

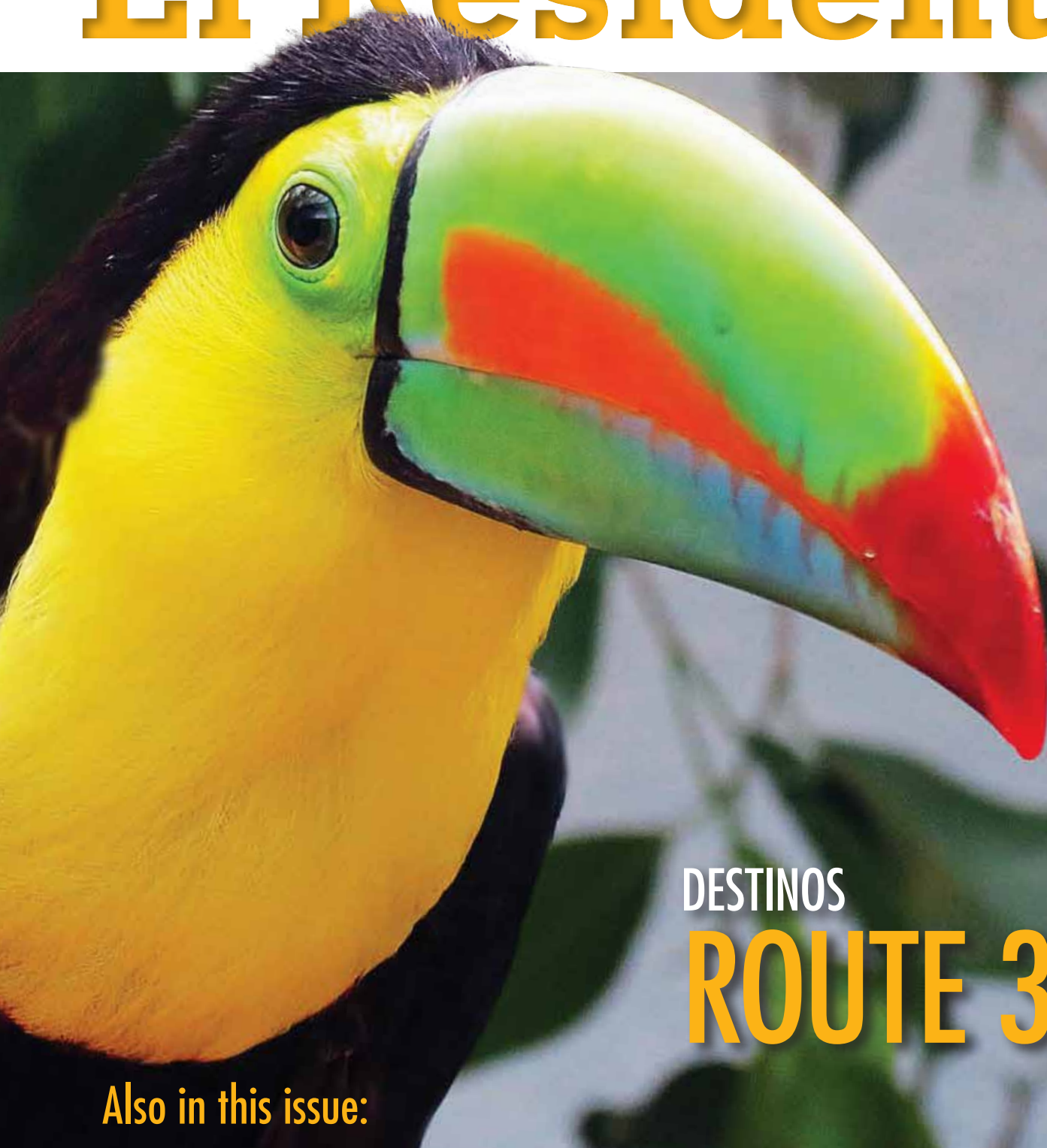
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**January / February 2020**

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# El Residente



DESTINOS  
**ROUTE 32**

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This magazine has been published every two months since 1995 as the official communications media of ARCR Administration. Our organization provides service to thousands of foreigners who have chosen Costa Rica to reside for short periods or for permanent residence.

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January / February 2020

## EDITOR'S NOTE

Welcome to 2020 and the new feature series, Destinos. If you have lived in Costa Rica for even a little while, you've probably been to some of the more popular tourist destinations and are wondering where else you might go for a visit. For the next six issues William Duckwall will give us a treat by telling us about his visits to some of the lesser-known, but captivating, places in Costa Rica you can go for a day (or longer) adventure. Be sure to read the series – you might find yourself in the car – headed to a new, and exciting, experience.

Writers for *El Residente* come and go. For a different type of “adventure,” if you are a writer, even a beginner, consider submitting your work for inclusion in future issues – new names and perspectives about our adopted country are always welcome. We provide editing services for all of your submissions. The pay is lousy (there is none) but the fame and fortune is priceless! Share your work by sending it to: [service@arcr.net](mailto:service@arcr.net), subject line: *El Residente*.

Happy New Year from all of us at ARCR. May it be a prosperous and adventure-filled year.



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# ACROSS THE BOARD

*Notes and News from the Board of Directors*

**TREE OF HOPE** Once again, a HUGE vote of thanks goes out to all those who contributed to the 2019 ARCR Tree of Hope. With your generosity the staff was able to purchase over 200 gifts, which were distributed to needy children, generating many smiles and laughter from happy faces. THANK YOU! (An additional Thank You goes to the ARCR staff that purchased and prepared the gifts for delivery using their personal time.)

**OLD SCAM, NEW TWIST** Recently a person reported they had received a call on their cell phone with the caller claiming to be from the US embassy. The gist of their “sales pitch” was that Costa Rica has instituted a new 13% tax on expat property owners and that the caller could, on the property owner’s behalf, assist them in getting the amount reduced to 3%. The person receiving the call wisely declined the offer.

This is a new twist on an old scam – where people receive a phone call from someone supposedly from the Hacienda (taxing authority), claiming there is a problem with their Costa Rica income taxes, and that the caller can help resolve the problem. The bottom line is that the scammer obtains the person’s bank account access data “to transfer the correct amount of tax due” and then proceeds to withdraw ALL of the victim’s account balance. DO NOT FALL FOR THIS SCAM. The UK and the US embassies DO NOT call expats with offers to help them; nor do they provide mitigation services with taxes assessed by the Costa Rican government!

To read a complete accounting of the process scammers use and the events that occurred to someone who was scammed in this way, read El Residente, March / April 2019 issue, Guest Column I, page 26, Beware of Scams to Take Your Money.

**FIVE COLÓN COIN** The estimate is that there are presently 715 million of five colón coins in circulation. As of January 1, 2020, the Central Bank will no longer mint these nearly valueless coins. The decision was made because of the cost of manufacturing, their low use, and the costs that accepting the coins mean for businesses (counting, sorting, etc.). There’s no need to

hoard them; the existing coins will remain in circulation and still be useful in making purchases.

**YAHOO GROUPS** Those who have been around a while are probably familiar with the old “bulletin board” (listserv) called: costaricaliving ([costaricaliving.com](http://costaricaliving.com), also known as CRL) which was hosted by Yahoo. Yahoo has decided to eliminate all their groups, including all the member-created content and rich history files, as of December 14, 2019.

But do not despair, the group still lives on. In June 2018, CRL, along with all its active members, was transferred to a different service: Groups.io. The “new” CRL kept all the old posts and photos intact and they are available for research, as well as continuing to be a viable and important forum for asking questions, getting answers, or communicating with others who are interested in Costa Rica. To find the group, or join, simply go to: <https://groups.io/g/CostaRicaLiving>. Membership is free, the information invaluable!

**RUBBERNECKING** Between January 1st and October 31, 2019, 36 drivers were fined for “efecto mirón” (rubbernecking) at crashes on Costa Rican roads. This practice, also called “vinear” in Costa Rica, is prohibited under the Ley de Transito (Traffic Act) of 2012. The legislation stipulates a fine of almost ₡23,000 colones for those drivers who get carried away by the temptation to observe the results of a collision by reducing speed, and even braking, causing congestion and possibly even a crash.

What the law says in part:

Article 111 – Slow transit. Slow transit vehicles are subject to the following regulations:

It is forbidden to travel at such a low speed that it hinders the free movement of traffic, except in the case of funeral vehicles, vehicles that participate in authorized parades, or in cases where the conditions of the roads require slow transit or diminished visibility.

The above was adapted from a 26 November 2019 article in Q Costa Rica, with permission. To read the full article, go to: <https://qcostarica.com/how-much-is-the-fine-to-vinear-in-costa-rica/>



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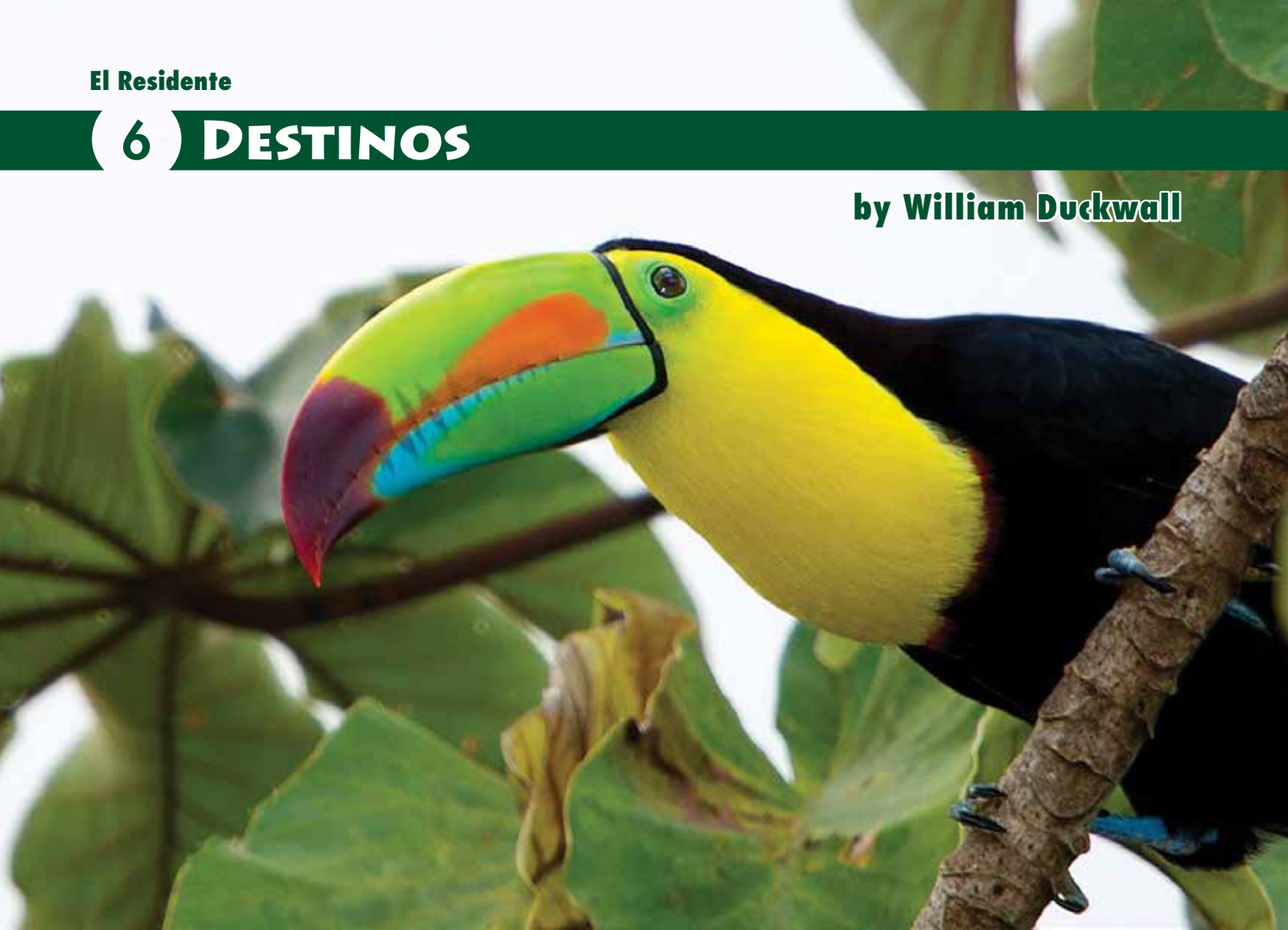
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by William Duckwall



## Route 32 from San José, Part One

There are a handful of destinos (destinations) that most tourists visit in Costa Rica. For example, the nature guides in Costa Rica assert that that Corcovado and Tortuguero are true gems of the national park system, and I agree 100%. They are must-sees, and are well known and well covered in every Costa Rica guidebook. In this article, and the ones to follow, I will write about some less well-known spots; places and experiences that I found memorable. My background favors biology and history and the local feel of a place. If there are zip-lines I'll mention them, but personally I would rather see a tapir in the wild than ride another zip-line. (One could see a tapir from a zip-line, but at 30 km/hr it won't be a big photo opportunity.)

A note about finding these places – I'll give enough information to find the spots on Google Maps or WAZE, along with a website, but I won't try to provide detailed directions. The websites have good directions and,

personally, I find WAZE invaluable for navigating Costa Rica's often unsigned roadways.

### First destination – Toucan Rescue Ranch

(<https://toucanrescueranch.org>)

The Toucan Rescue Ranch lies about one km west of Route 32, fifteen km from the center of San José. Driving time from downtown is around one half-hour, depending on traffic. Note: it lies only 200 meters from Route 112, a well-known “short cut” for anyone coming from or through Heredia.

