced as long as you look respectable. If you are staying more than three months, you are supposed to obtain an AIDS test, but again this rule is not always enforced. After 12 months, you must leave the country and start the process again.

Qualified Retired Person (QRP)

The Qualified Retired Persons Incentive Act passed by the Belize legislature in 1999 and initiated in 2000, is being implemented by the Belize Tourist Board. The program is designed to attract more retirees to Belize. The Belize Tourist Board says that only about 200 people, mostly Americans, have been enrolled in the program to date. Interest in the program appears to be fairly high, but because of the income requirement, inability to work for pay in Belize, and other factors, the actual number of retirees under the program in Belize is as yet small, around 200.

For those who can show the required monthly income from investments or pensions, this program offers benefits of official residency and tax-free entry of the retiree's household goods and a car, boat, and even an airplane. This program also eliminates some of the bureaucratic delays built into other programs. The BTB guarantees action on an application in no more than three months, but we have heard of qualified retirees getting approval for this program in only a few weeks.

QRP Facts

Who qualifies? Anyone at least 45 years old from anywhere in the world can qualify for the program. A person who qualifies can also include his or her dependents in the program. Dependents include spouses and children under the age of 18. However, it can include children under the age of 23 if enrolled in a university.

Benefits: Besides prompt approval of residency for qualifying applicants, import duties, and fees for household goods and a vehicle, airplane and boat are waived.

Duty-free import of personal household effects: Qualified Retired Persons under the program can qualify for duty and tax exemptions on new and used personal and household effects admitted as such by the Belize Tourism Board. A list of all items with corresponding values that will be imported must be submitted with the application. A one-year period is granted for the importation of personal and household effects.

Duty-free import of a vehicle, aircraft and boat:

a. Motor Vehicle: Applicants are encouraged to import new motor vehicles under the program, but the vehicle must be no more than three years old. A Qualified Retired Person may also buy a vehicle duty-free in country.

b. Light Aircraft: A Qualified Retired Person is entitled to import a light aircraft less than 17,000 kg (about 37,500 pounds). A Qualified Retired Person is required to have a valid Private Pilot license to fly in Belize. This license can be obtained by passing the requirements set by the Civil Aviation. However, if the participant has a valid pilot's license, that license only has to be validated by Civil Aviation Department in Belize.

c. Boat: Any vessel that is used for personal purposes and for pleasure will be accepted under this program.

If for whatever reason a Qualified Retired Person decides to sell, give away, lease, or otherwise dispose of the approved means of transportation or personal effects to any person or entity within Belize, all duties and taxes must be paid to the proper authorities.

The Belize Tourist Board states: "Qualified Retired Persons must note that only after three years and upon proof that the transportation that was previously imported to Belize was adequately disposed off, will another concession be granted to import another mode of transportation."

Income requirement: To be designated a Qualified Retired Person under the program, the applicant must have a monthly income of at least US\$2,000. A couple does not need to show US\$4,000 a month - just US\$2,000, as the applicant is normally an individual and the applicant's spouse is a dependent under the program.

The income rules for Qualified Retired Persons are, like many things in Belize, a little confusing. On first reading, it looks like the income must derive from a pension or annuity that has been generated outside of Belize. The rules do not specifically say so, but according to Belize Tourist Board officials, U.S. Social Security income can be

included as part of this pension requirement. This pension and annuity information then has to be substantiated by a Certified Public Accountant, along with two bank references from the company providing the pension or annuity. These may not be required if your pension and/or annuity is from a Fortune 500 company.

That indeed is one way to show that you have the necessary income. However, there is another way. You can demonstrate that you have the necessary income by providing documentation that you have deposited the money in a Belize bank, in either a Belize dollar or U.S. dollar account. Several retirees have told me that they were able to include other forms of income, including investment income, in the US\$2,000 figure. In this latter case, the US\$2,000 a month income (US\$24,000 a year) can be substantiated by showing records from a bank or other financial institution in Belize that the retiree has deposited the necessary money. As a practical matter, some retirees say that they have not been asked to provide documentation, at least not yet.

Background check: All applications are subject to a background check by the Ministry of National Security.

