

# About Us

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Lance and Brenda Van der Kolk are top-selling Realtors with RE/MAX Hallmark Realty in Toronto. They have 2 lovely daughters, Tara & Kayla, a Bouvier named Dex, and 2 Cats, Charlie and Pug.

Lance, after having graduated from the prestigious Victoria College at the University of Toronto, went on to work in the Commercial Film Industry for over 17 years as a Production Manager and Producer. Typically managing multiple projects side by side, with crews of up to 100 people or more, negotiating challenged budgets and delivering these projects under severe time-lines, are skills he's gained that are uniquely suited to the Real Estate Industry. His easy negotiating style combined with his exceptional people skills honed in the industry, have proven extremely effective in closing Real Estate deals for his clients.

Brenda also worked for several years in the Film Industry, much of which was spent working with Michael Goodwin, one of Toronto's Top Art Directors. As Michael's "Right Arm", she helped manage all of his projects and gained great knowledge in Interior Decorating and Design, preparing Locations for Commercial Shoots. Under constant budget restrictions, she helped deliver exceptional quality with the least amount of expenditure, and these skills have proven invaluable to her clients in the Real Estate Industry. Preparing Houses or "Fluffing", is an essential element in getting your house ready for market... typically realtors offer to hire a home stager, at an extra cost to you. As well as being a shrewd negotiator, and true people person, Brenda brings these exceptional skills to the table, at no extra cost to you.

Together, Lance and Brenda bring a unique set of Production and Design skills unparalleled in the industry, and available to you through RE/MAX Hallmark.

Lance and Brenda have also lived and travelled the world all their lives. They have been to almost every continent on the globe, from Europe, to Africa to South East Asia and the Pacific Isles, the Caribbean, South and Central America.

After visiting relatives who had recently purchased a second home in Panama, they fell in love with the country & it's people, and decided to make Panama their retirement destination. They bought land on the Pacific side, and are in the process of building their dream home there. They felt so strongly about the country, that they decided to make a business of bringing Panama to the world. They started "Homes & Condos Panama" and formed associations with a number of quality developers offering a variety of great investment opportunities in Panama.



# Easy To Get To

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Panama is close and easy to get to.

Located in Central America, it's only a short 5 hr. flight from Toronto.

Reasonable direct Charter flights and regular flights fly out of Canada, the US & Europe.



# One of the Safest Countries in the World

## Crime Statistics for Latin America & Caribbean

El Salvador 29.10%

Costa Rica 26.20%

Jamaica 25.50%

Panama 13.70%



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Panama is rated one of the safest countries in the world, with the same **tourism safety rating as the United States**.

Although drug-related violence continues to be a problem here as in many parts of the world, Panama has one of the lowest Crime Rates in Latin America & the Caribbean; **Costa Rica**, another popular Central American retirement and investment destination, has almost **double the crime of Panama**.



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# Political Stability

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The days of Noriega are long gone. Panama enjoys a **stable, constitutional democracy** and Latin America's most stable economy.

As of May 2009, The president of Panama is Ricardo Martinelli, a wealthy businessman and owner of "Super 99", a major Grocery Store Chain in Panama. The Jury is still out on Martinelli. He seems to be tackling corruption in his country and promoting Foreign Investment and New Business development, but his Pro-Big Business policies seem to be tough on labour unions and environmental laws, in his quest to grow Panama's economy.

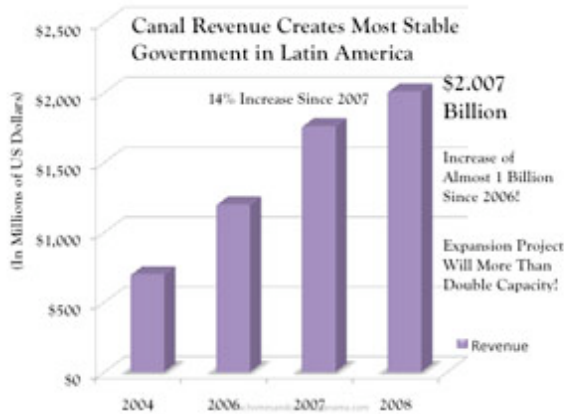
Panama faces **no threats of hostility** either domestically or internationally.