My wife and I visited the ranch in October 2019. We had just celebrated our 35th wedding anniversary a few days before by walking for hours in and around Guapiles, dealing with car problems. That had proved to be a less festive day than I had hoped, so the visit to the Toucan Rescue Ranch was an atonement of sorts.





The ranch suggested itself to us via the Tico Times, which covered the ranch thoroughly in the weeks leading up to October 20 – International Sloth Day – that kicks off the Sloth Ironman Games at the ranch. (There are four events: the one-meter dash, the hibiscus eat-off, the strong sloth competition, and the poop-off challenge.)

The original intent of the Toucan Rescue Ranch was to – um – rescue toucans, but their charter soon expanded to include the rescue, rehabilitation, and when possible, release back into the wild, of all manner of wildlife. To my knowledge, they don't accommodate larger animals, like tapirs and jaguars, but their ranch brims with birds, mammals, and a few reptiles.

Leslie Hough, a US expat who has been in Costa Rica and Latin America since the age of seven, and her Tico husband, founded the ranch in 2004 on land that formerly grew coffee. Many of their early rescues were of birds that had been “pets.” The birds usually arrived in poor health, mostly due to malnutrition. They still care for toucans, but now also include parrots, parakeets, hawks, owls, and a quirky oropendola, as well as two-fingered sloths (they

prefer to call them two-fingered, vs. two-toed, because both two-toed and three-toed sloths have three toes on their hind feet), ocelots, kinkajous, monkeys, porcupines, and Emma the otter. I happened to catch Leslie as she was coming out of a building with a small carrier cage that held a baby porcupine. She showed me her charge, a cute little furry brown fellow that was so young that he didn't have spines (which satisfied my lifelong curiosity about how porcupines give birth). The local adult porcupines are less spiny than their northern relatives; they look more like brown opossums on a bad hair day, but still, there are enough spines to be a concern.

The ranch offers a range of visitor options. The Classic Ranch Walk is the most basic; it is a two-hour tour led by a knowledgeable guide (\$30 USD per person, 1:30 p.m., 2 hours). There are more extensive options, all of which build upon the Ranch Walk. The Slothies & Coffees tour adds a relaxed, introductory talk with videos and background information, accompanied by coffee, tea, fruit, and pastries (\$60 USD per person, 9 a.m., 2 ½ hours). One can also choose a one-night stay (\$750 USD for up to four persons), or a two-night stay (\$1,300 USD for up to four persons). Or, if your schedule is tight, private tours can be scheduled at a time convenient for you. In addition to private versions of the Ranch Walk and the Slothies and Coffees tour, there is also a Lunch with the Babies tour, which includes a lunch from Sibö (more on Sibö later) while watching the feeding of baby sloths, plus meeting a sloth nanny, a site veterinarian, and other members of the ranch staff (\$485 USD for up to six persons, 3 hours). The tour fees contribute to the ongoing care and rehabilitation programs at the ranch.

Janet and I visited during the rainy season for San José, which is the “low season” for tourism in Costa Rica. We were fortunate to have had perfect weather, and chose the Slothies and Coffees tour, mostly for the pragmatic reason that rain was less likely for a morning tour. Only one other couple was signed up, so we had a nearly private tour, guided by Javier, a bright young man who had been working at the ranch for about a year. While we were having coffee and pastries, workers came by to show us baby sloths. There is a no-touching policy at the ranch; no one wants the animals to become too accustomed to people, but viewing opportunities abound. Three-fingered sloths, found only in the lowlands (common in Guapiles), eat only leaves. Two-fingered sloths, found nearly everywhere in the country, have a more varied diet. At the ranch, they get leaves plus additional treats, like green beans and carrots.

When we visited the ranch had only two-fingered sloths, about 20 of them, plus there were another 15 at the release

site near Sarapiquí. When sloths are released they are monitored for about six months by a sister organization, Saving Sloths Together, using radio collars. This insures that they have the skills they need to survive, and aren't just hanging out on the ground near the release site. The ranch works in cooperation with MINAE, the Costa Rican Ministerio de Ambiente y Energía (Environment and Energy).

The Ranch Walk took the form of a leisurely walk to view the ranch's other residents. There are toucans (chestnut-billed, rainbow-billed, and aracaris), owls and hawks, and a great potoo (almost impossible for birders to find during the day, perfectly camouflaged and immobile, looking like part of a tree limb, but taunting birders and scaring children at dusk with its eerie calls). There is Emma the otter in her own enclosure with pool and water slide. The high pesticide level in the rivers, from agricultural runoff, is the main challenge for otters here; pineapple farms are said to be big culprits. And, there is a tayra, a member of the weasel family. This one cannot be released because it is acclimated to people, having once been kept as a "pet" at a hotel. There are also spider monkeys; all were once kept as pets and are now permanent residents.

Still wondering about that "poop-off" event in the Sloth Ironman Games? Adult sloths poop once a week, and surprisingly come down to the ground to do so, even taking the time to bury their poop. As they are vulnerable to predators on the ground, this is surprising behavior. The baby sloths poop every day or two and the mothers bring them down to the ground each time, increasing the danger from predation. Time is of the essence; getting the job done quickly decreases the chance of becoming someone's dinner, so the poop-off challenge, which at first sounds wacky, actually tests an important sloth survival trait.

It's a great tour, educational, entertaining, and endearing; baby sloths are the cutest little critters on the planet. You can help the ranch in a variety of ways. The most basic is to bring toucan pellets with you on flights from the US. The ranch ships them to you in the US (in two 15-pound bags). You tuck them into your luggage and drop them off later at the ranch. I plan to do this on my next return, just to mess with TSA.



## Second destination – Sibö Chocolate

<http://sibuchocolate.com>

Located only three kilometers from the Toucan Rescue Ranch (less than a ten-minute drive), Sibö Chocolate (pronounced see-boo) lies just a kilometer away from Route 32. They are a world-class chocolatier and a restaurant, and offer a crash-course in chocolate. The Sibö Chocolate Tasting Tour (\$28 USD per person, tour only, or \$35 USD with lunch included) starts at 10 a.m. and is one-and-one-half hours. I love this tour! I have brought so many friends and family to Sibö for the tour (including a group of 13 retired Peace Corps volunteers) that I now feel like Norm walking into the bar at Cheers! (In fairness they extend a warm welcome to everyone who enters.) You will be seated and immediately served a small cup of hot Sibö chocolate, made from chocolate that was grown naturally and processed in Costa Rica, with no side-trips to Hershey, Pennsylvania.

This is not a tour in the usual sense; you don't walk around looking at a production line or cacao groves; it is a tour for the senses. It explores the history and evolution of modern chocolate making and is carried out while seated comfortably in the restaurant with a sampler plate of chocolates.

Your first taste of chocolate is of a fresh cacao bean, right out of the pod. Looking at a cacao tree, or the pod, or even tasting the fresh cacao bean, you'll get no hint of the rich chocolate flavor that emerges after processing.

The sampler plate takes you from chocolate nibs (the crushed beans after fermenting and roasting) to the final award-winning bonbons produced at Sibö. Along the way you'll traverse the history of chocolate, with names sprinkled throughout that will perk up the ears of any





chocolate lover; Rodolphe Lindt, Jean Neuhaus, and of course, Milton Hershey.

But it is the charm and charisma of the two owners/founders that make the tour such a delight. Julio Fernandez Amón was a historian before turning to the dark (72%) side, and his partner, George Soriano, was a journalist. After some years of discussion and research they quit their jobs and plunged into the chocolate business – as they put it – just in time for the 2008 recession. Their tour weaves together the global history of chocolate, the history of Sibö, and the aspirations of the company. On any given day, Julio, or George, or both of them together may conduct the tour. I've experienced all three versions; all are good. If you're lucky enough to be there when Julio and George do the presentation together, you're in for a real treat.



Sibö chocolate is natural, produced in a fair-trade fashion from cacao produced on the Caribbean side of the country. The packaging for the bonbons uses no

plastic; it is made from fiber from the cacao husks. The owners are dedicated to locally sourced ingredients and environmental sustainability.

The restaurant is wonderful! They call their entrées “comfort food like your grandmother made,” but it's very classy comfort food from a grandmother with impeccable and eclectic taste. The menu was constant for years but, starting in late 2019, there will be a new set of entrées each month, aligned with a culinary theme. November, with the Day of the Dead holiday, brought three Mexican dishes to the menu. Don't worry if you have a favorite dish at Sibö already, there are three dishes that have accounted for more than 50% of the entrées served over the years, and these will stay on the menu forever. The grounds are lush – orchids and bromeliads abound – and you can dine inside or at one of the tables outside in the garden. Just remember that Sibö is at 4,500 feet elevation and it can be cool. My wife and I often stop there for lunch on our way to or from San José and enjoy dishes that are a nice break from our usual fare.

In addition to bonbons, Sibö now makes chocolate bars and a line of mixes for hot chocolate, which has allowed them to start exporting. They have opened a second retail location in Escazú, in Plaza Itskatzu, across Route 27 from the Multiplaza. It is in the center that contains the Outback Steakhouse. Patrons can enjoy a coffee or hot chocolate, and of course, purchase chocolates. However, only the San Isidro location has the full restaurant, and the tour is only conducted there.

Next issue – We'll head down the mountainside on Route 32, exploring the short trails at the Quebrada Gonzalez station of Braulio National Park and some nearby attractions.

*William is a retired engineer who lives in Guapiles with his wife Janet. He has varied interests — Costa Rican birds and orchids — and writes a little now and then. He can be reached at: [bduckwall@mac.com](mailto:bduckwall@mac.com)*

by El Residente Staff

## Foreign Banks Required to Provide IRS Tax Numbers of US Citizens Abroad

In 2010, in an effort to crack down on US citizens who might be hiding financial assets outside of the country in foreign accounts, President Obama signed the Foreign Account Tax Compliance Act, commonly called FATCA, into law. The measure was hidden inside a piece of domestic jobs legislation known as the HIRE Act. FATCA requires foreign financial institutions, including non-US banks, to report annually to the US authorities on all accounts held by American citizen clients. Although foreign financial institutions are not covered by US law, they were strong-armed into providing this information under penalty of being frozen out of the world banking system.

The reporting required from foreign banks was predicated on the US client having a Social Security number or TIN – a TIN is an identification number the Internal Revenue Service (IRS) assigns to entities like corporations and non-citizens whom the IRS has determined are subject to US taxes. Besides foreign corporations doing business in the US, a TIN may be assigned to a foreign spouse of an American citizen, or those born of foreign parents in the US, but who returned to their home country at a later date.

Since the enactment of FATCA, US expats worldwide have been facing trouble from their local banks, and some institutions will no longer do business with US citizens. Some began to ask Americans residents abroad to take their bank accounts elsewhere and/or closed their accounts, even though FATCA didn't actually come into force until 2014.

Under pressure (from European banks in particular) the US Internal Revenue Service has issued a clarification to the requirement that foreign financial institutions provide tax information on their US clients starting, in January 2020.

The IRS has said that although a US number will be required for reportable accounts beginning January 1 of the 2020 tax year, a foreign institution is not required to immediately close or freeze accounts that do not contain such a number. They further stated that banks which are closing the accounts of Americans are taking that

step because they want to, due to the complexity of the FATCA regulations and potential penalties involved; they are not closing those accounts because they are required to.

Tax experts say this means that banks now won't have to close the accounts of their American clients at the end of 2019, according to the American Expat Financial News Journal.

*More information on taxes for US citizens living abroad can be found at American Expat Finance Newspaper site: <https://americanexpatfinance.com/>*

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# 12 SENIOR LIVING IN COSTA RICA

by Katya De Luisa

## Older and Wiser

Living in Costa Rica has been a remarkable and unique experience. Never, however, did I suspect when moving here how different my life would be.

I didn't expect paradise, as some do; I knew it wasn't going to be easy, but I also knew living in a foreign country would stretch my horizons and reshape me. Whenever we make a move from what's familiar to something new, it challenges us to change.

My dad was a traveling salesman, so my wanderlust must be part of my genetic heritage; I am addicted to both moving and change. After leaving home at sixteen I traveled from one end of the US to the other, changing locations every couple of months as was common among young people in the '60s; habitual relocation became an integral part of my formation and my mode of learning.

After my first child, my stays extended to as long as a year, but invariably the itch would return. Vacationing was a waste of time and money because I'd usually go home, pack, and return to the new location. Eventually, whenever a new place attracted me, I'd simply move there. Geographic contrasts were appealing and led me to exotic places like Mexico, St. Thomas, Key West, and Guatemala. I always found diverse ways of making a living like driving a hansom cab in New York City, yacht maintenance in Palm Beach, jewelry making in New Orleans, and conducting tours in Zihuatanejo, Mexico. Housing arrangements ranged from a thatch-roofed beach hut to a Manhattan apartment, from living on a boat in the Outer Banks to traveling the Southwest while living in an RV.

Then, when I visited Costa Rica, I discovered it had everything my wanderlust had craved; bustling city life, peaceful small towns, tropical beaches, lush mountains, steamy jungles in the south and arid climate in the north. The people were as diversified as the terrain, with Hispanic and Caribbean cultures, nine indigenous groups, and thousands of Central and South American transplants, not to mention the gringo expats (composed of anyone whose native language isn't Spanish). So I moved here.

