

The *International Living* Exhibition Hall: An Oasis of Opportunity

I guarantee the following scenario will happen to you during the conference...at least once: *You've just left the best session yet, where you've learned about an opportunity that meets all your criteria...or you've discovered a town where properties cost less than you thought they could...or maybe you've just heard about a new off-plan development and you want in.*

That's it...you've discovered the missing piece of your plan...you're ready to make the next move...it's exactly what you've been dreaming about. The presenter has time for just a few questions...but you have tons! As the room breaks out into applause, the presenter says "Thank You" and you start to panic...you turn to your schedule to see if they are speaking again...is there a cocktail party coming up where you can corner them?

Relax! That's what the Exhibition Hall is for! A relaxed space where you can ask all your questions, swap stories and information...in most cases, you can even handle business details and transactions.

Our presenters pass on a lot information during their half hour sessions. At first, it may be a little overwhelming. But the idea here is to spark your thinking and imagination, give you a smorgasbord of opportunities to choose from—and then douse you liberally with the time and space to learn more in the Exhibition Hall.

After all, the process of buying a house in another country isn't always simple...and with differences in language, culture, and bureaucratic systems it can easily become confusing, costly, and frustrating...without the right experts by your side. When you connect with people who know how to navigate the red tape, you'll discover the hidden time- and money-saving tips that can make the process seem almost effortless.

And remember, the relationships that you sow here at the conference are likely to serve you well for months—or even years—down the road. You will emerge from this few days with a new rolodex of contacts you can turn to when you need good, solid people you can trust.

Solid People You Can Trust

If it's true that you can judge a person by the company they keep...then we think this crowd speaks highly of our little organization. Remember, we don't just publish information—we do business, too. We purchase properties in countries around the world, our staff members relocate and travel frequently, and we often have to navigate the same legalities, bureaucracy, and tax issues that our readers do. So the people we invite to come to our conferences are the people we trust to do business with ourselves.

Because when you get far from home, the most valuable asset you have—in fact, some would argue the only real currency that transcends national borders—is trust.

We do extensive research and even perform background checks on all of our associates around the world. When you meet an exhibitor at one of our conferences, you can be assured that they are here because they're the best at what they do. We wouldn't let them in the door otherwise.

Of course, we can't guarantee that everything will go smoothly, no matter what lawyer, real estate agent, banker, or contractor you decide to work with. But we can tell you that these exhibitors have proven themselves over and over. We know them. We've called on their expertise numerous times...and will call on them again.

Take a moment now to see who's here:

Your Conference Hosts

BRANDON CLOGSTON

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Panama

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Brandon Clogston explores Panama on behalf of those dreaming of retiring to or investing in real estate in Panama. With a keen eye to the many opportunities available for living, investment, and real estate there, he scours the land...

Brandon was born and raised in Omaha, Nebraska and received his Bachelor's of Science Degree in Journalism from the University of Nebraska/Omaha. He worked as events editor of an Omaha alternative newspaper and also as an English-as-Foreign-Language Instructor. Bit by the travel bug, he headed for Mexico, where he worked with the *International Living/Mexico* office.

Brandon has studied in the UK and has traveled extensively in Latin America. As past editor of *Panama Insider* and as a Country Consultant, he focuses on issues pertaining to retirement and relocation, investment, offshore banking, and travel in Panama. His beat includes the tranquil mountainside towns of Boquete and Cerro Punta...the laid back islands of Bocas del Torro, Contadora, and Cormaca de Kuna Yala...the country's many beaches...and the thriving and vibrant metropolis of Panama City.

SARAH COX

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Sarah Cox is a Country Consultant in Panama – enthusiastically scouting out the best real estate opportunities there...from the hustle and bustle of colorful Panama City to the highlands of Boquete and on to the country's many beaches, including the nearly 1,500 offshore islands.

Sarah is a true go-getter, and one with travel in her blood. Before graduating from Bowling Green State University in Ohio, she founded PRolific Communications, the BGSU student-run public relations firm. And she was Programming Chair for World Student Association – an organization that works to bridge the gap and foster understanding between different ethnic groups on campus. Her passion for international living blossomed during two semesters abroad, one which she spent aboard a ship with the Semester at Sea program.

She circumnavigated the globe, writing as international correspondent for several newspapers, visiting ten countries spanning four continents before returning to the U.S. Later, she spent a semester just outside Madrid, Spain.

After university, Sarah headed south to Mexico – where she got into the real estate game – selling high-rise condominiums in Cancun. Sarah can answer your real estate, living and investment-

related questions, as well as assist in any logistics for those who are looking for a vacation home or to relocate full-time to this friendly, diverse country with its ever-growing expat community.

The IL Events Team

For our full range of our worldwide conferences and tours please visit:
www.internationalliving.com/events

Or contact us by calling 1-866-381-8446 or email events@internationalliving.com

NITZIA AYALA

Events Coordinator

International Living

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Nitzia is originally from Panama City, Panama and received her degree in Administration of Tourism Business and an MBA with an emphasis on Marketing. She worked as an Administrative Assistant in a shipping company before moving to Sales & Marketing for a Japanese Company where she was responsible for developing the marketing and sales coordination within Latin America. Nitzia is now very excited to be helping International Living readers plan their new life abroad in her role as Events Customer Service Liaison.

PATTY RECUERO

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Patty was born and raised in Panama City, Panama. She has worked in the airline and travel industry, loves to travel and has lived abroad in Lebanon and South America for more than six years. After returning to Panama in 2002, she opened and managed her own business for three years before moving to a Spanish Language Institute as a Student and Home-stay Coordinator. She recently joined IL as an Events Coordinator and is looking forward to helping IL members and readers start their new lives abroad. She is also working on her degree in Marketing and Publicity with an emphasis on Sales.

ERIC STAPP

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Eric Stapp hails from the great Midwest. He attended the University of Nebraska at Lincoln, where he earned a degree in English and Sociology. After graduating, Eric lived in Denver, CO for three years and then spent some time in Scottsdale, AZ. Eric is currently living in Panama, where he is working for IL as an Events Coordinator.

STEPHANIE VALENCIA

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Stephanie was born and raised in Panama City, Panama. She received her Degree in Marketing and Advertising and is now working towards her MBA. Through her first job in a boutique hotel she discovered her calling in the Tourism industry. After two years at the front desk she was promoted to the events coordination team - an area she already knew she loved from organizing her distinctively themed birthday parties each year. Now working for *International Living* as an Events Coordinator, she is very enthusiastic to find new ways to make *IL* conferences a memorable time for the attendees.

The Faculty

ALEJANDRO ALEMÁN & MANDY FAIRCLOTH

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Alejandro Aleman graduated from the University of Pennsylvania with a BA in economics, political science and Latin American studies. He continued his studies in Washington, D.C., where he graduated from the Washington College of Law in 2006 with a JD, Cum Laude.