The world community, led by the US, would never let Panama deteriorate into instability, due to the international importance of the Panama Canal

Prior to the Americans giving up their military bases in 1989, Panama made a pact to be protected by the Americans and the **treaty gives the United States the right to intervene militarily** to protect access to the canal.

The Panamanian Government no longer has an Army of it's own. They do have a National Police Force, which patrols the borders and is involved in all regions of the country.

The Canal generates billions of dollars in revenue for the country and gives Panama the **most stable government in Latin America**.



# Modern Infrastructure

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Panama has a First World infrastructure.

Panama City is truly a cosmopolitan Metropolis with modern amenities and facilities. Spectacular, state-of-the-art Skyscrapers are shooting up across the city.

As an international crossroads, it has many world-class restaurants with a wide variety of cuisine and every imaginable luxury.

It has exciting nightlife, beautiful shopping malls and many first rate hotels; even Trump is in the process of building a hotel here!

They have 4 Price Costco's

It has hundreds of multinational businesses and a sophisticated banking sector.

It has first class grocery stores stocked with just about everything you would find in an American supermarket, but with much better prices!

Panama has one of the best road systems in Latin America. It is well maintained, smooth and pothole free.

The Inter-American highway system is four-lane most of the way and stretches from Panama City to the border of Costa Rica in the west.



# Drink From The Tap

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Unlike in many Latin American and Caribbean countries, you can enjoy the lovely drinking water **FROM THE TAP**, without fear of parasites, which can often cause vomiting, diarrhea and discomfort for days.

Who hasn't been in a place like Mexico and gotten 'Montezuma's Revenge' and lost days of their vacation?

In Panama, you can eat fresh vegetables and salad and enjoy ice in your drinks without fear of contamination from tainted tap water.



# First World Medical

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**Medical care is on a par with that of Canada and the United States.**

Wait times are substantially shorter and private care **prices run about 50% less** than in the US.

Many Panamanian doctors and dentists **speak English** and many are American-trained.

Sanitary conditions are excellent.

Hospitals have **24 hr. access** and are equipped with the latest in diagnostic testing and services.

Medical facilities also offer a full range of cosmetic surgery services; “Medical Tourism” has grown rapidly in Panama because of the quality and affordability of the service.

Prescription and over-the-counter medication are lower in price than what North Americans are used to.

Full coverage health insurance policies are affordable for pensioners and business entrepreneurs alike.



# Beauty and Diversity

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Panama City is a sophisticated, cosmopolitan capital city with an **historic 16<sup>th</sup> century “Old Town”**, reminiscent of the French Quarter in New Orleans, with a pirate’s legacy, and in the process of being beautifully restored. The City is replete with fine dining, duty free shopping, Casinos and a vibrant nightlife

Panama, known as the “Crossroads of the World”, joins North & South America as well as the Caribbean & the Pacific through the eighth wonder of the world, the Panama Canal.

Panama is between 50 and 120 miles wide, so you can literally **visit the Caribbean and Pacific coasts in one day**; an exotic beach is never more than an hour away, and quite often you will be the only person on the beach.



For a country about as small as the state of South Carolina, it is bounded by 477 miles of Caribbean coastline and 767 miles of Pacific coastline.

Panama has **1518 islands to explore**, like the world-famous Pearl Islands or the islands of Bocas Del Toro.

With 12 National Parks to explore and 5 million acres of some of the world’s most pristine, bio-diverse tropical rainforest, it’s a boon for the eco-tourist and a **nature lover’s paradise**; over 10,000 varieties of plants, including the world’s largest variety of orchids; an incredible variety of wildlife, including monkeys, sloths, tapirs, panthers, tigers, armadillos, iguanas and lizards; over 900 species of bird, more than the US and Canada combined; its beaches are home to spawning leather-backed turtles and hump-backed whales.



