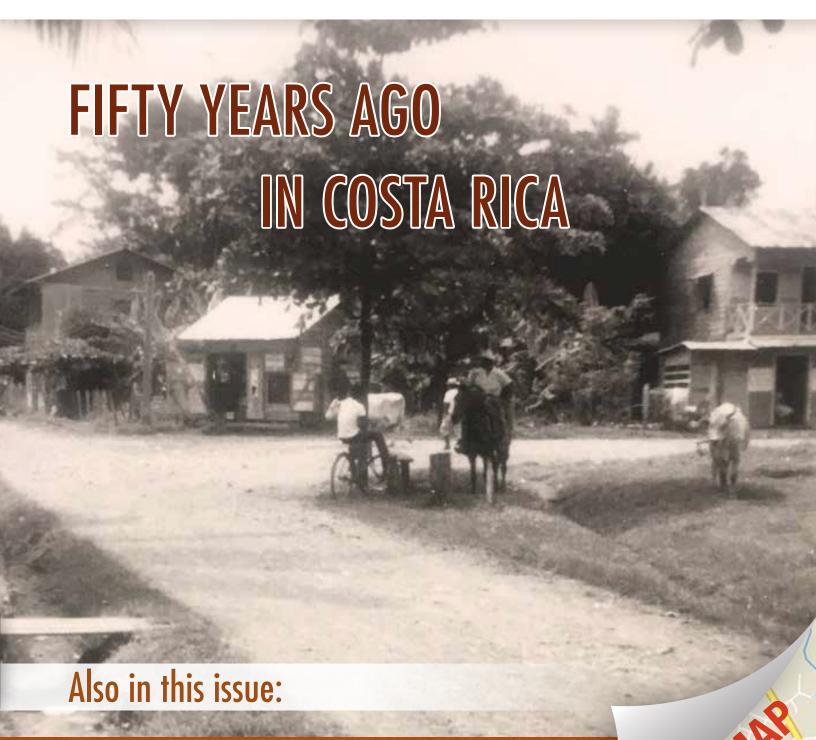
El Residente



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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.

Since 1984 we have been offering reliable **services**, **information** and **advocacy** to Costa Rica's foreign residents. We have the experience and ability to help you with your residency application, immigration, business and financial management, real estate purchases and rentals, property management, insurance, pet importation and much more.

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EDITOR'S NOTE

THIS ISSUE CONTAINS SOME IMPORTANT INFORMATION; four articles in this issue might help you save some aggravation and money.

- 1. If you own a corporation for your business, house, or car in Costa Rica, be sure to look at Legal Update.
- 2. If you drive a car, read Across the Board.
- 3. If you have a maid or other employee, check out the article Demanda in one of the Guest Columns.
- 4. The information in a second Guest Column, Scams may help you save your sanity and money.

We recommend you read all four.

Are you aware that ARCR has a second website especially for members? www.arcr.cr has been designed to provide current information of interest to members and visitors. The old website: www.arcr.net is still available.

And of course, there is our Facebook page at: www.facebook.com/arcr123 where you can communicate with others and get the latest information.

ARCR is reaching out to all our members in as many ways as possible to keep you informed about the things you need to know. To stay up-to-date, check them all out.

In this issue we lose a popular column; Michael Miller's The View From Downtown is on hiatus while Michael pursues other interests. But, we gain a new series, Senior Living in Costa Rica, by Katya DeLuisa, which will provide important information for our older readers (like your humble Editor) plus there are all the usual columns. All-in-all, another issue filled with good information and good reading. We hope you enjoy it all.

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ACROSS THE BOARD

Notes and News from the Board of Directors

CREDIT CARD PURCHASES / FACTURA ELECTRONICA. Some additional information about the Factura Electronica changes to the law:

- 1. Gasoline stations are exempt from the requirement to issue a Factura Electronica for fuel purchases until June 2019.
- 2. Purchases by credit card for amounts of less than 15,000 colones do not require a signature.

U.S. EMBASSY. Please note that cell phones are no longer allowed in the Embassy. The security desk will NOT provide temporary storage for phones belonging to persons entering the facility and will require their owners to return the phone to their vehicle or arrange for other secure storage while the owner is inside.

SEMINAR. If you have planned to attend one of the monthly ARCR seminars but put it off, maybe you should do it soon; the price of the seminar will increase to \$140.00 USD for non-members and \$120 for ARCR members, starting with the June 2019 presentation.

COURIER SERVICE. The Costa Rica Correo (postal service) is now offering a service called "EMS Courier Service." It provides two-day service for sending documents between the U.S. and Costa Rica. Charges begin at \$35.00 USD.

ROADSIDE VEHICLE INSPECTIONS. burned-out headlight or taillight can cost you \$81 USD! As of January 24, 2019, MOPT, in cooperation with RTV, has put two mobile vehicle inspection stations into service on major roads in and around the metropolitan areas of San José. The use of the mobile stations is designed to eliminate the preponderance of vehicles which have passed the annual inspection, but have developed a fault since last being inspected. The objective is to eliminate vehicles that are not maintained and/or altered for the inspection, and to reduce traffic accidents.

Q. If a Transito (traffic officer) stops me at one of Riteve's mobile inspection stations; can I lose the annual sticker?

A. This is a question frequently asked of the Ministry of Transport (MOPT) and they have given the following answer: The annual Riteve (vehicular inspection) is NOT being performed roadside; it is still conducted at the stations. A vehicle with a current, valid inspection sticker which is submitted to a roadside inspection, and has fault(s) identified, will not lose the sticker. However, when a roadside inspection identifies a specific deficiency, the driver may be fined in accordance with the Ley de Transito (Traffic Law.) Two examples:

- 1. A burned-out headlight (or taillight) can result in a fine of 47,000 colones.
- 2. If the exhaust emissions exceed the established limits, the fine can be 306,000 colones, PLUS the officer may confiscate the license plates and/ or the vehicle. Other deficiencies may receive fines of different amounts.

A roadside inspection request by a Transito Officer is not optional and refusing to submit to a request is the same as refusing to provide a driver's license when an officer requests it. The roadside inspection can take up to 15 minutes if multiple tests are conducted.

NEW LAW FOR COSTA RICA CORPORATIONS.

After creating a near panic, the new Costa Rican law regarding corporations, which was scheduled to be implemented on March 1, 2019, has been delayed; the implementation date is now September 1, 2019. If you have a corporation it behooves you to be familiar with the requirements of the new law, now. For more information read Legal Update in this issue. For assistance, contact the ARCR office or your attorney.

TIMBRES. Costa Rica has discontinued the use of timbres (paper tax stamps necessary to obtain an official document.) The proper procedure now is to go to a BAC Bank and deposit the exact amount for the timbres in a government account, then take the receipt (proof of payment) with you to the agency for which the timbres have being paid, to obtain the needed document.



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6 DAY IN THE LIFE

By Allen Dickinson

Things That are Different

am going back to an old theme here, but the culture of Costa Rica is a constant source of amazement to me. Here are a few differences I have observed.

In Costa Rica you can:

- Stop in the traffic lane of a street and (maybe) turn on the hazard warning lights while you take a quick run into a store.
- Dump your household gray water (sinks, showers, washing machine water) into the street.
- Drive toward oncoming traffic with high beam headlights AND auxiliary lights on.
- Have your water meter physically removed if you fail to pay the bill on time.
- Store propane containers in a designated "Smoking Area."
- Get broken things "fixed" that would be deemed "unfixable" and thrown away back home.
- Hand out half-once samples of rum, vodka, scotch, wine, etc. to passers-by in a grocery store. (But never bourbon. Boo!)
- Blow your vehicle's horn for any reason. This one requires expansion vehicle horns are mandated to operate, by CR law, and it is easy to see why Ticos tend to use them a lot. In more sophisticated countries car horns are rarely used, except as a last minute warning or to signal great displeasure. In some places their indiscriminate use can even net the user a fine. In Costa Rica, however, vehicle horns are used in a multitude of other ways:
 - To signal the vehicle(s) ahead that the traffic light has changed.
 - To notify other potential travelers you are approaching when entering a blind corner.
 - To say "here I am" (often used by motorcyclists riding in a blind spot but intent on passing).
 - To say "I'm waiting outside hurry up."
 - To pass a greeting to someone in another car or walking on the sidewalk.

- To notify another vehicle, for instance one emerging from a parking space, that, "I'm coming, and I don't intend to slow down for you."
- To request permission to turn or merge ahead of you, and, or, to say, "Please," or "Thank You," for allowing them to turn or merge.

For the expat driver who is used to regarding any occurrence of horn blowing as a signal of imminent danger, a bit of confusion can occur when they encounter a random horn blast; the standard reaction is, "What did I do wrong?"

Other things I find unique to Costa Rica:

- New vehicles sold here are not available with "cruise control." (Where could you ever use it?)
- Food stores employ people who constantly arrange the packages on the shelves so that the shelf always looks full.
- When conducting a sale, clothing stores will frequently put the mannequins in their display windows "naked"

 that is, without any covering or clothing. (That gives a new meaning to "half-off" sales.)
- Circuit breakers, or even glass fuses, are not often found in older Tico homes. Commonly, the main distribution point for all household electrical service will be a single, old-fashioned knife switch, without fuses, and with bare wires and connections exposed. These are often located in the bathroom where an uncovered "box" may also do double duty as a medicine or storage cabinet.
- Many Ticos are obsessive about keeping up their vehicle's appearance – they don't comprehend the gringo attitude that a vehicle is an appliance to be used and not necessarily cleaned frequently.
 - (However, doing routine maintenance things, like changing the oil, is sometimes overlooked.)
- Possibly due to the effects of the sun and problems with the underlying structural materials, Ticos frequently repaint their homes. Often, when they do, they will change the color; one year a house will be yellow with a black fence, the next year it will be orange with a brown fence. This can mean problems

with "addresses" because they are frequently keyed to a general physical description. So, if your address is something like: Heredia Oeste, Walmart, 300 metros sur, 30 metros este, cerca la casa verde (next to the green house, 300 meters south, 30 meters east of the Walmart in West Heredia), and your neighbor changes their house color from yellow to green, mail and bill delivery can suddenly cease (or you might find you are getting mail and bills for some other casa.)