Since returning to Panama, Alejandro has functioned as Vice-President of Sales and Marketing of Grupo Los Pueblos and Sales President of Aleman Arias Developers.

Mandy Faircloth was born in Seoul, South Korea and grew up in Ohio and Georgia. She received her Associates Degree from Oxford College in Atlanta, which is a division of Emory University and is the original Emory campus. Afterwards, she attended New York University and graduated with a bachelor's degree in economics in 1996.

She lived in New York City for 8 years. She worked as an accountant for USA Networks in New York for 3 years before moving to Panama City, Panama in 2002, where she headed the opening of a successful business. After leaving the business, she joined IL in the Panama office and was an integral part of that office from 2003 to 2005. Since 2006, she has been with Grupo Los Pueblos where she oversees the International Sales & Marketing for Embassy Club. She also serves as a consultant for a Montessori school in Atlanta and remains on the Board of Directors.

ROBERT E. BAUMAN, JD

Legal Counsel

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Mr. Bauman is a former Member of the United States House of Representatives from Maryland, (1973-1981). He is also a former federal official and state legislator; member of the Washington, DC Bar; graduate of the Georgetown University Law Center (1964) and the GU School of Foreign Service (1959), Washington, DC.

He is editor, *The Sovereign Society Offshore A-Letter*; and was author or co-author of *Forfeiting Our Property Rights*, The Cato Institute, (1995) (with Hon. Henry Hyde); *The Offshore Money Manual 2000*, Sovereign Society, (1999); *The Oxford Club Wealth Protection Series*, (1995-2005); editor of *Forbidden Knowledge*, (Sovereign Society 2004), author of *The Complete Guide to Offshore Residency, Dual Citizenship and Second Passports*, Sovereign Society, (2005); with articles and reviews for The Cato Institute and in *The New York Times*, *The Washington Post*, *Los Angeles Times*, *The Baltimore Sun*, *The Wall Street Journal*, *Human Events* and *National Review*. Mr. Bauman also serves as legal counsel to International Living.

C.E. MAURICE BÉLANGER

Licensed Real Estate Broker

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Cesar Emile Maurice Bélanger was born and raised in Colon, Panama. He has an undergraduate degree in accounting from Atlantic Christian College (now Barton College) in North Carolina, and an MBA from the Wharton School of the University of Pennsylvania.

Maurice worked for 37 years in the ships' agency business where he was vice president and minority shareholder of Boyd Steamship Corporation upon retirement two years ago. He founded Panama MultiServices Corporation, a company principally dedicated to real estate and related services to the international market, and over a year ago became a strategic alliance partner of Palmetto Realty where he is one of the principal real estate brokers.

He is a member of the Panama Sur Rotary Club, Vice President of the American Chamber of Commerce & Industry of Panama, and President of the University of Pennsylvania Alumni Club of Panama. As a member of the Board of Directors of Amcham, he was instrumental in the formation of the Real Estate Committee of Amcham to assess the impact of construction activity in Panama and to keep its membership informed of important developments. The goal of the committee is to gather relevant information, evaluate its impact on the community, and create policy recommendations and act as a sounding board for private enterprises to address their concerns regarding the effect this growth will have on their businesses.

JOSE BERN

Project Manager, Empresas Bern

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Jose Bern holds a Bachelor in Civil Engineering from the Georgia Institute of Technology (1991), MBA from Georgetown University (1997). Has worked in the real estate arena in Panama since 1998, from sales associate in the high-rise apartment division to current brand manager for Costa del Este homes division, and will be involved directly in the real estate development in Playa Bonita.

He is a board Member of the Panamanian Construction Chamber, Caja de Ahorros (one of the top 10 banks in the country), and Empresas Bern.

KATHY CANTON

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For 26 years Empresas Bern has been active by building commercial, residential, and tourist projects. All of them constructed with the highest standards of quality—plus innovative architectural designs— setting the standard in the Panamanian construction industry.

Kathy Canton joined Empresas Bern in 2003 and has become their leader in sales for three years in a row, expanding the local market, and working very closely with IL readers and their property investment initiatives in Panama.

JORGE CONTE JR.

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Jorge is an industrial Engineer with a degree from LSU (Louisiana State University). He received an MBA from Nova University (Certificate of Outstanding Achievement – Honors) and worked for 18 years with Exxon Mobil holding managerial and executive positions in Panama, Miami (corporate headquarters), Colombia, and Latin America. His responsibilities within Exxon Mobil included Sales & Marketing, Strategic Planning, Trader, Supply & Distribution, and Latin America Region Senior Business Advisor. He is a member of Club Kiwanis De Panama and also the American Chamber of Commerce.

CYNTHIA CUDMORE-MULDER

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Born and bred in the popular Canadian tourist destination, the province of Prince Edward Island, Cynthia was the middle child of three Cudmore siblings who were raised listening to business news and marketing brainstorming at the breakfast table. Born into the third generation of a family-owned clothing chain, the company, Henderson and Cudmore, was famous for its entertaining and exuberant advertising campaigns. Cynthia worked in the business from childhood for some 17 years.

She studied Commercial Design and Advertising at Holland College and later languages at the University of Prince Edward Island. On completion of her studies at Holland College, she took management and buying roles for large departments, as well as developing several tourism businesses. A shareholder in the business, and having taken her departments to the top in the region, she decided it was time to take a sabbatical and traveled around the world for 2 years during which plans took an unexpected turn.

During her sabbatical, she traveled Asia and then dropped her bags in Queensland, Australia for a year where she explored the Great Barrier Reef and the outback. Eventually she put down roots in the Caribbean island of Curaçao, Netherlands Antilles where she started a publishing/consulting company Infinity International N.V., developing business promotions for Caribbean businesses and government organizations. Author of a tourism guide published by the European Union for the island of Curacao, as well as the developer and author for numerous newsletters and tourism magazines in the Dutch Caribbean. In Curaçao she met her Dutch-Curaçaoan husband, Hiddo Mulder. Following the birth of their son they made the decision to leave to Japan where Hiddo had landed a major contract with a subsidiary of Japan Airlines. They left for 5 years but ended up cutting ties with Curaçao and remaining in Japan where they still have major connections.

In Japan, without a career to balance, Cynthia studied the art of Japanese ceramics and began a vintage Japanese kimono and antique business in the southern city of Fukuoka. It was during this period they decided to investigate Panama for their future, and traveled there purchasing property on Taboga Island. Panama seemed a perfect place to settle, for the culture, tropical climate and vicinity to their homes in North America and Netherlands Antilles. When the contract with Hiddo's first company was almost over, they were offered another, which they took after making the decision that Cynthia would go to Panama first to develop their property and settle with their son, and Hiddo would sign a commuting contract.