**Beautiful mountain highlands** towering up to 11,000’ at their peaks boast volcanic lakes, hot springs and intimate villages like Boquete and El Valle with a surprising amount of amenities and sophistication.



# For The Sports Enthusiast

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Panama is a great water-sports destination with sailing, surfing, sea kayaking, jet skiing, snorkeling and **5 world-class diving areas**. It has the best Sports Fishing in the Pacific; Panama holds **170 world-fishing records!**

Panama boasts the **best Championship Golf courses** in all of Latin America.

Adventure opportunities include ATV adventures, hang gliding, helicopter rides, hot air balloons, horseback riding, kite boarding, white water rafting, kayaking and motorized river boats, rock climbing, trekking, rappelling, and more.



# No Natural Disasters

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Panama has been blessed by nature! Amazingly, it's in a special climate zone that has never experienced the hurricanes, major earthquakes or natural disasters that threaten popular retirement property and vacation destinations elsewhere in the world. Just look at the hurricanes and earthquakes in the Southern U.S. and the Caribbean and you understand the expensive toll Mother Nature can exact on your "fun in the sun".

Natural disasters cause insurance rates on property to skyrocket, becoming inaccessible, or outright unavailable!

You run the risk of getting wiped out! Can you imagine, after saving all your life towards a dream to retire in warmth and comfort, only to lose it all to an act of nature? That's just what happens to thousands of less prudent investor's and retirees every year across the world.

You could even be killed!



# Lovely Tropical Climate

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Panama lies almost directly over the equator and enjoys a tropical climate with a yearly average temperature from 77 to 90 degrees F, cooling moderately in the evenings.

It does have two seasons; the dry season, between the months of November to April, and a wet season, from May to October. But even in the wet season you will still enjoy sunshine for a good portion of the day.

For those who prefer a more moderate climate, Panama has a number of thriving and easily accessible expat communities in the lush and mountainous "Highlands", such as El Valle in the east and Boquete in the west. Here, the weather is like "Spring Time" year round.

In Panama, you have the ability to travel from the more tropical climate to the cooler mountain air in less than an hour.



# Great Investment Opportunity

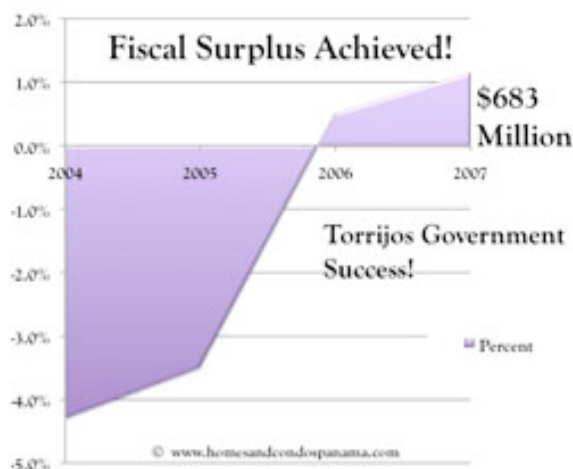
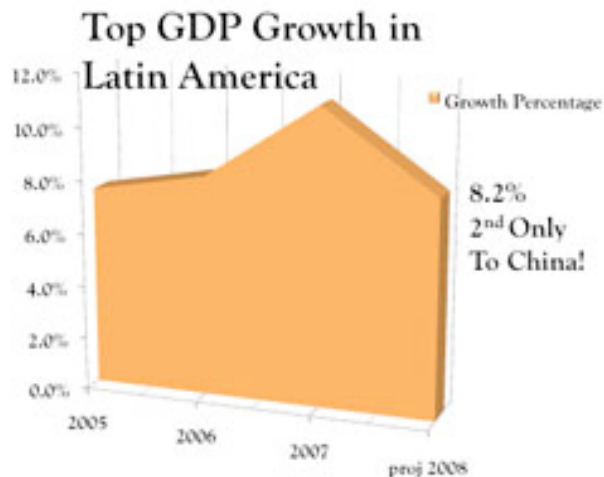
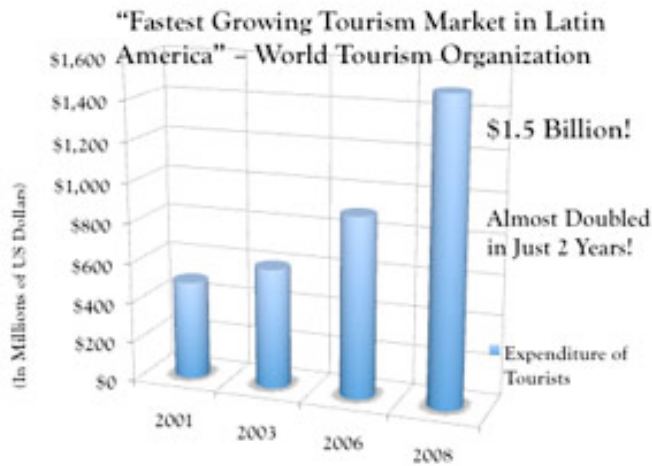
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Eliza Barclay of **Fortune magazine** says, "Panama has become one of the world's hottest real estate markets!" Panama is the "New and Improved Costa Rica!" Real estate industry analysts are referring to the phenomena as "**Panamania**". The real estate investment market is still only in its infancy, where Costa Rica was over 10 years ago, yet the sector is experiencing the most dramatic growth in Latin America and the Caribbean.

