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# El Residente



**FIFTY YEARS AGO  
IN COSTA RICA**

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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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## EDITOR'S NOTE

Thanks to those who responded to the call for writing submissions in our last issue! As a result we have some exciting new authors: a doctor who gives us some advice on the safe use of OTC medications, and in another Mitzi Stark gives a complete overview of the history and present state of the efforts to reduce the stray animal population around the country. And there is a new engrossing "adventure" series about traveling in small boats on a big ocean. Plus more! Welcome aboard to all our new writers!

Of course, some veteran writers return too – like Steve Johnson who continues his year-long series about what it was like to live in Costa Rica 50 years ago. Ivo Henfling has contributed a piece on renting or leasing real estate here, plus there is Wild Side, which informs us about a small, native member of the feline family few of us knew about. All good reading.

If you have a cédula renewal coming soon, be sure to check Legal Update for important news about how Costa Rica Migración has changed the rules.

It's another packed issue and we know you will find something worth reading on every page!



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# ACROSS THE BOARD

Notes and News from the Board of Directors

**TRANSPORTATION NEWS 1** Costa Rica's intention to add 8% ethanol to gasoline has been shelved. The negative effect of ethanol on the fuel systems of older cars was considered to be too detrimental.

**TRANSPORTATION NEWS 2** The use of traffic cameras has been discontinued.

**CABÉCAR INDIGINOUS** ARCR received a donation of over 300 Spanish language books for preschool and elementary school-age children. The books were donated by Maria Eugenia Rodriguez, a retired teacher and were from her private library. ARCR will transport the study materials and give them to the schools of the Cabécar tribe. Many thanks Senora Rodriguez the generous donation.

**NEED ASSISTANCE?** Needing to find a particular kind of service and don't know where to find it? Advertisers in El Residente are a good place to begin! If you need a particular type of service and it is not advertised, call the office – we have a short file of contacts of providers from whom members have received excellent results. If you have a favorite, send an email with their expertise and contact information (telephone number, email address, etc.) to: [service@arcr.net](mailto:service@arcr.net) and we'll add them to the list.

**TELEVISION/CABLE CHANGE** Beginning in August, 2019, all analog TV broadcasts will be discontinued

throughout Costa Rica. This includes over-the-air broadcasts and cable companies. If you own an older television set that is not digital capable, it may be time to shop for a replacement.

**TAX LAWS CHANGED** The government of Costa Rica has changed the tax laws so that there is a new tax rate structure, beginning in July 2019. Under the new law, virtually everything purchased, including items that were previously exempted (with the exception of some medical services and related items (4%) and CAJA payments (no change)) will be taxed at 13%. This change includes services as well as products. The new law has affected ARCR in the same way that it affects private citizens. Therefore, regrettably, ARCR must also increase the prices charged for all of our services an equal amount, effective immediately.



**ARCR Board of Directors:**  
From the left, back row, Earl Tomlinson, Allen Dickinson, Bob Brasbears, Terry Renfer, Terry Wise.  
Front row, Mel Goldberg, Linda Leake, Martha Rollins.

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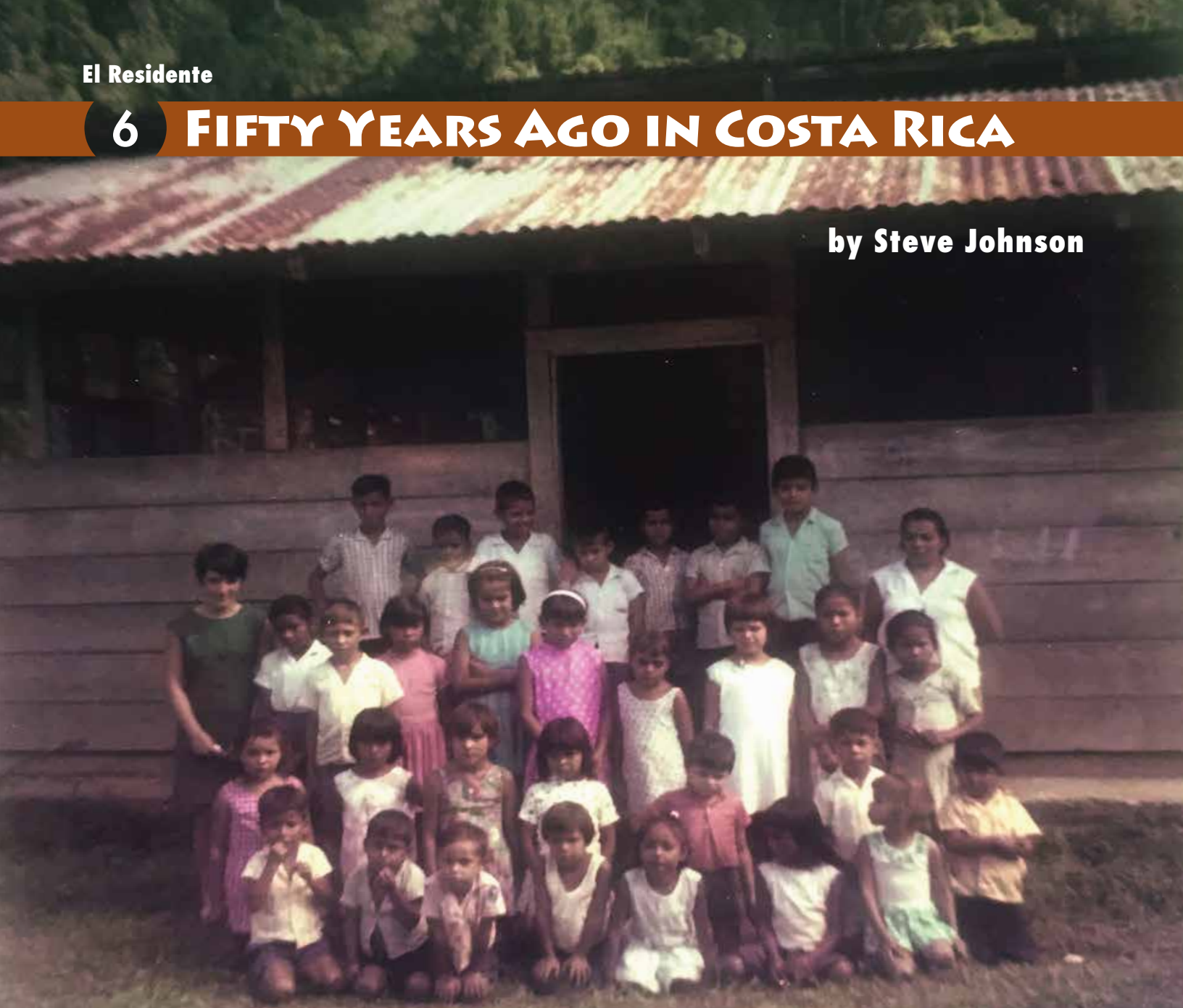
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## 6 FIFTY YEARS AGO IN COSTA RICA

by Steve Johnson



Maria and students Caracol

### Falling in Love

**A**fter suffering a major catastrophe with my Peace Corps work, I had fallen out of grace with the local population, but then I began courting one of the school teachers, Maria de los Angeles – and that changed everything.

Maria arrived in September to take the place of a teacher who went on maternity leave. I was sitting on the porch of the border patrol station when I saw her get off the bus and it was love at first sight. I was kind of shy and was in denial about my crush on her, but the Ticos understood

body language much better than I did and they all knew what the situation was. They told me, “Ajá, le picó la machaca.” – Aha, you were bitten by the love bug.

Our romance got me back in good stead with most everyone and provided an endless source of gossip for the village. During the school vacation Maria returned to her family’s home in San Rafael de Heredia. I thought of every possible excuse I could to travel to San José, and the first thing I did when I got there was to go see Maria.

At the end of February, when the new school year began, Maria was assigned to another school about 20 miles away. It was in a location even more remote and primitive than La Cuesta and there were no roads, only a horse trail through the jungle, and a river which had to be forded before reaching the school. She taught in a two-room schoolhouse and the students came down out of the mountains on horseback. In the morning she taught first and second grade simultaneously, and in the afternoon she taught third grade. The other teacher taught fourth, fifth, and sixth grade.

The river rose every afternoon after the rains and could only be forded in the morning, so when I went to visit I had to spend the night with Maria and the family with whom she was living. Maria came to see me on the first weekend after classes began, and when I saw her, I proposed immediately. We alternated weekends – one Saturday I went to see her and the next Saturday she came to La Cuesta to see me. We were married in San Rafael de Heredia during the school vacation in July. At the time I was 24 and Maria had just turned 21. She quit her teaching job and we set up housekeeping in La Cuesta. My living allowance was \$74 a month, so the Peace Corps director, who knew more about these things than I did, gave me a \$25 raise. I almost fainted dead away – that was so much money – I had no idea how I was going to spend it all. I quickly learned that it wasn't easy for two people to live on \$99 a month, even Costa Rica in 1970.

The only house we could find to rent was a small, wood frame house on the south side of the village, owned by Señora Julia Garcia. Doña Julia was a traveling saleswoman who sold perfumes and jewelry out of a suitcase she carried around on the back of her motorcycle. Her customers were the wives of banana workers on the United Fruit farms. She charged us 100 colones a month for rent. (At the time the exchange rate was about 8 colones to the dollar, so in US dollars, rent was \$12.)

The house had a small living room, bedroom, and kitchen/dining room. Our furniture consisted of a rattan love seat and a wooden stool in the living room, and a rustic wood table and four short wooden stools in the dining room. In the bedroom there was a

rough-hewn wood bed frame crisscrossed with thick ropes and a straw mattress. There was no dresser, so we hung all our clothes on nails on the bedroom wall. A new water system had just been installed in La Cuesta, so we had a faucet in the kitchen sink.

Behind the house was a small corrugated metal shower stall with a faucet overhead from which hung a rusty coffee can with holes punched in it, through which the water dripped. If I turned the water on full blast, leeches began crawling up the drain onto the cement shower floor around my feet, so I always kept the water flowing at just a trickle.

The outhouse was out back in a grove of banana plants. If we needed to use it at night, I ventured out with a candle and a machete to slay any venomous vipers that might be lurking there. There was an old papaya tree growing next to the house and it was very tall. Occasionally a papaya would fall off and hit our metal roof with a loud bang.





This happened invariably at 3 a.m., and we always jumped about a foot off of the bed.

Doña Julia lived next door and had one of the two TV sets in the village. She had a gasoline-powered electric generator in a shed behind her house and she ran it from six to nine every evening so she could watch TV. At night we could hear sounds from her TV – people singing, guns shooting, police sirens blaring, and as we lay in bed we wondered what kind of action she was watching, and thought it must be marvelous to be able to watch TV. She never invited us over.