I quickly learned that my travels in the US hadn't taught me everything I needed to know in order to live in Costa Rica. Although customs differ with the demographics, and

certain cultural norms remain the same, others vary with the culture. Such is what it was then, and is today.

The following is information I obtained through blindly navigating my way through this new culture, and learning from my mistakes. Here are a few things seniors can learn that will help them deal with some of the frustrations that come from trying to make a new life here.

### DEVELOP PATIENCE

Counter to many North Americans predilections, Costa Ricans have tremendous patience; they can wait in lines for hours. When I was younger those waits were torturous. I still have some of that impatience, but now, as a senior, I can bypass the lines to the preferential window. I always bring my cane; it is a physical manifestation of to my right to go to the head of the line. However, in situations where waiting is necessary, where even the seniors' line is long, like at banks or government buildings, some people bring a book to pass the time. I practice meditation for the duration.

I attempt to avoid driving in to urban areas between 7 a.m. and 10 a.m., or to be out from 3 p.m. to 6 p.m. If I must be in a city during those hours, I try to not get agitated in traffic (this can be especially important if you have high blood pressure). To let off steam, I find an oldies station on the radio, turn up the volume, and sing really loud (or honk the horn, everyone else does.)

### AVOID OR RESOLVE CONFLICT

The first step in avoiding conflict in Costa Rica is to never raise your voice; it will be counter-productive. Ticos react very negatively to even the slightest heightening of a voice, and whatever you wanted to get across, you won't. I try to practice the development of an inner observer that notices the physical signs just before I have an outburst, and then monitor my tone when I speak.

If, however, you do find yourself in a conflict, here are a couple of "tricks" that can help you get through them:

Use the word "malentendido." Translated, this means terrible misunderstanding. It can be used to ease conflict or apologize. (Lo siento por el malentendido.)



Never resort to name calling. Don't do it! Once said it can't be taken back, and most Costa Ricans take this very personally and will not forget or forgive. Even a later apology will likely be fruitless; the damage has been done – possibly permanently.

## LEARN POLITE PERSISTENCE

When I hear them say they can't do it, I know it really means, "I don't want to. It's too much trouble." Or, "I have other plans." Polite persistence often wears them down, especially if you are a sweet older person. This applies to repair people, medical appointments, domestic workers, and even the occasional bureaucrat.

On the phone, if I leave a message but they don't call back, I keep calling.

When in a tough situation, I conveniently forget I speak Spanish. (Lo siento, mi español is malo.)

## USE AGE TO YOUR ADVANTAGE

Costa Ricans have great respect for the aged. When traveling on local buses, people usually relinquish their seats to the elderly. But if not, I get proactive; I stand over the handicapped seats, point to the sign then politely ask anyone who is not a senior, pregnant, or handicapped to give me their seat.

And I ask for help boarding or getting off the bus. People often offer to let me board first and usually are very helpful, especially with loading my bags.

## ENLIST "CREATIVE STORYTELLING"

Foreigners often become frustrated with what they think is a Tico lying: "He said he'd fix the sink but didn't show up. She isn't responsible for the broken vase, the cat did it." "We agreed on a price, but later they swear I heard wrong." These characteristics and strategies are cultural norms in a non-confrontational society; they avoid conflict through creative storytelling (aka, white lies) and telling you what they think you want to hear. So, sometimes, to get what I want or need, it becomes necessary to enlist creative storytelling. This trait can be used to advantage, especially by seniors. And, in all cases, it is important to be non-confrontational. For instance:

While taking care of a house in the mountains with a freezer full of food, a power transformer blew. When the power company said it would be days before it could be fixed, rather than demand service, I told them that I was on a breathing machine. They fixed it in thirty minutes.

When I was told that only family could see my friend, who had just been admitted as an emergency patient to a hospital, I said I was her sister. They let me in.

Whenever I miss an appointment, I have an array of creative excuses, including my memory failed or my (non-existent) husband forgot to tell me. Forgiveness usually follows.

I understand that this type of "storytelling" is often considered a disagreeable trait by foreigners, but in this culture it is not only acceptable, but often expected, and rarely objectionable.

These strategies are but a few of those needed to live happily in this different culture; becoming older and wiser has led me to many things I couldn't imagine when I was younger. In the end, the most valuable gift that living in Costa Rica has given me was developing introspection; I figure out what happened, what my part in it was, and how I could have done things differently, so that I don't repeat my mistake the next time.

*Katya De Luisa is an author, freelance writer on aging, and designer of expressive arts programs focused on self-awareness and raising personal consciousness. As a dementia consultant, she provides information centered on holistic approaches to eldercare. She can be reached at: [kdeluisa@yahoo.com](mailto:kdeluisa@yahoo.com)*



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by **Allen Dickinson****Moving! The Good, the Bad, and the Ugly!**

I have just completed a move to Ciudad Colón. It was the 43rd major move in my life (and that's not counting the many times I either went aboard or departed a US Navy ship with a seabag over my shoulder). I have come to hate moving – even the smoothest move – afterward it takes weeks to find everything. Add in a Tica wife who has never experienced a major move in her adult life, and whose idea of packing consists of, “throw it all in some old animal feed bags and we'll sort it out later,” and you can get an idea of my aggravation – I am still trying to find my toothbrush!

But, after 12 years in Santa Ana, it became time. There were several factors that prompted the change. One of the biggest was that my household had expanded by two grandchildren (ages five and six) and there was no space outside for them to play – which meant all their time was spent inside the 1,000 sq. ft. house. Peace and quiet had become a rare commodity.

Just as important, in a different way, was that construction had begun on a McDonald's on the corner of the street I used to drive to the house, only 300 meters away. It will be across the street from the new Auto Mercado grocery, and since the construction of that store, the traffic at that corner had become difficult. When that fast food icon opens I would anticipate that traffic will become Impossible...with a Capital “I.”

Another irritation was that, over the years, the street in front of that house (two meters from the curb to inside the living room) had become a popular “bypass” around the nearby high school in the mornings and afternoons. During those hours it had become difficult and dangerous to try to back out of the garage; I had actually counted over 100 vehicles of all types passing my house in the hour between 7:00 and 8:00 a.m. It was becoming more congested, and commensurately, increasingly noisy every day.

Add to that there is a huge (200 unit) condo / apartment complex nearing completion 350 meters the other direction down the street and the majority of traffic that will access it will run immediately in front of my home, all heading to / from the corner where McDonald's will

be. You can see why I thought it was time to bite the bullet and make move number 43. Even the parrot wasn't happy!

So, with the help of a friend, I found a new place in Ciudad Colón. (That's a story in itself, but I won't go into that here.) It's a drastic change! It's nearly twice the size and has a large outdoor area for the grandkids to play without constantly being underfoot; I can easily circumnavigate the complete house inside the fences. The structure is over 50 years old and of the type of construction typical of the time – cement walls 30-inches high above floor level, then wood construction from there





up. I don't know what kind of wood they used, but trying to put up curtain rods was a struggle – the wood is so hard that drilling pilot holes for any screw is an absolute necessity! Any termite that might take designs on this house would end up starving!

It's been added-on-to over the years, and the work was all done fairly well; the new area has almost six meters of windows above the cement part – from one corner of the house to the other! There's a double garage (in-line style), a small outside bodega, and a hand-built brick BBQ in the yard. Compared to the old house, it's Nirvana!

A big thing for me, as a writer, is that it is QUIET, inside and out. In the mornings I go out on the covered porch where I sit and listen to birds and a couple of distant dogs barking while I drink my coffee – and there's NO traffic! In the evenings, across the street is a lady with a second floor dance studio where she teaches ballet while playing classical music for her students to dance to. Sitting out on the porch is such a total and pleasant change that I find myself spending more time there than I should.

And, the house has an unexpected, rare (for Costa Rica) and welcome feature – it has been rewired so that all the electrical outlets have a ground circuit incorporated – that third pin on the plug actually works!

The landlady is a dream – kind, understanding, and ready to have her handyman come fix anything. Another guy automatically comes one day a month to mow, trim, and clean-up the outside; included in the rent.

Of course it isn't perfect. There's only one "closet" in the whole house and the half-bath is only accessible from the porch outside. The main bathroom has fixtures from the '60s; the color of the toilet is a version of that awful yellowish-olive green that was popular back then, which makes the water in it always appear as if someone forgot to flush. And speaking of green, the outside is painted a shade of bright, pastel green. Very Tico! It makes the house "distinctive" and at least I can't see it when I'm inside. Maybe the next time it's painted I can lobby for a more subdued color.

It's great – I should've moved sooner!

Oh, and there's one final benefit; it's only a couple of blocks from the cemetery, which might save me a long walk home someday.



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by Ivo Henfling

## Transferring Purchase Money to Costa Rica

**T**ransferring money to Costa Rica is a terrible hassle nowadays. Sending any amount of more than \$10,000 USD will bring up a red flag – like it or not. It doesn't matter if you need the money to purchase property, buy a car or furniture, or any other reason, the transfer will be questioned, scrutinized, and possibly even rejected. It can be a very frustrating process.

Don't despair – there are solutions.

The difficulties all start with Law #7786, referred to as the "Drug, Money Laundering, and Financing of Terrorism Law." It requires financial institutions to complete a dossier on every client whose financial movements exceed \$10,000.

What that means is, that if you wire \$10K or more into an existing Costa Rica bank account, and don't present proof of where that money comes from, they'll freeze the account. Until you give them the proof of its source, the bank (and the financial superintendency) will simply assume you're laundering the money.

But, before you throw your hands in the air and give up, as many expats do when they learn about the difficulties, and back out of buying real estate in Costa Rica, there are some things that you should know. Knowledge is power, isn't it? Learn and you'll see it's pretty easy, as long as you follow the rules.

### BANK ACCOUNTS

First of all, it is important to know that you won't be able to open a "regular" savings or checking account at ANY bank in Costa Rica if you're not a citizen or a resident. That's weird, right! But it is the law. What that means is that non-residents, technically those who are here on a Tourist Visa are, by law, only allowed to open a simplified bank account, or *cuenta simplificada*, with a maximum allowable TOTAL deposits of \$1,000 per month. This type of account is designed to allow you to pay your utilities and rent. Once you have legal residency, which can be acquired through ARCR, you can open a regular bank account.

When you have a regular bank account you can wire the necessary funds for your property purchase to it. BUT, be aware that **WITHIN TWO WEEKS** you must supply

the bank with the required documents which prove the source of the funds. (Some of the various kinds of acceptable documents are listed below.) If the required documents are not received within that time, the bank will return the funds to the source.

Now that you know you can't simply send the money to your own bank account, you want to know how to transfer money to Costa Rica, right?

### ESCROW

For buying a home, using an escrow company is, in my opinion, the best available option. If you use an escrow company your earnest money will be safe and, at closing, the funds will not be disbursed before you receive the property title.

HOWEVER, be aware that Costa Rica real estate companies do NOT have escrow accounts. There are still a few real estate attorneys who have an escrow account registered with SUGEF - Superintendencia General de Entidades Financieras (Financial Institution Superintendency) but the controls are murderous, so most attorneys have closed their accounts.

An alternative is that there are about six escrow companies that I know of that you can use; ask your real estate agent which one is best. Be careful though, most Costa Ricans don't really understand how escrow functions, so use a real estate agent who knows his / her job well.

### "KNOW YOUR CUSTOMER"

Do not make a money transfer to Costa Rican escrow company until they have approved you as their client. Before accepting you they will want to know who you are and where your money comes from. To accomplish this, the SUGEF created the "Know Your Customer" form. The escrow company will send you this form, which requires you to give them the following information:

1. All your personal information, such as name, passport #, address, phone #s, and email
2. Workplace, address, and job description
3. If you and / or your spouse are politically exposed



4. Your annual income and line of business
5. The source of your funds

This last one is where it gets a little complicated. The escrow company will require that you provide documents to support your financial information; they'll want to see such things as your Income Tax Returns, W2 Form, a CPA Letter, IRA and/or bank statements, property deeds, and / or an Audited Financial Statement or equivalent (which must be less than one year old). They will tell you which of those documents they need and will accept.

If a property deed is the source of the money, or if it is from the sale of your home in another country, all escrow companies and banks will want a copy of the deed or closing documents. Some will want the deed officially translated and apostilled.

### OTHER WAYS OF TRANSFERRING FUNDS

Of course, you will want to have some extra money to buy furniture, pay for insurance, and other things that you will need when you arrive. There are some commercial businesses you can use to get your money here; Xoom, TransferWise, or Western Union can all do this. (Use Google to learn more.) Or, talk to someone at Banco

Nacional de Costa Rica and ask them how you can set up a money transfer to Costa Rica by using PayPal.

### SELLING

When selling a property in Costa Rica and you receive a large amount of money, you might run into the same problem with your local bank. Usually a copy of the deed is enough proof for them to accept it. If you plan to send the money out of the country, DO NOT deposit the money into a local bank account; give the escrow company the instructions of where to wire the funds immediately after closing.

As you can see, buying / selling property in Costa Rica is not as easy as you might have thought it would be. At GoDutch Realty we are informed on all the details, so we can walk you through the red tape without too much trouble.

*Ivo Henfling is a Dutch expat who has lived in Costa Rica since 1980. He founded the American-European Real Estate Group, the first functioning MLS with affiliate agents from coast to coast, in 1999. He is the broker/owner of GoDutch Realty and can be reached at (506) 2289-5125 / 8834-4515 or at: [ivo@american-european.net](mailto:ivo@american-european.net)*


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# DUTY-FREE ZONE CHANGES

19

by El Residente staff

## Golfito Improves Purchasing System in 2020

In January, making purchases in the Golfito duty-free zone in the southern zone of the country will be easier for customers, according to the Southern Development Board, the organization in charge of the Golfito Commercial Center.