Panama's 2008 GDP growth was 11.2%, the highest in Latin America. Panama has continued to grow at almost double the region's average posting an impressive 9.2% growth in 2009. Even in the face of The world Financial Crisis, the International Monetary Fund still projects Panama to grow this year between 2.4-4.5%: "Panama will get a prolonged boost from the canal upgrade and is reaping a modest windfall too as wealthy economic refugees arrive from other Latin American countries like Venezuela, Ecuador and Bolivia, where left-wing governments have spooked business leaders and investors. A \$5.25 billion expansion of the canal should be complete in 2014 and the government plans to spend another \$13.6 billion on infrastructure and social programs in the next four years, including the building of a second International Airport in the city of David, in the west side of Panama. All 3 major Bond Rating Agencies, Standard & Poor and Fitch included, have given Panama the coveted 'Investment Grade' Rating." **The World Bank** says, "Today, the Panamanian economy is among the fastest growing and best managed in Latin America" and the **World Tourism Organization** calls it the "fastest growing tourism market in Latin America".

It is not uncommon for shrewd investors coming to Panama today, to **buy a condo in Panama City, a beach house and a mountain home, all for less than the price of the one property they just sold back home.** Many are buying now even though their retirement may be still several years away, seeing investing in Panama as part of their retirement plan and a viable alternative to RRSP's, especially given the volatile performance of mutual funds and stock markets.

In conclusion, Panama offers highly optimistic prospects for buyers seeking a rapidly growing market in which to gain strong returns on investment.



# Foreign Ownership

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Unlike other Latin American countries and many places in the world, foreigners have the same property and legal rights as native-born citizens of Panama. Foreigners can buy and own their own clear titled land in Panama, without a local intermediary. With a few exceptions, foreigners can also start and own any type of business in Panama.

# U.S. Dollar Economy

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Panama's currency is the *US dollar*. Your bank accounts and investments are also in US dollars. As a result, **your investment does not run the risk of currency devaluation**; as we all know, in times of economic instability or recession, the investment community invariably runs to the 'Green Back' for security, so your investment is safe, and will most likely benefit from the exchange rate over time.

**Panama is one of the world's freest economies** and a member of the World Trade Organization. There are also no currency exchange controls, so your cash is allowed to flow freely and anonymously in and out of Panama. Panama's open economy offers the lowest tariffs in the region, which has helped increase foreign investment in both the public and private sectors.