Application: Applications for the program must be made to the Belize Tourism Board in Belize City and include the following:

Birth certificate: A certified copy of a certificate for the applicant and each dependent.

Marriage certificate if applicant is married and spouse is a dependent.

Authentic police record: A police record from the applicant's last place of residency issued within one month prior to the application

Passport: Certified color copies of complete passport (including all blank pages) of applicant and all dependents. The copies must have the passport number, name of principal, number of pages and the seal or stamp of the certifying Notary Public.

Proof of income: (either a or b)

(a) An official statement from a bank or financial institution certifying that the applicant is the recipient of a pension or annuity of a minimum of US\$ 2,000 per month.

(b) A financial statement from a financial institution, bank, credit union, or building society in Belize certifying that the applicant has deposited the sum of a minimum of US \$2,000 per month or the equivalent of US \$24,000 per year.

Medical examination: Applicants should undergo a complete medical examination including an AIDS test. A copy of the medical certificate must be attached to the application.

Photos: Four front and four-side passport size photographs that have been taken recently of applicant and dependents.

The application form for the Qualified Retired Persons Program is available for download on the Belize Tourist Board web site at <http://www.belizeretirement.org/>.

Official Permanent Resident

Requirements and benefits are similar to those of the Retired Persons Incentive Act. For example, as a regular permanent resident you can import household goods and a

personal vehicle duty-free. The application process and supporting documents needed are virtually the same as for retired residency. Here are the main differences:

- As a regular permanent resident, you do not have to deposit any particular sum in a bank in Belize. However, you do have to show financial resources sufficient to obtain residency status.
- You can work for pay in Belize.
- You must live in Belize for one full year before you can apply for regular permanent residency. During this period, you cannot leave the country for more than 14 consecutive days.
- It is more expensive to apply for regular permanent residency than for retired residency. Application fees were increased in 2005 and vary according to your country of citizenship. Nationals of Caricom countries pay US\$250. Citizens of the U.S. pay US\$1,000, and Commonwealth country citizens also pay US\$1,000. If residency is granted, you pay a fee of US\$62.50 for a residency card.
- Official permanent residents pay 5% "stamp duty" on real estate purchases, not the 15% charged non-citizens and nonresidents.

Note that during 2004 very few permanent residency applications were approved. Many applicants waited for six months or longer without hearing anything from Belmopan. As of this writing, since application fees were increased, applications appear to be processed and approved more quickly. • For permanent residency, you apply to the Belize Immigration Department rather than through the Belize Tourist Board. For information and application form, contact:

Immigration Department, Belmopan
tel. 501/822-2423
fax 501/822-2662

The controversial Economic Citizenship program, also called the buy-a-passport plan, has been discontinued.

In addition to these programs, regular citizenship in Belize is a possibility for those living in Belize over a long period. To acquire citizenship, applicants must have been a resident or have permanent residency status for a minimum of five years. Applicants for citizenship need to provide essentially the same supporting documentation as those applying for permanent residency.



A welcome sign at Volcan Baru National Park

OPTIONS FOR LIVING IN PANAMA

Panama has several attractive programs for foreigners wishing to live in Panama. The main ones are:

Pensionado Visa

Requirements:

Pension of \$500 a month plus \$100 for each dependent

Permanent Residency & duty free auto/ household goods; discounts on medical care, Panama travel and other goods and services

The retiree or pensionado residence status requires that applicant be 60 years old or older and demonstrates an income on pension of US\$500 per month and \$100 for each dependent. Under this program, neither the applicant nor dependents can work in Panama, except under unusual circumstances.

Fees and expenses for the pensionado application usually are between US\$1,200 and \$2,000.

Requirements to Obtain Pensionado Status

- Power of attorney to the attorney representing you in the pensionado application
- Good health medical certificate, HIV Test
- Police report on applicant and dependents from place of present residence
- Police report from Republic of Panama
- Complete copies of passport
- Letter certifying applicant condition as a retiree and amount earned per month. If it is a private entity, proof of its existence must be supplied.
- Photographs, 4 of each person, passport size
- Marriage certificate and birth certificates

Except for the retiree certification, the same documents must be supplied by the spouse. All documents must be certified before a Panama consulate at the place of issuance.