Never one to sit for long, Cynthia knew retirement in the traditional sense was not for them. She decided to redefine it to suit their lifestyle. It was her goal to develop several small businesses to keep her active which would keep them involved in the Panama business community.

Now, Cynthia is managing design, construction, logistics, and development, of their Cerrito Tropical Vacation Apartments on nearby Taboga Island, as well as consulting for other expats on projects both in the city and on Taboga. She consults for expats on their renovations with her American-trained Panamanian crew, and sourcing products in Panama. A published author, writing has always been Cynthia's passion; she continues to write when she has the time,

although now using her both her International and Panamanian experience as the base for her articles.

Cynthia has been an expat for close to 20 years. Australia, Curaçao, Japan and now Panama; she is making Panama their permanent home.

MONIQUE DE ROUX

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Monique was born in Panama City on February 5, 1981. She graduated in 2003 from the University of Richmond in Virginia, with a Bachelor's Degree in Business Administration with concentrations in Finance and Marketing. She also studied Culinary Arts at The French Culinary Institute in New York. With a strong background in business, Monique joined the Scotiabank family in 2004 as a Personal Banking Officer. A year later she was promoted to Home Financing Specialist. She deals mainly with foreign clients that are coming to invest here in Panama.

DOROTHY DE SING

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Dorothy has been involved in the insurance field for more than 45 years. She has a master degree in Logistic in Multimodal Transportation and currently finishing her law studies. She has participated as speaker at conferences on Marine Insurance and has written several articles on this issue.

Among her involvement in insurance activities she was a member of the Technical Council of Insurance, Treasurer and President of the Insurance Chamber of Insurance Producers, Treasurer of the Pan American Confederation of Insurance Producers and Member of the Executive Committee of the World Federation of Insurance Producers. She was also an instructor on Marine and Fire Insurance through the Panamanian Executive Association.

During 1985 to 1989 she was Deputy Vice minister of Commerce of the Republic of Panama. Her involvement in civil activities include President of the Girls Scout Association of Panama, member of the Panama YMCA and most recently, Treasurer of the World Alliance of YMCAs. She was also member of the Board of the American Chamber of Commerce as well as the Panamanian Executive Association.

DIEGO ELETA**President****Chamber of Commerce, Industry and Agriculture****P.O Box 0831-00593, Panama, Panama****Tel. +507-390-0521****Email: deleta@cableonda.com**

Mr. Eleta graduated from Cornell University in 1989 and later gained his MBNA from Columbia Business school. After two years in Spain with Andersen Consulting (now Accenture) he returned to his native Panama where he worked for Corporación Panameña de Radiodifusión and founded Orbinet Telecommunications. Through Orbinet, Diego was a leading partner in the creation of one of Panama's first ISPs, Cybermedia, which later merged with another ISP to form Orbinet, and finally sold out to PSINet, late in 1999. He then founded Electron Investment, a hydroelectric energy development company.

Diego is now the Director of Operations and COO of Cableonda, where he is responsible for the company's technical infrastructure, including cable TV and wireless networks, telephony and broadband. Mr. Eleta also serves as President of the Panamanian Chamber of Commerce, Industry and Agriculture and has been Director of the Communications Sector for the past seven years. He was founder and first President of the E-Commerce Committee and started the current E-Commerce Initiative in conjunction with the Interamerican Development Bank. In addition he was President of the Chamber's magazine, Enlace, for three years, a co-leader of the Social Security reform movement and co-leader of the tax reform movement.

Diego is an active member in various groups, including director of Intered, Panama's Internet Business Association and CAPATEC, Panama's Communications and Technology Industry group. He is a member of ANCON, Panama's leading environmental organization, a board member of Cafe de Eleta, one of Panama's emerging premium export coffee companies, and Net People, Latin America's leading Mobile Phone Content and Value Added service provider.

JAIME E. FIGUEROA**HSBC****Mortgage Officer****Telephone: (507) 206 6255; Cel: (507) 6674 6735****e-mail: jaimе.figueroa@hѕbc.com.pa**

Jaime has a graduate degree in business administration, post graduate degree in international business and marketing, and a masters degree in strategic management. He has participated in the International Mortgage Banking Department for Banistmo-HSBC since 2005.

MARU GALVEZ

President

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Maru Galvez holds a Suma Cum Laude Marketing bachelor degree as well a Hotel Management Bachelor degree from Florida International University. Started her career on 2003 as the Sales & Marketing Director for the Playa Blanca & Resort Hotel, a 220 room All inclusive beach resort. At the same time was the General Manager for the Manantial Spa & Resort, a 20 room Mountain hotel located on Chiriqui's Highlands (Bambito). On 2004 successfully opened a Tour Company, Element Tours, that gives service to more than 20,000 people every year. From clients from Europe, Canada, United States and Latin-American.

On 2006 she launched her new adventure Destiny Real Estate Sales and Marketing, a company oriented to cater high end clients, looking for second home vacations or baby boomers looking for a piece of paradise to retire. Destiny is the exclusive Sales of well know projects such as: Nikki Beach Playa Blanca, Nikki Beach Amador, Casa Grande Residences, Bambito Resort Community.

Sponsors of the Welcome Cocktail Reception



GIULIA GONZALEZ

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Giulia was born in Panama, and graduated from Nova Southeastern University in Panama City with an M.B.A with specialization in Marketing from Florida State University. Giulia has worked for the past 17 years in the Tourism Industry, in many different areas, but mostly in International Sales for Corporate Groups Conventions. She has lived in many different countries, which has added to her understanding of various cultures.

She joined International Living Panama in January 2006 as Rentals Manager and has spent these months developing several projects which are oriented to serve IL readers as they relocate and/or invest in Panama.

GRUPO CORCIONE

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Established in 1996 by Nicolás Corcione, Grupo Corcione (Corcione Group) is renowned for building and developing premier city lifestyle projects located strategically in the finest residential areas of Panama City. The Group provides a seamless service to a diverse international clientele, spanning the pre-sale and construction phases all the way through to handover and post-sale assistance. You may find further information about us on our website, www.grupocorcione.com.

Grupo Corcione's current flagship project is Ocean Sky. Located in the sought-after area of Coco del Mar in Panama City and enjoying stunning ocean views from all units, this luxury project is sure to capture the attention of anybody looking for an exclusive place to live in our capital city. The list of amenities is impressive and includes spa, gym and infinity pool. Standard apartments range from 139 m2 (1,496 ft2) to 142 m2 (1,528 ft2) and lofts and penthouses are available. In addition, the client has the option of full furnishings and decoration by the accomplished international interior designer, Adriana Hoyos (AH Interiors). Construction is already in progress and is scheduled to be completed by the end of 2008. We invite you to contact our Sales Team at sales@grupocorcione.com and to visit our spectacular on-site model apartment.