The Golfito duty-free zone is a commercial center where all products are tax-exempt, and therefore are sold at much lower prices than in the rest of the country.

Among the changes designed to attract customers, which go into effect January 1, 2020, is the elimination of the requirement to request a special identification card before making purchases. The card was previously generated manually by the administration of the commercial center and customers had to wait 24 hours to get the card before shopping. The manual card will be replaced by a digital version, which speeds up the delivery system for shopping to just a few minutes. "People will get the card through a system that only requires the use of the fingerprints," said the Southern Development Board. The digital card is free.

Other improvements include:

**Allowing unlimited purchases** The new rules allow people to buy as often as they want. (Before the change, people could only buy at the outlets once every six months.)

**Elimination of merchandise checkpoints** In the past people had to go through checkpoints for a review and authorization before being allowed to take their purchases out of the commercial zone. The check points will be eliminated in January.

**Cell phone app** The shopping center has developed an application for use in cell phones (and other types of devices) which allows customers to access invoices for their purchases, as well as review the prices of products and offers by the stores.

The Golfito duty-free zone, known as the Deposito de Golfito in Spanish, was created in 1990 with the goal of promoting tourism and increasing economic commerce in the area, following a decline in the banana exporting

operations there. All products within the free zone are tax-free, and both Costa Ricans and foreigners can enter the commercial zone. It is located in Avenue 8, next to the Golfito airport.

*NOTE: This change DOES NOT alter the rules regarding the importing of items for personal use when entering the country at border crossings or at airports; each person is allowed a one-time limit of items up to \$1,000 USD in value every six months.*

More information on the Golfito Duty-Free Commercial Center can be obtained at (506) 2775-0515.

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by Phil Galewitz

## Medical Tourism

*Editor's Note: This article was produced in collaboration with Kaiser Health News, an editorially independent program of the Kaiser Family Foundation. The author is a reporter for Kaiser Health News.*

For some time a rumor has been circulating among some members of the expatriate community that certain major US health insurance providers have begun paying the costs for the transport of selected insured patients, along with a US licensed doctor, to foreign countries for low cost medical procedures. A remarkable occurrence, but is the rumor true?

The following article was adapted, with permission, from an article published in the New York Times 8/9/19. It describes some recent events which bear witness to the validity of the rumor.

\* \* \* \* \*

CANCÚN, Mexico — Donna Ferguson awoke in the resort city of Cancún before sunrise on a sweltering Saturday in July. She wasn't headed to the beach; instead she walked down a short hallway from her Sheraton hotel and into Galenia Hospital.

A little later that morning a surgeon, who had flown in from Wisconsin the day before, stood by Ms. Ferguson's hospital bed and used a black marker to note which knee needed repair. "I'm ready," Ms. Ferguson, 56, told him just before being taken to the operating room for her total knee replacement. For this surgery, she would not only receive free care, but would also receive a check when she got home.

The hospital costs of the American medical system are so high that it made financial sense for both a highly trained orthopedist from Milwaukee and a patient from Mississippi to leave the country and meet at an upscale private Mexican hospital for the surgery.

Ms. Ferguson gets her health coverage through her husband's employer, and the cost to the insurance provider was less than half of what a knee replacement in the United States would have been. That's why its policy-holders who use this option have no out-of-pocket co-pays or deductibles for the procedure; in

fact, they receive a \$5,000 payment from the company, and all their travel costs are covered.

In a new twist on medical tourism, a Denver company is tapping into this market. The company, North American Specialty Hospital, known as NASH, has organized treatment for a couple of dozen Americans at Galenia since 2017.

Ms. Ferguson's doctor, a graduate of the Mayo Clinic, who spent less than 24 hours in Cancún, is one of about 40 orthopedic surgeons in the United States who have signed up with NASH to travel to a Central American site on their days off to treat American patients. NASH is betting that having an American surgeon will alleviate concerns some people have about going outside the country, and persuade insurers to offer this option to save money and still provide high-quality care. NASH, a for-profit company that charges a fixed amount for each case, is paid by the insurer or an intermediary that arranged the treatment. Ms. Ferguson's doctor was paid \$2,700, or three times what he would have received from Medicare, the largest single payer of hospital costs in the United States.

Ms. Ferguson is one of hundreds of thousands of Americans who seek lower-cost care outside the United States each year, with many going to Caribbean and Central American countries where an American surgeon works closely with a foreign counterpart and local nurses. NASH buys additional malpractice coverage for the American physicians, who could be sued in the United States by patients unhappy with their results.

Medical tourism has been around for decades but has become more common in the past 20 years as more countries and hospitals around the world market themselves to foreigners.

"In the past, medical tourism has been mostly a blind leap to a country far away, to unknown hospitals and



unknown doctors with unknown supplies; to a place without United States medical malpractice insurance,” said James Polsfut, the chief executive of NASH. “We are making the experience completely different and removing as much uncertainty as we can.”

The high prices charged at American hospitals make it relatively easy to offer surgical bargains outside the United States where knee replacement surgery costs an average of about \$30,000 – sometimes double or triple that – “But here it is only \$12,000,” according to the director of Galenia.

A second big savings is the cost of the medical device – made by a subsidiary of the New Jersey-based Johnson & Johnson – used in Ms. Ferguson’s knee replacement surgery. The very same implant she would have received at home costs \$3,500 at Galenia, compared with nearly \$8,000 in the United States..

Galenia is accredited by the international affiliation of the Joint Commission, which sets hospital standards in the United States. To help doctors and patients feel comfortable with surgery, NASH and Galenia have worked to exceed those standards. That included adding an extra autoclave to sterilize instruments more quickly, using spacesuit-like gowns for doctors to reduce infection risk, and having patients start physical therapy just hours after knee or hip replacement surgery.

Ms. Ferguson’s insurer has sent about 140 employees or dependents for treatments at a hospital in Costa Rica, and together the foreign medical facilities have saved them \$3.2 million in health costs since 2016. “Even after the incentive payments and travel expenses, we still save about half the cost of paying for care in the United States,” a representative of the insurer said.

Ms. Ferguson’s medical travel plan administrator arranged for her to get a physical exam, X-rays and heart tests near her home to make sure she was a good candidate for surgery. It even had her see a dentist to make sure she didn’t have an infection that could complicate her recovery. Her doctor reviewed some of those records before she headed out. The company also coordinated her medical care and made travel arrangements, including obtaining passports, airline tickets, hotel and meals, for both the doctor and the patient.

The surgery began at 8:20 the next morning. A local doctor, also an orthopedic surgeon who had completed a fellowship at Brigham and Women’s Hospital in Boston, worked with the United States doctor and

checked on Ms. Ferguson for several days after the operation.

By 9:30 a.m. the operation was over, and at 11 a.m. Ferguson left the recovery area. Her doctor checked on her there and determined that “Everything went great,” before heading to the airport for his 2:30 flight home.

A little more than three hours after the surgery, Ms. Ferguson was in her hospital room when a physical therapist came and helped her out of bed. Using a walker, she gingerly took some steps to test her new knee. By the next morning, she was on crutches walking the hallway and was discharged before noon. She stayed at her hotel ten additional days while having physical therapy twice a day at the hospital.

\* \* \* \* \*

What does that mean to persons who are already living in Costa Rica? Two recent local cases have come to light where a United States healthcare insurance provider has authorized an expatriate to remain in Costa Rica and receive their treatment here – and paid the treatment expenses.

If you live in Costa Rica and have US healthcare insurance and need medical treatment, you should check with your insurance provider to see if they are participating in the NASH program. It may save you an expensive trip back to the United States.

*Kaiser Health News is a nonprofit news service covering health issues. It is an editorially independent program of the Kaiser Family Foundation, which is not affiliated with Kaiser Permanente. Their website can be found at: <https://khn.org/>*

*The original article from which this was adapted, published in the New York Times, can be found at: <https://www.nytimes.com/2019/08/09/business/medical-tourism-mexico.html>*

*More information about NASH can be found here: <https://globalhealthcareconnections.com/north-american-specialty-hospital>*



**by Christine Monteith**

## **The Ocean and Me – Or – Learning to Bodyboard at 57**

**I**n previous editions I related some of my water experiences on the Golfo Dulce, and all occurred from the relative safety of being inside a boat. Since then, I have been pushing myself to go beyond my comfort zone; to learn a sport that often requires full submersion in water. Why, at 57 years of age, am I motivated to learn a physically strenuous activity that requires negotiating two-to-five-foot walls of water traveling at an average speed of 23 miles per hour? It's not like I woke up one morning and thought, How about taking up a sport with the potential of drowning? No, that wasn't it. Was it for the adrenaline rush? To face my fears? To reinvent myself in my new life? No – it was something else.

It seems I have always had an affinity for the water. My family's cottage sits on the edge of a wide, slow-moving river in Central Canada. The story goes that one day my parents and older cousins were swimming around the dock and two-year-old me was harnessed in a Jolly Jumper attached to a nearby tree. Dad saw me straining against

the contraption so he released me from the bindings and I promptly marched down the path to the dock and, without pause, jumped off the edge and into the water.

I became, and remain, a strong, confident swimmer, and through the years I have spent time enjoying the water and beaches in Australia, the Caribbean, and Hawaii, often watching the surfers, but never taking the opportunity to learn.

Then I came to Costa Rica. On my first trip here I fell in love with the beautiful ocean and the tropical tranquility. But more importantly, I met and fell in love with a wonderful man who is a life-long surfer.

Ben had traveled the world to find exciting and challenging waves, and twenty-two years ago he arrived in a remote corner of Costa Rica called Pavones, on the Golfo Dulce. He was here to ride what was rumored to be the second longest left-hand wave in the world. After several visits he purchased a small farm; by moving here he was fulfilling





his two greatest life goals; planting an organic food forest and surfing in warm water anytime the desire struck him.

My love for Ben and Costa Rica changed the direction of my life; I married the man and moved to this beautiful and tranquil country. After much time observing his passion for the surf, I decided I needed to explore that fervency, not only for myself and to fulfill my enjoyment of spending time in the water... but so that I can share it with my husband.

I chose bodyboarding over surfing because I don't have the upper body strength to "pop up" from a prone position to stand on a narrow fast-moving plank. (Probably, if I dedicated myself to practicing push-ups every day, I could do it, but life is too short.) Besides, bodyboarding is easier to learn as you remain prone on your stomach and the board is short and light, a definite plus when I'm tumbling wildly end-over-end in a crashing wave and my board smacks me.

It has been two-years now, and after days and days of taking a pounding while paddling out to where I can catch a wave, I can truly say that I'm having fun. In those first of many months it required all the persistence that I could muster to stay in the water. Some days I was so tumbled around in the surf that I got out and sat on the beach. But it was at those times, watching Ben and others as they skimmed along the leading edge of a breaking wave that I knew if I wanted to feel that thrill, it wasn't going to happen if I stayed on the shore.

Nowadays, when a four-foot wall of churning foam steams towards me, a twinge of fear kick-starts a plan of action. In my head I hear the soundtrack of an old WW II movie about a submarine under attack where the klaxon is sounding and the captain is shouting, "Dive, Dive, Dive!" And just one second before the leading edge of the foaming mass reaches me, I duck-dive under the wave. It literally feels like water rolling down my back. Sometimes the force is so great that it rips off one of my swim fins. (From experience, I know to have them attached to leashes around my ankles.)

The physically challenging part of this sport is that I may have to face three or four of these churning walls of foam just in my paddle from the shore to the "outside" (the distance from shore past where the swells crest). Depending on the tides and the current, it sometimes seems that I am paddling in place, and on those days I really have to dig deep, not just with my arms, but also into my determination, to power myself forward. My persistence has built up my physical and mental stamina and I now know that after diving under what seems like

hundreds of waves I will come out safely on the other side. The reward is that when I arrive on the outside, looking to the faraway western shore of the Osa Peninsula under the whipped cream puffs of clouds framed by a blue sky, as the undulations of the warm water gently lift and drop me over the swells, it is heavenly. Occasionally, a turtle will pop its head up near me.

What has all this taught me? I have learned that I am not too old to learn something new. It is not as easy as when I was younger, but the benefits are immeasurable and I'm now in the best shape of my life. When I emerge from the water it is with an emotional satisfaction which frames the rest of my day with joy and energy. And best of all, my husband and I enjoy a common interest.

To others who are afraid to try something new, my advice is to un-box that secret desire that is sitting up in the back of the closet and give yourself a chance. If not now, then when?