Panamanian law grants retirees a tax exemption package including:

- Tax exemption to import a car every two years
- Import tax exemption for household goods up to US\$10,000
- No property taxes on personal residence for 15 to 20 years
- Tax exemptions and discounts on services in Panama, including
 - 25% discount on utility bills
 - 25% discount on airline tickets and 30% on other transportation in Panama
 - 1% reduction on home mortgages for homes used for personal residence
 - 10% discount on medicines
 - 20% discount on doctor's bills and 15% on hospital services if no insurance applies
 - 50% discount on entrance to movies and cultural and sporting events
 - 50% discount at hotels Monday to Thursday, 30% on weekends
 - 20% discount on bills for professional and technical services
 - 15 to 25% discount on restaurant meals

Retiree Visa

This program is for those who do not have a pension of US\$500 or more.

Requirement:

Invest in a five-year CD with Banco Nacional de Panama producing at least US\$750 monthly interest income

Benefits:

Residency, duty-free import of car and household goods; renewable every 5 years

Small Business Investment Visa

Requirements:

Invest US\$40,000 and hire at least three Panamanian employees

Benefits: Permanent Residency, plus right to opt for Panamanian nationality and passport after 5 years

Note that retail businesses and some professions are reserved for Panamanian nationals only.

Immigrant Visa for Economic Self-Sufficiency

Requirements:

Invest US\$100,000 CD in a Panama bank

Benefit: Permanent Residency, plus right to opt for Panamanian nationality and passport after 5 years

For the visas above, the application process requires most of the same documents as the Pensionado Visa -- medical exam, HIV test, police report and other documents. The costs and expenses for these visas typically are US\$500 to \$1,000. In addition, there are several other visa programs.

Information about these visas and other immigration matters may be obtained from:

Ministerio de Gobierno y Justicia

Tel. 507-212-2000

<http://www.gobiernoyjusticia.gob.pa/>(in Spanish)

Permanent Tourist

At present U.S. and many other nationals can enter Panama as tourists for 30 days, extendable for another 60 days. U.S. citizens and some other nationals must buy a tourist card for US\$5. At the expiration of the tourist period, you must leave Panama for 72 hours and then return, starting the process over.

STRIKING SIMILARITIES AND BIG DIFFERENCES

Corozal, Belize, and Boquete, Panama, are strikingly similar in some ways and dramatically different in others. Both Corozal and Boquete are small towns near larger cities that potentially offer a good quality of life for expats and retirees, lower costs than in the U.S. or Canada, and a variety of good, but different, opportunities for living well.

Speak English in Corozal, Spanish in Boquete For English-speaking Canadians, Americans, Brits and others, the great advantage of Belize is that English is the official language. Deeds, court documents, street signs and most media are in English. In Boquete and elsewhere in Panama, you must have some Spanish, and the more the better. Perhaps English is spoken in the few gated communities around Boquete, or in the lobbies of some hotels, but elsewhere it's Spanish, Spanish, Spanish. Official documents must be in Spanish. While learning survival Spanish may take only a few weeks, to become truly fluent -- especially for those who are older -- can take years.

Sweat in Corozal, Mildew in Boquete Northern Belize definitely has a subtropical climate. In summer, temperatures often reach the 90s F, though if you're on or near

the water prevailing breezes off Corozal Bay help keep you cool. Even in the winter chilly may mean only that the thermometer registers 59 degrees. By contrast, Boquete has a spring-like climate year round, generally with temps between the high 50s and mid-70s. But Boquete has much more rain, at least twice as much as Corozal.

Boquete Is More Scenic and Offers More Diversity Most of Corozal is at or near sea level, and the highest mountain in Belize -- almost 100 miles from Corozal -- is only around 3,700 feet. That's roughly the elevation of Boquete town, and nearby mountains go up to more than 11,000 feet. While Boquete is in the mountains, you are only about 30 miles from the Pacific Ocean (technically, the Gulf of Chiriquí) and less than that from the Caribbean. Indeed, from some points in the Chiriquí Highlands on a clear day you can see both the Pacific and the Caribbean. Indisputably, Boquete is more scenic and with more diverse scenery than Northern Belize.