DANNA HARRICK

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Danna Harrick graduated from Tulane University in New Orleans in 2002 with a BSM in finance and accounting. She graduated Summa Cum Laude and received the Outstanding Academic Performance Award after graduating with a perfect GPA.

Danna has worked for a variety of companies since graduating. She has worked at Telecarrier, acted as a financial advisor for three years with Sterling Financial Investment Group and has since been involved with real estate. Before finding her niche at Panama Development Realty, Danna worked at the K-Group where she worked with Coronado Country Club and the Trump Ocean Club. Danna is currently the sales and marketing manager at Panama Development Realty.

JIM AND DONNA HAWLEY

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Jim and Donna Hawley's first 6 day trip to Panama in July 2004 resulted in the purchase of a city condo, and a Pacific Beach property, with the intention of investment. Since then, they have closed their wholesale optical business in Minneapolis, relocated to Panama, and are currently living in the beach area and working with a well known Panamanian development group, PROVIVIENDA. Specifically they are responsible for the sales at the newest Pacific Beach development, BIJAO (pronounced 'B-HOW'). Their daughter, Brooke and her partner, Darnell Edwards, relocated in August to Panama to work with Jim and Donna and also to have the first Panamanian Hawley born here at Hospital Punta Pacifica, on Sept. 18th, 2006. Their younger

daughter, Kea, is also contemplating opportunities here in Panama and a possible relocation. Kea is currently working as a risk analyst, specializing in terrorism in American schools, and is an amateur boxer.

It has been a curved path in their quest to find a 'life' here in Panama, that could afford them a less stressful work environment, with a little more time for their newest passion -- golf. Donna relocated in October, 2004 to set up the city condo and to start her first business—a T-shirt company, Panama Sol, with designs from artwork by the children of Panama, who sent their drawings into a contest that Donna sponsored. The designs are currently the only authentic Panama shirts in the country and are in select boutiques and gift shops. Donna then did some consulting work for an American developer in Bocas del Toro, which resulted in the designing of a complete accessory line for their logo and the opening of a surf shop. Jim decided to seize an opportunity to manage a four star resort on an island in the Pearl Islands, and while being an English speaking manager with all Spanish speaking employees presented some interesting days and challenges, he enjoyed the experience immensely, except for the remoteness of the location, with no internet or phone service.

On to the next entrepreneurial adventure for this dynamic boomer couple—through friends they had made throughout their short time here in Panama, they decided to accept an opportunity to be the first American couple to be hired by a Panamanian developer to sell real estate in a multi-million dollar development located on the Pacific Ocean. Within 15 months, they sold 30 million dollars in real estate, and became well known for their work ethic and honesty. In 2007, they were presented with an opportunity to take their team to promote yet another Pacific Beach development-Bijao, where they have been responsible for 14 million dollars in sales in the 3 months that they have been there. The opportunity to work with a developer from the planning stage to completion was an opportunity and challenge that they embraced whole heartedly, even though it meant longer hours and less golf.

“When people visit Panama, and see us living and working in the beach area, they think –what a wonderful life they have!”—little do they know that this lifestyle is not one of retirement and days spent on the golf course and at the beach. Jim and Donna would describe themselves as average boomers, living a dream to live in a foreign country, and making it work, with a commitment to help others do the same.

ROGELIO R. HENRIQUEZ

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Boquete Country Club project owner, Mr. Rogelio R. Henríquez, is an established Panamanian entrepreneur who graduated from Wharton School of Business and Commerce in Philadelphia with a BS in Economics and an MBA in Real Estate Finance and has since been involved in many business ventures throughout Panama, being his latter venture, the completion of a residential development of more than five hundred (500) homes.

JENNIFER KING**La Cresta de Oro****Tel (From the US): 702-940-9958; (In Panama): 264-8925****Email: info@lacrestateoro.com; Website: www.lacrestateoro.com**

Jennifer King is a classically trained French chef and worked in the hotel restaurant industry before moving to Panama from Oregon. She opened the La Cresta de Oro pet friendly Bed & Breakfast and is currently working with a non-profit group to compile a guide (and website) to Panama City restaurants.

ROBERT G. KROESEN**United Nature****Calle Alberto Navarr, Edif. Raphin 3rd Floor, PO Box 082305915, Zona 7****Panama, Republic of Panama****Telephone: +507-223-1953; Facsimile: +507-213-1931****E-mail: robert@unitednature.com; Website: www.unitednature.com**

Robert G. Kroesen is a Panamanian of Dutch origin. He lived for many years in the United States where he obtained his marketing degree and worked as a consultant with a marketing research firm. He later returned to Panama and has for several years advised companies and several Panama law firms on their global marketing and public Relations strategies.

He also became involved in one of the largest reforestation projects in Panama and together with some of the most important legal firms and consultants around the world is advising individuals on how to maximize their forestry projects through proper management and how to take advantage of the Visa/Residency applications of your Forestry Project.

RICH LUCHSINGER, CFP®**Sovereign International Asset Management, Inc.****1312 Alt 19, Palm Harbor, FL 34683****Telephone: 727-784-4841 Fax: 727-784-6181****Email: rluchsinger@worldwideplanning.com; Website: www.worldwideplanning.com**

Richard Luchsinger, CFP® has been licensed in the securities industry since 1985. He is currently the Associate Director of Sovereign International Asset Management, Inc., overseeing off-shore investments, asset protection planning and IRA real estate purchases. Rich has arranged IRA real estate purchases for clients all over the world. He graduated from the University of Wisconsin and has a Master's degree in International Administration. Prior to the investment business, Rich spent seven years in Africa and the Middle East and ran an international consulting company in Washington, DC.

MARNIE MACDOUGALL

Tazas Cafe

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Marnie never intended to stay in Panama at all, but she's now been here over 5 years. She came on vacation from Canada in December 2000 to the Decameron Resort, and basically never went home. She fell in love with the warm weather, lively culture and all that Panama has to offer. After spending 3 years working at the Decameron Resort in Guest Services and Wedding Planning she felt it was time to move on.

Marnie met her husband Michael, a Panamanian doctor at the Resort clinic, fell in love and they were married in September 2006. She took lots of time in the city to scout out good business ideas...and she found one! Marnie was very much a part of her father's coffee cart business in Canada and the US for many years and learned the tricks of the trade. She noticed that Panama really was lacking a great coffee joint.

Marnie and her husband Michael, a Panamanian Doctor, have opened up Panama's first high class coffee store in Punta Pacifica. Aimed to the standards of Starbucks and Second Cup back in North America, Tazas Café offers imported Italian espresso Coffee, all natural imported fruit smoothie mixes and drip coffee from the fantastic greenery of Chiriqui Panama. Tazas Café recently opened in the lobby of Torres de Las Americas, a brand new high class office building (matching glass towers) behind Multiplaza and behind Hospital Punta Pacifica. Tazas Café is proud of its flagship store, offering first class product and fantastic professional service with a fun coffee store atmosphere. Marnie is ready to share her ups and downs of starting a business in Panama and welcomes your for a cup of your favorite coffee or fruit smoothie any time!