A wire was strung from the generator to our house and we had two dim 25-watt light bulbs; one in the kitchen and the other in a hole in the wall that had been cut between

the living room and the bedroom. Sometimes I tried to read at night, but the light was so dim, after a few minutes I invariably fell asleep.

There was a small wooden bridge that crossed the ditch between our front door and the dirt road. Every afternoon we got a torrential tropical downpour. The kitchen was about a foot lower than the rest of the house and it filled up with water, but the water usually went down in time for Maria to make dinner. One day the heavy rain turned the ditch into a stream and swept the little bridge away. After the water receded I had to go down the road looking for it, and when I found it, I had to drag it back to its place in front of the house.





I had spent the last year conducting fertilizer tests for the University of Costa Rica. I planted rows of corn and applied different rates of fertilizer on each row, then harvested the corn and weighed the results. I loved my job, and it led to a lifelong passion for gardening.

When we finally left Costa Rica, in November of 1971, Maria and I had spent a wonderful year-long honeymoon and she was now expecting a baby. A half century later we still cherish the memories of the time we spent in La Cuesta growing corn and dancing the nights away to the music from the jukebox in Aurelio's Cantina.

*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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by Christine Monteith



## Big Adventures in Small Boats, Part 1

*"Now that I've had a taste of it, I don't wonder why you love boating."*

*Katharine Hepburn as Rose Sayer after riding the rapids in *The African Queen*.*

Dusk had arrived and we still had a good stretch of water to cross. The wind had become very strong from the southwest, making a bumpy chop on the surface with a heavy swell. The bow of the boat cut through the waves fine, throwing great sprays of warm saltwater over the gunnels, but the vibration of the seemingly thin fiberglass bottom of the boat was worrisome. I had become a bit concerned for our safe return and my repeated mantra had become, "I trust that we won't drown today while crossing the open ocean in a panga."

What's a panga? It is an open, molded fiberglass boat used by the local fishermen. They are usually about 15' long and the standard propulsion used is a 25 HP

outboard motor. Pangas are not much bigger than the small runabout behind which I had learned to water ski; with its 25 HP motor it was just powerful enough for pulling this 12-year-old out of the water.

It started out as a quiet Sunday morning when my sweetheart Ben and I got a call from our friend Dave inviting us to cruise to an island near Golfito. The island, which is barely three feet above sea level, has a great beach shack restaurant that serves garlic butter BBQ lobster. Dave and his wife Sandy often cruise up there on Sundays for a little getaway from their more rustic neighborhood near Pilon. There is a fence around the back of the kitchen which keeps the crocodiles from snapping at the chef when the tide is high, and out front



there are waterside tables made from piles of painted tractor tires. Plus, there are a couple of great trees from which to hang a hammock. Pangas, like ours, and the water taxis from Golfito, cruise right up to the steps where passengers can jump out. To cool off, they can walk out into the water on the soft black sand.

Our cruise to the restaurant was pleasant, staying fairly close to shore with Dave pointing out landmarks. Carlos, our captain, and his 12-year-old son, Marco, along with Dave, Sandy, Ben and I, made six; a comfortable number for that size panga with two bench seats. This was not my first panga trip on the Golfo. Unlike previous trips, this boat was well-equipped, by local standards. Since we were passing by US Coast Guard mooring at Golfito we actually had life jackets on board for everyone (though three of them looked more like floating bananas).

The delightful afternoon was topped off with a little wakeboarding before we headed back home around 4:30 p.m. Fortunately the tide was coming in, so we took a short cut via “La Trancha,” a narrow mangrove lined tidal creek between the island and the mainland. We didn’t see any crocodiles, (not a disappointment for me) and as we emerged into the Golfo Dulce (Sweet Gulf), a tropical fjord along the Pacific coast near the border of Panama, the sun was just dropping behind the Osa Peninsula.

Dusk had arrived, and as it turned into darkness, we still had a good distance of water to cross. The wind had become strong, causing the surface of the Gulf to have heavy swells which pounded the boat’s bottom, causing it to undulate under our feet. The pounding vibrations worried me a little.

Our ever-ebullient host, Dave, regaled us with his boating adventures. One such story was very relevant to our present situation:

*It was a typical rainy season sort of day when one of the oft-occurring lightning storms forced Sansa Airlines*

*to redirect its flight scheduled to land in Golfito over to the airport at Puerto Jiménez. Puerto Jiménez is a village on the coast of the Golfo Dulce, about midway down the Osa Peninsula. Dave and his wife Sandy live near the Fish Camp at Pilon, located a distance of about ten miles across the widest part of the Gulf from Puerto Jiménez. Dave’s sister-in-law, fresh from wintery Ohio, was on that flight. The drive to Puerto Jiménez takes about four and a half hours, but by boat, with good weather conditions, it is about an hour. To*







*Dave the choice was clear; he called up Carlos, a friend and local fisherman, and they launched Carlos' panga to go retrieve the sister-in-law.*

*The trip to Puerto Jiménez was relatively easy, no rain and very little wind and swell. The return trip was when the adventure began. It was late afternoon, the sky darkened and buckets of rain started to fall. Carlos has fished these waters all his life and instinctively knows his way home. The heavy rain, however, made it difficult to navigate, so they had to motor slowly with Dave on the bow peering through the sheets of rain to catch a glimpse of the very distant shore.*

*Meanwhile, Dave's wife, Sandy, waited anxiously on the beach at Pilon for their return. As night fell and the storm raged, Carlos' family and neighbors became concerned as well. The news traveled quickly through*

*the little community and friends and neighbors gathered along the beach to wait. As they pulled up on their motorbikes or in cars, each parked at the beach's edge, with the front of the vehicle facing towards Puerto Jiménez, and turned on their headlights. The lights of a dozen vehicles beaming out across the water made all the difference for Carlos and Dave. Dave said that when he first saw the faint glow through the rainy mist he was relieved; he knew that they were almost home and they navigated safely to shore.*

Holding fast to that tale I was comforted and knew that even in the darkest, stormiest night we would find our way home with the kindness and help of our neighbors. There have been other panga trips, but I'll save those tales for another time.





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by Tessa Borner

## Why Costa Rica?

*Editor's Note: Anyone who has spent time living in Costa Rica inevitably gets some variation of the question, "Why did you choose to move here?" For some it's a difficult question to answer; their path was varied and not well defined. Others know exactly why and how they came to choose the Pura Vida lifestyle. The following is one of the latter and the author generously shares her answer to the question with insight and candidness.*

We moved to Costa Rica 25 years ago. My husband, Martin, originally from Germany, was an international commercial and industrial real estate broker. I, originally from England, am a journalist, author, and teacher of English as a second language. We lived in Canada for many years, where two of our five children and seven of our grandchildren still reside. Our youngest son now lives in Costa Rica, on the Osa Peninsula with his wife and two daughters.

Our family first visited Costa Rica in 1987, looking for a new and interesting holiday destination free of inhospitable natives, cold commercialism, and mundane tour packages. It was Christmastime and after we had spent a delightful two weeks here, we vowed to return some day.

For three years we traveled to Europe, returned to Costa Rica, and visited other warm climates in search of the ideal place to live and eventually retire.

So why did we choose Costa Rica? Perhaps the most dramatic reason was the superb private medical care available here. On one of our visits Martin underwent emergency triple by-pass surgery. The day after the operation the Costa Rican surgeon told him that all went well and, if he lived a less stressful life, he could probably count on fifteen more years. It was obvious that, for Martin, a change of lifestyle was a necessity; his "old" business was out – much too stressful. It made Martin think of his real priorities for the time he had left, and we realized we needed a complete change of lifestyle, one with new and interesting challenges.

Another significant reason for choosing Costa Rica was the climate – we no longer wanted to put up with sub-zero temperatures, sunless days, wearing heavy clothes, and slipping and sliding on snow-laden roads during

Canadian winters, and there are few places in the world that enjoy the wonderful weather of Grecia and its surroundings. Also, the availability of household help was another big plus because, if we were to get sick, and as we get older, we would be well looked after by caring Costa Ricans.

A third big reason for the relocation here was our concern for the well being of our grandchildren, who deserve a healthy environment, clean air, clean water, and agriculture free of chemicals. We opened our Bed and Breakfast in 1996, ran it for 20 years, and are happy to say we achieved those goals very successfully, although the path was not always easy and was fraught with obstacles.

Who chooses to live in Costa Rica? In my experience, there are five categories of foreigners who move here:

1. Retirees
2. Business people transferred by their companies
3. Entrepreneurs
4. People devoted to nature and ecology
5. Fugitives and losers

Generally speaking, categories 1 and 2 continue living the way they have lived anywhere else. They have homes in gated communities; some resist learning Spanish, join gringo clubs, and chew the fat in gringo bars. Nothing much has changed for them except the climate and maybe the cost of living.

Category 3 includes the people who come to Costa Rica with energy, initiative, enthusiasm, and a desire to contribute to the economy in a wide variety of enterprises. I am constantly amazed at the range of ages of people who move here, young families as well as retirees!



Category 4 includes people who sincerely want to improve the environment, preserve the natural beauty of this diverse country, and help local communities. They initiate and develop interesting and varied ecological projects. An example is our youngest son who owns a solar and alternative energy company and is involved in other ecological projects. Also included in this category are church groups who generously contribute their time to building projects and job creation.

Unfortunately, there is also Category 5, which includes crooks and fugitives who are generally running away from something or somebody and spend their time preying on the unsuspecting, and those who are running away from themselves thinking they will finally "find" themselves in Costa Rica.

We, like many who have moved here, are a combination of those first four categories, and it has been (and continues to be) a delightful and rewarding life.

Costa Rica is an interesting place to be, with many things to do. It provides many challenges, but with "stickability" and tremendous patience, anything is possible! It goes

without saying that living in spectacular surroundings, in harmony with nature, among warm, friendly people, is not too difficult to take. We have found our life here is much more than we ever imagined it would be.

*Tessa Borner is the author of two books, English Girl, German Boy, the true story of her personal experiences of World War II as a child in England, and her husband's in Germany, and Potholes to Paradise, the story about their relocation to Costa Rica. She has also co-authored Slovenia a la Carte – All You Ever Wanted To Know About Slovenia with Joze Borstnar. This article was excerpted from Potholes to Paradise. Copies of her books are available for sale in the ARCR office, by calling Claudio Molina at 506-8321-4027, or can be ordered on-line directly from: [mimosa.co.cr](http://mimosa.co.cr), or from: [Amazon.com](http://Amazon.com) or Goodreads.*




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## 16 DOCTOR'S ORDERS

by Dr. Iván García

### Use and Abuse of Over the Counter Medicines

**W**e all know which pharmacy is closest to our house, and we all have a recommendation about what Over The Counter (OTC) medicine is “best” for a friend or neighbor when they are sick. (An OTC medication is one that does not require a prescription for purchase.) Some people even keep some OTC medicines stored in their homes to use when their health is affected.