*Christine has had the great fortune to live, work and travel around the world and now is happily ensconced in tropical tranquility near the Golfo Dulce with one husband, two dogs, and four hens.*

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# USEFUL NUMBERS

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**Duty Officer (after business hours):** (506) 2519-2000  
(Dial zero and ask for the Duty officer)

## United Kingdom Embassy

Phone: (506) 2258 2025

**Address:** Edificio Centro Colón, Paseo Colón, Provincia de San José, San José

**Hours:** 8:00 a.m. – 12:00 p.m., 12:30 – 4:00 p.m.

**Website:** [www.gov.uk/foreign-travel-advice/costa-rica](http://www.gov.uk/foreign-travel-advice/costa-rica)

**Email:** [costarica.consulate@fco.gov.uk](mailto:costarica.consulate@fco.gov.uk)

## Canadian Embassy

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**Address:** Sabana Sur, Edificio Oficentro Ejecutivo, atrás de la Contraloría, San José, 1007, Provincia de San José, San José

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**Web site:** <https://travel.gc.ca/assistance/emergency-assistance>

**Email:** [sos@international.gc.ca](mailto:sos@international.gc.ca)

**Emergency phone:** +1 613 996 8885 (call collect where available)

## French Embassy

Phone: (506) 2234 4167

**Address:** A022, San José, Curridabat

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**Address:** Calle 32, San José

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**Emergency assistance:** (506) 6050 9853

## Venezuelan Embassy

Phone: (506) 2220 3704, 2220 3708

**Address:** San Pedro, Los Yoses, 50 metros antes de finalizar la avenida 10.

**Email:** [embv.crsjo@mppre.gob.ve](mailto:embv.crsjo@mppre.gob.ve) and [embavenezuelacostarica@gmail.com](mailto:embavenezuelacostarica@gmail.com)

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Square meters  $\times$  10,000 = Hectares

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# 26 FROM THE EMBASSIES



## ASK ACS

### INTERNATIONAL SCAMS

US citizens can become victims of scams at home or abroad. There are many different scam scenarios, but they all share a common goal: monetary gain for the scammers. The State Department's Bureau of Consular Affairs receives daily calls about international scams involving internet dating, inheritance, work permits, overpayment, money-laundering, and drug trafficking. Many scams originate on the internet; victims come from all ages and backgrounds. As a general rule, if something sounds too good to be true, it probably is. The Bureau of Consular Affairs website: [travel.state.gov/scams](https://travel.state.gov/scams) has information on common scams.

#### Q: What can US citizens do to protect themselves from scams?

- Generally, they should never send money to someone overseas they have not met in person – especially if they have met only online.
- Do not disclose personal details over the phone or online – even in social media profiles.
- Refer someone claiming to be a US citizen in distress overseas to the nearest US embassy or consulate. See: [usembassy.gov](https://usembassy.gov) for contact details.
- Contact Overseas Citizens Services at (001) 888-407-4747 if someone claiming to be a US citizen overseas says the nearest US embassy or consulate will not help. We can offer tips for verifying if the situation is legitimate or a scam.
- Consider sending money to a person claiming to be a US citizen through the Department of State's OCS Trust program, which requires the recipient to show a photo ID to collect the money. Contact the US embassy or consulate nearest the person for more information.

### Scams Targeting US Citizens Abroad:

- **Turkey Drop (Wallet / Money Drop) Scam:** An unsuspecting tourist spots a wallet or packet of cash on the ground. The scammer picks it up and asks if it belongs to the tourist, showing a wad of currency, and tries to get the tourist to touch it. Another person approaches and claims the wallet belongs to him, and then accuses the tourist of trying to steal it. The two scammers then either threaten to call the police unless the tourist pays them not to get the police involved, or they ask to see the visitor's money to prove s/he didn't steal theirs. When the tourist takes out his money, they grab it and flee.
- **Teahouse / Restaurant / Bar Scam:** A young "English student" or attractive female offers to show a tourist around town and then invites him / her to enjoy food or drink at a nearby establishment. The visitor is often taken to a dimly lit back room and given a menu with small print. Sometimes, the visitor's beverages will be spiked with drugs to impair vision and / or judgment. When the bill arrives, the host leaves and the establishment sends very large men to force the visitor to pay an exorbitant bill before leaving the premises or face assault.
- **Art House / Rug Sale Scam:** A young "art student" will approach a visitor (often at large tourist sites) and ask if s/he likes artwork created by local students. The student invites the visitor to view the artwork at an art studio or gallery and will pour tea and provide snacks while introducing their art. The art student will then pressure the visitor to buy artwork and demand compensation for the hospitality shown. A variation of the same scam is used by rug salesmen in many countries.
- **Airport / Bag Watching Scam:** A friendly stranger asks someone to watch his/her bag or purse. The stranger leaves and returns with a police officer or someone posing as one. The bag may contain drugs or other illegal items. The perpetrators then extort money or other valuables to avoid hassles with the police.

#### Q: What should you do if you are a victim of a scam?

- Document as many case details as possible, including names, telephone and bank numbers,



email and IP addresses, and then file a report with your local police station.

- Contact the Department of State (or the nearest US embassy, if you are traveling) to report the details, but local law enforcement officials have the responsibility to investigate and prosecute scammers.

### **Q: Where can I find out more information on scams for specific countries or regions?**

- Check your destination at: [travel.state.gov/destination](https://travel.state.gov/destination) as well as the website of the US embassy where you will be traveling.



## **GOING TO EUROPE AFTER BREXIT?**

As you are probably aware, the UK is preparing to leave the European Union on 31 October, 2019. As part of our preparations we are getting the word out to British citizens, both in and outside the UK, about what they need to be aware of if they are planning a trip to the EU after Brexit.

Whether you'll be going as a tourist or business traveller, you will need to ensure that you have the following three documents in order – your passport, travel insurance, and driving documents.


When travelling to the EU after Brexit you'll need to make sure that your passport is less than ten years old AND has at least six months left on it. If your passport does not meet both of these requirements you may not be able to travel to most EU countries or Iceland, Liechtenstein, Norway, and Switzerland.

As a general rule, you should always get appropriate travel insurance with healthcare coverage before you go abroad. This becomes even more important once the UK exits the EU, since your European Health Insurance Card (EHIC) may not be valid after that happens. It will be very important that you get travel insurance with the right coverage if you have a pre-existing medical condition, as many travel insurance policies do not cover pre-existing conditions.

If you plan to drive while visiting an EU country, you will need to check whether you need an international driving permit (IDP) and, if you want to take your own vehicle, you'll need to secure a "green card" and a GB sticker. Business travellers, that is, people going to the EU for meetings and conferences, providing services (even with a charity), and touring artists or music performers, will need to check on the specific entry requirements for the country they intend to visit.


Travellers will also need to pay close attention to topics like earning money in the EU and rules on taking goods into the EU. We know that this is a lot of information to take on board, so we encourage you to look at this comprehensive page to get more details on what you need before visiting the EU after Brexit: <https://www.gov.uk/visit-europe-brexite>





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by Steve Johnson

## Near Disaster on Chirripó

At elevation 12,532 feet (3,821 meters), Cerro Chirripó is the highest mountain in Costa Rica. It has become such a magnet to hikers from around the world, the Costa Rican government has designated it a national park and operates a hikers' hostel high on the shoulders of the mountain. It is possible for the youngest and strongest hikers to ascend to the summit in a day and then spend the night at the hostel, called Los Crestones Base Camp at elevation 11,200 feet (3,413 meters). Typically, however, on the first day, visitors hike to Crestones where they spend the night, then hike to the summit and back on the second day, and descend on day three.

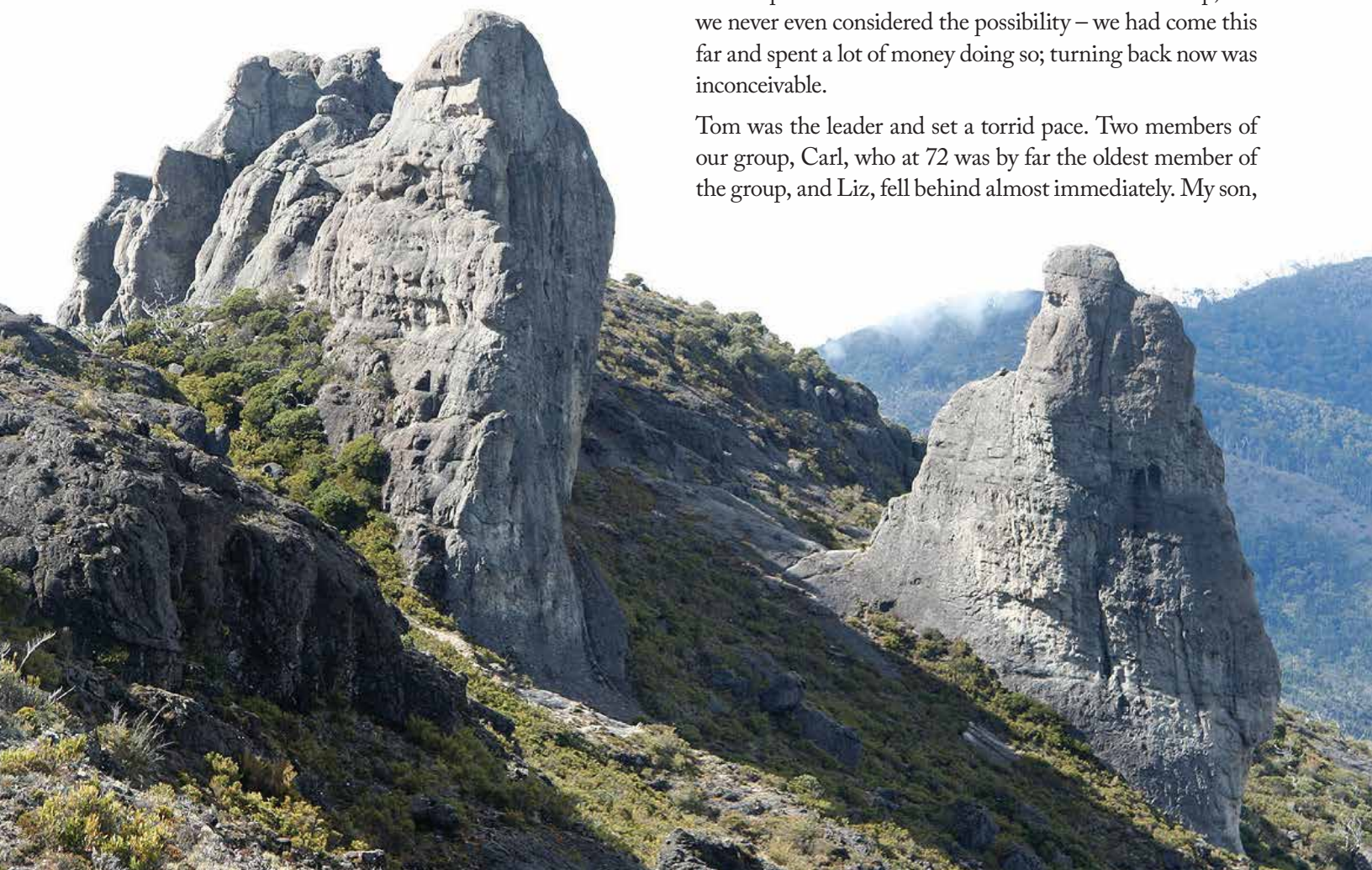
In 1999 my brother Tom and I organized a trip to Costa Rica to climb Chirripó. There were eighteen of us and we were an older group (in our fifties and sixties), with the exception of my two sons who were in their twenties. We

thought all members of our group were strong, experienced hikers. As it turned out, two were out of shape and had no business being on the mountain in the first place. This, plus a string of bad luck and some poor decision-making, made for a life-threatening situation.

Tom and I had scoped out the mountain the year before and arranged for hiking permits, lodging, and a guide. Gradually, however, things fell apart. We had arranged to meet the guide at 5 a.m., have breakfast, and start hiking at the crack of dawn. The guide never showed and the lodge served breakfast late. Plus, the lodge we had chosen was south of the village of San Gerardo de Rivas (the starting point) and was the farthest lodge from the trail head, which added a mile to the hike and a 500-foot elevation gain. To reach the Crestones Base Camp we had to hike ten miles, an incredible 6,700-foot elevation gain.

At this point Tom and I should have canceled the trip, but we never even considered the possibility – we had come this far and spent a lot of money doing so; turning back now was inconceivable.

Tom was the leader and set a torrid pace. Two members of our group, Carl, who at 72 was by far the oldest member of the group, and Liz, fell behind almost immediately. My son,





Steve Jr., and I stayed back and encouraged them to keep trying. At 1 p.m. we had reached the halfway point, a wide place in the trail called Llano Bonito. The first group had been waiting for us there for quite a while and had already finished their lunch. After a few minutes they took off for Los Crestones. At this point the two stragglers, and Steve and I, should have turned back. It had taken us six hours to reach the halfway point, which meant we wouldn't reach Los Crestones until 7 p.m., and our last hour of hiking would be in the dark. But the weather was perfect – clear, calm, and sunny and about 70 degrees – and we had flashlights.

Refreshed from lunch and a rest, we set out at a more rapid pace, making satisfactory progress for the next couple of hours. At about four o'clock we emerged from the shade of the rain forest into an open, denuded landscape of blackened, leafless trees and charred logs. There had been a forest fire there in the recent past.

Carl and Liz began to slow down – we were now at over 9,000 feet, the air was getting thin, and the intense sun beat down on us mercilessly. Steve Jr. stayed back with Carl, and Liz and I hiked ahead. Soon after, I began the final climb to Los Crestones on a segment of the trail known as La Cuesta de los Arrepentidos (The Hill of the Repentants). This section ascended a steep, boulder-strewn escarpment. I hadn't gone far when I noticed something strange above me – a nebulous whitish-grayish blob was hurtling down the escarpment in my direction. It was an awe-striking scene – it looked kind of like a flash flood or maybe an avalanche – and as it came down the mountain it was growing larger and picking up speed. Instead of immediately putting on my rain poncho and seeking shelter, I just stood staring hypnotically as it came closer and closer. It was a rain squall and I was suddenly hit with 50-mile-an-hour winds and drenching rain. The only shelter was a large boulder about a hundred yards farther along the trail, so I tried to run to it, but with the wind pushing against me it amounted to a slow walk. By the time I reached the boulder I was soaked to the skin. I put on my rain poncho but the winds swirled around the boulder, whipping the poncho every which way, and I continued getting soaked by the icy rain. I hunched down behind the boulder and after about 20 minutes the others reached me. I checked my thermometer – in the last 20 minutes the temperature had dropped from 74 to 50 degrees.