KIT MARCHEL

Expat

Kit Marchel is an adventurer of the world who follows the mantra to "Live your dreams, be guided by your heart, and freedom will follow in your wake..."

Ms Marchel lived her dream by purchasing a home in Panama. She will share her reasons why she chose Panama as well as give you hints and tips based on her recent experience with purchasing including mortgage financing, banking, life insurance and equipping the home for living.

A published author at the age of 19 and the manager of a celebrity-owned real estate portfolio in South Beach by the age of 27, Kit has nurtured her freedom quest by embarking upon "lifetime adventures," including recently trekking the Himalayas in Nepal and Bhutan, bungee jumping and skiing in New Zealand, shark diving in Tahiti, studying the Tango in Buenos Aires, skiing in Chile, and personally donating school supplies to children in Cambodia. She owned, developed and operated DreamSport, an international extreme sports school in which she personally instructed barefoot waterskiing.

During her 15 year tenure with an LA-based real estate private equity fund, Ms. Marchel held positions of President, Chief Operating Officer, Chief Financial Officer and Vice President of International Marketing and Business Development. Ms. Marchel grew the portfolio from \$10 million to over \$1 billion, acquired commercial properties in eight states and three countries,

managed private equity in excess of \$100 million and debt financing of up to \$150 million. Ms. Marchel's expertise includes acquisitions, finance, operations and marketing.

The daughter of a female Chinese diplomat, Ms. Marchel's commitment to "living for today" deepened with her journeys to China, India, Micronesia, Thailand and Africa. She speaks English, French and Spanish. A student of world religions and philosophies, Ms. Marchel studied Buddhism with a Llama in Bhutan, visited Jerusalem and Bethlehem for deeper understanding of Judaic and Christian thought and experienced the spiritual majesty present in the Pyramids of Egypt, Machu Picchu, Masada, and the Dead Sea.

Ms. Marchel is dedicated to being of service to others, thereby enabling them to fulfill their life's potential. As Council Chair of the Salvation Army in Skid Row Los Angeles for the past six years, she has volunteered in numerous areas. A former member of the Miami Art Deco District Preservation Society, LA's Economic Development Committee and the Mayor's Council, Ms. Marchel diligently maintained the integrity of renovation and development activities in both Miami and Los Angeles.

A devoted Lifetime Member of International Living for over 17 years, Ms. Marchel lives a diverse mix of sage investment, continual world exploration, and dynamic self examination. Now a permanent resident of Panama and Los Angeles, Ms. Marchel commits daily to living her passions and educating others so they may tangibly realize their dreams as she has her own.

RAINELDA MATA-KELLY

Law Offices Rainelda Mata-Kelly

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Rainelda Mata-Kelly practices commercial and shipping law at the law offices of Rainelda Mata-Kelly. In 1982, she graduated Magna Cum Laude with a degree in Law and Political Science at Santa Maria La Antigua University in Panama. She then went on to Cornell University Law School and obtained a Masters of Law, specializing in Commercial and Maritime Law. Upon graduation, she became the founder, resident lawyer, and manager of the London office of a Panamanian law firm. In 1991, she became a Miami Correspondent for La Prensa, the Panamanian newspaper and then went on to be the Executive Editor of La Prensa.

Ms. Mata-Kelly was for 10 years an External Legal Advisor to the 'Asociacion de Usuarios de la Zona Libre de Colon' (Colon Free Trade Zone Merchants Association), member of the Editorial Board of La Prensa, and to date External Executive Director and Legal Advisor to INTERED (Internet Service Providers' Association).

As of 1989, she has also owned her own private practice in the areas of Corporations, Immigration, Commercial, Real Estate and Shipping Law of Panama.

STARR McCAMANT
Finca La Maya Center for the Arts

Starr McCamant has worked in global business development and projects for the Arts for nearly forty years.

Winning artistic awards and national scholarships as a teenager, Starr went on to earn degrees in communications, graphic design, and corporate marketing. She launched a business and accepted university teaching posts in her early twenties.

In the earliest days of Silicon Valley Starr founded a company in Palo Alto, California, designing projects and national ad campaigns for clients Apple, Hewlett Packard, Intel and other computer industry pioneers.

She also contracted as a Creative Director for Silicon Valley's largest public relations firm, Hill & Knowlton, a division of Gray Advertising. During those years she also taught senior level design at San Jose State University.

In the late 1980s, Starr worked in Hollywood as an Art Director for Post Group - a premier studio producing now-famous original special effects for television and film.

Moving to France in 1990, she taught in a private art school in Paris, before being hired as a senior manager on a development team for the Resort Hotels Division of the new Disneyland Paris. There, she created a Graphics Department, hired staff and three design agencies in the USA, to oversee the design and production of materials for twenty-two restaurants (in four languages) for six hotels in the new complex.

After Disney Paris, Starr accepted a development project for a client with a hotel in the Caribbean French West Indies. There she also taught design and graphics classes for a private art school on the island of Guadeloupe.

Until recently, Starr worked on numerous international marketing contracts, traveling frequently throughout the world. She accepted senior executive positions with several global companies, managing international business development. Her years of working in international business brought extensive travel, exposure and experience with other cultures, traditions, languages, and methods of working, living...and creating!

Ms McCamant still occasionally consults as a business development specialist, but more importantly feels it an enormous privilege to finally create her dream of a lifetime: with her husband she has built an art and culture center here in Panama, the country she loves and is happy to call home. That is Finca La Maya Center for the Arts!

For more information about renting the fabulous La Maya hacienda property and facilities for your own private function, please call or visit the website at: www.fincalamaya.com.

ELIAS ARTURO MIZRACHI MADURO

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Eliás holds a Bachelor on Marketing Science from Bentley College, Waltham, Massachusetts. Born in the US, he grew up in Panama City as part of a well-known family of entrepreneurs, architects and developers. He worked as sales and marketing manager in several companies in Panama City and Colon Free Trade Zone until 1999, when he decided to join his father's company Procasa.

Elias is now in charge of the Sales and Marketing Section of the company as Senior Manager. With his lead, Procasa pursues aggressive strategies and create new developments, and in only eight years Procasa has positioned itself in the top 5 developing companies in the country. Eliás also is a member of several Boards of Directors as well as companies that own and develop residential developments in association with Procasa.

JOHN MORALES

John graduated from Balboa High School in 1966. He then gained an apprenticeship with the Panama Canal Company in 1968 and worked at the canal for thirty years. John is now retired.

JON NICKEL

Expat

Jon graduated from Harvard Law School in 1973. He was a partner at a corporate law firm in Portland, Oregon for 32 years, specializing in taxation and employee benefits.