Choose Your Natural Disaster: Hurricanes or Earthquakes and Volcanoes In Corozal, you're at risk of a hurricane, though if history is any indicator, it's usually 10 to 30 years between hurricane hits in Corozal. Boquete is only a few miles from Volcan Baru, and the volcanic soil in the Highlands is tangible proof that it has erupted in the past. The volcano has been dormant for 800 years, but then Mt. Saint Helens was also asleep. Earthquakes are also a possibility in Panama, and slight tremors are commonly felt, though Panamanians will tell you that there have been no major earthquakes in recent times, a major earthquake could occur in the Highlands. This part of Central America is one of the most unstable parts of the earth's crust. The U.S. Geological Survey reports that there was a magnitude 6.0 quake centered 30 miles west of David, Panama, on June 30, 2005.

Pay Much More for Land in Boquete Belize, with only 280,000 people spread out over an area the size of Massachusetts, is a country where land is cheap. While beachfront property is zooming up in costs, you can still buy accessible land away from the sea for under US\$1,000 an acre -- and for under US\$500 an acre in large tracts -- and a nice building lot near the water for US\$10,000 to \$20,000. Those looking at Panama will have to face the facts: Land in the Chiriquí Highlands is expensive. It is difficult to find land for under US\$5,000 to \$10,000 an acre, and around Boquete a small building lot may be US\$40,000 to \$75,000.

Building Costs Run About the Same Despite the much higher cost of the underlying land around Boquete, building costs are pretty much in the same range. For about US\$50 a square foot in either area you can build to "North American standards." You can do it for less, or you can pay more for a higher quality finish.



A home under construction at Consejo Shores near Corozal Town

Gated Communities Are Coming Several gated communities, with golf courses, swimming pools, tennis courts and other amenities designed to appeal to foreigners and wealthy Panama City residents, are being developed in and around Boquete. These include Los Molinos, Valle Escondido and others. True gated communities haven't yet appeared in Corozal, although a couple of places, including Mayan Seasides and Cerros Sands, do have gates (or are constructing them).

Real Estate Financing for Expats Is More Available in Panama In Belize, except for some owner financing, it is rare for foreigners to be able to obtain mortgage financing on home purchases. If they are lucky enough to get it through a Belize bank, they usually will pay at least twice the interest rate and fees as they would in the U.S. However, in Boquete and elsewhere in Panama, mortgage financing at rates comparable to those available in the U.S. is fairly widely available to foreign buyers. However, such financing is usually for no more than 75% of the property value, and there may be age limitations -- for example, a 60-year-old may only get a mortgage that runs until he or she is age 70 or 75.

Crime Concerns Loom Larger in Corozal You'll find burglar bars on windows, barking dogs in the yard and caretakers at empty homes in both Boquete and Corozal. However, with increasing economic problems in Belize, residents are seeing increasing crime. Once limited mostly to the poorer neighborhoods of Belize City, car jackings,

home invasions and armed robberies have spread to other parts of Belize, even to the tourist center of San Pedro and to Corozal. Still, most foreign residents in Corozal say they generally feel safe, but they are taking more precautions, including installing alarm systems, building fences and buying guard dogs.

Panama Is Actively Trying to Attract Expats While Belize Seems to Want to Drive Them Away A huge difference for potential expats is that the Government of Belize seems to have lost interest in attracting and keeping retirees and other foreign residents. The Qualified Retirement Incentive Program was a good step when it was introduced in 2002, but it has since faltered, and only about 200 retirees have taken advantage of the program. The requirement to deposit US\$24,000 a year in a Belize bank has dissuaded some moderate-income retirees. In an attempt to overcome a deteriorating financial and debt situation, the Belize government also has raised taxes, often seemingly targeting expats and foreign investors. The government increased property taxes and imposed a 15% cash surcharge for nonresidents buying property in Belize. By contrast, Panama seems to be actively wooing foreign retirees and investors. It has developed one of the most attractive retiree incentive programs in the world, requiring only US\$500 in monthly pension income and offering a strong array of benefits. Reportedly, Panama's relatively new pensionado program already has attracted more than 2,500 participants, with more than 500 approved just in the past year.