- Although Ticos will paint their houses bright, pastel colors (orange, yellow, and green are popular choices) that pallet does not extend to their vehicles. White, silver, grey, pale gold, and maybe black or dark blue, are the most common. Looking at a parking lot is an exercise in bland.
- TV stations often have no commercials (which can occur randomly during a program) between program breaks, but instead will run a half dozen or more program promos back-to-back. (And they will run the same ones over and over and over and over and...)
- I was going to make a "cute" entry about Bimbo bread and how the word "bimbo" has a totally different

connotation in North America. That is, until I learned that Bimbo is one of the world's largest bakery companies (they are in 19 countries worldwide) and have a large presence in the USA and Canada. In fact, Bimbo Bakeries USA is the nation's largest bakery company and they market under many well known brands, such as Entenmann's, Thomas', Arnold, Earthgrains, and Sara Lee. (Yes, THAT Sara Lee.) So, now when I see their corporate logo emblazoned on the shirt of some pretty girl on the street, I know it's not a personal reference.

• Last, a safety tip: If you encounter a three-or-four-foot tall plant of some sort (living or dead) suddenly "growing" up out of a paved street where there was none before, possibly with a plastic bag or beer can attached, it's not some tropical freak of nature, it's a sign that there is a major hole in the road (possibly where someone has stolen a manhole cover) that should be avoided. Someone has kindly put the object there to warn other motorists to avoid it.

Of course, this short list is only the tip of a large iceberg of many things that are different here. More another time.

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8 MONTEVERDE MOMENTS

by Marshall Cobb

The Malloper - Parting is Such Sweet Sorrow

s part of a never-ending battle to organize the garage, I recently encountered an artifact related to something I had hoped to forget – the Malloper. It was the Malloper's old radiator which, like most of my theories, doesn't hold water.

Last week, in a one-sided negotiation that came on the heels of multiple price reductions, the mistake from Korea at last found a new owner in Santa Ana – a town far, far away. A friend of mine, connected with a mechanic shop in that largely upscale burg, handled everything for me.

The arm's length nature of the transaction was not an accident. After all of the time and money I'd spent on what could reasonably be described as the worst car in Costa Rica, I wanted two things:

- 1) For the new owner to receive a full, fair impartial disclosure of the Malloper's...attitude, and...
- 2) Most importantly, I never wanted to see the car again. A sale conducted in Santa Ana seemed like the best possible way to achieve my goals.

My friend had called me to let me know that, after three months, he finally had an offer. "You won't like it," he warned.

"As long as it's not an exchange involving chickens or a piece of land on the beach owned by a distant relative, I'll take it," I replied.

"OK. We're putting the battery back in now for a test drive. I'll let you know how it turns out."

I hung up, not entirely confident in the outcome. My friend had pulled the battery to save it from dying of neglect, and he and I were also very aware that the lack of a battery seriously cut down the odds of a spontaneous electrical fire (something the Malloper had already experienced).

A few hours later I received another call. It was done. The cash would arrive the next day, and the Malloper would never again drop a splash of oil or a mysterious, random bolt in my driveway.

I experienced a strange, surprising emotion. The best parallel I can think of is how you feel when you truly, finally reach the end of a relationship. Sure, it might've been dysfunctional, one-sided, there might have been betrayal and even wanton disregard of your feelings, but parting is indeed such sweet sorrow.

Thing #2 was with me when we drove down to Santa Ana a couple of days later to pick up the money. While Thing #2 had heard me talk at length about the sale of the Malloper it was, as usual, all new to him this day.

"So, we're never going to see it again?" he asked.

"I hope not," I replied.

"Huh."

I snuck a quick glance in the rear view mirror and saw his sad face. Thing #2 had never had to repair the Malloper. His primary memories were likely fond ones involving my lax rules for the car that allowed him to crawl all over the seats and the roof while performing experiments in the back—rules significantly different when it came to anything else I owned. He probably didn't remember when the Malloper had elected to die on the freeway on our way to



the airport for a family vacation, or when the suspension had spontaneously fallen apart (twice), or the fire.

When we pulled up in front of the shop and I stared at the spot where the Malloper had sat. In its place was a much newer, nicer car, also for sale (I learned later that it was there for repairs because the owner had entrusted it to a used car lot to sell, and instead, the lot owner had used it for personal, off-road joyrides and, in the process, destroyed the suspension).

I waited somewhat patiently for Thing #2 to get out of the Narco-mobile. His ability to drag out an exit due to the complete disappearance of his shoes is legendary. Rushing him, I'd learned, was counter-productive. As I waited I looked around the street, taking in the sights and sounds. My gaze ended at another auto shop directly across the street, and my heart skipped a beat.

There, lurking in the shadows, was my ex. From the distance, with the help of poor lighting, she looked great. I continued to stare at her as my friend the mechanic/salesman emerged from his shop and followed my eyes.

"Oh," he laughed, "forgot to tell you that the buyer was the guy across the street!"

Thing #2, who had finally managed to put on his shoes, emerged from the Narco-mobile and pointed across the street. "Look, Daddy – the Malloper!"

I frowned at him, and the universe, then hustled everyone involved into my car so we could head to breakfast and put as much distance as possible between my ex and I. I tried not to think about it as I toyed with my food, but it did bother me at some level that I was possibly going to see that cursed car every time I visited my friend in Santa Ana.

I could not help but sneak a glance across the street when we returned to the shop and was overjoyed to see that the Malloper was gone. Perhaps, I thought, this other mechanic had already lost his patience and buried it in a shallow grave.

As my friend got out of my car he laughed and pointed at the intersection down the street. The Malloper sat idling at the stop sign. It wasn't on fire and no parts dangled dangerously close to the ground. Instead, a small crowd of people was gathered around it as the new owner laughed and smiled as he showed off his prize.

I felt sick. Back to the relationship analogy: you generally want your ex to be happy – but you sure don't want to see it. I had poured untold time and money into the Malloper and received only rejection in return. Seeing the vehicle running and making someone happy was akin to seeing your ex – the

one who said she didn't want kids – pushing a double stroller while holding hands with a man whose hair was better than yours on its best day. Breakfast did its best to return to my mouth. I did not remember eating bile.

My friend, still giggling at my reaction, shut the door and went back to his shop. My inner turmoil and I drove toward the intersection where the Malloper was still receiving praise from the masses. The new Tico owner could not help but see my stare and gave me a curious look in return. I thought about stopping, getting out and telling him to guard his heart, and his wallet, lest he too suffer a series of betrayals. But the Malloper's headlights – the ones that are permanently cock-eyed and put out only about 23 percent of the light needed to see – caught my gaze; it was time, they said, to move on.

I took that idea to heart and drove away. Now, with the aged, rusty radiator in front of me, I see that it was the right decision. I will indeed move on and think of the Malloper no more – right after we use the radiator as the backstop for BB gun target practice.

You can read more about Marshall's life in the Monteverde community by going to: w.marshall-cobb.com





n December 2015, the Cabécar Project Team had an especially fun-filled trip in the pouring rain to the Simiriñak/Paso Marcos indigenous community on the Rio Pacuare in the Talamanca Mountains above Turrialba. Along with the usual food and supplies, we carried small gifts that we remembered from our own childhood, such as jacks, paddle balls, and neon tops which spun gaily across the classroom floor. We even had a retired clown with us who entertained the children with soap bubbles and balloons.

In the midst of the festivities a solemn note was passed to us by Richard Segura, a staff member at the school. In it he told us of a family in need who lived a nine-hour walk from the end of the last road, and required the crossing of three fast-moving rivers to get to the school where we were. There were five children, all under the age of ten, who cared for their aging and feeble grandparents; we were told that their mother died from the bite of a poisonous snake and the father was presumed drowned as he was going for assistance.

Richard showed us some photos he had taken of the children in their dirt-floor home, which was mostly open to the elements.

The only way to reach the children was by foot or on a horse, following the paths that crisscross the Talamanca mountain range. On his first trip, Richard's horse had slipped in one of the rivers and a stick had impaled the horse's abdomen. The horse later died from the injury. Over time we supplied replacement horses, as well as food and supplies for the children. During the next three years Richard made many trips to visit the

children and we knew they were doing well when they requested a broom to clean the floor and a brush to use with soap to wash their clothes in the river.

From the photos that Richard had taken on each visit, doctors were able to determine that the oldest girl had asthma and the youngest boy had intestinal parasites.

Fast forward to our trip in December 2018 (as recounted in the

"Making a Difference" article in the January/February 2019 issue of El Residente) and on this trip we were finally able to meet these fine young people. They are growing up well and now have the support of family members, who were finally located last year.

On this visit we were accompanied by two young doctors, Dr. Andres Garcia and Dra. Mariam Soto. They were able to confirm the diagnoses that had been made from the photos, and prescribed appropriate medication. They will be following up with instructions in the Cabécar language and plan another visit to the area again soon.

Included with this article are two photos. One is of the children three years ago, the other is as they appear today. We wish them healthy and happy lives ahead!

The Cabécar Project Team wishes to thank ARCR for their generous support. Without their contributions of staff time, energy, and money, the project could not exist. We also want to give a huge thank you for the contributions of other donors, plus the unselfish involvement of volunteers and other participants, without whom the Project would not work.

If you would like to become a member of the Cabécar Project Team, or contribute to the Team's future efforts, please contact Martha Rollins at: rollinsmartha@gmail.com or Terry Wise at: ticoterry33@gmail.com

Editor's Note: The photo on page 35 of the January/February 2019 issue, a photo captioned "Five orphans," was misidentified. It was a photo of other children who attended the fiesta. We regret the error.





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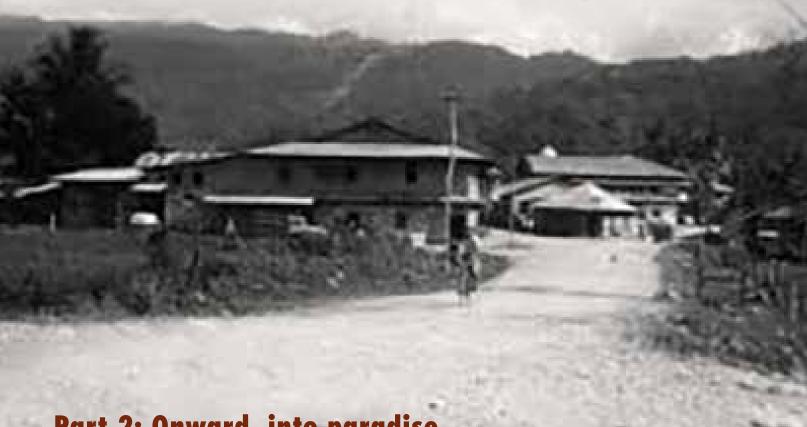
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12 FIFTY YEARS AGO IN COSTA RICA

by Steve Johnson



Part 2: Onward, into paradise

fter a harrowing flight via a small aircraft from San Jose to Golfito, and riding a "chicken bus" to Villa Neily, I boarded a second bus to Paso Canoas, the final leg of my journey to my Peace Corps assignment, the village of La Cuesta.