It is no secret that in Costa Rica there are many unregulated drugs sold in pharmacies and clinics. Have you ever considered how many times you have purchased an OTC medication without it being recommended by a doctor? If the answer to that question is more than once, this article is for you.

Our health, although sometimes not our priority, is what causes us to interact with doctors, and during those meetings the doctor may prescribe a medication. So, how do you know when to actually use the medication? The answer is simple, when the doctor tells you to. And how does the doctor know when to prescribe it? The act of prescribing a medication goes well beyond filling a paper with names of drugs; it includes experience, knowledge, and training, which enables the doctor to know what medication has what effect, and when the appropriate time is to prescribe it.

This element of knowledge is missing when purchasing an OTC drug. (A “drug” is any substance which has a physiological effect on the body.)

We should remember that every medication has side effects; each person is different and, therefore, tolerates drugs differently. For example, it is common knowledge that acetaminophen (Tylenol) can be used to manage fever and pain relatively safely. However, it is not generally known that this drug can also cause liver problems if it is abused.

A problem with OTC medications is that some persons can have allergic reactions to them. There are countless times when a patient arrives at the emergency room after taking a medication sold OTC by a pharmacist who considered it harmless, that caused an allergic reaction. (An allergic reaction is defined by the World Health Organization as an exaggerated reaction of an organism when it comes in contact with a substance that comes from outside.) It is not possible to determine what the reaction of a particular individual will be to a specific OTC drug; allergic reactions can initially be mild or imperceptible, and then get worse with each interaction. And it is not uncommon for repeated allergic interactions to lead to death.



Worse, any drug can cause an adverse reaction. (The term adverse reaction, as described by the University of Asturias, refers to any unintended or harmful effect caused by a medication at the therapeutic dose.) What this means that you do not have to take more than the recommended dose to observe “harmful” or “unintended” effects.

Have you considered what to do if you take an OTC medication which causes an allergic or adverse reaction? If the answer is no, you should consider it; the results could change your life.

It is not necessary to include drugs that can cause dependence that are over-the-counter in this article. Those are, in my opinion, the most dangerous class of medicines. (I am talking about drugs that are sold OTC in the pharmacy that is closest to you.) It is your responsibility to ensure your own safety, as well as that of your family, and it is not possible to determine what the reaction to a substance will be. Therefore, it is important that a proper medical evaluation and advice be sought before purchasing or taking any medicine

sold over-the-counter; and particularly if it was one recommended by a friend or neighbor.

Also, keep in mind that taking a simple pill more times than recommended can be considered an abuse of the drug, even though it the drug was obtained OTC without a prescription. And of course, a medical prescription medication should not be taken for longer or more frequently than what was prescribed

In conclusion, one last tip; the professional competence of those persons involved in your health should be reviewed, be they friends, pharmacists, or doctors, before accepting their recommendations for purchase or use of a drug. As a doctor, I think it is a public health problem, as well as a risk, for the persons to handle their medication consumption in a casual way.

Dr. Garcia can be reached at: [igarciau4@medicos.cr](mailto:igarciau4@medicos.cr)




## ARCR'S COSTA RICA SEMINAR

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Costa Rican Laws and Regulations - Health System in Costa Rica - Buying, Selling or Renting Real Estate - Title Guarantee  
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For more information on seminar dates and to reserve your seat, visit the ARCR web site at [www.arcr.cr](http://www.arcr.cr), or send an email to [service@arcr.net](mailto:service@arcr.net), or contact the office by telephone at **2220-0055** or **4052-4052**.

by Ivo Henfling

## Is Renting or Leasing as a Tourist Possible in Costa Rica?

Do you want to rent or lease a home as a tourist in Costa Rica? It is often hard to figure out what is legal and what is not when you are a tourist, and there are many wrong ideas about it. Nathan wasn't sure about a lot of things, so he decided to email me:

*Hello,*

*How's it going? My name is Nathan and I was hoping you could help me with a couple different questions.*

*I have been doing a lot of research and reading about average prices of rentals of apartments and condos in Costa Rica. I have read most are from 300-1200 Costa Rican colons, is this correct?*

*I am a United States citizen, and do not want to give up my citizenship here. Although I have been reading, a US citizen can legally rent property in Costa Rica. My idea, is to find an ideal apartment that I like down there, and sign a one-year lease. Then I'd pay the cost of the whole lease up front, and just travel on a tourist passport for 90 days at a time from my apartment in CR. Is it legal for me to do this?*

*Will I legally be able to register with an electric company and stuff as well so I have electric when I do come down?*

*Thank you.*

If you, like Nathan, are considering renting or leasing as a tourist in Costa Rica, this message illustrates several misconceptions. I will try to correct them here, so let's get started.

### Living in Costa Rica

Everyone who enters Costa Rica who is not a citizen or legal resident is classified as a tourist and is granted a Tourist Visa, valid for up to 90 days. As a tourist, you are allowed to enter a rental contract or lease in Costa Rica. Non-residents need to leave the country every 90 days to renew their Visa, which means they have to leave four times a year. (The common

misconception that there is a rule that non-residents must be out of the country 72 hours is incorrect – Costa Rica Immigration law does not require a non-resident to spend any minimum amount of time out of the country, it just requires that they must leave and not over-stay their Visa.)

### Residency

You don't have to give up your citizenship in the United States to become a legal resident of Costa Rica; becoming a resident here is like a foreigner getting a green card in the US – you are a visitor. There are quite a few options to becoming a legal resident, and attaining that status can be a time-consuming hassle. Check with an experienced and knowledgeable attorney if you plan to become a resident.

### Renting or leasing as a tourist

As stated previously, a person doesn't need to be a resident or Costa Rican citizen to rent or lease a residence or a business space. You are allowed to sign an agreement with a landlord using your passport.

By Costa Rican law, residential and commercial leases are for three years. Most agreements are for a one-year minimum and are extended automatically for two more years. After the third year, there might be an increase in the rent of 5%, if the lease is in US dollars, and up to 15% if the lease is in colones. If the property is a condo the condo fees are usually included in the rent.

### Security deposit

Security deposits are required. As soon as the tenant and landlord sign an agreement to rent in Costa Rica, the tenant pays a security deposit, equal to one month's rent, to cover any damages to the property as well as to assure any unpaid bills will be paid. It is after the three-year period has elapsed that the property owner may return your security deposit, unless you stay longer. Naturally, if you stay less than the one full year, you will lose that deposit.



## Discounts

A one-year agreement, paid up front, will probably get you a 10-15% discount on your rent.

## Rent/Lease payments

If you choose to make monthly payments there can be a problem getting the money to the landlord. A foreign check can take weeks to clear. Therefore, it is recommended that as soon as you are established in Costa Rica you open a bank account. Be aware, however, that the banking laws in Costa Rica specify that Tourists can only deposit up to \$1,000 USD per month in such an account. (If your household consists of two people, you can open a separate account for each person and legally transfer a total of \$2,000 per month.)

Rent or lease payments can be paid via electronic (internet) transfers between an external bank and a Costa Rican bank, but it can also take as much as two weeks before the funds are available. An alternative is to write checks from your home account to deposit into a Costa Rican bank account in advance and use the funds to pay the rent when it is due. And remember, the \$1,000 limit per account applies. A wire transfer can be quicker, but expensive and, in some other countries, wire transfers can only be made when you're there in person.

The best strategy is to bring cash for at least the first payment and security deposit. Credit cards or debit cards can be used for other purchases almost everywhere, and ATMs can be used to obtain cash for daily expenses. In all cases, make sure your bank knows beforehand that you will be using those electronic accounts in Costa Rica.

## Budget

Rents typically run somewhere above \$500 per month and are usually in US dollars, not in colones. The exchange rate can vary between 550 and 600 colones to the US dollar, and changes daily. The rental prices that Nathan saw were probably \$300- \$1,200 USD per month.

## Utilities


Utilities are not usually included in a rental or lease agreement, unless the water is included in the condo fee. You need to be a legal resident to be able to get utilities in your own name, so normally the power and water stay in the property owner's name; it's a hassle to get them changed. As for phones, the easiest way is to bring your unlocked cell

phone. Tourists can get pre-paid cards everywhere. Cable TV and internet would have to be ordered in your name using your passport for identification, and a realtor can help you with that; it's only a matter of a few days to get them installed.

For more information on these subjects or to contact us, read our blog at: <https://www.american-european.net/costa-rica-real-estate-blog> or see our ad elsewhere in this issue.


*Ivo Henfling is a Dutch expat who has lived in Costa Rica since 1980. He founded the American-European Real Estate Group back in 1999; the first functioning MLS with affiliate agents from coast to coast. He is also the broker/owner of Go Dutch 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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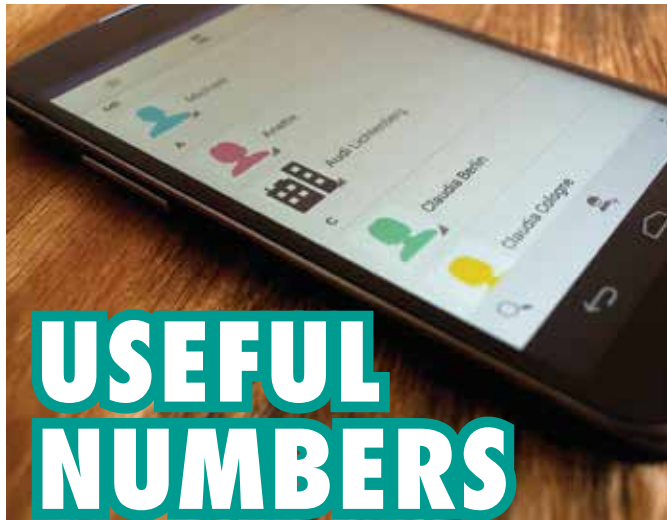


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# USEFUL NUMBERS

## United States of America Embassy

Phone: (506) 2519 2000

**Address:** Vía 104, Calle 98, San José

**Hours:** 8:00 AM – 4:30 PM

**American Citizens Services:** (506) 2519-2590

**Fraud prevention Department:** (506) 2519-2117

**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 AM – 12:00 PM, 12:30 – 4:00 PM

**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

Phone: (506) 2242 4400

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

**Hours:** 8:00 AM – 12:00 PM

**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

**Hours:** 7:30 AM – 12:00 PM

**Email:** [ambafrcr@gmail.com](mailto:ambafrcr@gmail.com)

## Spanish Embassy

Phone: (506) 2222 1933

**Address:** Calle 32, San José

**Hours:** 8:00 AM – 4:00 PM

**Email:** [emb.sanjose@maec.es](mailto:emb.sanjose@maec.es)

**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)

**Hours:** 9:00 AM – 12:30 PM, 1:30 – 3:30 PM.

## CONFUSED BY THE METRIC SYSTEM?

Need to know how to convert common measurements used in Costa Rica to Customary US Standard measurements? Use the handy conversion chart below!