The sun was getting low and I figured we had a half-hour more of light. Steve was young and strong and had a flashlight, so I sent him ahead to Los Crestones. He disappeared like a jackrabbit up the trail. We put our heads down and continued soldiering up the escarpment directly

into the howling wind and rain. Soon it was getting dark, so I told Liz and Carl we'd better get our flashlights out. There were no boulders to hide behind now, and we were all exhausted and not thinking straight. Carl spent a full ten minutes going through the pockets of his backpack multiple times looking for his flashlight. He refused to let me help him, so finally I pushed him aside and told Liz to look for it. She found it in the first pocket she checked. Carl was furious with me, raised his fists, and started dancing around like a prizefighter. I gave him a quick slap on the face and shouted, "Carl, we have to keep moving. If we stay here on the trail, we're going to die." As the stark reality of our situation began to sink in, Carl put his fists down and he and Liz became ashen-faced.

I had Carl lead the way and I took up the rear, but within ten minutes his flashlight gave out. I was worried about Liz falling behind so I had her take the lead next. We were going at a snail's pace and in another ten minutes her flashlight conked out too. It was pitch-black now and the storm continued howling around us with no end in sight. I told Liz to grab the back of my belt and Carl grabbed the back of hers, and we continued on. The farther I walked, the more I could feel Liz pulling on my belt – I was dragging the two of them along by sheer willpower.

Eventually we came to the top of the escarpment and, as I peered ahead into the yawning darkness, I thought I saw a faint light in the distance. I didn't say anything at first so as not to give them false hope, but after a few minutes I saw the little light again and it seemed brighter and stronger this time – or maybe it was my imagination.

"I think I see a light," I said. I turned around and shone the faint beam of my flashlight in Liz's face. She was crying. "It's just a little bit more," I said, "We're going to make it."

By the time we finally reached the lodge my flashlight had given up the ghost. When we got to the light we could see it was a window, but it was far above our heads. There had to be some stairs going up, somewhere. We could feel the stone foundation of the lodge with our hands, so first we felt to the left for a ways, with no luck. We then went around to our right and eventually came to what felt like a staircase. I crawled up the steps to a platform at the top and when I rose to stand I found myself looking through a small window in a door. Inside I could see the members of our group sitting at trestle tables having dinner. Several times I felt around on the door for a doorknob, but with no luck. I shouted and banged on the door but there was no reaction from those within; apparently the roar of the storm drowned me out. I could just imagine them finding our dead bodies huddled outside the door the next morning.

As I watched, Tom rose from the table, put on his raincoat, and began walking toward the door. As he reached for the doorknob he suddenly saw my face in the window, looking straight at him. He got the most astonished look on his face and exclaimed, "Steve, what are you doing out there?" I couldn't hear him, but I could read his lips.

He opened the door and we entered as conquering heroes and celebrated for a glorious moment, until Tom whispered in my ear, "Steve Jr. has hypothermia, and you're going to get it in a few minutes. He's in the bunkhouse with one of the nurses." I remember thinking, Hypothermia, in Costa Rica? That isn't possible! I wondered why Steve and I were experiencing hypothermia and Carl and Liz were not, then it occurred to me; the critical difference was that they had been making extraordinary physical efforts to hike that day, thereby generating body heat, whereas my son and I were just dawdling and were generating hardly any body heat at all.

Tom pointed to a doorway that led to the bunkhouse and told me to get up there as fast as I could, he would send the other nurse after me in a few minutes. I entered the corridor and started ascending the stairs. Unfortunately the lodge was only a couple of years old and the walls had never been properly caulked, so, although the corridor was dry, a strong icy wind was blowing through it. Halfway up the stairs I felt like I was turning into an icicle. I took a few more steps and began shaking violently, then collapsed onto the steps, curled into a tight ball, my teeth chattering. I don't know how long I lay there, but eventually I realized I had no choice but to get up to the bunkhouse. I gathered all my strength and crawled the rest of the way to the top of the stairs where I came to a long corridor going off to my left and right. I heard voices coming from one of the rooms and figured Steve and the nurse had to be in that one.

When I got to the room I discovered Steve and the nurse in their underwear. She told him to get in his sleeping bag, which he did, and she got in with him and wrapped her body around his; that way she could transfer her body heat into his body as efficiently as possible. A minute later the other nurse appeared and told me to strip down. She was going to give me the same treatment, but first had to go down to the kitchen and would be right back. I did as I was told, but it took some time because I was shaking violently. As I lay in the sleeping bag, the whole bed frame shook.

The second nurse appeared and said, "Are you ready?"

"Yes," I chattered. She slipped a hot-water bottle into the sleeping bag.

I spent the rest of the night with fever and chills, alternately lying on top of the sleeping bag when I was steaming hot, and snuggling inside it when I was too cold. During the night the storm blew itself out and at sunrise we awoke to blue sky and cold, crisp air. We were so shaken by the previous day's events, Carl, Liz, Steve, and I stayed put at the hostel while the rest of the group climbed to the summit.

Having failed in my first attempt, the following year I went back to Chirripó and climbed it with two other seasoned hikers. This time we stayed at the lodge closest to the trail head, began hiking at 5 a.m., and arrived at the Crestones Base Camp at 2:30 in the afternoon. The next morning we reached the summit without incident. It was so beautiful, and remembering the disaster of the previous year, I broke down in tears.

*Steve Johnson arrived in Costa Rica in 1968. He later met his wife near Golfito, where she was teaching first grade in his village. In 1970 they married and moved to the United States. He never got over his love of Costa Rica and its people, so when he retired in 2009 the couple returned here to pursue their lifelong passion for gardening and birding. Besides writing, he enjoys digging holes, washing dishes, and splitting firewood. You can contact him at: [johnsos05@yahoo.com](mailto:johnsos05@yahoo.com)*

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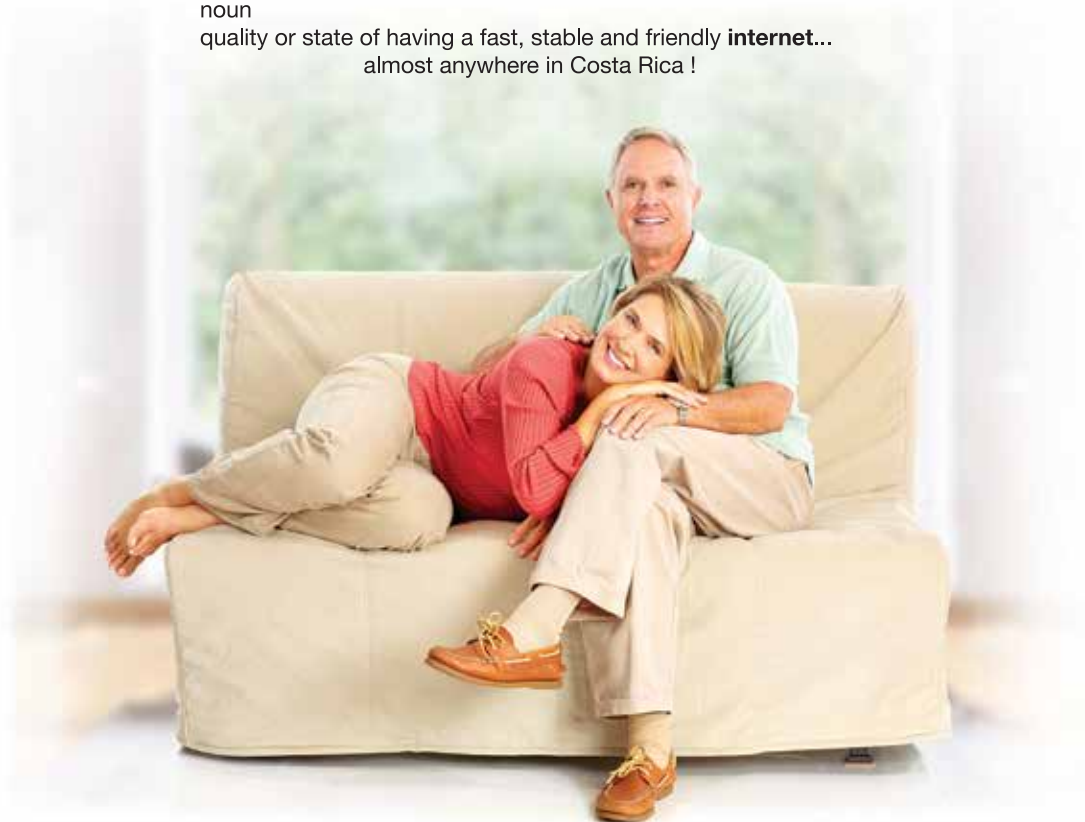


# Tranquillity

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noun

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**by Rómulo Pacheco**

## **Employment in Costa Rica?**

**U**ntil recently, under Costa Rican law, foreigners were not allowed to work in Costa Rica unless they had a work permit issued by Migración. And, obtaining a work permit was a long and arduous task that could take six months – or more. Those persons taking a chance and working while waiting for the permit to be approved were taking a risk; violation could lead to serious penalties – including their immediate deportation.

But that may now be coming to an end – for some.

On October 16, 2019, a decree which was championed by the Costa Rican Promotion Investment Agency (CINDE) and the Ministry of Foreign Trade (Comex), and supported by the General Director of Immigration, was published in La Gaceta, the official newspaper. The decree, #41890-MGP, which amends article 187, the Immigration Control Regulation, was issued by the President of Costa Rica and the Ministry of Governance and Police; it allows foreigners who have submitted their application for residency and work, to work while the application process is being completed. This represents a big advance for multinational companies doing business in Costa Rica.

There are some requirements which must be complied with:

1. The applicant can only work at those tasks listed in their application.
2. Persons found working at jobs which were not included in the application are subject to having the application denied, as well as having other penalties applied in accordance with the law governing the General Law on Immigration and Foreigners.
3. The employer must be enrolled the CAJA (Costa Rica Social Security) and guarantee the employment contract.

The authorization will be temporary and will expire at the time the residency / work application is either approved or denied. It does not imply permanence, and failure to comply with the regulations can lead to denial of the request.

This change, however, is NOT a blanket approval for all expats to be employed.

For further details and legal advice or assistance, consult an attorney who is familiar with Costa Rica immigration and labor laws.

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## Ferias, Fiestas, y Festivales – Part 2

As I mentioned last time, going to ferias (fairs), fiestas, festejos, and festivales (festivals) is not only entertaining, it is a good way to learn about Costa Rica and its culture. For those who have home or pet obligations, physical limitations, or don't like going out at night, these events are a great opportunity to get away for a few hours. And, you don't need to be fluent in Spanish to attend. So let's go!

Some friends told me about the festejos at the church in Palmares, a tidy little town in the western part of Alajuela province; that it would include a parade of saints, several religious events, a traditional kitchen, and a feria to celebrate the feast day of Our Lady of Mercy, the town's patron saint. My friend Sonia and I drove over from Tambor de Alajuela, and some other friends came by bus from San Ramón. Even with a crowd it was easy finding each other in the central park in front of the church.

We began by walking around the church to see the statues of patron saints from the surrounding parishes and schools. They were set up on flower-decked platforms that would be carried on the shoulders of six stalwarts in a procession that would begin when the priest and altar kids passed by with the statue of the Virgin. Traditional cimarrona bands accompanied the marchers and inspired us all to sway or tap a foot to the music.

It was truly a fun procession to watch. One group came from a day care center and they were dressed as angels, complete with feathery wings and wire halos. One tot, tuckered out, slept away in his mom's arms, wings askew. A youth group danced their way along the parade route, leading us to wonder if their saint, John Paul II, might topple to the ground. School children in uniforms carried baskets of flower petals that they showered on the street, and as the procession arrived at the front of the church, a cascade of flowers tossed from the belfry carpeted the entry. Father Danny, in his priestly robes, introduced each group and saint as it arrived, over a PA system.

As the procession ended we split up. My friend Sonia went to check out the cachi vachi (rummage sale). Another went to the food section for a cup of coffee, while a third met up with a friend. I went to the sales booth area.

Ferias give small, local companies that are unable to make it into the major stores, a chance to show and sell their products. It was at a feria that I discovered buffalo sausage, goat yogurt, and sparkling strawberry wine, all made by small producers in outlying areas. At this feria I bought patacones, snacks made from plantains with salt and pepper. They were served with a condiment made (basically) from mayonnaise with mustard in it, a product which is produced right there in Palmares. It was delicious! Free samples encouraged visitors to buy.

A little while later our group met up at a table in the food area for a light lunch and conversation. Around one p.m. we noticed a heavy gray cloud sliding our way and decided it was time to go. We made it home just as the first drops pelted the windshield.

I decided to pass on the Geek Fair at La Salle; I don't even know what a geek is. I also passed on the Big Car Fair in Guacimo; too far to drive to look at a bunch of monster cars. But for those interested in such things, those are the fairs to attend.

The honey fair was next up. It is little known, but honey is an important product for Costa Rica. Costa Rica used to export honey, but as demand has grown (from health food stores, hospitals, the candy and bakery industries, and hotels) it must now import some to meet the market demand. As a result the Costa Rica Beekeeping Association wants to recruit more young people to the cause of honey production, and does that through workshops and a feria in San Ramón.