The sun was setting behind some palm trees as the rickety old bus came to a stop. I had arrived at the village of La Cuesta, where I was to live for the next two years. Although totally exhausted from the trip I felt exhilarated. This was the fulfillment of a lifetime dream. But now, when I looked out the window and saw the whole village standing there on the dusty road waiting to meet me, I was suddenly gripped with fear. What if I weren't up to the task? I let all the other passengers get off first, then took a deep breath and headed for the door with my suitcase.

As I set my feet down on the roadway, suddenly everyone became tongue-tied. People smiled and fidgeted nervously. I looked around at the crowd, smiled and nodded my head. Finally a man stepped forward and

stammered, "Bienvenido a La Cuesta." I stuck out my hand and shook his. Another man took my suitcase and a beautiful, barefoot, little dark-skinned girl with blond kinky hair and green eyes took my hand and led me to the schoolhouse. There the man who had first greeted me explained that it was the end of the school year, the teachers were leaving the next day, and I could sleep in the school auditorium that night. After that I could have the school principal's bedroom until I found a place to stay permanently.

Shortly afterward an old, shriveled-up woman came by and introduced herself. Her name was Conchita and she had the only boarding house in the village (there were no restaurants). She told me she had dinner ready for me. For the next year and a half I took my meals at the boarding house and was charged \$20 a month. I had steak twice a day, lots of rice and beans, and Conchita made an excellent cup of coffee and the world's best fried plantains. Everything was cooked on a wood stove.

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After dinner I began going around the village from house-to-house to introduce myself. I was kind of shy, but I knew that my success as a volunteer would depend mainly on my ability to get along with the people. I spent more than a month going around the village and the farms in the area, introducing myself and getting to know the residents. I had been afraid La Cuesta would be like Villa Neily (where I had changed buses) which I thought was kind of like Sodom and Gomorrah, but as it turned out, to my great relief, La Cuesta was a quiet farming community.

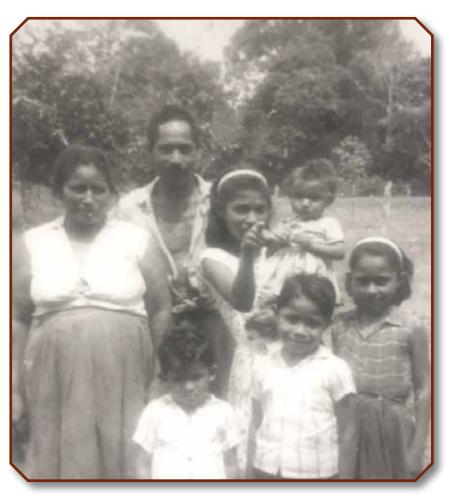
Everything in La Cuesta centered around the village square, or plaza. It was grass and served several functions during the day, in the following sequence: At seven in the morning the school children lined up in the plaza and did their daily physical exercises before going to class. From the time they finished until noon the border guards let their horses graze on it. From noon until mid-afternoon the plaza was empty and nothing stirred in the village. In the late afternoon, when the village came back to life, the children used it as a soccer field. At night it was filled with thousands of fireflies and, some said, ghosts — La Cuesta was built on the site of a pre-Columbian burial ground.

The elementary school was located on the north side of the plaza. It included six classrooms, an auditorium, nutrition center, principal's office, and school garden. On the west side was Pizzaro's Pulperia, the Chang Trading Company (a glorified pulperia), Domingo Reyes's bar, and Parajeles's Refreshment Stand. On the south side was the police station, the border guard post, Conchita's boarding house, and the mail/telegraph office. On the east side was the Catholic Church, Angulo's General Store, Aurelio's Cantina, and an on-again, off-again pool hall.

There was no running water in the village and most people bathed in the river, although the school and church had



A typical house in La Palma



Campesino family

El Residente 14

rainwater collection systems. Aurelio, who owned the biggest bar, had a gasoline-powered electric generator that ran in the evening from six to nine. On Saturday he ran it until midnight. Wires had been run from his bar to the school, Angulo's store, and the border guard post, so they had electric lights, but the main function of the power plant was to provide juice for the jukebox in the bar. The jukebox was the life of the village and the most popular songs were by the Sonora Santanera.

In those days most people got around on foot, bicycle, or horseback, and every business had a hitching post out front. Out of the 500 hundred people in the village, only two had pickup trucks, two had cars, and four or five had motorcycles. There were three buses a day that came down the road from Paso Canoas. From there you could take another bus to Villa Neily, where you could catch the Tracopa bus to San Jose. If you got on the 6 a.m. bus in La Cuesta, you arrived in San Jose at five in the afternoon, a grueling eleven-hour trip. There was also a landing strip about a block and a half from the village square. The terrestrial transportation infrastructure was so primitive in 1968 that every village had a landing strip with daily plane service to San Jose. The plane ride took only 50 minutes, but was astronomically more expensive than the bus.

Not only did I have to get used to the Costa Rican culture, but being a city boy I also had to adapt to living in a small, rural community. Here everybody knew everybody else and you were expected to greet people you met on the road by name, and it was customary to stop and chat about their family, the weather, or whatever. Anything less would be considered an insult and you would be "un orgulloso" (stuck up).

About a third of the people in La Cuesta were Nicaraguan, which seemed odd, being on the Panamanian border rather than the Nicaraguan border, but when the United Fruit Company had moved its operations from the Caribbean side of the country to the Pacific side, they did not allow the blacks to make the move, so Nicaraguans took their place on the new banana farms.

There were also a lot of Panamanians living in La Cuesta. When the town was founded back in the 1920s (the first structure was Domingo Reyes bar) it had been inside of Panama. But then a war broke out between Panama and Costa Rica over exactly where the border was located, and it was decided, through international arbitration, that La Cuesta was in Costa Rica, so the Panamanians living there became Costa Rican citizens.





Author, 1968



Julio Chato, father of 16 children

Families were very large. Of the 500 or so people who lived in La Cuesta, about 360 of them were children. Julio "Chato", a Nicaraguan who lived on a farm south of La Cuesta, held the record for the largest family; he and Señora "Chato" had 16 children. With no electricity there were no televisions or light bulbs and people went to bed by 7 or 8 p.m.

Most days the temperature reached at least 90 degrees, so people got up between 4 and 5 a.m. to avoid the heat. By the first rays of morning light farmers were in their corn or bean fields ready to start the work day. By noon they knocked off and went home for lunch and a siesta. As the saying goes about the tropics, "only mad dogs and Englishmen go out in the noonday sun."

So, with no TV, only a few transistor radios, and almost no books, what did the Costa Ricans do for entertainment, other than listen to music on the jukebox? They developed storytelling into a fine art. And of course, there was also gossip. As one villager put it, "pueblo pequeño, infierno grande" — small town, big hell. And although there was some gossip, almost all of what I heard were jokes and good-



Children in front of the school in La Cuesta

natured stories. Costa Ricans have a wry sense of humor, which I took to immediately.

I developed a wonderful friendship with Conchita, my old Nicaraguan cook. She had a gruff exterior, but inside she was a kind-hearted person. Conchita made it her business to know the daily scuttlebutt around the village. As a volunteer I made a lot of rookie mistakes, but fortunately Conchita took me under her wing and gave me consistently good advice, which, unfortunately, I was not always wise enough to take.

Near the beginning of my stay I went out to another village deep in the jungle to help out with a community dance on Christmas Eve. Conchita warned me that it was a lawless area and things would get out of control. But I ignored her and things did, indeed, get out of control in fairly spectacular fashion. Luckily no one was killed.

A year later I got involved with an unsavory bunch of people who eventually turned on me. Again, Conchita had warned me, but being young and foolish, I ignored her. In fact, I even remember telling her, "What do you think they're going to do, shoot me?" In the end I was

confronted at gunpoint at the landing strip while waiting for the daily plane from San Jose. The man with the gun pulled the trigger but all the gun did was make a clicking noise; the bullet was a dud. Fortunately for me, before he could pull the trigger a second time, Conchita threw herself between the two of us and saved my life. She gave the man a tongue lashing and he sheepishly put the gun away. From that day forward I took her advice, no questions asked. And when it came time for me to ask for the local school teachers hand in marriage, I, of course, would not have dreamed of doing so without Conchita's approval. She approved and 50 years later I am still married to that school teacher.

Next: Settling In.

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

17

by Rómulo Pacheco

New Law for Corporations Affects Expats

THE FOLLOWING ARTICLE CONTAINS IMPORTANT INFORMATION REGARDING THE REGISTRO DE TRANSPARENCIA Y BENEFICIARIOS FINALES – THE NATIONAL REGISTRY OF CORPORATE SHARE HOLDERS.

THE DATE FOR THE IMPLEMENTATION OF THE LAW HAS BEEN CHANGED TO SEPTEMBER 1, 2019. THE BELOW ARTICLE REFLECTS THE CORRECT DATES FOR FILING.

Law #9416, which is the Law to Improve the Fight Against Tax Fraud (LEY PARA MEJORAR LA LUCHA CONTRA EL FRAUDE FISCAL), has been approved.

he important part of this law for ARCR members is that Chapter II, Article 5, obligates all corporate structures, including Sociedades Anónimas (SA) or Sociedades de Responsabilidad Limitada (SRL) to be registered with the Registro de Transparencia y Beneficiarios Finales, a registry which has been created for this matter. This registry requires all corporations to provide the names of the corporation owners and amount of their percentage of shares of the corporation. The information MUST be provided each year in accordance with a specific timetable. The timetable is based on the last digit of the corporate ID number and the dates for filing are as follows:

0 and 1- September 2019

2 and 3 - October 2019

4 and 5 - November 2019

6 and 7 – December 2019

8 and 9 - January 2020

The person who is responsible for registering the corporation information is the corporation's signing

authority; the corporation president (S.A) or manager (S.R.L). In order for the signing authority to be able to register the corporation, this person is required to have a "FIRMA DIGITAL" or Digital Signature, which is obtained from local entities such as banks.