For a Change, Go to Mexico or Costa Rica In Corozal, you're less than 15 minutes from the Mexican border. In Boquete, you're only a little more than an hour from the major bordering crossing into Costa Rica at Paso Canoas.

SIDE BY SIDE COMPARISON

Population

Corozal Town: 8,000

Corozal District: 35,000

Boquete Town: 5,000

Boquete District: 15,000

Belize: 280,000

Panama: 3,040,000

Geography

Corozal: Once an ancient seabed, Northern Belize is mostly flat, at elevations from sea level to a few hundred feet, and with a thin layer of soil over limestone. Corozal lays on the Bay of Corozal/Bay of Chetumal.

Boquete: Near the Cordillera de Talamaca, the Boquete area is in the Highlands with elevations from 3,000 to over 11,000 feet and less than 30 miles as a parrot flies from both the Pacific Ocean and Caribbean Sea.



A quiet street in Corozal Town

Climate

Corozal: Subtropical, with highs usually in the 80s to low 90s, and lows in the 60s and 70s. Around 50 inches of rain annually.

Boquete: Spring-like year-round, with temperatures in the high 50s to high 70s most of the time. More than 100 inches of rain annually.

Nearest Large City

Corozal: Chetumal, Mexico, population 250,000+, 10 miles

Boquete: David, Panama, population 80,000+, 25 miles

Official Language

Corozal: English, with Spanish widely spoken; Maya languages also spoken

Boquete: Spanish, with English spoken at some hotels, restaurants and real estate agencies; Indian languages also spoken

Number of Foreign Expats in Residence

Corozal: 300 to 400

Boquete: 500+

Number of Foreign Expats in Residence--Countrywide

Belize: 3,000-4,000

Panama: 20,000

Number of Foreign Retirees in Official Programs--Countrywide

Belize: 200

Panama: 2,500

Local Currency

Belize: Belize dollar, pegged at 2 Belize to 1 U.S. dollar

Panama: U.S. dollar

Legal System

Belize: Based on English Common Law

Panama: Civil Law system with judicial review

Government

Belize: Westminster-Style parliamentary democracy with prime minister, elected house and appointed senate and supreme court

Panama: Constitutional democracy with president, elected unicameral national assembly and a supreme court

Real Estate Costs

Corozal

Building Lots: US\$5,000 for a small lot inland to US\$60,000 for a bayfront lot

10-acre farm: US\$10,000 to \$30,000

U.S.-style home: US\$90,000 to \$300,000

Home construction cost: US\$35-\$55 per sq. ft.

Rental of two-bedroom home, monthly: US\$200 to \$750

Property taxes: About 1% of value

Boquete

Building Lots: US\$10,000 to \$75,000

10-acre farm: US\$100,000 to \$200,000

U.S.-style home: US\$90,000 to \$350,000+

Home construction cost: US\$45-\$60 per sq. ft.

Rental of two-bedroom home, monthly: US\$350-\$900

Property taxes: Foreign buyers can get a property tax holiday of 15 to 20 years

Cost of Living, Other Than Housing

Corozal: About 10-20% lower than in the U.S.

Boquete: About 30% lower than in the U.S.

Cost of Typical Items

Corozal:

Gallon of unleaded gas: US\$4.60

Dinner at local restaurant: US\$5 to \$10

Pound of chicken breasts in grocery: US\$2

Dozen eggs in grocery: US\$1.10

Quart of milk in grocery: US\$1.80

Pound of dried beans in grocery: US\$0.65

Bananas at market: 15 to 20 for US\$1

Loaf of bread in bakery: US\$0.75 to \$3

Beer in a restaurant: US\$2.50

Six local beers in grocery: US\$6

Liter of local rum: US\$9

Housekeeper: US\$15 a day

Sales tax: 9% + 2% environmental tax (may be replaced in 2006 by a 15% GST/VAT)

Hotel tax: 9%

Flight to Belize City (via San Pedro): US\$65

Electricity: US\$0.21 per Kwh

Cable TV: US\$18 a month

Boquete:

Gallon of unleaded gas: US\$2.30

Dinner at local restaurant: US\$5 to \$12

Pound of chicken breasts in grocery: US\$1.60

Dozen eggs in grocery: US\$0.60

Quart of milk in grocery: US\$1 (gallon, US\$2.80)

Pound of dried beans in grocery: US\$0.65

Loaf of bread in bakery: US\$0.45

Oranges at market: 15 to 20 for US\$1

Beer in a restaurant: US\$1

Six local beers in grocery: US\$2.50

Liter of seco: US\$4.25

Housekeeper: US\$10-\$15 a day

Sales tax: 5%

Hotel tax: 10%

Flight from David to Panama City: US\$58

Electricity: US\$0.10 per Kwh

Direct TV: US\$55 a month

Minimum Monthly Income for Official Retired Status

Belize: US\$2,000 (individual or couple)

Panama: US\$500 (individual); US\$600 (couple)

RESOURCES FOR MORE INFORMATION

BOQUETE

Relocation and Retirement

Qualified Retired Persons Program <http://www.belizeretirement.org/> Basic information on the Qualified Retired Persons incentive program provided by the Belize Tourist Board.

Government of Belize <http://www.belize.gov.bz/> Official site of the Government of Belize - not always up-to-date, unfortunately.

Belize Embassy <http://www.embassyofbelize.org/> Official site of the Belize embassy to the U.S.

Belize North <http://www.belizenorth.com/> Terrific resource for anyone considering moving to the Corozal Town area. Lots of nitty-gritty information on daily life by people who live in Belize.

Corozal -- Local Gringos <http://www.localgringos.com/> Good source of information on expat life in Northern Belize. The developer of the site has returned to the U.S.

Belizeans <http://www.belizeans.com/> Oriented to native Belizeans living outside Belize. Good local message board.

Belize First <http://www.belizefirst.com/> On-line magazine about Belize (Lan Sluder, editor and publisher) with dozens of articles on travel, life and retirement in Belize.

Corozal.com <http://www.corozal.com/> Pretty good information about Corozal District, provided by students of Corozal Community College. A sister site, www.corozal.bz, has business listings and information.

Visiting Belize

Belize Tourist Board <http://www.travelbelize.org/> Official site of the Belize Tourist Board, with tons of information on hotels and sightseeing.

Budget Lodging <http://www.toucantrail.com/> Cooperative effort to provide information on less expensive lodging in Belize -- more than 160 hotels under US\$60 are listed.

Belize by Naturalight <http://www.belizenet.com/> Well-done site on Belize travel and other information, by folks who provide a lot of Web design services in Belize.

Associated with an active message board, Belize Forums at www.belizeforum.com/cgi-bin/ultimatebb.cgi.

Belize Zoo <http://www.belizezoo.org/> Information about the best little zoo in the Americas.

Hopkins <http://www.hopkinsbelize.com/> Information on Hopkins village.

Placencia <http://www.placencia.com/> Good tourist information on the Placencia peninsula.

Placencia -- Destinations Belize <http://www.destinationsbelize.com/> All kinds of news and information about Placencia.

Belize Explorer -- Cayo District <http://www.belize.com/> Travel and other information on Cayo District, with some information on other areas.

Chetumal <http://www.chetumail.com/> (in Spanish) Limited information on hotels, shopping and other services in Chetumal.

Ambergris Caye <http://www.ambergriscaye.com/> Impressive site with massive amount of material about Ambergris Caye. Good links to other sites, including most hotels, dive shops, real estate firms and other businesses on the island. Active message board at www.ambergriscaye.com/cgi-bin/ultimatebb.cgi.

Real Estate in Corozal Area

Belize North Real Estate Ltd., P.O. Box 226, Corozal Town, tel. 501-422-0284, fax 422-2710, e-mail: czl@belizenorthrealestate.bz , <http://www.belizenorthrealestate.bz/>

Charlotte's Casa Belize, 78 5th Ave., Corozal; tel. 501-422-0135, cell 607-0456; e-mail charbelize@yahoo.com , <http://www.charlottescasabelize.com/>

Cerros Sands, tel. 925.200.9808; e-mail lenny777@sbcglobal.net , <http://www.cerrossands.com/>