Jon retired to Panama City in 2005 with his wife Gretchen. Their three grown children live in Oregon, New York and Belgrade.

NUARE BOQUETE

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Nuare Boquete property was secured in 2004. After conducting an environmental study they determined that it would be best to build an exclusive upscale community with 52 homes and 140 condominiums.

The project has all underground infrastructure in place. Currently two homes are under construction and the first condominiums will begin in June 2007. The Club House / Spa are due to follow shortly after.

PAMELA OAKES-AGUILAR
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Pam was born and raised in upstate New York. Her first expatriate experience was a year as an exchange student in Alingsas, Sweden. Pam thoroughly enjoyed learning about a new culture, a new language and new friends. Eager to experience new adventures, she took advantage of two study abroad semesters. Pam studied at the Universidad Argentina de la Empresa in Buenos Aires and had an internship at the Commercial Office of the US Embassy. She spent another semester in Viña del Mar, Chile studying at the Universidad Catolica de Valparaiso. While living in South America, Pam traveled extensively around the southern cone crossing the Andes mountains by bus and airplane several times.

Pam received her Bachelor's Degree with Honors in Political Science and Spanish from Drew University in 1992. After graduation, Pam spent a summer working in the DC office of Pardoe Real Estate (now Washington Fine Properties). She moved on to manage a small DC law firm. Pam studied for a Master's Degree in International Political Economy at the School of International Service at American University in Washington, DC in 1994 while working as the coordinator of the International Legal Studies and Chile Programs for the Washington College of Law.

While working in Treaty Department of the Organization of American States in Washington, DC, Pam met Alvaro Aguilar, a lawyer from Panama. After an international courtship of several years, they married in 1996 and Pam moved to Panama.

Not long after the Pam finished unpacking boxes, she became involved in several charities in Panama. She served on the Board of Directors of the American Society of Panama for seven years in various positions including Secretary, Charity Committee Chair and Social Committee Chair. Pam also joined Who's New and served as Treasurer for year. She is also a founding member and Past President of "Las Amigas del Hogar Lucy Tzanetatos del Hospital del Niño" (Friends of the Lucy Tzanetatos Home of the Children's Hospital). Pam received the "Distinguished American Citizen" award from then US Ambassador Linda Watt in 2005.

After working as a consultant for several years, Pam joined Airbox Express Aerocasillas, a mail and package forwarding company, as their Business Development Director. As an expat herself, Pam particularly enjoys helping expats relocating to Panama.

DANIELLE PIERATTI
Adjunct Professor of English
Florida State University, Panama
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Danielle Pieratti was born in Rockland County, New York, though as the daughter of a Foreign Service diplomat she spent much of her childhood in Rome, Italy. During that fortunate time she was a true "embassy brat"—attending international school and tagging along with her family throughout much of Western Europe as well as parts of the Middle East.

After receiving a Bachelor's degree in Humanities and Arts from Carnegie Mellon University in 2000 she took a year off from her studies to explore a totally new culture and lived and worked as a student at an Olympic Equestrian training facility in Westchester, NY. She then received her Masters in Fine Arts from Columbia University in New York City and continues to pursue a "career" as a "writer," publishing works in such major literary journals as The Paris Review and Boston Review. She is currently a writing professor at Florida State University and has taught creative writing and literature at Hartwick College and the State University of New York at Oneonta. In addition to teaching at the university, she also teaches English as a foreign language at Florida State's English Learning Program.

Her pursuits in Panama include learning Spanish and completing a badly-needed renovation on a beach house that she bought with her fiancé in Coronado in the summer of 2006. She has lived in Rome, Pittsburgh, Manhattan, and in the few years before coming to Panama was actively hopping from small town to small town in Upstate New York, where she still keeps a horse. She has been in Panama since August of 2006.

JESSICA RAMESCH

Editor, *Panama Insider*

International Living, Panama

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Jessica Ramesch studied International Politics and Diplomacy with a full academic scholarship from the University of Richmond. She obtained her B.A. with honors and went on to work as a writer at the Panama Canal Authority while moonlighting as a GMAT/GRE instructor at Kaplan-Edutech.

Before joining *International Living*, Jessica spent four years touring the world as head of shipboard guest relations training at Carnival Cruise Lines. After attaining the rank of Second Officer, she decided to abandon ships and live the good life as a landlubber. No stranger to "international living," she has called the U.S., India, and Panama home, and speaks Spanish, French, Italian and some Portuguese. Jessica enjoys writing, traveling, learning new things, and digging in to great food.

PATRICK ROCA

SeaLandSkyJourneys Panama

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Pat has been venturing into the deepest forests and remotest beaches this isthmus hides. He is broadly known as an eco-tour-guide for the past 10 years (ask any formal tour operator in Panama and see their reaction).

After a five year enlistment in the U.S Army, and many "schools" later, he returned to Panama with a different drive. Customer service became his pet peeve. Pat began focusing on vastly improving customer service, an area in which he felt Panama's tourism sector severely lacked. A few years later...SeaLandSky Journeys was opened as a service provider and slowly but surely a difference has been made in Panama's tourism sector.

Currently, Pat is sharing his time and experiences with locals and foreigners, showing them the wonders of Panama. He is also spending serious time in the creation of his Rancho Caimitillo Lodge Nature Reserve with the main goal of a real conservation project. He is also involved with campesinos and Cocle Del Norte River communities with social work, environmental education and sustainable tourism.

RAFAEL J. SABONGE V.

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Rafael holds a Bachelor of Science in Civil Engineering from The University of Texas at Austin, and a MS in Economic Analysis from Universidad Complutense de Madrid. He worked as an Engineer in construction and consulting companies in both Spain and Panama before he joined MDM Inmobiliaria.

Rafael is now in charge of managing MDM Inmobiliaria where he takes part in the entire development process, from conceptualization of the projects to sales. Their project Quadrat offers a new concept in city apartments.

DEREK SAMBROOK

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Derek R. Sambrook has been a trust and estate practitioner in Africa, America, Europe (including the Channel Islands) and the Caribbean (including the Cayman Islands) during a career that spans over 40 years. In 1973 he graduated from the Institute of Bankers in South Africa which was founded in 1904 and holds the institute's diploma in trust and executor law, accounting and administration. He was made a Fellow of the institute in 1996. In 1993 he became a member of the Society of Trust and Estate Practitioners in the United Kingdom. He has lived in Panama since 1996 where he is a partner and the Managing Director of Trust Services, S.A. (www.trustservices.net) a licensed trust company established over 25 years ago.

Mr. Sambrook was appointed by the British government (1989-1992) as the first Bank, Trust Company and Insurance Regulator in the Turks & Caicos Islands, British West Indies, where his remit was to also establish and review the financial services legislation. Subsequently he drafted trust and insurance laws, banking and insurance regulations. During his tenure he was also a Member of the Latin American and Caribbean Banking Commission.