However, a Digital Signature can only be obtained by citizens or legal residents of Costa Rica. This represents a legal barrier that prevents foreigners who are not residents (persons who are in the country on a Toursit Visa) from complying with the law. Therefore, the only way for those who do not have, or cannot obtain, a digital signature is for the shareholders of the corporation to grant a Special Power of Attorney to either a citizen or legal resident of Costa Rica.

ARCR is prepared to assist our members in complying with this requirement. Please call the office to get a quote for this service.

Members should be aware that the mandated registration and information needs to be submitted in accordance with the schedule the Tax Authority has created (above); noncompliance can result in large fines and penalties.

Rómulo Pacheco

Attorney at Law, Notary Public

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18 ON THE GRID

by Ivo Henfling

Is Owning a Jungle Home a Good Idea?

ave you ever thought about living in a jungle home in Costa Rica? Somewhere that you can hear the howler monkeys calling and the surf breaking when everything is quiet? I'll bet you have. You will find the best and most incredible jungle homes in the Caribe Sur of Costa Rica, a secret haven where the beach meets the jungle.

I just got back from a couple of days in Puerto Viejo, the one east of Limón. (Its full name is really Puerto Viejo de Talamanca, not to be mistaken with Puerto Viejo de Sarapiqui.) It has been a while since I visited El Caribe Sur. My affiliate agents appreciate my visits once in a while, but I certainly hate the drive from Escazú on Route 32 (you can't call it a highway). It is, in my opinion, one of the worst roads in the country to travel. A Chinese company is working to turn it into a four-lane road, but I doubt it will make any difference; the new Limón port is creating an amazing amount of container truck traffic to and from the Central Valley. But, if you don't have to make the trip often, it may not be a problem for you.

Once you get past the Limón airport the panorama changes tremendously and it becomes a tropical paradise. On a straight stretch, on your left, you will see miles of white sand beaches (where it is actually too dangerous to swim due to rip currents.) On your right, there are miles of banana plantations. But that ends when you get to Penshurst, where the ambiance changes drastically.

Cahuita-Manzanillo

In the 40-minute drive, just 29 miles of coastal highway (on Routes 36 and 256), you will find several beach towns that are interesting and fun locations to look for a jungle home. Not only do you have a choice of towns and beaches to pick from, each has a different lifestyle to offer.

Cahuita is still pretty simple without much to show for itself. There you'll find the lifestyle is mostly Caribbean Rasta. In the past this lifestyle was very dominant in

the other towns too, but I really don't get that feeling as much anymore.

You'll find Puerto Viejo has a more urban lifestyle with shops and many restaurants of various specialties and budgets. You can enjoy typical Caribbean food, like rice 'n beans and patí, but there are also Thai, Italian, Chinese, seafood, and even vegetarian offerings to choose from.

For a much quieter and laid back lifestyle, you have a good choice among Playa Negra, Cocles, Punta Uva, and Manzanillo. If surfing is your pastime, you'll be better off in Cahuita, Playa Negra, Playa Chiquita, or Puerto Viejo. For nice, quiet swimming, better stick to Manzanillo and Punta Uva.

The canopy. In any of those places there are some lovely properties under the rain forest canopy you can buy. Or you can build. But, can you keep the termites out? The choice of building materials for the construction of a jungle house in the Southern Caribbean is more important than you might think.

The water. It can rain a tremendous amount during the rainy season in the Southern Caribbean. When you visit you'll see many houses are built on stilts. If climbing stairs isn't attractive to you, can you buy or build a jungle house that is not on stilts? You can only find out when you talk to someone who has lived there for a long time, like our local agent, José Tercero.

Concession or titled property. Concession properties are mostly beach properties which are affected by the Maritime Zone Law and are not subject to private ownership; their possession can be compared to a lease from the government for a specific period of time. Titled property is registered in the National Registry. There, you can determine all relevant aspects of a specific property, such as the permissibility/prohibition for transferring the land to a third party.

Before you sign that check, in case it's love at first sight, contact your lawyer. Some sellers and agents won't tell you that all beachfront, and almost everything on the east side of route 256, is Concession property. Also,

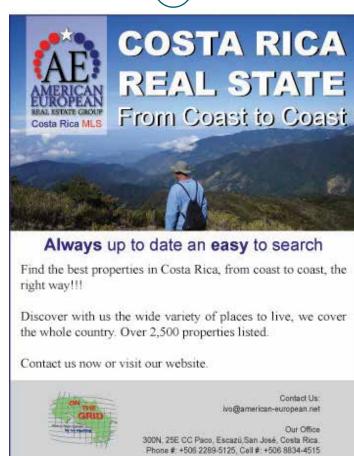
there is a lot of protected land in the area, such as the Gandoca-Manzanillo National Wildlife Refuge, which is Titled property. So be careful.

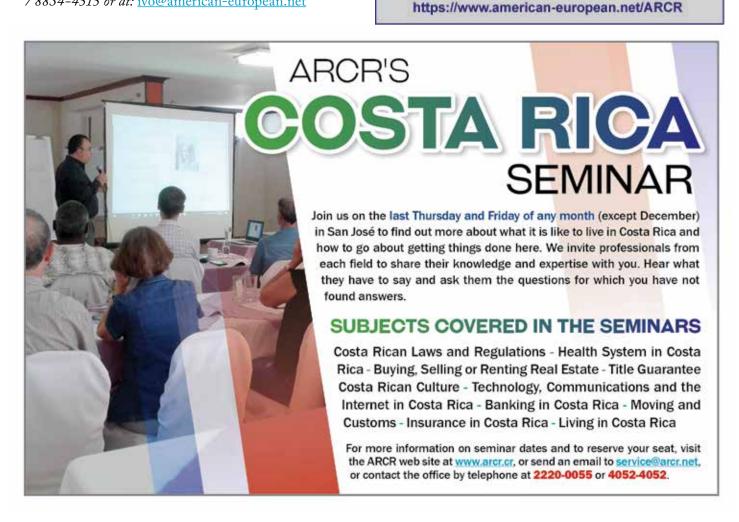
Purchasing a jungle home in Playa Cocles can be a really great idea if you know what to look for. You want to match your purchase to your lifestyle, so visit in person and talk to someone who is knowledgeable about the area and about the pitfalls of buying and living there.

And, to make sure you're legally safe, it is very important to talk with your lawyer BEFORE you write someone a check. If you don't do your due diligence, before you know it, you can have purchased land that you can't own or build on.

Even if you don't plan to live on the Caribbean side of Costa Rica, make a visit. It is a beautiful area and I'm sure you'll love it.

Ivo Henfling is a Dutch expat who has lived in Costa Rica since 1980. He founded the American-European Real Estate Group in 1999, which was 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







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

Email: 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

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

Spanish Embassy

Phone: (506) 2222 1933 **Address:** Calle 32, San José **Hours:** 8:00 AM – 4:00 PM **Email:** emb.saniose@maec.es

Emergency assistance: (506) 6050 9853

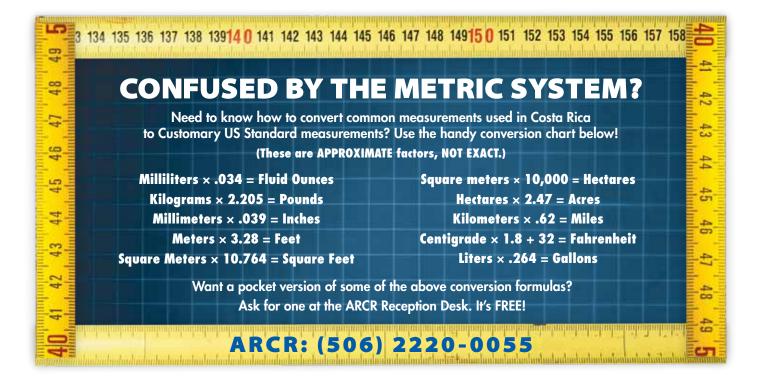
Venezuelan Embassy

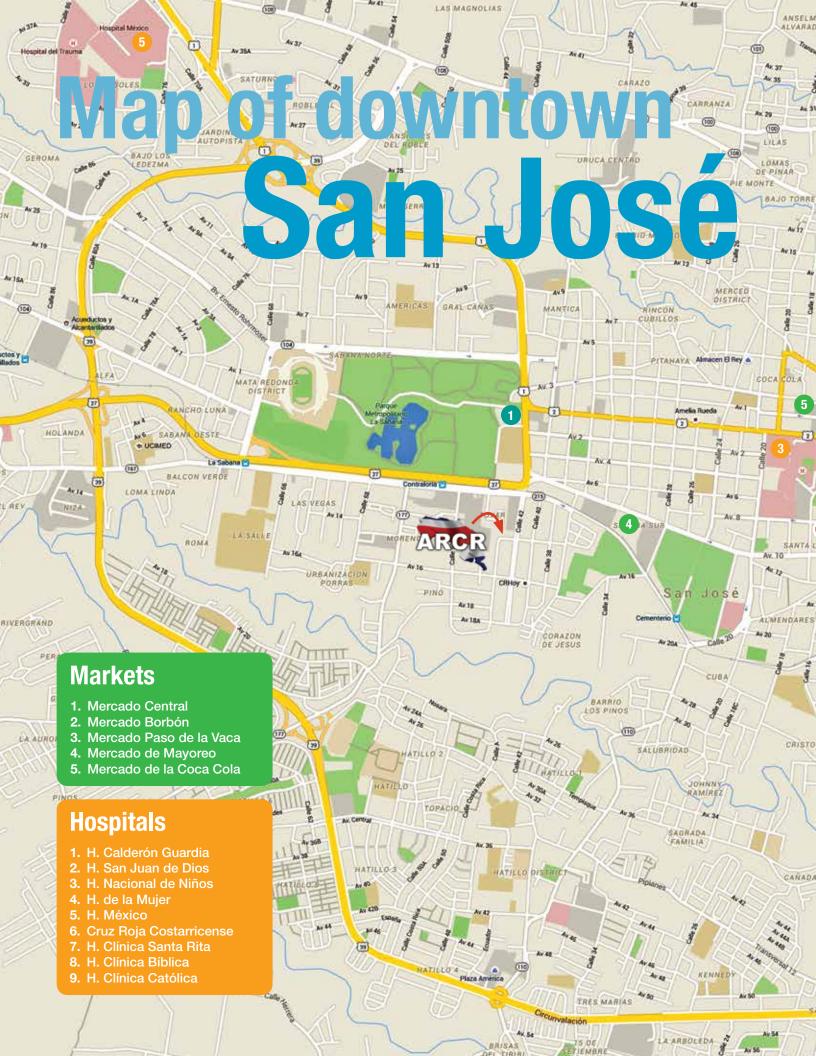
Phone: (506) 2220 3704, 2220 3708 Address: San Pedro, Los Yoses, 50 metros antes de