Consejo Shores Ltd. (Bill Wildman), P.O. Box 35, Corozal Town, tel. 501-423-1005, fax 423-1006; e-mail wildman@direcway.com, <http://www.consejoshores.com/>

Mayan Seaside (Arthur Higgins, 12107 Mazefield, Houston, TX 77070); tel. 281-497-7797; e-mail arhigs@attglobal.net , <http://www.caribbeanland.net/cb/belize.htm>

Progreso Heights, tel. 888-235-4934; <http://www.progressoheights.com/>

Books

Living Abroad in Belize, by Lan Sluder, Avalon Travel, 2005, 360 pp. New and comprehensive guide to living, retiring, working and investing in Belize.

Adapter Kit: Belize, by Lan Sluder, Avalon Travel, 2001, 261 pp. The first complete guide to living and retiring in Belize.

Easy Belize: How to Live, Retire, Work and Invest in Belize, the English-Speaking Paradise on the Caribbean Coast, by Lan Sluder, 2004, 242 pp. An eBook downloadable from http://www.escapeartist.com/e_Books/Belize2/Live_In_Belize.html

Belize Handbook, by Chicki Mallan and Joshua Berman, Avalon Travel, 6th. ed., 2005, 328 pp. Favorite of many Belize travelers, with good maps and solid information.

Fodor's Belize & Guatemala 2005, by Lan Sluder, Lan and Gregory Benchwick, Fodor's Travel Publications/Random House, 2004, 220 pp. Belize section by Lan Sluder.

BOQUETE

Relocation and Retirement

Business Panama: <http://www.businesspanama.com/> Focuses on business opportunities and real estate around the country, including in Boquete.

Retire in Panama: <http://www.panapublishing.com/> Offers an e-mail newsletter and a book on retiring to Panama (US\$21.95) by David Nash.

Live in Panama: <http://www.liveinpanama.com/> Site with information on living and investing in Panama by Christopher Howard, who has written books on living in Panama and Costa Rica.

Escape Artist: <http://www.escapeartist.com/> Articles, books and tons of other information on Panama and other expat destinations.

Panama Info <http://www.panamainfo.com/> Commercial site with helpful tourism and other information on all of Panama.

Living in Panama Newsgroup:

http://www.groups.yahoo.com/group/viviendo_en_panama/ Fairly active forum on retiring and living in Panama.

U.S. Embassy in Panama: <http://www.usembassy.state.gov/panama> The official embassy site.

Weather Station in Boquete: <http://www.wildorchidcoffee.com/boquete/> Excellent current and historical records on weather in Boquete.

Visiting Panama

Instituto Panameño de Turismo (IPAT): <http://www.ipat.gob.pa/> Official IPAT site, with only limited information and in Spanish only.

Visit Panama <http://www.visitpanama.com/> Sometimes it works, sometimes it doesn't.

Tourism Boquete: <http://www.boquete.Chiriquí.org/> Has some tourism information on the town of Boquete, in English and Spanish.

Tourism Cerro Punta: <http://www.cerropunta.Chiriquí.org/> Provides limited tourism information on Cerro Punta.

Tourism Volcan: <http://www.volcan.Chiriquí.org/> Limited tourism information on the town of Volcan.

David: <http://www.david.Chiriquí.org/> This site provides information, in English and Spanish, on the city of David.

Panama Canal: <http://www.pancanal.com/> Information on the Panama Canal, in English and Spanish.

Real Estate in Boquete

Boquete Highlands Real Estate 5722 Ave. Central, Boquete, Chiriquí; tel. 507-720-1864, fax 507-720-2847; e-mail bhresl@cwpanama.net , <http://www.boquetehighlandsrealestate.com/>

Boquete Legacy Real Estate (John Villegas) tel. 507-720-2584, fax 507-7202585; <http://www.boquetelegacyrealestate.com/>

Escape to Boquete Entrega de Correo, Boquete, Chiriquí; opportunity@escapetoboquete.com , <http://www.escapetoboquete.com/> Provides information on retirement living in Boquete and real estate ads, along with a lightly visited forum on Boquete. The same owners also publish a monthly newspaper, in English and Spanish, on Boquete called the *Bajareque Times*.