His articles appear regularly in professional publications and his two newsletters, Offshore Pilot Quarterly and Letter from Panama, are also widely read. He has been a contributing editor for several years of the British journal, Offshore Investment.com in which his column, Latin Letter, appears. The journal is more than twenty years old and is read in over 150 countries.

JOERG SENNE

Cielo Paraiso

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Joerg joined the development team at Cielo Paraiso in October 2005 and is responsible for sales and marketing of this unique residential resort development. Cielo Paraiso features the only highland championship golf course in Panama, a full service Spa, Heath and Wellness Center, a boutique hotel, all set on more than 850 acres with beautiful views of the Pacific Ocean and Islands, surrounded by the Talamanca and Jaramillo Mountains.

Raised in Germany, educated in Holland, Joerg is a graduate of the prestigious Lausanne Hotel Management School in Switzerland. Prior to joining the Cielo Paraiso team Joerg enjoyed a successful career as an international hotelier in locations including Argentina, Chile, Guatemala, Mexico and the United States. Joerg will apply his expertise to the successful opening of the Inn at Cielo Paraiso, a 72 room luxury boutique hotel and to the custom resident concierge program for Cielo Paraiso residents.

Joerg resides in Boquete with his Canadian born wife and Panama born daughter and is in the process of building a new home at Cielo Paraiso.

KATHERINE SHAHANI DE MARTINEZ

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Katherine studied in Loyola University New Orleans marketing and management. Then, she moved to Denver, CO to join the master program of the University of Denver, where she obtained a Master of Business Administration and a Master of Real Estate and Construction Management. Afterwards, Katherine was hired by The Situs Companies, a company based in Houston and has branches in New York, Tampa and London. The Situs Companies does due diligence of Real Estate portfolios for Commercial Mortgage Banks like Credit Suisse among others.

Four years ago, Katherine came back to Panama to work for Grupo Shahani, a company with 30 years of experience, as Property manager of the Real Estate portfolio that they own throughout Panama City and all the new acquisitions of land before development. Last year, she was given the responsibility of being the Project Manager of Costa Sur, a suburban residential development of 44 hectares with 5 enclosed subdivisions, located at the south corridor in Panama City.

For the last three years, Katherine has been actively involved in the board of Directors of ACOBIR (Panamanian realtor organization) and is a member of the Technical Board of Real Estate under the Ministry of Commerce. Since 2005, she has given more than 15 lectures for the students of the Real Estate license Seminar of ACOBIR. She also is a member of different board of Directors that Grupo Shahani is associated with in a business or social responsibility level.

On the personal aspect, Katherine is 28 years old and is married to Roberto Martinez who is from Honduras. They have a six month old baby named Victoria Alejandra.

DR. MICHAEL ORLIN SIGLER M.D.

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Michael O. Sigler, M.D. received his medical training both domestic and internationally at prestigious universities including Stanford, University of California, San Francisco, University of Miami School of Medicine, University of Toronto, Canada & University of Cambridge, England & Saint Eustatius, Netherlands. He has treated thousands of patients internationally and in the community of South Florida throughout his training in surgery and rehabilitation at Mount Sinai Medical Center, Jackson Memorial Hospital, Hollywood Memorial Hospital and the VA Veterans Affairs Hospital. He has published manuscripts in peer reviewed Age Management, Rejuvenology & Plastic Surgery Journals and written book chapters surgical text. He is located at Consultorio Punta Pacifica next to the new Hospital Punta Pacifica Johns Hopkins International specializing in Age Management Medicine & Rejuvenology. His comprehensive, interdisciplinary approach includes Hormonal Therapy - Growth & Bio-identical, Men's Health - Andropause & Sexual Function, Women's Health - Menopause & Perimenopause, Health & Lifestyle Assessment - Nutrition, MedSpaCeuticals & Exercises, Executive Health Evaluations, and a wealth of Rejuvenology aesthetic medical spa surgical procedures all helping lead the art and science of appearance, health and performance enhancement. Dr. Sigler is currently President of the Pan American College of Rejuvenology, and International Research Fellow for CeneGenics Education and Research Foundation (CERF).

LIEF SIMON

International Real Estate Investor and Consultant

Real Estate Editor – International Living

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Lief travels most of the year in search of real estate opportunities around the world. In addition to excellent potential returns and the opportunity to travel, he feels that international real estate offers two key benefits to the investor – diversification and asset protection. Lief looks for one of two market situations when identifying opportunities to invest – an abundance of opportunity created by a market distortion (crisis investing) or a chance to follow the path of progress (new infrastructure or trends).

For example, Lief told his readers to buy property in Argentina shortly after the 2001 financial crisis when CNN was busy showing riots in the streets. Lief and several forward-thinking readers who followed his lead have since enjoyed appreciation of at least 100% in fewer than three years on buys they made in Buenos Aires...plus rental income. He's also turned readers on to investments in Mexico, Nicaragua, and Romania, buys that have appreciated 160% in 18 months, 120% in 12 months, and 82% in 15 months, respectively.

Lief has bought real estate in real estate in 16 countries and currently holds real estate investments in a dozen countries. He has lived and worked on 5 continents and travelled to more than 40 countries. His MBA in International Management is from Thunderbird, The Garvin School of International Management, and he has worked for an accounting firm, an international

oil company, and as the CFO for a hospitality design and consulting firm that renovates hotels around the world.

He is the founding editor of Global Real Estate Investor and is a contributing editor for International Living. Since 'retiring' at the end of 2006 Lief has started working more directly with developers consulting on marketing and project funding.

WEST VALDES

President

Financial Pacific

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Mr. West Valdes is the President of Financial Pacific. He has vast experience as a Brokerage House Manager and as a Financial Executive Consultant. He is a Licensed Broker in Panama, United States and Switzerland. He is the former President and founding member of Geneva Asset Management, Panama. He is also the founding member of Geneva Asset Management Bogota, Colombia and the founder of Geneva Asset Management, Geneva, Switzerland. Mr. Valdes also served as a financial consultant with Merrill Lynch & Co., Panama and IB consultant with Coutts & Co, Zurich, Switzerland.

Financial Pacific is a brokerage house registered in Panama specializing in offering services as investment advisors and investment intermediation for private and institutional customers focused in the capital guarantee products. Financial Pacific looks to provide the highest level of private banking services to its clients maintaining the highest standards of professional integrity and ethics.