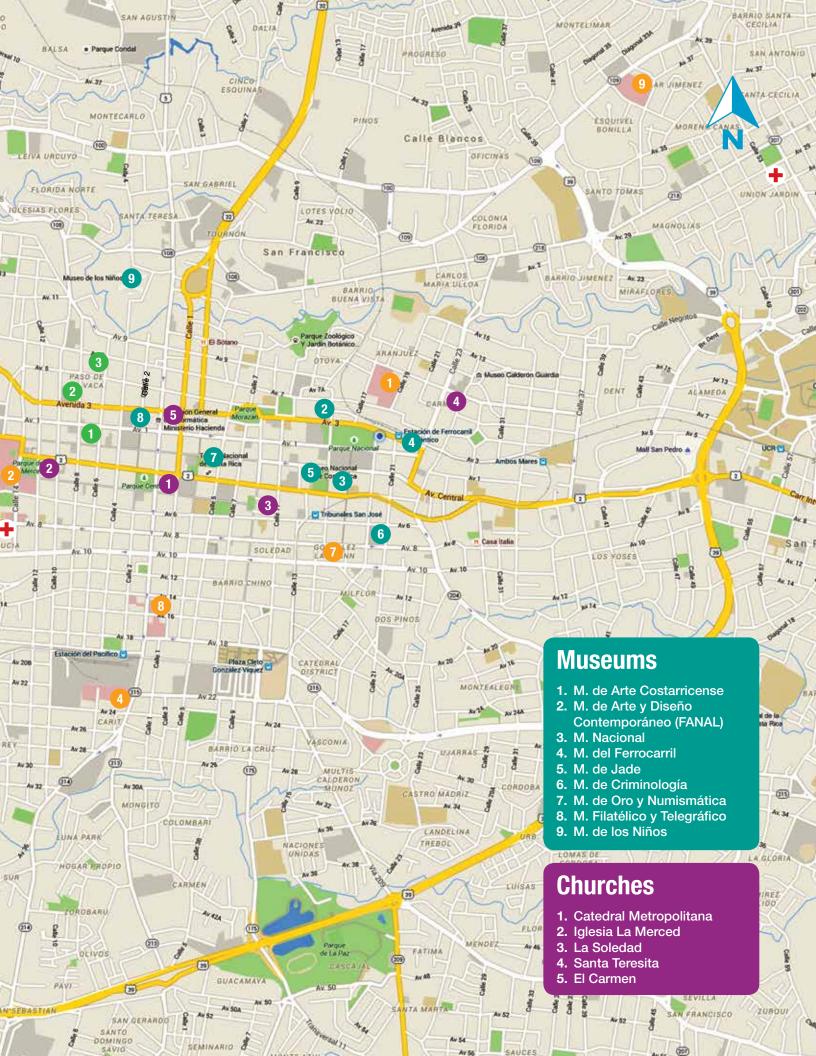
finalizar la avenida 10.

Email: embv.crsjo@mppre.gob.ve and embavenezuelacostarica@gmail.com

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







24 FROM THE EMBASSIES



It's that time of year again, the time when we receive an increased number of inquiries from those citizens on Social Security, including SSI and SSDI, who are living in our service area and who have not received their benefit payments.

The interruption of benefits is the result of a rule that those persons residing outside the United States who receive their benefits through foreign bank deposit must periodically complete and file a Foreign Enforcement Questionnaire (FEQ) with the Social Security Administration. The Social Security Administration notifies beneficiaries of the need to file the FEQ throughout the preceding year, by letter, with a follow-up letter in the fall.

Starting in February 2019, payments to Social Security beneficiaries who did NOT complete their FEQ in 2018, as applicable, will be suspended. As a result, the Federal Benefits Unit (FBU) in San José receives an increased volume of calls and inquiries from across the Latin American and Caribbean regions. Given the heightened call loads, we want to share the following guidance from the Social Security Administration.

FEQ? Am I one of the people who need to submit one?

- For all minor children beneficiaries and adult beneficiaries who receive Social Security benefits through a representative payee, FEQ form SSA-7161must be submitted EVERYyear.
- For adult beneficiaries whose social security numbers end with numbers 00-49, FEQ form SSA-7162 must be submitted during EVEN numbered years.
- For adult beneficiaries whose social security numbers end with numbers 50-99, FEQ form SSA-7162 must be submitted during ODD numbered years.

So, if your Social Security number ends with numbers 50-99, you need to submit the FEQ in 2019. Also, if you receive your benefits via a representative payee, you must submit a new FEQ.

Where can I find these forms?

- For all minor children beneficiaries or adult beneficiaries with representative payees, form SSA-7161 can be found at: https://go.usa.gov/xEUTr
- For all other adult beneficiaries, form SSA-7162 can be found at https://go.usa.gov/xEUTg.

Social Security payments suspended as a result of failure to submit an FEQ will be restored 5-10 business days following submission of the proper form.

My benefits payment didn't come on schedule! I think they may already have been suspended. What do I do?

Follow these two steps:

- 1. Download and fill out the form that fits your circumstances. Once you have completed it, email it as a scanned PDF to: sjregion@ssa.gov, with the subject line "FEQ-Costa Rica-(your last name)" or Fax it to +506 2291-1032.
- 2. Mail the original completed and signed form to:

Social Security Administration

Wilkes Barre Data Operations Center

Attention: FEQ Analyst, FEQ Forms 7161-7162

1150 East Mountain Drive, Room 341

Wilkes Barre, PA 18702-7997

After receiving your e-mail or fax, the Social Security Administration needs 5-10 business days to reinstate payments.

I'm working on obtaining my residency here in Costa Rica. They're asking for a letter from the Embassy summarizing my benefits to prove my income. How do I get that document?

You can receive a "proof of income letter" (also known as a "budget letter" a "benefits letter", or a "proof of award letter") by contacting thet FBU via their online inquiry form here: https://go.usa.gov/xEUTF. There is no fee for this service.

I still have questions. How can I get in touch with a claims representative?

If you wish to call, our claims representatives take public inquiries Monday-Thursday from 9 a.m.-12 p.m./noon at: +506 2519-2228, excluding Federal and Costa Rican holidays. Please remember we are experiencing heightened call loads, so if you cannot get through, please keep trying. You may also email the FBU at: STRegion@ssa.gov.

If you need to visit our FBU in person, it operates on an appointment system. To schedule an appointment, visit: https://cr.usembassy.gov/u-s-citizen-services/social-security



The British Embassy in San José celebrated the 35th anniversary of the UK government's flagship scholarship programme, Chevening, as well as its annual welcome home event for returning Chevening scholars, on 19 February 2019.

The event, entitled "Shaping the Costa Rica that we want: People, Ideas & Actions," provided a forum for Chevening alumni and other experts to examine the current conditions for growth and development in Costa Rica in areas like infrastructure, technological innovation, and attraction of investment, as well as ways in which the country could respond to the complex challenges presented by the rise of artificial intelligence, the impact of climate change, and the fast-changing urban mobility landscape.

In his opening remarks, the British Ambassador Ross Denny reminded the audience that fourteen current or former heads of state or government are Chevening Alumni, including Costa Rica's current President, Carlos Alvarado.



He added, "Costa Rica's Chevening alumni represent a very diverse group whose members hold positions of authority in sectors from medicine, technology and entrepreneurship, to law and politics. They represent an ever-stronger link between the UK and Costa Rica, whether through their government to government work or through partnerships with British institutions and companies."

Speaking on behalf of the recently returned alumni, Ana Cristina Gutierrez affirmed that her time studying in the UK provided a unique experience and gave her the opportunity to, "exchange ideas and opinions with people from different cultures, enhance my creativity, improve my communication skills, and gain greater empathy and tolerance towards others."

The activity, whose presenters included Jorge Sequeira, the Managing Director of the Costa Rican Investment Promotion Agency (CINDE); Luisa Pastor, Director for International Trade at the British Embassy; Mauricio Gonzalez, Transport Director at Regulatory Authority for Public Services (ARESEP); and Andrea San Gil, Advisor to the First Lady on Urban Sustainability and Sustainable Mobility, who also examined the UK's Industrial Strategy, which underlined the need to invest in science and research, nurture future generation's talent and transform the places where people live and work.



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26 GUEST COLUMN I

by Anonymous

Beware of Scams to Take Your Money



Editor's Note: Much has been published about common scams and their evolution. It is human nature to say, "Not me, they won't fool me! I am too smart to fall for one of those!" Actually, it is not always that simple. The people perpetrating these frauds have outstanding computer skills and are experienced con artists who prey on emotions. They can fool even the most suspicious person. The following is a true story of one such victim.

arning! A new scam exists where persons representing themselves to be Hacienda employees are stealing expats' money! Here is how it happened to me:

I received a phone call from a person who represented himself as being from the Ministerio de Hacienda, the Costa Rica tax entity. He spoke Spanish like a Tico and when I did not totally understand him he gave the phone to another man who sounded like an American. The second person said his name was "Jorge" and explained, "I grew up in the States and later learned Spanish in Costa Rica." As I had recently unsubscribed from the Hacienda in order to avoid filing a tax return (because I no longer have a job in Costa Rica) I assumed the call was about that.

Jorge had me go on my computer and access the site "hacienda.go.cr" to create a "factura electrónica" which he said would resolve what he called a minor problem. The address took me to a website that looked legitimate (but failed to show the warning banner about fraud currently posted there). He then instructed me to click on the tab for factura electrónica and then on a sublink, herramienta gratuita de emission de comprobantes electrónica del Ministererio del Hacienda. That opened a partly filled-in form.

The form showed I had two bank accounts, one of which I had closed a long time ago and about which I had forgotten. After I had corrected the form, which was incorrect in several places, Jorge asked me to get a sixnumber code from the bank and enter it. (I obtained

the codes via a hand-held electronic device issued to the customer by the bank. To protect myself from further intrusions, I will not go into detail about the device or the process.)

Jorge was patient while I entered code after code to create the factura electrónica remotely. When I had done that, I received a text message from the bank on my cell phone that contained the name on the receiving account, Bejarano Garcia Franci Daniela.