Happy Whale Real Estate http://www.happywhale.com/panama_Chiriquí.html . Has a number of Pacific beachfront listings near David.

Hacienda Los Molinos El Francés, Boquete, Chiriquí; tel. 507-263-4832, fax 5070263-1281; <http://www.losmolinos.com.pa/>

Panamonte Estates <http://www.panamonteinnandspa.com/>

Rhino Real Estate tel. 507-720-1343; sales@rhinopanama.com ,
<http://www.rhinopanama.com/>

Valle Escondido Residential Resort Community Boquete, tel. 507-720-2897;
sales@vallescondido.bz , <http://www.valleescondido.biz/>

Books

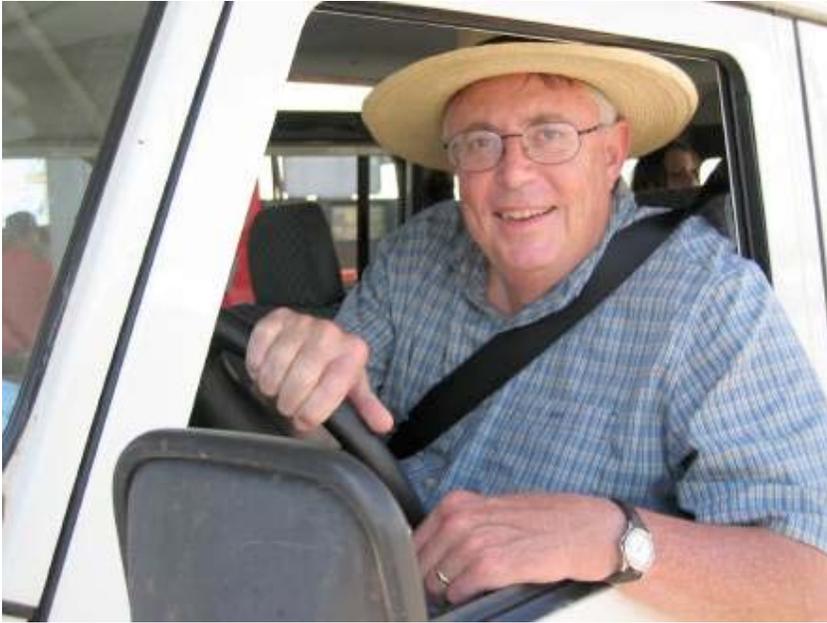
Choose Panama, the Perfect Retirement Haven, by William Hutchings, AuthorHouse, 2005, 229 pp. US\$14.95. Useful and fairly up to date guide to living in Panama.

Living and Investing in Panama, by Christopher Howard, Costa Rica Books, 2004, 284 pp, US\$26.95; also available as a downloadable eBook, 106 pp., US\$20 from <http://www.escapeartist.com/>. The hardcopy book provides more information.

How to Retire in Panama, by David Nash, Panapublishing, 2004, US\$16.95 + \$5 S/H to the U.S.

Lonely Planet Panama by Regis St. Louis and Scott Doggett, Lonely Planet, 2004, 347 pp., US\$21.99 The best guidebook to Panama -- well organized and easy to read.

Panama, The Bradt Travel Guide, by Sarah Wood, Bradt Travel Guides, 2005, 340 pp., US\$21.95. Useful, though not as easy to use as the LP guide. Although published in 2005, it appears to have been mostly researched in 2003.



Lan Sluder is the author or co-author of eight books on travel and retirement, including *Living Abroad in Belize* (coming in late summer 2005), *Fodor's Belize & Guatemala*, *San Pedro Cool*, *Frommer's Best Beach Vacations Carolinas and Georgia*, *Adapter Kit: Belize* and others. A former newspaper editor in New Orleans, he also has contributed to many magazines and newspapers around the world including *The New York Times*, *Chicago Tribune*, *Caribbean Travel & Life*, *Globe & Mail*, *Where to Retire* and the *Bangkok Post*. He is editor/publisher of *Belize First Magazine*, on-line at <http://www.belizefirst.com/> "Lan the Belize Answer Man" promises to try to answer any question about Belize within 24 hours. Email him at bzefirst@aol.com.