(These are APPROXIMATE factors, NOT EXACT.)

**Milliliters × .034 = Fluid Ounces**

**Kilograms × 2.205 = Pounds**

**Millimeters × .039 = Inches**

**Meters × 3.28 = Feet**

**Square Meters × 10.764 = Square Feet**

**Square meters × 10,000 = Hectares**

**Hectares × 2.47 = Acres**

**Kilometers × .62 = Miles**

**Centigrade × 1.8 + 32 = Fahrenheit**

**Liters × .264 = Gallons**

Want a pocket version of some of the above conversion formulas?

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**ARCR: (506) 2220-0055**





FORMULARIO DE FILIACIÓN  
EN COSTA RICA

FOTO

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He leído con detenimiento y aceptado las indicaciones expuestas en el presente formulario.

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PASSPORT





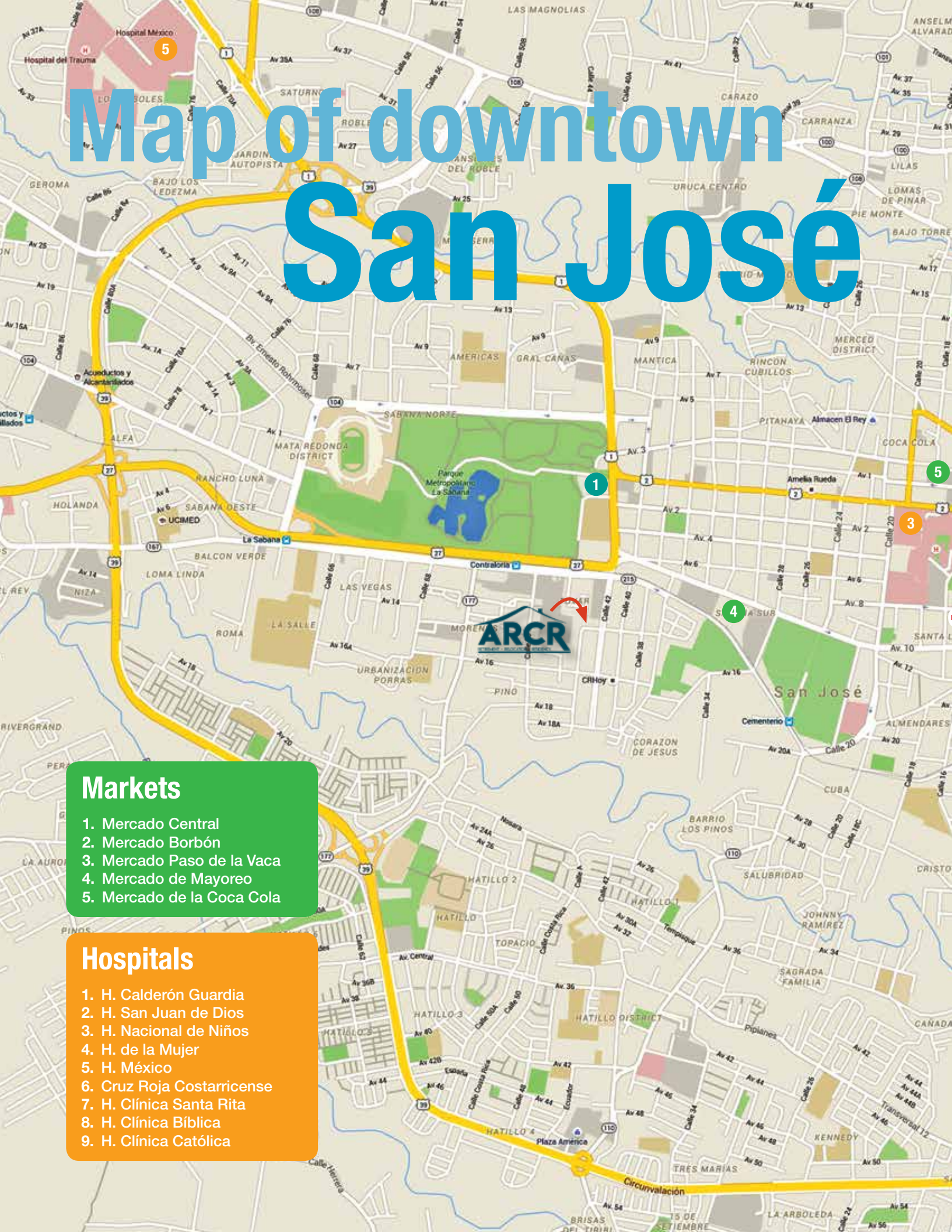
# Map of downtown San José

## Markets

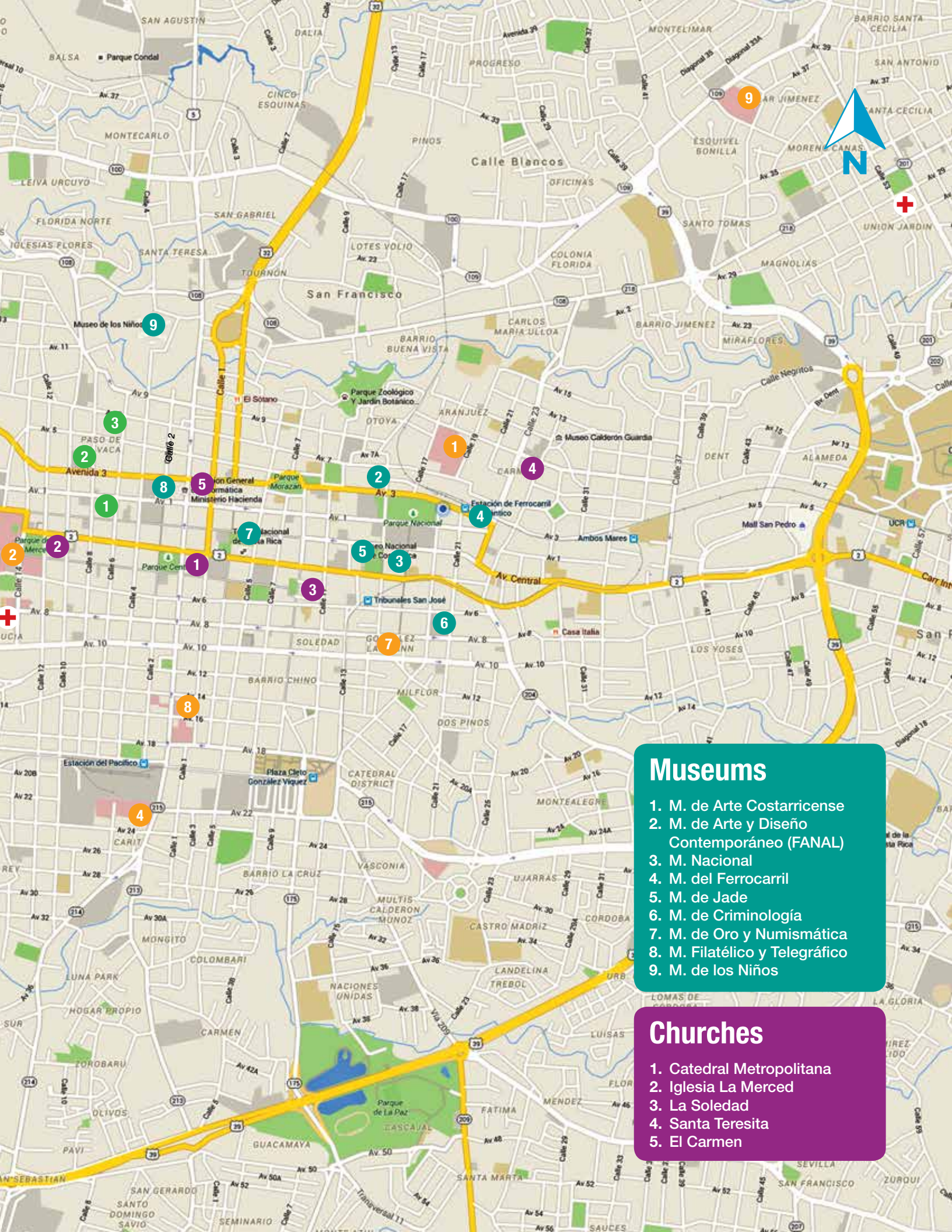
1. Mercado Central
2. Mercado Borbón
3. Mercado Paso de la Vaca
4. Mercado de Mayoreo
5. Mercado de la Coca Cola

## Hospitals

1. H. Calderón Guardia
2. H. San Juan de Dios
3. H. Nacional de Niños
4. H. de la Mujer
5. H. México
6. Cruz Roja Costarricense
7. H. Clínica Santa Rita
8. H. Clínica Bíblica
9. H. Clínica Católica







## Museums

1. M. de Arte Costarricense
2. M. de Arte y Diseño Contemporáneo (FANAL)
3. M. Nacional
4. M. del Ferrocarril
5. M. de Jade
6. M. de Criminología
7. M. de Oro y Numismática
8. M. Filatélico y Telegráfico
9. M. de los Niños

## Churches

1. Catedral Metropolitana
2. Iglesia La Merced
3. La Soledad
4. Santa Teresita
5. El Carmen



# (24) FROM THE EMBASSIES



## ASK ACS

The US Department of State is committed to ensuring the safety and security of all US citizens traveling and living overseas. Lesbian, gay, bisexual, transgender, and intersex (LGBTI) travelers can face unique challenges when traveling abroad. Laws and attitudes in some countries may affect safety and ease of travel, and legal protections vary from country to country. It helps to be prepared and to research your destination in advance. Carefully consider the laws and attitudes in each country before you travel. You can start your research at: [travel.state.gov](https://travel.state.gov). If you run into problems while overseas, the nearest US Embassy or Consulate may be able to help, especially if you feel you can't approach the local police or encounter difficulties with local authorities. Embassy/Consulate personnel will protect your privacy and handle your case professionally. For more complete travel safety information for the LGBTI community, visit: [travel.state.gov/LGBTI](https://travel.state.gov/LGBTI).