Somehow, Jorge knew about the message and the name on the account and explained it by saying, "She's a bank employee and it is just a test." During the whole process, Jorge discouraged me from looking at the paperwork that proved I had unsubscribed, and kept saying, "We want to clear up this inconvenience."

After all the requested data had been entered, and before he hung up, Jorge had me delete all of the bank messages, close the website, and insisted, several times, that I should not access my bank account for a couple of hours. He promised to call me back when everything was complete.

I became suspicious when Jorge did not call back as promised and I accessed my bank account online. I first changed the password, but it was too late; all but ninety cents that had been in my account was gone. Thankfully, the balance was minimal and it was not a big payday for the thieves. (Later I would discover that a Bejarano Garcia Franci Daniela was now in the list of accounts I use to pay bills online.)

After discovering my money was gone, I immediately called the bank and blocked my account. I then went to a local bank branch where it took some time to explain what happened, in Spanish, and to have the bank representative verify the hold on the account. I requested a new debit card but as it was the Friday afternoon before Christmas Eve, I was informed that the new card would not be available until the following Wednesday.

When I told some friends about what had happened, they told me that the Organismo de Investigación Judicial, (OIJ), a unit of the Supreme Court of Justice of Costa Rica, would take a report, but they would probably not investigate it because the loss was under \$\psi_200,000\$. Despite those warnings, I decided I would go to the OIJ and report it anyway, regardless of having to spend more time and money to get there. (Their main office is located in the judicial center in downtown San José.) There I met with an officer and reported the crime. Together we filed a Denuncia, including the information about what my research had uncovered. The OIJ representative was kind

and understanding as he completed a four-page report, in Spanish, gave me copies, and thanked me for reporting the incident. He said that the OIJ is aware of this major fraud activity.

Back at the bank, the clerk at the "plataforma" had to learn how to create a report when I told her that an OIJ representative would call the bank.

I received two phone calls from OIJ agents, one on Friday night (in Spanish) and the second the following Monday, when an English-speaking OIJ agent called citing the case number and verifying some of the information I had given. He provided his full name and the name of the man assigned to my case. Since then an agent has been in touch several times. When I returned to the bank for a voucher the OIJ needed, the bank representative was cooperative and told me someone from the bank would call me. Since then I have made so many trips to the bank to complete forms I have lost count. I believe the Denuncia procedure for this kind of fraud is new to all of us.

Looking back, from the methodology used on me to create a "factura electrónica," I suspect that the thief possibly works for the Hacienda, or had illegally accessed Hacienda client files. I now realize that I should have hung up and called the Hacienda (their phone number is 2284-5000 and their hours of operation are between 8 a.m. and 4 p.m., Monday to Friday) and asked if the call was legitimate, before giving any information.

If you suffer such an experience, please understand it is not your fault; the people who conduct these scams are smooth, practiced, and convincing. If you get a phone call from someone purporting to be from a bank or government agency, always check by calling the organization and verify the authenticity of the call to you. (Do not use a phone number the caller may provide, it could be an accomplice.) If it happens to you, file a Denuncia with the OIJ. They want to know so they can put an end to these scams. For information and the addresses of OIJ branches, call 2295-3000 or go to the website at https://sitiooij.poder-judicial.go.cr/



28 GUEST COLUMN II

by Anonymous

¡Demanda!

or perhaps the fifth time, the judge picked up the thick book which contained the labor laws of Costa Rica, held it next to her smiling face as if she was attempting to sell it on the Home Shopping Network, and said, "All that information is in here."

It looked like she expected that I- the Demandado – would buy a copy while I was in this legal proceeding in her office (she didn't stick the landing on the sales pitch when she admitted that she hadn't read all of it). It was all very surreal. I felt the odd sensation of knowing that I was indeed foreign. Alien. More than a fish out of water – a fish in orbit around an alien planet, gasping for oxygen.

I had received notice of my need to attend yesterday's meeting with the judge a little before 5:00 p.m. on Friday. It came via the flashing lights and chirping siren of the police truck parked in my driveway. The officers of Fuerza Publica did not get out of their truck and, other than asking my name, would not speak to me – holding up a finger when I attempted to ask a question. I had worked in the yard the entire afternoon, so I stood, dirty and sweaty, waiting for the policeman to finish scribbling on and stamping what appeared to be a very important piece of paper. My son came out and asked why the police were at our house. My wife joined me. We all got the upright finger.

Eventually, the officer handed me the piece of paper through the window. I didn't know what I was looking at but eventually found a name I recognized. For the purposes of this story, we'll call him Guillermo.

I held the document out to my wife and said, "Guillermo's back."

She stared at it for a moment, then rolled her eyes.

I looked to the officer and asked, "This says I have to appear on Tuesday – less than four days' notice? What if I was going to be out of town, or out of the country?"

The officer shrugged and smiled. He seemed happy to be relieved of the burden of delivering the document.

The police left and I started my search for a lawyer to represent me at the hearing. A handful of lawyers exist in our town. Much like lawyers on soap operas, Costa

Rican lawyers specialize in everything. And, like anyone who attempts to be all things to all people – no matter the nuances and complexity involved – the work often causes more harm than good.

One local attorney had helped me when Guillermo first raised a ruckus back in April. This lawyer, like all the rest, was only in town a few days a week (typically Wednesday through Friday) so it was likely not an accident that Guillermo had demanded this meeting take place on a Tuesday.

Over the course of the next few days, I had no luck finding a lawyer (you probably don't want to get arrested here on a weekend.) I did, however, have plenty of time to ponder my past history with Guillermo and his present demands.

I had originally met Guillermo in late 2016. The prior owner of our home agreed to make a number of repairs as part of our purchase, and Guillermo was part of the crew he hired to do them. If you come to my house you'll quickly recognize and appreciate Guillermo's work – the downstairs bathroom floor slopes downhill and to the left, and the upstairs bathroom floor is now a full two inches taller than the hall that leads to it.

I was, therefore, dubious when Guillermo presented himself as a potential resource in the fall of 2017. I had a couple of pressing projects so I agreed to pay him hourly for a trial run. The first project was outside and didn't involve ceramic tile, so I thought there was a chance that he could pull it off.

Guillermo's work was surprisingly good, and he made a big show of bringing our kids candy, playing with our pets, sending me daily texts about the power of the Lord, etc. He definitely wanted more work and I gave him more projects. Eventually, he proposed a different arrangement for my remaining, big project; replacing all of the rotten wood on the balconies. He listed the days/hours he would work and said he would do it for a fixed, weekly amount until the project was done.

"But what if you work more or less than the hours in a particular week?" I asked.

He waved his hand dismissively and smiled. "Oh, no, we won't count hours. It will all even out in the end. No problem."

At times I wonder about myself. I fear I know where on the not-so-smart-spectrum I reside. Case in point, I foolishly agreed to this proposal and the work commenced.

Being the rainy season, the weather was not our friend. There were many days where work was canceled due to monsoon-like rain. The pace of Guillermo's work also slowed commensurately and the spring in his step was replaced with a fifty-pound weight.

We crawled through the beginning of 2018. Work came to a complete halt when, though I asked him numerous times if we had enough wood and, each time, was given a resounding "yes," Guillermo announced that we did not have enough wood to finish the job. Further, the specific kind of wood we were using was hard to find and the guy I had purchased it from (Guillermo's friend) disappeared, but not before taking some more money from me.

Guillermo lost interest in the balcony project and began creating a garden of unusual size on one side of our yard. Having fresh veggies was great, but became problematic when thirty heads of lettuce and 200 tomatoes ripened the same day (not to mention the hundreds of tomatoes and peppers to follow). Whenever I left the house, often on a search for wood, I returned to find Guillermo in the garden, the balcony left to its own devices.

While Guillermo, and much of the community, benefited from free (to them) produce, I started losing patience with the project that would never end, and with the worker who wanted it that way. We finally found someone with the remaining wood that was needed (both in 2x4 and 2x2). I paid a ridiculous price for it and its transport, and then spent a couple of days watching Guillermo glue and screw a bunch of 2x2s back together (he had cut all of the 2x4's in half for reasons known only to him).

I did my best to compel him to work while also trying to keep the peace, as our town is small, but our gossip is large. This strained relationship, now many months old, limped into March. I told him that one way or the other the balcony needed to be finished by the end of March. He could stay until mid-April finishing up odd jobs, but the project of a lifetime was over.

Guillermo's attitude, which had declined over time, went south for the winter, and all seasons thereafter. He arrived late, took epic lunches, and his work with wood began to resemble his prior work with ceramic tile. This hit a crescendo when he began taking his pee-breaks in full view of the house (and me) and started following me around asking whether he was owed more money.

I prepared a detailed letter explaining why he needed to leave. Immediately. I sat with him as he read it and asked if he disagreed with anything.

"No."

He signed the letter, which encouraged him to explain why he wanted more money before I paid his aguinaldo (the obligatory bonus) the next day. That next day he confirmed/signed that he agreed with everything, then demanded that I give him back things he had given to my children. I declined.

Guillermo, apparently not actually in agreement with anything, spent a day of the following week at the Ministry of Labor where they prepared a calculation showing that I owed him several thousand USDs for unpaid hours and overtime. This led to the lawyer intervention mentioned earlier, and the quiet period that ended with the police car in my driveway.

And so, yesterday, seated across from Guillermo, I listened as the judge explained this voluntary process that could avoid legal fees and fines if we came to an agreement. I was presented, at last, with the charges against me. A couple of things caught my eye, including the fact that Guillermo claimed my "malicious acts" had caused im, and his entire family, to suffer mental anguish.

"Is that like the mental anguish you have when a cop car rolls into your driveway with its lights on and scares your kids?"

No one answered my question, so I moved to another interesting item; vacation. I had paid Guillermo for nearly three full weeks of vacation in his roughly eightmonth tenure – not exactly typical here, or anywhere – but his charges stated that I had failed to pay him for a number of holidays, including his purported work on Christmas day.

I pulled some paperwork out of my folder and presented it. The judge and the government's lawyer read what I presented (and Guillermo had signed); that I had given Guillermo the entire week off around Christmas (paid). No one from the other side was moved. Guillermo found new interest in something on the ceiling.

I went through several other – interesting – claims in the charges and presented the paperwork where Guillermo had agreed multiple times with everything stated/paid. I also reiterated that it was Guillermo who had come up with the schedule, the flat amount, and the fact that he did not want to count hours – but was now claiming overtime and oppression for days where, many times, he went home at

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noon or was on vacation. I also added that I had been paying both my part and his part of the monthly Caja payment.