At that fair there were about thirty booths displaying honey-derived products, ranging from honey beer (mead) to soap and hand creams, washable wax paper, and candles. Of course there were many vendors selling pure honey in small, medium, and large jars. One beekeeper brought his bees, safely contained between glass panels (although I noticed some escapees). The fire department was there too, showing how they use a vacuum cleaner type device to collect swarms of Africanized bees without killing them. Another booth showed smokers and hives in a display about how to work with bees without fear of stings.

Another great event is the Strawberry Fair. The fruit grows well in the high, cool climate around the Poás volcano, and



they reach their peak in February, so that month is a good time for a festival. The area once thrived on tourists who visited the restaurants and souvenir shops, buying regionally made cheese and strawberries after seeing the volcano. However, due to the seismic activity of the mountain, there have been restrictions on visitors, and

in recent years the area has fallen into an economic decline. A fair was one way to attract attention...and business.

Locally produced strawberry jam (of course) strawberry wine, chocolate covered strawberries, and pastries were all featured. Add in some music, food, souvenirs, some cheese and dairy products, and you have a fair. I could not get specific information on plans or dates for this year's festival in time for publication, but Fresas del Volcán, a restaurant and shop, is planning one in Poasito for late February.

*Ferias, fiestas, and festivales are always entertaining, and not exhausting. They are friendly places and you can feel free to ask questions or chat to your heart's content. To find fairs and to check on events, go to: [gamcultural.com](http://gamcultural.com). Select the areas you want to explore. I live between Alajuela and Grecia, so I seek out ferias in both cities, plus Atenas, Heredia, and San José. There's always a fair somewhere close by to find and enjoy!*

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by Shelagh Duncan



## How do I Furnish my Small Home?

**T**he Small House movement is not about sacrificing space, but more about downsizing your lifestyle, so you can live a more fulfilling life without a lot of debt or a huge mortgage. Whether you live in a small home, apartment, or condo, there's no reason to let a small space cramp your style. With the right furniture and a few smart ideas you can make any room fit your personality and needs.

Multi-functional pieces, small-scale items, and some sensible storage options allow you to use space effectively, without sacrificing style. Think up – not out. Play with lighter tones to give even the most cramped space a more open feel. Try some of these ideas to help you maximize your small space for optimum function and help make a less than spacious living area feel larger and work better for you.

### MULTI-FUNCTIONAL PIECES

These pieces can take advantage of the space you have. A storage ottoman in a living room gives you another place to keep your lesser-used items, and can be used as

additional seating, or to offer a fresh take on a coffee table. You can also use space-saving nesting tables as your coffee table, or group smaller tables together, which can easily be separated for individual use when entertaining.

### CONSIDER CONVERTIBLE PIECES

Items like a wall desk that can instantly transform from a storage piece to a simple workspace or homework center.

### SIZE MATTERS

Don't set your space up to fail by adding grand pieces that barely fit. Buy furniture that suits your small space. Downsizing doesn't mean you have to sacrifice drama – make simple adjustments, such as buying a loveseat instead of a sofa, or replace a large sleigh bed with an upholstered headboard and base.

### SMALL SCALE FURNITURE

Mainly because of the condo boom and peoples' preference for living downtown in apartments and condos instead



of moving to the suburbs and commuting, US furniture manufacturers have responded with smaller scale furniture options; small scale sofas (75" wide) that offer ample seating space without taking up a lot of floor space, for example. Look for sofas with slim track arms rather than the rolled or flared arm styles, and use thin side tables along with floor lamps; they will save space on the small tables.

## THE ART OF STORAGE

Clearing clutter is the first step to making any space look more open. More and more furniture today is built with function in mind, with an abundance of drawers or shelves to help you show off what you want to display – and hide everything you don't.

## IN THE BEDROOM

Check out beds with built-in storage, like the ones with drawers underneath. Build up, not out, by using tall chests; they are a great way to save floor space while adding drawers for storage of clothing, accessories, and anything else you throw at them. Trundle beds are useful without looking like bunk beds in a kid's room; the lower bed nests under the upper bed and can be pulled out



when needed to sleep guests. Murphy beds, foldaway beds, and sofa beds are all great options for small spaces.

## IN THE DINING ROOM

Look to small-scale tables with leaves, so you have a table that fits, but can be expanded when you need extra space. Some tables offer storage space in their base or pedestal, which can be ideal for storing anything from table linens to plates to wine bottles. Banquette seating can offer storage and seating in one space-saving combo, and a glass-top table will seem to float in the space and make the area visually larger.

## IN THE LIVING ROOM

Bookcases are great because they offer storage and display space with an abundance of shelves. Bookcases







with open shelving and no back keep the space open and airy, and will make a chic room divider for an open plan layout or a studio apartment. Full-height bookcases, especially those with doors, will give you even more storage space.

## LIGHTEN UP

Lighter colors help create a more airy and open look. Worried that muted colors will cramp your style? Set the

scene by painting the wall a light color and picking light-colored fabrics for larger pieces like a sofa, and then add your personality with the use of colorful art and accents.

## REFLECT YOUR SPACE

Mirrors work beautifully to create the illusion of more space by reflecting light throughout a room. You can make your space look larger and create a smart wall display by hanging varying sizes and styles of mirrors as you would a group of framed photos. For a dramatic look, try leaning a large floor mirror against a wall.

Think big and enjoy living small!

Until the next time...

Got a decorating question? Ask us!

*Shelagh Duncan has been working in the interior design field for over 30 years and can be found at ROYAL PALM INTERIORS next to the BCR in Uvita. She can be reached at: 506-2743-8323, or email her at: [royalpalminteriors@gmail.com](mailto:royalpalminteriors@gmail.com)*



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Sabana Norte 200m North from ICE

By Ryan Piercy

## The Deadliest Bite

As one considers the deadliest species in this country, it is not unusual to find snakes topping most peoples' lists. And there are a few others, poisonous frogs, and spiders, which are high on the list also. But in Costa Rica, as with most of the world, humanity's biggest threat of mortality comes not from one of those, but from a tiny insect we commonly know as the mosquito!

The insect is of the family Culicidae, and is part of the order Diptera (flies). The common name originates from the Spanish mosca (fly) and the diminutive ito for little (little fly) and there are around 3,500 species globally. Costa Rica is, in fact, home to at least 93 known types, and there are likely many more. Some, however, don't bite.

Of the ones that do bite, these minute creatures are known to carry several potentially dangerous diseases and, worldwide, cause over 725,000 deaths per year. Costa Rica, fortunately, has not faced many deaths in recent years, but with occurrences of diseases such as Malaria, Zika, Dengue, and Chikungunya increasing, the potential threat is very clear. Thankfully, not all types of mosquitoes carry these diseases.

This country records about 600 snake bites per year, but Dengue is currently considered a greater threat. The Anopheles is the primary concern for Malaria, but it is the Aedes aegypti that is the carrier of Dengue and Chikungunya. This species tends to bite in the daytime, most often in mornings and evenings, and they often lurk indoors. Nationally, cases of Dengue and Chikungunya are on the rise, with 3,000-7,000 annually in recent years.

The wet season, from May through November, brings a higher rate of mosquitoes and bites. Stagnant waters are a big culprit, but any waters with decaying organics or algae can be a breeding ground. Ditches and pits are common areas, though other locations, such as pooled streams,

cattle prints, swamps, and so on, can also be spawning places.

Those who live here are aware that some species of mosquito can be found in pretty much every square foot of the country. The highest areas of exposure to the Aedes aegypti are in lowland areas, particularly around Limón, the Central Atlantic slope, and the Central Pacific slope (including Garrabito / Jaco), but they are also found in higher areas like Atenas and Montes de Oro.

Other more common non-anopheles species, including the Mansonia titillans, Uranotaenia geometrica, Aedes angustivittatus, and the highly prevalent Culex quinquefasciatus can be found from Guanacaste through the Central Valley and various locales of the Atlantic coast. Even though those mosquitoes don't pose a health threat they are still an annoyance, whether due to the bites or just the factor of insects flying all around, especially into your drink!

Costa Rica takes the health threat very seriously and the Ministry of Health is one of the best lines of defense we have. Constant publicity has helped eliminate many breeding threats, and direct actions, such as the fumigation of 750,000 homes in 2016, has also helped. The Ministry has visited many private homes and properties in a search for, and the elimination of, things such as old tires or plastic tarps that may lead to further breeding.

Front line protection is always best, however, and for reasons of caution it is recommended to wear lighter colored clothes and long pants and shirts with sleeves when possible. Repellents, especially in the riskier parts of the country, are the main prevention method. For those who don't like chemicals there are options for natural repellents that one can use. For best effect, sun screens should be put on about 20 minutes prior to applying a repellent.



# PARADISE, WE HAVE A PROBLEM

39

by Tony Johnson

## "Please, Sir, I Want Some More" – *Oliver Twist*

**W**e all came to Costa Rica for something more; better weather, greater natural beauty, more peace, more happiness, more freedom to be ourselves – or the freedom to be someone different. Some of us are very satisfied with life here, but some are disappointed and want more.

Such disappointment may indicate practical problems with our life, things for which we were not prepared. Or, sometimes, it may point to something we feel is missing deep inside ourselves.

The drive for MORE is built into us by evolution, and the hunger for more can ensure survival. That drive has been capitalized on by the advertising industry, what we euphemistically refer to as "Madison Avenue," which has turned us into a consumer culture, continuously encouraging more consumption as THE WAY to fulfillment and happiness. So successful has this strategy been that many must rent self-storage sheds to contain the excess possessions that overflow their homes, garages, and lives. Much more than is needed for survival.

What distinguishes the healthy, beneficial desire for more from the empty, disappointing hunger for acquiring more?

### HOW MUCH IS TOO MUCH?

Who am I to say what's too much for someone else? Aren't some "mores" clearly good things? Good questions.

Let's start with the good mores. More kids growing up healthy and content, more people having sufficient food and resources, more people treated fairly, more rain for parched areas, more clean air, more health, more time, more life. Feel welcome to add your own "good mores" here, there are definitely many more than my short list suggests.

So, when does the drive for "more" become a problem? Could it be when we have three Rolls Royces? Consider that we can only drive one car at a time, and what a pain it would be to switch cars every few hours to use them all, and more than one or two becomes unnecessary and excessive.

But what's wrong with collecting more exotic cars? What's wrong with more cars as investments? Nothing! It's your

money and your choice as to how to spend it. But three seems to indicate something more than a need for transportation or investment is occurring.

### SELF CONCEPT

In the previous article I went to lengths to explain why our "self" (in two senses) is illusory. Briefly, in review, neither neuroscience nor brain surgery can find a "self organ" in the brain. Nothing like, say, the hypothalamus which controls hormones and temperature. Or the structures for seeing or hearing. Nothing that performs the "executive" functions (analyzing, organizing, planning, experiencing, directing activities) is in there to which we can attribute the "self." Nor has the "metaphysical self" (the "mind" as a separate dimension, opposed to body / matter) ever been confirmed. But the Self as an IDEA definitely exists and is very relevant to our topic; satisfaction and contentment.

In our self concept we all have an idea about who and what we are, and that self-image is very vulnerable to challenge and threat because much of what we see as ourselves cannot be objectively measured or established; vulnerabilities that may lead to a hunger for more.

You probably SEE yourself as (and are) smart. But how do we factor in all those dumb things we've done over a lifetime? Do they diminish our level of intelligence? Are they exceptions, left out of our evaluation? Unlike shoe size, intelligence is a far less solid and firm trait. Thus, our idea of Self can be injured and diminished when our actions don't support our view of our intelligence. Or when others dispute how smart we are.

What about being a "good person"? How many good things do we need to DO to be good? Are our intentions a good enough indicator of our goodness? How many bad things can we do and retain a sense of being a good person? And what if others contend we aren't a good person?

As you well know, we constantly judge ourselves and are judged by others. And since little about our self-concept can withstand careful scrutiny or criticism, we can easily feel less than we wish we were.

## BUT WHY ONE MORE ROLLS ROYCE?

Because we may hope that our “mores,” especially our possessions, are a tangible way to pass those judgments. After all, it is much easier to prove our wealth through acquiring excessive items than to prove the more intangible qualities such as goodness, intelligence, competence, etc. So, that extra Rolls, we believe, we hope, MAY finally push us firmly and indisputably into the “unquestionable success” category. While few have the ability to own more than one or two Rolls Royces, the rest of us may try to prove our worth by acquiring things we don’t need.

In some cases the multiple Rolls, the huge bank account, MAY be an attempt to make up for some lack, some intangible “deficiency” we sense is within us. Rather than getting more cars, what we may need to pay more attention to are the shortcomings we sense in our IDEA of our self.

What sort of shortcomings? Our sense of self has many needs to feel fulfilled and, therefore, much vulnerability to the desire for more. Some examples of self-needs:

- Worth, value, lovableness. To feel that SOMEONE can’t imagine life without us.
- Competence, intelligence, skill. To believe that we manage life and that we’re not screw-ups.
- Integrity, goodness. To feel we are a good person.
- To be needed. To feel we make some important contribution to others.
- Accomplishment: To believe that we have done something with our life.
- Admired, acknowledged, recognized. To know that we are “someone” rather than a “no one.”

There are many more, but you get my point. We may NOT actually be deficient in these areas, but FEELING we are can set up a hunger for more stuff to fill the gaps and exhibit our worth to others.

## BUT WAIT! THERE’S MORE!

Some person’s “hole” in their idea of themselves is so deep that they need to find ways to be more than a common, average, flawed human; to prove to themselves and the world that their self-concept is true. That explains why our “mores” fail to fill that hole and end up only showing how human we are.