### Q: What should LGBTI travelers do in advance of a trip overseas?

- We recommend you visit our Traveler's Checklist and also review our country information pages for information specific to LGBTI travelers (under the Special Laws & Circumstances section).
- Consider carrying legal and health documents that will help give your spouse or partner the right to act on your behalf or participate in your care in case of an emergency.
- Consider carrying documents regarding parentage and/or custody when accompanying minor children.
- Sign up for the State Department's Smart Traveler Enrollment Program (STEP) at: [step.state.gov](https://step.state.gov) to receive the latest security updates and make it easier for the US Embassy or Consulate to contact you in an emergency.

### Q: What kind of precautions should LGBTI travelers take?

- Remember that you are subject to the laws of the country you are visiting, and that some 70 countries around the world criminalize LGBTI status or conduct.

- If you travel to a country that criminalizes LGBTI status and/or conduct, be mindful that divulging LGBTI status and/or conduct to local authorities may result in criminal prosecution – in some cases even when reporting to police that you have been a victim of a crime.
- Exercise caution and watch out for entrapment campaigns. Police in some countries actively monitor websites, dating apps, and/or meeting places and arrest, detain, or seek to extort individuals perceived to be LGBTI.
- Be wary of new-found “friends” or acquaintances. Criminals may target or attempt to extort foreign travelers perceived to be LGBTI.
- When traveling to countries where there is pervasive homophobia, remember that resorts or neighborhoods welcoming of LGBTI individuals are the exception rather than the norm. Attitudes in surrounding areas, particularly outside of urban centers, can be much less accepting.

## PASSPORTS

Passports for Transgender Applicants:

- The Department of State is committed to treating all passport applicants with dignity and respect, including transgender individuals.
- There has been no change in our policy or in how we adjudicate passports for transgender applicants. The passport adjudication policies that have been in place since 2010 remain unchanged.

### Q: How do I document a name change?

- If you have changed your name, you will need to apply for a new passport. The process and cost depend on how long it has been since your most recent passport was issued. More information is available at: [travel.state.gov](https://travel.state.gov).

### Q: What must I do to update the sex marker on my passport?

- You will need to apply for a new passport and present a certification from a medical physician stating that you have undergone or are receiving appropriate clinical treatment for gender transition.
- Sexual reassignment surgery is not a prerequisite for updating the sex marker in a passport.



- Those who have completed gender transition may also obtain an amended Consular Report of Birth Abroad by presenting the same medical certification.
- For more information on gender transition requirements for Passport Services, please visit: [travel.state.gov/passports](https://travel.state.gov/passports).
- Some travelers have reported difficulties entering a country on a passport bearing a name and photo that does not correspond to their gender presentation. Research a country's entry requirements when planning your travel by contacting the appropriate foreign Embassy or Consulate in the US.

## Passports for Intersex Persons:

- At this time, the only sex markers available for a US passport are male and female. If we receive an application where the customer requests an X on their application, the Department communicates with the applicant and reviews the supporting materials to determine the appropriate sex marker (M or F) and issues the passport. The Department includes an explanation to the applicant that the only sex markers available for a US passport are male and female.



## Touring Tortuguero

The farthest reaches of Costa Rica contain treasures of the natural world and intrepid tourists of all nationalities seek them out. One of those wonders is the Tortuguero area with its spectacular scenery and wildlife.

There have been problems for tourists in this area in the past; including water transport accidents and robberies committed against tourists on the access roads into the area. The local community, which is heavily dependent on tourism, has been working hard to address these issues and invited members of CONSETUR (representatives of the tourist authorities, law enforcement and embassies, among others) to check out the progress they have made.

US, Canadian, and European consular staff visited the area and saw a significant police effort to eliminate criminal activity on the access routes into the area. Police

patrol regularly and pay particular attention to the barriers in the banana plantations that have been used to stop tourist vehicles and rob the occupants in the past.

We paid particular attention to water safety standards. All the major local hotels have pledged that their own transport will meet high standards and are working with the whole community to ensure that these are applied across the board. We spent several hours on the waterways and saw that the vast majority of tourist launches were registered, appeared in good order, and that all passengers were wearing life vests. There were a very few exceptions and local authorities agree that there is still work to be done to achieve full compliance.

So, what can we tell our friends and family who are visiting Costa Rica about Tortuguero? It is a beautiful place to visit and well worth seeing. They should consider taking an organized tour where transport standards are high. The locals say that one should look for river launches that are clearly registered (they have names and registration numbers on the side); that the crew appear competent, that all passengers are provided with life-vests and are instructed in their use, and understand that they are mandatory. The "Captains" of such craft should be registered and should show their license on request.

Safe travels!



By Tom Zachystal

## EC Raises the Bar for Brokers

Until recently, US financial advisors could be characterized in two groups: those that had a fiduciary standard of care toward their clients, and those that had a lower standard, called a “suitability standard.” On June 5 of this year the US Securities and Exchange Commission (SEC) introduced “Regulation Best Interest,” which raises the bar for brokers in terms of the duty of care they owe their clients to somewhere approaching the standards that US Registered Investment Advisors have always had.

Regulation Best Interest is 771 pages long, but in a nutshell it “enhances the broker-dealer standard of conduct beyond existing suitability obligations.” Broker-dealers must now act in the best interest of a customer at the time an investment recommendation is made, without placing the financial or other interest of the broker-dealer ahead of the interest of the customer. Furthermore, broker-dealers must now disclose, mitigate, or eliminate any conflicts of interest with respect to acting in the best interest of customers.

Finally, US brokers will be held to a standard of care that approaches the fiduciary standard that US Registered Investment Advisors (RIAs) have always had. Most clients of brokers and financial advisors are unaware of this important nuance in regulation, and for people living outside the USA this is especially important to understand because in most other parts of the world financial advisors must only conform to a suitability standard.

### What is a fiduciary standard financial advisor?

Investment representatives of US Registered Investment Advisors (RIAs) are required to put their clients’ interests above their own under the Investment Advisers Act of 1940. They must conform to this statutory duty of loyalty and care always and in all their professional dealings.

The requirements placed upon RIAs by the Investment Advisers Act of 1940 are clear and specific. For example, RIA representatives are not allowed to purchase an investment themselves before recommending it to a client,

and neither can they prioritize any investments from which they or their firm might gain some sort of benefit.

Fiduciary standard financial advisors also have a duty to disclose any potential conflicts of interest, and to ensure that any investment advice that they give has been thoroughly and fully researched, and that the information upon which their advice is based is thorough and accurate. They must also place trades efficiently and try to minimize transaction costs.

### What is a suitability standard financial advisor?

A suitability standard financial advisor, on the other hand, does not have to place their client’s interests first, but instead simply has to ensure that any investment that they recommend is merely suitable for their client.

Ensuring that an investment is suitable doesn’t mean that it’s necessarily the best choice for a client. For example, the advisor might be able to choose between a proprietary mutual fund that pays a large advisor commission but has higher management fees to the client, and a lower fee fund that is broadly the same from an investment perspective but does not pay a commission. Both may be suitable for the client, given their investment profile, but clearly choosing the lower cost one would be more in the client’s best interests.

Until Regulation Best Interest came along, brokers who only had a suitability standard could have legally put their clients into the higher priced fund. Regulation Best Interest also bans brokerage firms from incentivizing their employees to sell proprietary products through bonuses or other benefits – a practice that has long been employed in the brokerage industry.

### Why should US expats choose a fiduciary standard financial advisor?

Many brokers have, in fact, been taking advantage of their clients’ lack of investment product knowledge for years by putting them into needlessly high-priced investment products, overly complex products such as



structured notes that sometimes even those brokers don't understand (but they would get a juicy commission of up to 7% to sell them), and favoring proprietary products put out by their own companies when less-expensive, similar products were available.

Regulation Best Interest will go a long way toward stopping such practices, but two points should be remembered: First, this is a US regulation and most non-US advisors still have only a suitability standard. Second, doesn't it make sense to deal with a financial advisor who voluntarily conforms to the highest standard of care, the fiduciary standard? Registered Investment Advisors and Certified Financial Planner™ professionals have always conformed to the fiduciary standard; the US broker-dealer community has been fighting for years to not have to conform to a fiduciary standard. Thankfully they are now being compelled to adopt a standard that at least approaches that of a fiduciary.

Most expats who maintain investment accounts in their country of origin rarely meet face-to-face

with their financial advisors, and quite often do not even communicate with the advisor very often. In such a situation it is especially important to choose an advisor who has voluntarily adopted the highest standard of care toward clients – only then can you truly rest assured that your advisor is looking out for your best interests.

*Tom Zachystal, CFA, CFP, is President of International Asset Management (IAM), a U.S. Registered Investment Advisor specializing in investment management and financial planning for Americans living abroad since 2002. He is a past president of the Financial Planning Association of San Francisco. For more information on International Asset Management (IAM) and our services for Americans living abroad, please see our website and contact Peter Brahm: IAM website: [www.iamadvisors.com](http://www.iamadvisors.com) or email: [peterb@iamadvisors.com](mailto:peterb@iamadvisors.com)*

*This article is for informational purposes only; it is not intended to offer advice or guidance on legal, tax, or investment matters. Such advice can be given only with full understanding of a person's specific situation.*

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## Are you an expatriate with questions on your US Investments?



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by **Rómulo Pacheco**

## Announcement From The Department Of Immigration

**T**he Director of Immigration has changed the interpretation of Articles 22, 26, and 34 of the bylaws for the “GUARANTEE DEPOSIT FUND FOR THE GENERAL IMMIGRATION OF FOREIGNERS” law. This law, which has been in effect since 2011, required applicants to make a guarantee deposit of approximately \$300 USD to obtain their original ID (DIMEX) card as a resident. This was to secure and guarantee the issuance of the new status.

Under that interpretation of the law, applicants desiring to change their residency status, for example from Pensionado to Permanente, once the change of status was approved, were only required to pay the cost of \$123 USD for the new ID card; the original guarantee deposit was used to secure the new status.

Immigration has recently ruled that the original deposit made for the previous status will no longer be accepted to guarantee the new status. That is, anyone making a change of status, once approved, will be required to make a new \$300 USD deposit, in addition paying the \$123 USD cost

of the new ID card. Once the applicant has complied with the new deposit payment they will be able to request a refund of the original deposit. (This, however, will require a new request to immigration and at least six months for them to process the refund.)