The judge nodded and again held up the book of labor law. "It's not the worker's responsibility to know the law, it is yours," she said, still smiling.

"And if the worker is clearly making up a bunch of stuff...?" I asked.

She laid the book back down on her desk. "The Ministry of Labor has already prepared the calculation for what you owe."

"Based on bad information from Guillermo," I countered.

She held her hands up and tilted her head in an "it is what it is" move.

I looked again at the charges. Guillermo had listed two people as his witnesses. One was his friend, the window guy who had done such a horrible job on my house that even Guillermo had complained about him. The other was an odd fellow who wears a beaten up hat and goes barefoot while he trims trees. He had come to my house for the equivalent of one day of work after hurricane Nate, to help clean up broken limbs and downed trees. He had not been keen on talking and said only a handful of things to me – but was now going to testify as a witness about my employment practices?

The judge saw my turmoil and added, "You are welcome to come back at a later date, with your own attorney and witnesses, but please be aware that interest and penalties may apply. You will also have to begin paying for legal counsel for the worker."

I gave up. This was an unwinnable situation. It was time to move on. We dickered back and forth about the amount, the government lawyer handling all negotiations for Guillermo until we came to a number that made me feel a little less like throwing up.

As a final thought, I asked the judge if the government had an example or template of a contract that I could use in the future that would help me avoid problems (assuming I am ever dumb enough to hire someone again).

"What do you mean?"

"You said yourself that all of this is very complicated. Doesn't your office help employers, and patrons, by giving them a sample contract that covers all of the bases?"

"Oh," she said, still trying to get her arms around this alien concept. "No, we don't do that. You'd need to talk to a lawyer."





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hat a marvelous sight to see! Brilliant, beautiful, on large graceful wings, gliding through the air in flocks of color, calling out shrilly for the world to look; the great macaws are the perfect symbol of tropical life. No list of favorite birds could be complete without including them, the largest members of the parrot family! Of the 17 varieties found in the Americas, only two can be found in Costa Rica, locally referred to as lapas or guacamayas; they are well worth seeking out.

The scarlet macaw (Ara macao) is a familiar image to many, renowned the world over for its multitude of colorful feathers of red, blue, yellow, and green; they are a popular sight for visitors to watch and hear. In this country, the best place to look for them is on the Pacific coast in areas of humid lowland deciduous forests and tropical evergreens. Previously they were found in a majority of the country, but due to loss of habitat over the years, their numbers have reduced, even to endangered levels, though active conservation efforts have begun to correct this somewhat.

Macaws generally pair for life and often are seen in groups; large flocks can be encountered at times, which is a fantastic, though generally noisy, experience. Scarlet macaws can weigh up to two pounds, being up to 85cm (over two feet) long.







A pair of macaws will lay at most a couple of eggs during the season. They have extremely strong beaks (don't get your fingers too close) which are necessary for them to get into the tough nuts and seeds that make up a great portion of their diet. They move through the trees with their unique claws which they also use to grasp their food as they crack nuts open and use their scaly tongue to get inside to their meal.

On the Caribbean coast, one has the opportunity to encounter the larger brethren, the great green macaws

(Ara ambigua), being up to 90cm in length, and around three pounds. These birds are not as social as their more colorful cousins, thus are generally found in groups of three or four with Sarapiqui being home to the largest flock. In general, they can be found in humid forests up to an elevation of about 600 feet above sea level. Their conservation status is more delicate as

their main diet is known to be the almond tree, though they will reluctantly eat other nuts. The availability and quantity of almond trees possibly affect the species numbers.

With long lives, macaws can live up to 75 years in captivity, though 40 to 50 is more common. If you are out wishing to observe them locally, remember to ask where the "lapas verdes" or "lapas rojas" can be found, and keep your eyes and ears skyward...





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for our members who must file Costa Rica Corporate Taxes

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Setting Up Your Home Office

any of us come to Costa Rica to spend time relaxing and rejuvenating, but perhaps also have to keep in touch with business interests, here or back home. Others may have a hobby or craft they want to pursue, and in all these cases we need somewhere to do those things. The breakfast bar or patio table may work for a while, but have you ever considered setting up a separate, convenient area as a home office? It does not need to be large and can be incorporated into a guest bedroom or a nook in the main living area. All you need is space for a small desk, some storage, power outlets, and you are all set!

If you need to focus your total attention on work, choose a location that is away from the bustle of daily life. Distractions are many and if you can avoid them you will be more productive...and perhaps require less office time away from friends and family.

The space you choose should have good air circulation, so you do not feel "boxed in" or you will be less inclined to use the space. Set it up so that it functions smoothly and promotes efficiency – think about what you will

be actually doing and the things you will be using. The frequency of use will determine how close those items should be to you. Keep a small cache of supplies within reach, and less used or surplus items tucked out of the way, but still within your area. We ladies know about organizing a kitchen so this should be a snap!



Limit the things in your office area to items that you need and don't let it become a catch-all space for homeless things. Clean out any existing clutter and start fresh. It is easier to work in an area that is visually neat and tidy, so have lots of organizing aids to help you keep it that way. Also, make sure you incorporate a good quality power surge protector to protect your computer and equipment.



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You may be fortunate enough to have a closet you could free up and convert to a home office, where everything can be stored behind closed doors when not in use. If not, then choose a desk of the right height and a comfortable chair, some file storage, shelving, and make sure there is good lighting. Remember that if you are not comfortable working in that space you will not use it...and you will be right back at the breakfast bar! So plan ahead and set it up to be as efficient as it can be.

For the keen sewer, painter, or crafter, your area should follow the same guidelines, except that you will probably need good natural light too. Utilizing the inside of your cupboard doors is a great place to store and organize small craft supplies, and even tool and tackle boxes are perfect for organizing storage. Have a large waste bin handy as well, so you can keep your space clean and uncluttered.

Lastly, consider adding a personal touch to your workat-home space with artwork or photos that you love, to make the space yours.

Now you can enjoy your work – it may never be the same again!

Until the 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, or follow her on Facebook at: http://www.facebook.com/ RoyalPalmInteriors.

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36 SENIOR LIVING IN COSTA RICA

by Katya DeLuisa

Part 1: Support Groups and Organizations

President Oscar Arias won the Nobel peace prize in 1987. Like many pristine paradises on the planet, when it was "discovered," international tourists began to flood the country, and it now receives around three-million visitors a year. Naturally, it has become a primary retirement location for many, and the expat community is culturally diversified with many of the retirees originating not only from the U.S., but also Canada, Europe, and South America. Presently there are believed to be over 70,000 Americans living in Costa Rica, and the number who are collecting their U.S. Social Security checks here has risen 67 percent since 2002.

If your retirement dream is to live in Costa Rica, understand it isn't simply about relocating to a different country; it's more about making the country your home. Living in a foreign country can be exciting at first, but eventually, when the honeymoon is over, one either adjusts to the differences and challenges or packs up and returns to the familiarity of one's original country. Belonging to, or knowing of, organizations and support groups can help make the adaptation to your new home easier. Not to paint too rosy a picture, living in Costa Rica is life, and like life anywhere, it has its ups and downs. So prepare yourself for adjustments and releasing of expectations. Flexibility, patience and willingness to change are necessary prerequisites.

All that said, if you are a "senior" already living here – or thinking of moving to Costa Rica – what groups, services, and organizations are here to support you? Knowing what resources are available to help you deal with the many new experiences of living in this country can be important if you want to have a smooth and stress-free life.

Fortunately for expats, there are many special perks for older people in Costa Rica. There are numerous government, private, and non-profit, agencies dedicated to ensuring the well being of senior Costa Ricans and cédula carrying expats; as well as some benefits mandated by law for all those over 65. Here are some of those.

CONOPAN (the elder affairs agency) and AGECO manage senior activity clubs in both urban neighborhood and rural areas.

The Cuidano de Oro (Golden Citizen) program allows seniors to ride most local buses for free, where people will almost always offer you their seat. Some long distance buses offer senior discounts on fares. Hundreds of businesses throughout the country participate in the program by offering senior discounts.

Banks and other public service businesses, by law, have preferential windows for elderly, infirm, or pregnant customers.

PIAM is a program of the University of Costa Rica that is focused on the population over 50. They offer educational and investigative social actions which promote continued education among seniors, with the focus on fortifying inter-generational relations.

There are several other schools and universities which also offer senior programs, like Santa Paula, which specializes in therapeutic education, giving students direct experience with the elder participants.

ASCADA (Costa Rican Alzheimer's Association) offers families of those with dementia information and gives presentations by professionals once a month at the Ambassador Hotel. And there are other non-profit organizations dedicated to helping those with Alzheimer's/dementia and their families, as well as private senior day care centers.

The Costa Rica Rotary and Lions clubs are very active throughout the country, the latter providing medical equipment for seniors in need. I recently fractured my hip and needed a wheelchair for the first two weeks, which I obtained from the Lions.

In every part of Costa Rica there are what can be called "Pocket Communities" of expats who get together and form local, organized, social and benevolent groups which support local charities. Check around and see what's going on in your neighborhood.

For those with military backgrounds, the American Legion has two posts which meet regularly and provide social opportunities, as well assistance, to their members. And for those interested in politics, organizations like the Democrats or Republicans Abroad are involved in U.S. politics.

If you are one who loves your U.S. style comforts, Costa Rica is a progressive country where development is focused on providing international quality resources, services, and products. There are country clubs, golf courses, gated communities, and condos, many with the same amenities you'd find in the U.S.

There is a wide array of social clubs: The Newcomers club, Women's Clubs, computer groups, writing, book clubs, and more. For a list of some of those organizations, with contact information, see the Club Corner column elsewhere in this issue. (If I left out your favorite group or organization, please drop me a line with information about them.)

There are diverse groups of English speaking spiritual organizations, like AA, B'nai Israel, Progressive Judaism, Quaker Friends meetings, Saint Mary's Catholic Chapel, and the International Baptist Church, among others.

Of course, Costa Rica is a Spanish speaking country and taking advantage of these programs, organizations, facilities, and services is much easier if you speak the language. Often seniors think they can't learn a new language, but with practice, old dogs can learn new tricks. There are quite a few language schools and often individuals offer private classes; maids, gardeners, taxi drivers and others can be wonderful resources with whom to practice the language. It may be a good idea to take some classes to learn the basics before moving. Don't worry too much about grammar, just try to pick up what you might have to use in conversations. Costa Ricans appreciate foreigners attempting to speak Spanish and are very willing to help. Correct grammar or not, the more you practice speaking, the more you will learn.