# 2nd Largest Banking Center in the World



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After Switzerland, Panama is the second largest banking centre in the world, currently hosting over 150 international banks from 35 different countries, including giants such as HSBC, Lloyds, Bank of Tokyo, Bank of Boston, Banco National de Paris, Scotia bank and Citibank which all provide complete financial services to foreign investors in Panama.

Panama is the most modern banking center in Latin America.

According to Sr. Barrelier , Panama's Superintendent of Banking, "Panamanian Banks have maintained double the liquidity required by law and as such, have minimal exposure to International market fluctuations".

Monetary discipline has kept inflation very low; under two percent for the last 40 years.

As a result, Panama City bustles with international business and many multinational corporations, such as Caterpillar and Samsung, have moved their Latin American headquarters there.

# Best Bank Secrecy Laws in the World



Panama maintains the most solid banking and corporate book secrecy laws in the world, which are engraved in its' constitution.

With considerable dilution of privacy laws in many of the worlds' traditional havens, such as the Bahamas, Antigua, St. Vincent, Switzerland and the UK offshore territories, Panama remains the most secure offshore financial center, where privacy and confidentiality is not only respected, but vigorously protected by constitutional law, with the exception of cases involving drug smuggling, money laundering and terrorist and arms smuggling activities.

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# Attractive Visas and Citizenship

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Panama has put together the most appealing program of special benefits for foreign residents and retirees you'll find anywhere in the world today.

There are a great variety of visas available to the investor or retiree:

**The "Pensionado" Visa**, or Retiree Visa, is affordable and very easy to get.

You need only have a clean police report, a health certificate and HIV test from a Panamanian doctor and proof you receive a minimum retirement income from the Government or a Corporation of \$1000 a month plus \$250 a month for any dependents.



It's well worth applying for, as **Retirees receive many benefits and discounts** in Panama:

One-time exemption of duties for importation of household goods up to \$10,000.

Exemption every two years of duties for the importation of a car.

50% off recreation & entertainment across the country, including sports events, ballet, parks, movies, concerts, theater, etc.

25% off restaurants & 15% off Fast Food.

50% off hotel accommodations Monday-Thursday, 30% off Friday-Sunday

30% off Public Transportation (Bus, Boat and Train Fares)

25% off international and domestic airline tickets

10% off already low-priced prescription medicines

15% off eye exams and hospital bills (if no insurance applies)



# Attractive Visas and Citizenship cont'd.



50% off closing costs for home loans

20% off Medical services (Doctor Visits, Surgery, etc.)

25% off electrical bills, water bills and cable bills

Home furnishings purchased in Panama are tax free

No property taxes on your home in Panama if that is your only residence

Interest Rates on Commercial loans are lower for retirees

Lawyers, Nurses, Therapists and other professions give discounts as well

Panamanian Citizenship is not possible with this visa

**“The Person of Means Visa”** is designed for those who wish to live in Panama off their own means, without the need or desire to work or start a business.

With an investment or purchase of a home of \$300,000 or more, you can apply for this residency visa

After 5 years, will be eligible to apply for **Panamanian Citizenship**.

**The “Immediate Panama Passport”** program is available with a 5 year certificate of deposit at the National Bank of Panama, earning a minimum interest of \$750 per month

There is also the “Private Income Retiree Visa”, the “Investor Visa”, the “Small Business Investor Visa” and the “Self Economic Solvency Visa”, to name a few.

Add to this various work visas and student visas and you get the picture; **Panama truly encourages Foreigners to come and live, work, retire and become citizens of their beautiful country**, and with all the same rights as the native Panamanian people.



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# Favorable Tax Incentives

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The Panamanian government wants foreign investment and immigration.