It is clear that Immigration wants to get fresh funds and to make it as difficult as possible to obtain the return of the original deposit. (The bylaws do mention this procedure but it was never applied because it was obviously redundant and abusive, although applicable.)

If you are in the process, or plan to make a change of your status, be prepared to make this new deposit and to wait for the return of your original deposit. For those who have already completed the change of status process, be aware that in the future, when you request a renewal, you will be asked to make the new deposit and go through the process for obtaining a refund of the original deposit.

*For more information or assistance, contact your attorney or the ARCR offices.*

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This inexpensive service is designed to assist corporations to meet all legal requirements and to assure stockholders that their corporation will comply with all Costa Rican corporation laws and tax requirements.

**For more information and to begin the process, please contact the ARCR office at 2220-0055, or email to: [service@arcr.net](mailto:service@arcr.net)**

*(This service does not include payment of any pending amounts for taxes, penalties, or government fees.)*



## Little Tiger



One of the wild cats found in Costa Rica is the oncilla (*Leopardus tigrinus*), also referred to as the tiger cat, or more often locally as tigrillo. While appearing similar to the ocelot and the margay species, it is the smallest of the group, being only slightly bigger than a house cat. They will grow from 15 to 23 inches, in length, plus their tail, and are generally lighter than a domestic cat, weighing around 3 to 6 pounds.

The oncilla is a very shy and secretive species and can be found from Costa Rica down through central Brazil and the Amazon Basin. The species is territorial, mostly solitary, and prefers higher elevations between 1,500 and 3,200 meters. Much of what is known about them has been learned in Costa Rica; the largest known numbers are found in Tapanti National Park and La Amistad Reserve.

In appearance they are cute felines with thick soft fur and dark rosettes over their body, however they are wild and dangerous cats. Their coloring ranges from a light brown to ochre with a light to white underbelly. They are carnivores, as one might expect, generally nocturnal hunters, and are exceptional climbers. The oncilla's diet consists of smaller mammals, birds, lizards, eggs and the like, rounded off occasionally with frogs and grass. They

hunt like a typical cat, quietly stalking their prey until they are in range to pounce.

A typical litter is usually one kitten, but may be as many as three, which will be fully weaned by three months of age. Their average lifespan in the wild is eleven years, though there are records of oncillas living up to 17 years. Unfortunately, like many wild cats, they are regularly hunted. This, along with other factors, such as habitat loss from deforestation and farming, has resulted in their being placed on the IUCN Red List in a vulnerable status.

For those who are drawn to these spectacular creatures, one hopes that there will be many opportunities to study and learn more about them, providing the clock is not against us. Though they are quite rare, it is possible to learn much more about the oncilla and other jungle cats in a few preservation centers such as La Paz Waterfall Gardens near the Poas Volcano.

by **Mitzi Stark**

## Helping Costa Rica's Dogs and Cats

**T**hirty years ago and beyond, stray dogs and cats were a problem in Costa Rica; they roamed the landscape, parks became their homes, and they wandered the city streets and rural roads with no owners to care for them. With two and three litters per year, their numbers rapidly multiplied. Then, in the 1980s, the scene slowly began to change. A few people started to put out dishes of dog food in areas where strays congregated. Anonymous someones passed out meat to the dogs in the parks. In the central markets, hubs of Costa Rican cities, workers at meat stands saved bones and unusable scraps for the mobile menageries. And concerned people formed groups with names like Ayuda Animales Abandonados (Help for Abandoned Animals) to provide veterinary care and shelters.



Author and large cat

Gisela Vico was still in her teens when she joined ANPA, the National Association for the Protection of Animals. She soon realized that shelters were not the solution to the abandonment and over-population of dogs and cats, and discovered the program Spay-USA. The program promoted a new type of spay and neuter process which used a small incision and a special tool to reach in and snip the troublesome cords. It was a safe procedure and could be done easily in the limited spaces available for large scale spay and neuter programs. An additional advantage was that the cost would be low. Vico got several veterinarians interested and trained, and by 1990 the first spay-neuter campaign was held in Puerto Viejo with 20 cats and dogs.

Called simply “castration” here in Costa Rica, ANPA now holds campaigns every day of the week in different locations, “Spaying and neutering about a thousand animals a month,” says Vico, now director for ANPA.

The first castration campaigns were held wherever there was an available space; a school, a home, a laundry room. Today, organizations working with veterinarians schedule regular campaigns, often spaying and neutering up to 90, even 100, animals in a campaign. This was followed by other groups springing up who were concerned about the welfare of pets, offering castration campaigns in their communities.



Even men bring their best friends





Volunteer with a few patients

In Atenas, Dora Castro and Silvia Spix, along with a group of volunteers, organize campaigns all around the area, with veterinarians spaying up to 100 animals during each campaign. They hold adoption fairs and their resale shop near the central market helps fund castrations for low income areas. “Volunteers are welcome to help in campaigns, adoption fairs, and events, or in their resale shop,” says Dora. “With more volunteers we could keep the shop open more days and raise more money.”

“We also need foster homes for rescued animals and babies,” adds Marie, a volunteer from Finland.



All done, going home





Weighing a dog at Castraciones de Belén

The McKee program in Jacó is another group active in rescuing, visiting schools, and conducting castration campaigns. Katja Bader said that they have held campaigns in schools, a funeral home – wherever they can get a space.

Volunteers help keep the programs going. In the Alajuela area, Castraciones de Belén holds regular campaigns in several locations with Dr. Blas Rivas, who was the first veterinarian in Costa Rica to use the Spay-USA procedure, and who now trains other vets. The all day campaigns bring in eighty to ninety animals, sometimes more.

In 2005 my neighbor, Rosario, and I, took on the first castration campaign in our area. We held it in an abandoned chicken coop with Dr. Carlos Montero as the veterinarian. Including our own two, we had a total of twelve dogs. During the event we were visited by several locals. Enrique came with his big female dog, Boni, in a wheelbarrow, and large male was sterilized after he tore through a door to meet a female. Before we had even finished, people were stopping by to ask when the next event would be held.

Today castration is a part of having a pet and one result is that people take better care of them, using leashes for walking, and vaccinating them against diseases. And, there are fewer dogs running in the streets and fewer getting hit by traffic.

Castration campaigns can be fun too. As a volunteer transporting cats, dogs, and owners from my area, I see animals of all colors and sizes. Owners compare pet stories and brag about their pets' talents. At one campaign a man arrived with an enormous cat named Rasputin, and brought along some toys to occupy his pet during the wait. Another cat brought in was dubbed Hugo Chavez, because he fought so hard. Sometimes an unusual looking dog or cat elicits amusing comments on their ancestry.

*To find out more about castration campaigns and their locations, ANPA's facebook page lists those in the greater San José area. Go to Facebook: [groups/castraanpa](#), or [campaZas de castracion-costarica](#) (although this site isn't complete)*





## Decorating in the Mediterranean Style

There are many design styles available for us to choose from when we decide to set up home in a place like Costa Rica. The Caribbean coast naturally favors the Island look, with white-washed cottages and dark “West Indies” plantation style wood furniture. This casual style works well in most beach areas, however, one of the main design influences has been coming from the Mediterranean area. We can call it Spanish Colonial, but the area around the Mediterranean is so diverse you will have a multitude of looks from which to choose. The furniture is as eclectic as the region, and very few types of design style can offer

the rare combination of exotic looks and rustic simplicity that have come to define the Mediterranean style.

Once you have been “bitten by the bug” and fallen in love with this beautiful country and have decided to set up home here, you will need to start thinking about the style of the home you want to live in. If you are building, you can create the custom home of your dreams! If, however, you decide to buy an existing home, it may very well already be in the Mediterranean style. Here are a few ideas to help guide you through the options as you put the look together using your personal preferences and good taste.

[illegible]

In the Greek islands, for example, the typical color patterns focus on the clean, classic combination of blue and white; most of the houses are whitewashed and the window shutters and doors are usually painted blue to accentuate this look; the contrast is striking. Greek island furniture tends to be minimalist and it is most often of a simple form and highly functional. Mainland Greek architecture is rich in history and design, but the islands have their own special character.

The North African coast offers an intriguing potpourri of colors and textures. Imagine the streets of Marrakesh with its vibrant colors, intriguing architecture, and intricate designs. The colors are earthy and spicy here – think of the golden saffron sun, turquoise blue waters, paprika red and curry brown. Brass elements feature strongly, along with natural stone, punched tin,



**CITRUS ORANGE**

Benjamin Moore

**FIESTA YELLOW**

Benjamin Moore

**CAPTIVATING TEAL**

Benjamin Moore

and colorful woven rugs. Tiles with abstract Moorish designs are everywhere and brightly embroidered fabrics are accented with mirrored sequins. Take your design cues from the bazaars and spice markets.

Finally, the French Provence region offers some of the most colorful patterns of the Mediterranean area. Beautifully detailed fabrics and pottery that embrace the colors of sunflowers, lavender fields, blue skies, olive groves, and the ocher earth are used everywhere. Wood beamed country farmhouses wrapped in stucco sit on rolling hills and are furnished with the restrained elegance that give us the French Provincial style.

If your design style leans to a more modern interpretation – “Moditerranean” – then cleaner lines and less furniture will work best for you. Arched windows and doors are still important elements, and select large, bold artwork and a simple color scheme for an uncomplicated look and feel.

Are you hooked yet? To capture the correct feel for your home, start by choosing your Mediterranean color palette and paint an accent wall, or the whole room. Mix a few furniture pieces and accessories that echo your chosen style mixed in with your own and you will immediately see it start to come together. You don't have to change everything. By just adding a few of the right elements you can easily transform your space into your very own version of the Mediterranean style.

Until next time...

*Shelagh Duncan has been working in the interior design field for over 30 years and can be found at ROYAL PALM INTERIORS in Uvita. She can be reached at 506-2743-8323, or email her at: [royalpalminteriors@gmail.com](mailto:royalpalminteriors@gmail.com), or follow her on Facebook at: <http://www.facebook.com/RoyalPalmInteriors>*

by Allen Dickinson

**(More) Things that are Different**

**A**nother in my series about things that are different in Costa Rica. Maybe you will recognize one or two.

Particularly in residential areas, Ticos (and those expats having been here a while) will drive down the center of the road, even if there are no parked cars or pedestrians present. This is to avoid holes, which appear seemingly by magic, that are frequently dug near the edges of the pavement. After encountering several hundred of these holes, I have not yet been able to figure out why they have been dug.