In any event, we can see that no matter how much more we have than others, how far our personal deficiencies can drive us to hunger for even more and

more. When that happens, maybe it is time to ask ourselves some questions:

- Do I REALLY need this? Or might I be trying to address some unhappiness with myself?
- What does the wanting of things I don’t need tell me about myself?
- When acquisition of more becomes less and less satisfying, do I need to reconsider myself?

Can you hear the perfectionism in such hunger? The feeling that only perfect is good enough? Being “Perfect” would put us beyond most criticism – internal and external. But perfect isn’t possible – or necessary.

As weak and flawed as we are, humans are one of the more astounding, astonishing features of this wondrous world. When we can accept our deficiencies we can accept that we are always much more than what we don’t have.

*Tony Johnson is a retired university mental health counselor. He lives in Ojochal where he sees the beauty in the imperfect mess of the jungle; clearly it does not need to be more. And when we think about it, neither do we. You can reach him at: [johnson.tony4536@gmail.com](mailto:johnson.tony4536@gmail.com)*





**Organizations are invited and encouraged to post their group activities, information, meeting schedules, and notices of special events FREE in the ARCR Facebook account. Go to [www.facebook.com/ARCR123](http://www.facebook.com/ARCR123)**

## ► **Alcoholics Anonymous**

Groups meet daily throughout the country; times and places change frequently. Schedules for meetings and their locations can be found at: [www.costaricaaaa.com](http://www.costaricaaaa.com).

## ► **Al-Anon**

English language meetings open to anyone whose life has been/is affected by someone else's problem with alcohol. Meeting information can be found at: [www.costaricaaaa.com](http://www.costaricaaaa.com). Family Resources.

## ► **American Legion Post 10-Escazú**

Meets on the second Wednesday of the month at 12 noon at the Tap House, Escazú Village, Escazú. If you wish to attend please call: 4034-0788, or email: [commander@alcr10.org](mailto:commander@alcr10.org) or visit our website at: [www.alcr10.org](http://www.alcr10.org). If you need directions, call Terry Wise at: 8893-4021.

## ► **American Legion Post 12-Golfito**

Meetings are held at 4 p.m. the first Tuesday every month at Banana Bay Marina. The GOVETS have been helping Southern Costa Rica for over 20 years. Contact Pat O'Connell by email at: [walkergold@yahoo.com](mailto:walkergold@yahoo.com) or call 8919-8947, or Mel Goldberg at 8870-6756.

## ► **American Legion Auxiliary**

The Legion Auxiliary meets the second Saturday of each month, at 1p.m. in Moravia. Contact Doris Murillo at: 2240-2947.

## ► **Amigos of Costa Rica**

A US-based non-profit organization established in 1999. As an advocate for philanthropy in Costa Rica; it contributes to the well-being of Costa Rica by connecting donors resources with vetted non-profit solutions. US Government tax-payers donations are deductible. For more information go to: [www.amigosofcostarica.org](http://www.amigosofcostarica.org) or email to: [emily@amigosofcostarica.org](mailto:emily@amigosofcostarica.org).

## ► **Atenas Bridge Club**

Informal, friendly duplicate games. Classes at 11 a.m., games at 12:30 p.m. Tuesdays. New members welcome. For more information, visit the website at: [www.atenasbridgeclub.com](http://www.atenasbridgeclub.com) or email to: [atenasbridgeclub@gmail.com](mailto:atenasbridgeclub@gmail.com).

## ► **Birding Club Costa Rica**

A private group that travels around Costa Rica to observe and identify the 900+ species of birds found here, learn about different parts of the country, and enjoy the company of like-minded and interested people. For more information, visit the website: [www.birdingclubcr.org](http://www.birdingclubcr.org) or email to: [info@birdingclubcr.org](mailto:info@birdingclubcr.org).

## ► **Canadian Club**

Welcomes everyone to join us for our monthly luncheons, and at our special annual events. No passport required. There is no fee or dues to pay, just sign up with your email address and we will keep you informed of Canadian events. For information go to: [www.canadianclubcr.com](http://www.canadianclubcr.com) or email Pat at: [canadianclubcr@yahoo.com](mailto:canadianclubcr@yahoo.com) to sign up.

## ► **Costa Ballena Women's Network**

Begun in Ojochal with a handful of expat ladies, our focus is networking, community, business, and social activities as well as offering an opportunity to meet new people. Monthly lunch meetings held the third Saturday of each month through a variety of social activities at various restaurants with guest speakers talking on interesting topics. For more information please email: [cbwn00@gmail.com](mailto:cbwn00@gmail.com).

## ► **Costa Rica Writers Group**

Published authors and writers; newbies, and wanna-bes make up this group. Dedicated to helping and improving all authors' work with resources for publishing, printing, editing, cover design; every aspect of the writing process. Third Thursday, January through November, Henry's Beach Café, Escazú, 11 a.m. Contact: [bbrashears0@gmail.com](mailto:bbrashears0@gmail.com) or visit our Facebook page, Costa Rica Writers Group.

## ► **Democrats Abroad**

Meets on the last Saturday of the month at Casa LTG (Little Theater Group). Contact Nelleke Bruyn: 8614-2622, e-mail: [cr.democratsabroad@yahoo.com](mailto:cr.democratsabroad@yahoo.com). Join Democrats Abroad at: [www.democratsabroad.org](http://www.democratsabroad.org). Register to vote absentee at: [VoteFromAbroad.org](http://VoteFromAbroad.org).

## ► **Domestic Animal Welfare Group Costa Ballena**

DAWG is a volunteer run, non-profit organization focused on animal advocacy in the Costa Ballena region of Costa Rica with a goal of eliminating the abuse and abandonment of domestic animals in Costa Ballena. We stress education, spay and neuter. Donations are our lifeline. For information visit the website at: [www.dawgcostarica.org](http://www.dawgcostarica.org) or email to: [dawgcostarica@gmail.com](mailto:dawgcostarica@gmail.com).

## ► **First Friday Lunch**

Each month on the first Friday of the month ARCR sponsors a First Friday Lunch at 12 p.m. All are invited to join ARCR officers and others for an informal lunch and BS session. No RSVP or agenda, just good food and meeting new and old friends. Attendees are responsible for their own food and drink expenses. Meetings are at the Chinese restaurant, Marisqueria

Mariscos Vivo, located behind the Mas x Menos grocery store located across from the Nissan Dealer near Parque Sabana. Call ARCR (2220-0055) for directions.

### ► Little Theater Group

The oldest continuously running English-language theater in Central or South America and currently puts on a minimum of four productions a year. The group's monthly social meetings are held in the theater on the first Monday of the month from 7 p.m. to 9 p.m. Membership: Student C2,500, Adult C5,000, Family C8,000. For more information call the LTG Box Office: 8858-1446 or go to: [www.littletheatregroup.org](http://www.littletheatregroup.org).

### ► Marine Corps League

Meets the second Saturday of the month at 11 a.m. at the Tap House in City Place Mall in Santa Ana. We are looking for new members. Former Marines and Navy Corpsmen can be regular members. All other service members are welcome to join as associate members. For information call Andy Pucek at: 8721-6636 or email: [andy@marinecorpsleaguecr.com](mailto:andy@marinecorpsleaguecr.com).

### ► Newcomers Club of Costa Rica

(For Women) The Club, in existence since 1980, promotes friendship and support among members, mostly expats in Costa Rica, through conducting a variety of social and recreational activities. Meetings are held from September to May, interest groups meet year-round. General Meeting at 10:00 a.m. every first Tuesday of the month. For more information go to our Facebook page at: <https://www.facebook.com/newcomers.org/> or email to: [newcomersclub.costarica@gmail.com](mailto:newcomersclub.costarica@gmail.com).

### ► PC Club of Costa Rica

Meets the third Saturday of each month; social, coffee, doughnuts at 8:30 a.m.. The meeting starts at 9 a.m. and ends at 11 a.m. at the Pan American School in Belén. Guests are allowed one free month before joining. For information call Dick Sandlin at: 2416-8493 email him at: [d\\_sandlin@email.com](mailto:d_sandlin@email.com) or visit our website at: [www.pcclub.net](http://www.pcclub.net).

### ► Pérez Zeledón International Women's Club

Formed in November 2009 to promote friendship between English speaking women in Pérez Zeledón and, through friendship, to make positive contributions to our local community. The PZIWC meets for lunch on the second Tuesday of each month, hosts Ramblers Day on the third Tuesday of each month, and has a Games Day on the fourth Tuesday of each month. For more information, please send an email to: [pzwomansclub@gmail.com](mailto:pzwomansclub@gmail.com) or visit our web site at: [www.pziwc.org/te](http://www.pziwc.org/te).

### ► Professional Women's Network

PWN provides its members with opportunities to network with other professional women with the goal of aiding personal

and professional development of entrepreneurs, students, and professionals. PWN sponsors service and outreach programs to "give back" to the community. Meeting schedules vary. For info on the speaker for the month and to register, call Helen at: 2280-4362. Location: Tin Jo Restaurant in San José, Calle 11, Av. 6-8. Or email us at: [pwn.costarica@gmail.com](mailto:pwn.costarica@gmail.com). PWN website is: [www.pwnocr.com](http://www.pwnocr.com).

### ► Radio Control Sailing Club

Meets at Sabana Park Lake. For information email Walter Bibb at: [wwbbsurf40@yahoo.com](mailto:wwbbsurf40@yahoo.com).

### ► San Vito Bird Club

A community based birding/nature group centered in the diverse southern zone of Costa Rica. We also facilitate nature education to local elementary schools through Cornell University's Bird Sleuth program. Twice monthly bird walks through the Wilson Botanical Garden and other sites are open to all; binoculars available as needed. Please visit our website: [www.sanvitobirdclub.org](http://www.sanvitobirdclub.org) or email: [eltangaral@gmail.com](mailto:eltangaral@gmail.com) for more information.

### ► Wine Club of Costa Rica

Meets at 1 p.m. on the last Sunday of each month. Join us to tantalize your taste buds and expand your education. For more information on upcoming events please contact us at [costaricawineclub2017@gmail.com](mailto:costaricawineclub2017@gmail.com).

### ► Women's Club of Costa Rica

The oldest, continuously operating, philanthropic organization for English-speaking women in Costa Rica. The club is focused on serving community needs, particularly on children's needs. Along with its philanthropic fundraising activities, WCCR also hosts regular lunches, teas, and many special interest groups. Guests are welcome. Information and a calendar of events can be found at: [www.wccr.org](http://www.wccr.org).

### ► Women's International League for Peace and Freedom

Open to men too. Meetings in English in Heredia, Spanish in San José, and English/Spanish in San Ramon. We work on peace and human rights issues. Call Mitzi: 2433-7078 or write us at: [mitzstar@gmail.com](mailto:mitzstar@gmail.com).

**NOTICE:** Club officers should review the contact information for their clubs and make sure it is up to date.

Send any changes or corrections to: [service@arcr.net](mailto:service@arcr.net) subject line; Club Corner, and post them on the the ARCR Facebook page at: [www.facebook.com/ARCR123](http://www.facebook.com/ARCR123).



# BUSINESS DIRECTORY (43)

## Important dates in Costa Rica:

### January 30th, 31st

ARCR Seminar for Expats.  
Location: Palma Real  
Hotel and Casino

### February 7th

First Friday Lunch

### February 14th

Valentinés day  
(ARCR will be open.  
Bring flowers.)

### February 27th, 28th

ARCR Seminar for Expats.  
Location: Palma Real  
Hotel and Casino



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(506) 8333-9222  
(506) 4052-4052

En / Fr / Es

## Funniest One Liners

*Did you know that dolphins are so smart that within a few weeks of captivity, they can train people to stand on the very edge of the pool and throw them fish?*

*I got a new pair of gloves today, but they're both "lefts" which, on the one hand, is great, but on the other, it's just not right.*

*My dad died when we couldn't remember his blood type. As he died, he kept insisting for us to "be positive," but it's hard without him.*

*I wasn't originally going to get a brain transplant, but then I changed my mind.*

*I hate people who use big words just to make themselves look perspicacious.*



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# WHAT CAN ARCR MEMBERSHIP DO FOR YOU?

The Association of Residents of Costa Rica is dedicated to serving expats from all over the world who are interested in this beautiful country. We can answer all your questions about life in this tropical paradise, AND help make YOUR transition of moving here **simpler**, **easier**, and **smoother**. ARCR provides our members:



- Assistance in applying for Costa Rica residency.
  - Help for obtaining a Costa Rica driver license.
  - Guidance in opening a Costa Rica bank account.
  - Discounted enrollment in Costa Rica national health insurance.
  - Expert information on moving and shipping household goods.
  - Reduced prices for insurance for home, health, and vehicles.
  - References to proven businesses who can assist arrivals obtain desired products and services.
  - Discounted general medical services (by appointment).
- 
- Comprehensive two-day seminars on living in Costa Rica.
  - Legal assistance in all matters.
  - Discounts for retailers and service providers.
  - Free maps of the country.
  - Book exchange library.
  - Personal email answers to your questions about moving to Costa Rica.
  - An entertaining and informative bi-monthly magazine for members with the latest information about Costa Rica laws, plus interesting features and tips that can make life simpler.



For information about how to join thousands of other expats living the **Pura Vida lifestyle**, visit our website at: [www.arcr.net](http://www.arcr.net), call us at (506) 4052-4052 or come by our offices at Av. 14, Calle 42, in San José, **today!**