Retirees & investors buying a “New-Build” home or condo have a **Property Tax moratorium for 20 years.**

As a Resident, you pay no income taxes or interest income taxes on foreign earned income

**100% Tax Haven** for non-resident Panamanian International Business Corporations (IBC's) & Private Interest Foundations:

No tax Reporting requirements

No income tax

No capital gains tax

No interest Income tax

No Sales tax

No Stock sale or transfer tax

No Property tax

No estate Tax

No Succession Tax

# Low Cost Of Living

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Panama is one of the most affordable exotic destinations to visit and retire in the world.

Minimum wage is \$250 a month or \$1.56/hr. based on a 40 hour, 5-day workweek

The cost of rent, homes, services, utilities, food, etc. are all well below North American and European standards.

A full-time maid can be hired for approx. \$200 a month

A full-time driver \$250 a month

A gardener costs \$10-15 dollars a day.



**Food is very cheap.** 8 people can dine at an “expensive” restaurant, enjoying a multi-course meal with great quality wine for roughly \$200!

Beer is .50 cents.

Taxis are \$1.50 to \$3.50 on average for a ride within Panama City.

Telephone and cell phone service and cable is roughly \$30 a month

Internet access is \$14 a month, wireless a bit more.

For \$12 you can travel across the country on a luxury bus from Panama City to Chiriqui Province in West Panama.

For around \$50 you can take the same trip by flight!



# Telecommunications and Internet

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You can get high speed Internet just about anywhere in Panama, even in the more remote areas.

Phone and other telecommunication services are also excellent, which is unusual for Latin American countries.

Cable TV and Satellite are also widespread and dependable.

# International Schools

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Families with children will find many excellent private schools to choose from

Panama City has 3 American accredited international schools and dozens of fine bilingual schools.

There are a dozen Universities, including three American Universities with branches in Panama City.

# Duty Free Zone

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Panama has the second largest Free Trade Zone in the world, after Hong Kong.

The 'Colon Free Zone' is the biggest merchandise distribution centre for Latin America and the Caribbean, and is a major focal point for world trade.

As a result of the Canal, many multi-national companies have set up shop in Panama, offering products from around the world at Free Trade Prices.

Whatever you could possibly need to set up your home and retirement lifestyle is readily available in Panama, and at bargain prices.

No need for expensive importation of furniture, cars or luxury merchandise.

The Colon Free Zone has had a huge impact on the economy of this country, employing over 15,000 workers, and contributing millions of dollars to the economy.

This Zone and the Canal give Panama one of the most stable economies in the Americas.

# Friendly People

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The Panamanian people are a delight. They are among the friendliest in the world. They are known for their happy, helpful and fun-loving nature. You will like them immediately!

Who hasn't felt, at one time or another, the hostile or distrustful stare from a local while vacationing? It's usually brought on by jealousy, ignorance or racial hatred. It's terrible having the feeling that you are an "outsider", not welcome or safe, unless you are in a crowd with lots of friends.

The amazing thing about Panama is that, even though just under a 3<sup>rd</sup> of the population still suffer from poverty, you will come across no beggars. The people are very proud and respectful.

They are far better off than most of the locals in the rest of Latin America, because of the huge revenues of the Panama Canal and the "Colon Free Trade Zone".

Tourism is one of their major industries, bringing in millions of dollars each year, so the people love visitors, and as a traveler, you can "feel" that immediately.

Panama has a rich and thriving Indigenous Indian culture with 6 different tribes and unique native arts and crafts.





# Feels Like Home (without the snow)



Panama does have a distinct and delightful Latin-Caribbean culture with Spanish as the National Language, but English is widely spoken as a 2<sup>nd</sup> language in Panama.

The ninety-year American presence in Panama has given it a modern American-style infrastructure. You will still feel at home, because American influences abound. It's important to have the familiar services and comforts of home within easy reach. No other country in the world fits that bill better than Panama.

9 out of 10 educated Panamanians have traveled to the USA.



Panama has a very high literacy rate in comparison with other Central and South American countries.

That's why thousands of Canadians, Americans and Europeans have already made Panama their retirement home.

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