This one is not so different. If you have a sweet tooth like I do, you will be pleased to know that there is a product very similar to Hostess cream-filled, chocolate cupcakes available in Costa Rica. Sold under the name Penguinos, they have nearly the same flavor, filling, and texture we are used to, and are complete with the curlicue frosting on top. And if you are a Twinkie-loving person, look for “Submarinos.” They are almost exactly the same (including the near decade spanning shelf life) and come in two flavors.

Curbs painted yellow generally mean “No Parking.” That rule is, however, broadly ignored without consequence. HOWEVER, be aware that in some areas there are “vendors” licensed to rent the spaces, and parking in one without their authorization can net a parking ticket.

Oftentimes in large stores, even if there are long lines at the checkouts, a manager will appear and stop the checkout process between transactions. While customers stand waiting, the cashier removes some of the large bills accumulated in the cash drawer, counts each denomination, and hands them to the manager. The manager then counts the bills again and notes the count in a receipt book. The cashier signs the receipt and stows their copy before resuming the checkout process for the next customer in line. Elapsed time (if you are in a hurry) nigh onto forever!

There is a pecking order in Costa Rica. The drivers of newer and/or more expensive vehicles feel free to pull out into traffic at almost any time, automatically assuming that oncoming cars of lesser status will show deference

by giving way to the more important vehicle. This can be not only unsafe, but quite exasperating when some idiot, whose income figure exceeds their combined cell phone and cédula numbers, makes a sudden move that requires one to slam on their brakes to avoid a collision.

Halloween and Christmas decoration displays in September? Seems like there is a secondary benefit for having the EE.UU. Thanksgiving holiday in November – besides the great food and football games – it separates the very early, intermingled displays of Halloween and Christmas decorations!

Some readers know I hang out at a local automotive repair shop. Rarely does a week go by that someone doesn’t walk or drive in with a small cooler, bag, or box of some sort of homemade food product: empanadas, ceviche, sandwiches, candy, and other eatable things. There is one guy that comes every Tuesday with blocks of fresh Turialba cheese – at half the store prices. Back home the appearance of one of these folks would be cause for a full-scale assault by health department officials, complete with flashing lights and handcuffs. I have purchased and eaten many of these products sold here, and some are delicious. Some not so much. But, without a doubt, the absolutely best ceviche I have ever eaten was served out of a cooler in the rusty trunk of a 1987 Toyota. And not one time that I have consumed one of these products have I died from botulism (or even gotten sick.)

Costa Rica enjoys a spring-like climate nearly year round because it is located very close to the equator and the tilt of the earth’s axis is less severe than in North and South America. Therefore, different seasons are almost non-existent. A side-effect is that the length of the days and nights are much closer to being equal year-round; sunrises and sunsets occur very close to the same time every day, year round. Twelve hour days, every day of the year, may take a little while to adapt to, but it means that the pesky, semi-annual changing of the clocks for daylight savings time isn’t necessary here.

While we may not need to reset the clocks for daylight saving time shifts, the need to reset them still exists.



That's because, in some areas, the electrical service is interrupted momentarily almost daily, which means resetting the clocks is necessary. (Remember those irritating, endlessly flashing VCR clocks of the 1980s nobody could reset?)

Product brand names here can be a source of amusement. FUD is an odd name for luncheon meat products. Is there a guy named Elmer in charge? I can live with ZAR better, if I think of it as being prepared by a Viking God (or at least some guy with horns on his safety hat). And what about FLEN as a brand name for toilet paper? Sounds, to me, an awful lot like something served for desert.

Speaking of product names, some brands well known in North America are used for some very different products here, (I assume under license). For instance, the CAT logo (for Caterpillar Tractor and Equipment) is used on wrist watches, and the Goodyear Tire and Rubber name and trademark is applied to shoes. You gotta kinda wonder how those deals were arrived at? ("You know those big, yellow earth haulers you guys make? The ones with the ten-foot high tires? We'd like to use its name and logo on our line of wristwatches..."). At least the Goodyear trademark with the flying shoe has a kind of connection.

American manufactured kitchen appliances are sold in Costa Rica, but can be quite expensive. Therefore, there are cheaper local made products available on the general market. Small appliances are often made in China and larger ones are manufactured in second or third world countries. In function they may all duplicate the more expensive, imported models, but sometimes they don't have the same capacity, features, or durability. There are, however, businesses who have found a niche in the market by importing used appliances from the United States. These are usually used big ticket items that had been replaced by the original owners during a remodel or upgrade, or were traded in (ever wonder where those used appliances that are hauled away free by the big box stores, go?) Costa Rican resellers bring in container loads of these used appliances – from huge double door refrigerators to kitchen ranges to washers and dryers and more. Generally they are sold as-is, which can vary from nearly worn out to hardly used. Purchases of these (relatively) economical, longer lasting, used appliances can be made, but due diligence in selecting one should be conducted.

Costa Rican businesses (offices, markets, banks, groceries, pharmacies, furniture stores, etc.) will, after closing, block off any off-street parking they might have to prevent anyone from using the spaces. Chains, fences, ropes, and barriers are used to assure no interloper will park there after hours. Sometimes a guard will make you move if you try to utilize one of these when it is unsecured. This follows a logic I can't comprehend; in a country with an over abundance of cars and a shortage of parking spaces, this is baffling!

On the subject of parking, many Ticos will spend a considerable amount of time laboriously and carefully backing into a parking space that could much more easily and quickly be pulled into forward. In fact, some locations require that all vehicles back in rather than pull in. Why? One person told me it is in case of an earthquake – the logic is that they can get out faster (as if the same earthquake wasn't going on a couple kilometers down the road and there wasn't going to be ten thousand other Ticos who backed in to their parking space on the same road also trying to escape at the same time)!

For the most part there are no clothes lines and only the wealthy have clothes dryers, so it's not uncommon to see freshly washed clothes hanging anywhere that's handy; on bushes, fences, even laid over guard rails next to the roadway.

When driving in smaller communities outside the city, be prepared for anything. It's not unusual to top a rise and suddenly find you are facing a half-dozen very large, slowly ambling cows coming the other direction – in the middle of the road – in the dark. Not to worry, they aren't strays or pasture escapees; they are just being moved from one location to another and most likely the owner will be walking behind them.

I could go on longer, there are a lot of differences to living here in Costa Rica besides the language. Discovering them can be an adventure. Let me know if you have any favorites to be added to the list.



## (38) PARADISE, WE HAVE A PROBLEM

by Tony Johnson

### If You Don't Know Where You Are, You're Lost

*Alan Watkins, TEDxOxford*

Being lost can be a good thing. Really! When my wife and I were exploring Costa Rica for a retirement spot, and when no signs directed us to the correct direction, we occasionally took the wrong fork in the road. This resulted in some of our most memorable experiences. Admittedly some people are frightened when lost, but we never worried much because that Big Blue Landmark, the Pacific, was always somewhere on our right as we ventured South from Guanacaste. Having the ocean on our left, however, would have been a definite indicator of a necessary course correction. But frequent, “Wow look at that!” sightings of some of the most beautiful vistas on the Pacific coast made up for our having to retrace our steps.

Being emotionally lost, however, is rarely as much fun. Humans prefer strong positive feelings, clearly connected to the conditions of their lives. Vague, uncomfortable emotions are not where we want to be. Being emotionally lost can be confusing and leave us feeling frustrated (yes, we have feelings about feelings) because we have no landmarks to indicate where we're at, and why. And if there are no guideposts to go back to more comfortable emotions, it leaves us even more uneasy.

Finding our emotional way requires some kind of clear, useful “feelings map.” Although psychology isn't advanced enough to provide GPS precision in pinpointing our emotional “location,” it can give us some understanding about what we're feeling, why we are feeling it, and how we can feel something different.

#### A basic map study

What are “feelings?” They are essentially psycho-biological patterns of energy; responses to our world that enhance our survival. We feel that energy so it will move us to take some action. You probably don't feel

your brain functioning, but those emotions motivate us to act on our behalf – but not always wisely or effectively.

We have feelings all day, every day, and most don't even register in our consciousness. Some are pleasant, some are uncomfortable, and ALL have some cause, even though they may seem to just “come out of the blue.” There may be more than 20 emotions altogether, but the most important ones are:

**FEAR** for example, leaves us feeling jittery, vulnerable, cold, in danger, and motivates us to be cautious and protect ourselves. (But we sometimes may see danger where it doesn't exist.)

**ANGER** arouses a sense of power, of strength. It overcomes fear and enables us to stand up for ourselves when we're being harmed. We feel heavy and hot. (But sometimes anger makes things worse.)

**JOY** makes us feel light, happy, fulfilled, at ease, fully fitting into this world, and wanting more of it. It motivates us to repeat what made us feel so good. (But, we might mistakenly believe permanent joy is possible.)

We usually don't need to discover that we're joyful or why. It's the negative emotions, like anger, fear, sadness, surprise, hurt, disgust, and mistrust that we suppress because they don't make us feel good.

#### What good is knowing this?

When we feel lost in an emotional fog, when we don't know what's going on within us or what to do about it, we're stuck; we can't take action, we can't feel better. And that state usually becomes worse the longer it is left unaddressed. The problem is that if we don't address the feelings, maybe because we're convinced there's nothing we can do about them, they and the situation continue and worsen. And in that condition, we become so lost that we may feel paralyzed. Unlike taking the wrong turn on the road, we don't even try to retrace our steps.



Actually we are not as helpless as we may feel. In many situations, our feelings about the situation are the problem. So the first step is to identify our feelings and why we're having them; then there are things we can do to restore their guidance function. But that may take asking ourselves some hard questions, hard because our emotional detachment indicates they are things we wish to avoid.

We first need to "find" our feelings. To do so it's helpful to remember that feelings are always ABOUT something: the world, our relations, some aspect of our lives, our self. Or all of the above. We're angry ABOUT something, sad ABOUT something. So asking ourselves, "What am I angry about? Sad about? Afraid of?" can help us regain our "bearings." Once we've found them we're less lost, more empowered. Knowing WHAT we feel removes some of the mystery about ourselves. And knowing what our feelings are ABOUT adds to our sense of power, of control, even if we dread the situation that arouses those feelings.

## How can we use this? How does it help us?

Clarity about a situation and our feelings about it empowers us to look further and gives us options we might not otherwise see while we are lost in an emotional fog. Admittedly, sometimes we want to continue to be lost so as to avoid what we feel overwhelmed by, but that doesn't resolve the feelings. Let's see how we might regain some emotional clarity.