HILDEGARD VÁSQUEZ

Hache Uve

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Hildegard Vásquez is an architect specialized in historical restoration projects and is a mayor contributor to the recent upsurge of real estate investments in Casco Viejo restoration projects. Eleven years ago when she started her first restoration project Casco Viejo was considered a dilapidated and meaningless part of Panama City. Local real estate prices for the area had not changed in 20 years and paying a hundred dollars a square meter for a property was considered expensive. Today land prices in the Casco Viejo range in between five hundred and a thousand dollars a square meter mainly due to the beauty and care of her projects.

Her restoration experiences range from the restoration of Panama's National Theater to private residential and commercial buildings including our own International Living offices. She has also recently been chosen by the local government to design the development of a tourist complex within the Santo Domingo Convent ruins, this project is scheduled to start construction this month.

Hildegard graduated as an architect in Rhode Island School of Design, worked for a local architecture firm for a few year's finally to get involved in Casco Viejo through a local foundation called *Fundación Calicanto*. She now presides this foundation and which is very involved in low income housing projects, cultural events and micro management training for

Casco Viejo residents. Intrigued by the intricacies involved in restoring and rehabilitating old buildings she got a Master in Historic Restoration and Conservation in Madrid's Politechnic Institute. Finally back in Panama she created the architecture firm Hache Uve comprising of a team of architects known for their intricate details.

Today her clients range from local developers to as far as private clients from Spain, Switzerland or the United States. Her restoration projects have been photographed by major magazines and Latin American Casa Club TV calls her interior projects enthralling. But most of all her knowledge of old buildings and local restoration laws has become her calling card.

DINESH P. VASWANI

Executive Vice President

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Dinesh Vaswani was born in Hong Kong, and later moved to New Jersey. He worked in NYC in the Fashion Industry, and by the age of 21 was named Vice President of a major apparel company. In 1997, after starting his own consulting firm, Dinesh came to Panama on a 5 day consulting job for the Latin American licensee of Christian Dior menswear located in the Colon Free Zone. Those 5 days quickly became 9 years as Dinesh was offered and accepted a full time position with the company as Head Designer and Vice President of International Sourcing & Product Development.

A few years ago after a friend commented that there were many expatriates, mostly from North America looking to either retire or buy second-homes in Panama, Dinesh started researching and found there was a severe shortage of product that was either designed or built to suit this markets needs. Accordingly, Dinesh set out to create a plan for a development that would satisfy this growing demand, and created a concept that is today the Tucan Country Club & Resort – Panama city's only Residential Resort development.

BRIAN E. WERNER

Vista Mar

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Brian E. Werner was born and raised in Southern California and began his resort and country club management, sales and marketing career at the Kona Kai Club in San Diego, California. During his tenure as the club general manager and director of membership sales, he was introduced to and there after worked with many resort developers and owners from Mexico, Central America and the Caribbean. 13 years ago Brian moved to Mexico with his family and now splits his time between Panama and Mexico. Recro Sports Concepts, S.A. (of Panama).-Brian's company, has worked with the Vista Mar Golf & Beach Resort for the past two years overseeing the management of the golf course and club and recently was appointed to coordinate the real estate sales and marketing endeavors for the Vista Mar Golf & Beach Resort. Brian is completely bi lingual in English and Spanish.

THORWALD WESTMAAS

ILISA Spanish Schools--Panama

Website: <http://www.ilisa.com/panama/pa-welcome.htm>

Dutchman Thorwald Westmaas is the director and founder of ILISA Language Institute in Panama. ILISA offers intensive Spanish language training for adults that want to communicate more effectively with their Spanish speaking counterparts.

Founded in Costa Rica in 1987, ILISA opened its branch in Panama 2 years ago and Thorwald moved down with his family to Panama to manage the startup. Living in Clayton, within a mile from his own school and that of his 3 children , after 20 years in Latin America Thorwald has not lost his heritage and is happy to be able to use his bicycle - imported from Holland - to go to work and take his kids to school.

While obviously not an objective party, having lived in this part of the world for so long, Thorwald can attest to the importance of speaking Spanish to make one's stay in Latin America more enjoyable.

Anybody who wants to settle in Panama should spend some time learning at least the basics of the language. A little cross-cultural understanding goes a long way to make your stay more enjoyable and the investment will pay itself back many times.

Exhibitor Only

EXEDRA BOOKS

Via España esquina con Via Brasil, Panama City, Panamá

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Website: www.exedrbooks.com; E-mail: info@exedrbooks.com

Born and raised in Los Angeles, California, Sheila Teran, the General Manager and owner of EXEDRA BOOKS, came to Panama in the 1960's. Six years ago, after retiring from a 34-year career with the Department of Defense, Sheila started looking for a business to open in her recently inherited commercial building. Discarding the thought of a funeral home, she leaned more towards opening a general bookstore with an atmosphere similar to that of Barnes and Noble. Looking back, she realizes now that she did not know anything about the book business, but feels that she started a new career and has graduated from a very intense hands-on course.

EXEDRA BOOKS opened to the public in February of 2001, and as the saying goes "has come a long ways..." Attending the book fairs in the USA, Mexico, Spain, Argentina, Colombia and Costa Rica has opened many doors. EXEDRA BOOKS is known in each and every one of the countries, and is able to offer a wide variety of books in Spanish, keeping within the spectrum of a general book store. In English we carry basically the bestsellers, fiction, non-fiction, classics, history, biographies, business, language, travel books, and some culinary, self-help and spiritual titles. In all, EXEDRA carries over 20,000 titles in the store.

Within the last year, and under the direction of her son, Rogelio Terán, EXEDRA BOOKS now has a web site and shopping cart with all of the titles we have in our inventory. You need not fight the traffic. Free delivery is offered in Panama City and free mailing is offered within the Republic of Panama for purchases over \$25.00. We can mail world-wide. Shopping online gives you an automatic discount!

EXEDRA BOOKS, located on the second floor, (has an elevator...) offers a relaxed atmosphere, a café with wireless internet, where you can enjoy a delicious cappuccino, frappe, sandwich, pizza, salad, homemade soup and a delicious desert. We also offer a selection of gifts, CDs, a Children's Corner with books in English and Spanish and story telling every Saturday afternoon, an event room available for renting with a capacity up to 120 persons, old and rare books in Spanish, reduced books in several languages. If we don't have the book you are looking for, we will get it. Check our calendar of events on the web - you might find something that interests you. Who's New organizes a monthly Books and Arts Circle meeting in Exedra Books and the schedule for the meetings is on the web.

We're open Monday through Friday, 10:00 a.m. to 8:00 p.m., and on Saturday from 10:00 a.m. to 7:00 p.m.

INSIDE PANAMA TOURS

Inside Panama Tours is a Panamanian tourist company which strives to make your trip to Panama an exciting adventure. They provide tourist transportation and have become renowned for their personalized and high quality services. They specialize in airport transfers, day tours and tour packages including: birdwatching, canopy, diving, river rafting, fishing, snorkeling, golf, hiking, jungle challenge, windsurfing, kayaking and mountain biking.