## Empowering questions to ask ourselves

Some situations will be uncomfortable to discuss, but denying their influence is also uncomfortable. By naming them we begin to feel less helpless, clearer about what's going on, what we're feeling and why. And that can begin to lift our malaise. So we might ask ourselves:

- 1) WHEN did I start feeling this way? What was happening in my life when I lost touch with myself? Maybe it was one of these kinds of uncomfortable situations that left us feeling lost:

"It began when my taxes were due and I had no money to pay them."

"A big report was promised and I don't know how to put it together."

"My life partner has been very critical and any response will just make it worse."

- 2) How do I FEEL about that situation? Answering that question is the toughest part because we feel vulnerable, something has gotten to us, thrown us off balance. But it's the most important part because it identifies the inner barriers to resolving the problem.

If we were to summarize our feelings at those times, it would come down to one word: HELPLESS.

We may really FEEL helpless and that there are no options for the resolution of the problem, but are we truly helpless? Yes, as long as we deny our feelings and the situation causing them. By avoiding the situation and the feeling it causes, we are helpless because we CAN'T SEE the options. Options can only be taken if the person looks BEYOND THE FEELING OF HELPLESSNESS.

As an example, suppose you have a life partner who has become constantly critical of everything you do. It seems like they're always on your back and think you can't do anything right. Your FEELINGS about that treatment may be that it makes you furious, put down, and helpless, "If I complain about their complaining, that'll just be proof that I'm 'a whiner.' How can I defend myself if it will just be twisted against me?"

Suppressing your fury will only make it grow. Expressing it to that critic will probably only make things worse between you. But are you helpless? No!

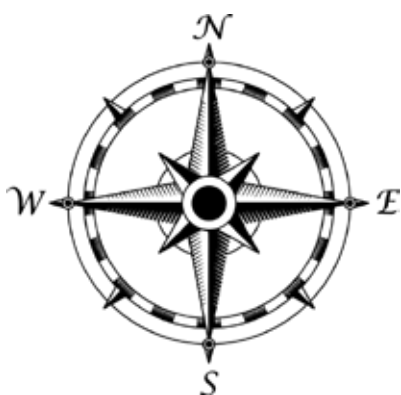
## What are the options here?

- 1) You might organize your thoughts and tell a trusted friend everything you need to tell the critic; get that fury off your chest before you talk with the critic. And clarify your key concerns.
- 2) When you do talk to that critic, LISTEN to their concerns; as painful as that will be, you may find points to agree with. Listening will calm them down. Just like you calmed down when you talked with your friend.
- 3) Don't waste a lot of effort defending yourself. That will just stir up the critic again. Instead, look for common ground: "Neither of us likes to be criticized. Can we find a new way to express our unhappiness with each other?"

What you will surely notice is there is no perfect solution, no perfect response to that problem situation. There is nothing that makes "everything go away." This is where we need to realize that we don't need a "perfect" answer; we just need to make things better. Better can be done.

No rainbows or unicorns here. No Hollywood endings. Just cold hard logic and psychological realities. But as long as we're lost, as long as we don't know what we feel or why we feel that way, as long as we believe "there's nothing we can do," we render ourselves EFFECTIVELY helpless. By taking stock of "where we're at" emotionally, we begin to get clear, begin to empower ourselves, begin to see some path out of "the lost" and into "the found."

*Tony Johnson is a retired university mental health counselor who lives in Ojochal. Occasionally he gets lost writing these articles, not sure what he's feeling or why. But he uses these ideas because they work: [johnson.tony4536@gmail.com](mailto:johnson.tony4536@gmail.com)*



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**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 AA meetings and their locations can be found at: [www.costaricaaa.com](http://www.costaricaaa.com).

### ► **Al-Anon Meetings**

English language Al-Anon meetings are open to anyone whose life has been/is affected by someone else's problem with alcohol. Al-anon meeting information can be found at: <http://www.costaricaaa.com/category/al-anon/>.

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

Meets on the second Wednesday of the month at 11 AM at the Casa de España in Sabana Norte. Casa de España has an elevator so the building is handicap accessible. 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.

(NOTE: change of day.)

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

Meetings are held 4 p.m. 1<sup>st</sup> Tuesday every month at Banana Bay Marina. The Golfito GOVETS have been helping Southern Costa Rica for over 20 years. Contact Pat O'Connell at: [walkergold@yahoo.com](mailto:walkergold@yahoo.com) or 8919-8947, or Mel Goldberg at 8870-6756.

### ► **American Legion Auxiliary**

The Legion Auxiliary meets the second Saturday of each month, at 1300 hours in Moravia. Contact Doris Murillo 2240-2947.

### ► **Bird Watching Club**

The Birding Club of Costa Rica sponsors monthly trips to observe local and migrant birds in various areas of the country. For more information, please visit our website: [www.birdingclubcr.org](http://www.birdingclubcr.org)

### ► **Canadian Club**

The Canadian Club welcomes everyone to join us for our monthly luncheons, and at our special annual events, like our Canada Day Celebration, 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 visit our website: [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**

Costa Ballena Women's Network (CBWN) started in Ojochal with a handful of expat ladies almost 10 years ago. Our focus is networking, community, business, and social activities as well as offering an opportunity to meet new people. Monthly lunch meetings are held the 3rd Saturday of each month at various restaurants with guest speakers talking on interesting topics. For more information please contact: [cbwn00@gmail.com](mailto:cbwn00@gmail.com) and see our FB page - [www.facebook.com/CostaBallenaWomensNetwork](http://www.facebook.com/CostaBallenaWomensNetwork)

### ► **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, 11:00 AM. Contact: [bbrashears0@gmail.com](mailto:bbrashears0@gmail.com), 8684-2526. Facebook page: Costa Rica Writers Group

### ► **Democrats Abroad**

Democrats Abroad meets on the last Saturday of every month at Casa LTG (Little Theatre 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)

### ► **First Friday Lunch**

Each month ARCR sponsors a "First Friday Lunch." All are invited to join ARCR Officers and others for an informal lunch and BS session. There is no RSVP or agenda, just food and meeting new and old friends. Attendees are responsible for their own food and drink expenses. The FFL takes place at 12:00 PM on the first Friday of the month. Gatherings are at the Chinese restaurant, Mariscos Vivo, located behind the Mas x Menos grocery store (located across from the Nissan Dealer) and not far from Hotel Autentico (the former Hotel Torremolinos, where the ARCR Seminars are held).

### ► **Little Theatre Group**

LTG is the oldest continuously running English-language theatre 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 theatre on the first Monday of the month from 7 p.m. to

9 p.m. and everyone is welcome. Membership: Student C2,500, Adult C5,000, Family C8,000. For more information Call the LTG Box Office 8858-1446 or [www.littletheatregruop.org](http://www.littletheatregruop.org)

### ► Marine Corps League

Meets the 2nd Saturday of the month at 11 a.m. at the Tap House at City Place 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

Newcomers Club of Costa Rica (for women) meets the first Tuesday of every month, September through May. Contact: 2588-0937, email us at: [costaricaporo@yahoo.com](mailto:costaricaporo@yahoo.com) or visit our website at: [www.newcomersclubofcostarica.com](http://www.newcomersclubofcostarica.com)

### ► PC Club of Costa Rica

The PC Club meets the third Saturday of each month; social, coffee, doughnuts at 8:30 a.m. The meeting starts at 9 and ends at 11 a.m. Guests are allowed one free month before joining. Meetings are held at the Pan American school in Belén. 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

Pérez Zeledón International Women's Club (PZIWC) was 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 luncheons on the second Tuesday of each month, hosts Ramblers Day on the third Tuesday of each month, and has a Games Day (board and/or card games) 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 website at <https://www.pziwc.org/>

### ► 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. The meeting charge is 4,000 colones for visitors, members 3,000. Membership fee is 12,000 colones and includes listing in the business directory, if desired. Meetings 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.pwn.cr](http://www.pwn.cr)

### ► Radio Control Sailing Club

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

### ► Wine Club of Costa Rica

The wine club usually 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 Women's Club of Costa Rica is the oldest, continuously operating, philanthropic organization for English-speaking women in Costa Rica. The Club is focused on serving community needs in Costa Rica, 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 and further information and a calendar of planned 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 Jose, and English/Spanish in San Ramon. We work on peace and human rights issues. Call Mitzi, 2433-7078 or write us at: [peacewomen@gmail.com](mailto:peacewomen@gmail.com)

"Club members 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; El Residente."



# BUSINESS DIRECTORY (43)

## Important dates in Costa Rica:

**July 25:**  
Annexation of Guanacaste  
(ARCR Office closed)

**August 2:**  
Day Our Lady  
of Los Angeles  
(ARCR Office closed)

**August 15:**  
Mother's Day  
(ARCR Office closed)

**August 29 and 30:**  
ARCR Seminar for Expats.  
Location: Hotel Casino  
Palma Real

## Funniest One Liners

To be happy with a man,  
you must understand him a  
lot and love him a little. To  
be happy with a woman, you  
must love her a lot and not  
try to understand her at all.

According to most studies,  
people's number one fear is  
public speaking. Number  
two is death. This means  
that at a funeral, you're less  
scared of being in the casket  
than doing the eulogy.

Why do blondes have TGIF  
on their shoes? Toes  
go in first!

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?

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Josef Cordero, Telma Rubinstein  
Cosmetic Dentistry

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# Even in paradise...

PARQUEO 1 HORA DESPUÉS GRÚA

NO DESCUIDE SUS COSAS

LAGARTOS POR EL ESTERO

NO HAY SODAS CERCA \*

# ...things can be very confusing!



## Reduce the confusion, join ARCR today!

### Complete residency application services include:

- Translation of necessary documents into Spanish.
- Personal assistance with the application process.
- Legal assistance from attorneys.
- Personal escort to Immigration.

### Seminars on relocating to Costa Rica.

### EN-SP-EN Certified Translation of documents.

### Discounts on:

- Insurance (auto, homeowner, trip. )
- Group health insurance.
- Legal services packages.
- Over 200 hotels, resorts, restaurants, and businesses.

### Personal escort services for:

- Enrolling in the CCSS (CR Social Security).
- Opening a bank account.
- Obtaining a Costa Rican driver's license.
- Obtaining or renewing cédulas.

### Bi-monthly newsletter containing the latest updates on living in Costa Rica.

### Join ARCR for as little as \$100/year and begin your application for residency BEFORE you arrive!

For more information, or to enroll online, go to our website at: [www.arcr.net](http://www.arcr.net), email us at: [info@arcr.net](mailto:info@arcr.net), call ARCR Administration at: (506) 2220-0055, or drop by our offices on Calle 42, Avenida 14, San José, Costa Rica (the ARCR office is on the right.)

\* (One hour parking, all others will be towed / Keep an eye on your belongings / Alligators by the estuary / No restaurants nearby)