From all this it is easy to see why Costa Rica has become a leader as a foreign retirement destination.

Next issue: Part II: Staying Healthy in Costa Rica

Katya De Luisa, author, artist, and freelance writer has resided in Costa Rica since 1980, she is a senior living coach and workshop facilitator specializing in dementia care. She can be reached at: kdeluisa@yahoo.com



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38 PARADISE, WE HAVE A PROBLEM

by Tony Johnson

Life is Deeply Imperfect - Or Is It?

he popular American radio talk show host, Dennis Prager, in an attempt to explain why he believes humans need Divine Guidance, described "life" as "deeply imperfect."

Is it? Sez who?

Mr. Prager, a self-described conservative, author, and public speaker, made me "think again" (one of his regular themes), about the nature, the reality, of our existence. His assertion about the "imperfection" of life, rather than being self-evident, I think, raises many questions. Not the least of which is, life is "imperfect" how? To who? For what?

I readily concede the problematic aspects of living, even here in Paradise. (See the title of this column!) But I would assert that the PERCEPTION of life being imperfect is a key challenge of being a human.

Some more questions:

Does the imperfection of LIFE cause unhappiness?

OR

Does REGARDING life as imperfect, and expecting more from it than it can or does deliver, cause our unhappiness?

First, let's define some terms:

"Perfection" refers to something, some situation that is completely satisfactory as it is. It doesn't require that anything be added or removed to attain a completely pleasing state.

"Imperfection," then, would mean something requires some modification to become completely OK.

Both perfection and imperfection imply some judgment and some point of comparison; life is perfect compared to what? Imperfect compared to what?

Our natural reasoning abilities enable us to make many comparisons, including comparisons between life as it is, as opposed to as it once was or, between our present life and how we imagine it could/should be in the future. With that ability it seems we can (and do) often find some point of comparison with which to conclude that our lives fall short of some ideal; be it the imagined life of some celebrity or prominent figure or the life promised by various religions or self-help writers.

And so we must also ask, "Which aspect of 'life' is Mr. Prager referring to? The BIOLOGICAL processes of reproduction, self-replication, growth, change, learning, adaptation, and energy consumption, which distinguish the living from the non-living? Or is it our EXPERIENCE of being alive, of feeling, sensing, thinking, existing on a day-to-day basis that we call life? Or is it both?" He wasn't clear about that.

Prager's show focuses on political and cultural issues, so he may mean existence, not biology. But, of course, our biology contributes to the quality of our existence. So, not knowing exactly what he is referring to when he uses the word life, let's assume that for the purposes of this article that he meant both biology and existence.

So how can life be imperfect? BIOLOGICALLY we are subject to hunger, thirst, aches, pains, illnesses, serious diseases, and death. The acquisition of resources necessary for survival can be frustrating and discouraging because our planetary reality is unpredictable, inconsistent, unreliable, and constantly changing. Hence, life is imperfect because we want the environment that we depend on to be stable. But instability and change seem to be the nature of nature.

EXPERIENTIALLY, we are subject to disappointment, confusion, frustration, loss, despair, constant problems, and unhappiness. Socially, we are not always treated as we need and our concerns may not be acknowledged, to name just a few sources of existential imperfections which can lead us to the feeling, and the judgment, that life is imperfect.

We might then ask, is that imperfection basic to existence itself? Does existence inevitably come with the imperfections listed above? Are those imperfections inevitable aspects of existence, like lack of food and infectious illness are to biology? Or does the imperfection of life exist only in and because of our attitudes and our judgments about what life SHOULD be?

This distinction is important because essential imperfections will require a different response than imperfection resulting from our judgments. The Earth's weather extremes would be an example of essential imperfection. That's the way things are here; beyond our control. The appropriate response would then be, "Learn to live with it. Make appropriate adaptations. Don't bother trying to alter the weather, that's a fool's errand. Don't get upset when it's frigid cold again, because such a response will only make the experience of cold worse, not better."

Would planet Earth and life itself be "imperfect" without humans to judge it so? Is our perception of a "deeply imperfect life" rooted in the flaws of the planet, in our basic biology, OR in how we conduct our existence and judge our world? I propose that it is our judgment of the imperfection of our biology, the planet, and society that is the main sources of our discontent and unhappiness; we tend to think that "imperfection" is in the thing or in the situation, rather than in our experience and judgments. (But, keep in mind that not everyone is made unhappy by the exact same conditions; we each judge and experience those same conditions differently. For example, polar explorers happily travel to their Ice Stations to conduct scientific research. I'd hate it.)

What Does Evolution Tell Us?

As best as we can determine, life was a late development in the evolution of planet Earth. And this planet, in its unique configuration, seems to have been the fortuitous result of numerous random events; it's called the "Goldilocks Effect." Just the right distance from the sun, hence the right temperature, the right atmosphere, and having the right elements present, specifically: air, water, carbon, and a reliable source of energy, to produce and sustain life. Our planet may not have evolved to produce life, but its conditions certainly make life possible.

The Earth is THE direct foundation and source of all life forms. But as welcoming as the Earth is to life, it's still not like the foundation of a construction project, designed PRECISELY to support a particular TYPE of building; Earth is more like the lot on which the building's foundation must be adapted in order for the structure to be sound. Life HAD to adapt to the conditions of the planet, not the other way around. And that adjustment is imperfect because it's an adaptation, not a precisely engineered perfect fit.

Earth is the "lot" and life's adaptability is the "foundation" on which lives are built. It's amazing how well life has adapted considering it's a random, chance process of selection. (Remember NINETY-NINE PERCENT of all species that ever existed are extinct!)

So, it seems safe to say that the CONDITIONS on which life depends are ESSENTIALLY imperfect.

But many still expect life to somehow be "perfect," or at least "better," rather than realizing we're damn lucky it's as good as it is. (We could be well-adapted earthworms, after all!) However we don't do much musing on the nature of existence while sitting in the warm sun, viewing the ocean beyond; both "should be better" and "we're lucky" are admittedly, judgments. So, judgments do matter.

Is happiness, then, just a matter of making adaptive judgments, accepting reality as it is and not fighting it, not having unrealistic expectations?

What is the connection between life and happiness?

Life EXPERIENTIALLY is how we see and feel the conditions, the things of our existence. It is those things which lead us to our judgments about our life's conditions. And those judgments create our feelings. (Feelings are ABOUT some aspect of our experience – all feelings are about something.)

THEREFORE;

Happiness is our feeling about the state of our being, the judgment that parts of our life overall are going well, that the social and biological conditions of our life, as well as the way we are conducting that life, are satisfactory.

More simply put, conditions lead to judgments, which arouse feelings, and those feelings motivate us to take actions that enhance our survival, which makes us happy. It seems then that, as human beings, we can't avoid some kind of judgment, be it emotional or cognitive. So, in the end, happiness is not as simple as "avoid negative judgments about reality and don't have unrealistic expectations," it's about being adaptive to life-enhancing judgments.

Happiness and Survival

Feelings are built in to enhance survival. How does happiness enhance survival? It's obvious that fear motivates us to self-protection, improving survival. And anger motivates the defense of our interests that are important to our survival, while sadness motivates recovery from a loss and a renewed way of life without what was lost, so we can survive.

And happiness? Well, it seems that happiness is THE key motivator. We do everything to ultimately feel happy. Follow the chain of your choices and see where they eventually lead. You came to Costa Rica for the warmth and beauty, and you want that because it's so much better than where you came from, and you want that because it

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will bring improvement of your chances of a good, long life (survival!), and all that will make you feel...happy! Happiness is the reward for living effectively, living well. And that reward motivates us to "keep up the good work," to sustain the effort that produced the life conditions that make us happy.

Would we need happiness if life were truly perfect?

I think not. There would be no need for the emotion of happiness if life were perfect. We wouldn't need an internal motivator to sustain us over the rough spots if the external world perfectly provided us with all we need. But because life is not perfectly accommodating to our needs, we need something to reward us, to compensate us for enduring and overcoming the disappointments and frustrations inherent in a less than accommodating world. Happiness is the payoff for surviving and passing on our genes.

So happiness is both a motivation and a goal. We're motivated by our distress to address our situation and improve the satisfaction of our needs. We're not totally self-sufficient. We need things from this challenging world that it just doesn't hand us the way

a good mother hands what is needed to her baby. The world doesn't mother us, but it is a tremendous resource that can meet our needs, if we're motivated to seek them.

Happiness is the promise that, at the end of the day, life will be worth the struggle. Happiness tells us we're on the right track for living a fulfilling, satisfying life. And happiness is the reward for such a life in an unfeeling world.

The Benefits of Imperfection

Imperfection actually provides multiple opportunities for enjoying one of the most reliable sources of happiness; helping others. Accept that we can't have it all. Reality doesn't work that way, so don't fight it. Adapt to it, make the best of it, and try making your life better, happier, by helping others cope with the deeply imperfect world we find ourselves in.

Here's hoping this imperfect article encouraged you to think deeply about life.

Tony Johnson is a retired college mental health counselor. He has become happier accepting and making the best of life in Ojochal. He can be reached at: johnson.tony4536@gmail.com

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► 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.

► 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 first Wednesday of the month at 11AM 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, email: commander@alcr10.org or visit our website at www.alcr10.org. If you need directions, call Terry Wise at 8893-4021.

► American Legion Post 12-Golfito

Meetings are held 4 p.m. 1st 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 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

► 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 or email Pat at: canadianclubcr.com or email Pat at: canadianclubcr.com or email Pat at: canadianclubcr.com or email Pat at: 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 and see our FB page - 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 a.m. Contact: bbrashears@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. Join Democrats Abroad at: www.democratsabroad.org. Register to vote absentee at: 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.littletheatregroup.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

▶ 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 or visit our website at: 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 or visit our website at: www.pcclub.net

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 PZWIC meets for luncheons on the SECOND Tuesday of the month, hosts Walkers Day on the THIRD Tuesday of the month, and has a Games Day (board and card games) on the FOURTH Tuesday of each month. Event sites change frequently, so call or check our website for locations. More information can be obtained from Jane Gregson at 8899-6859 or Cathy Carrolan at 8384-8281, or email to: pzwomansclub@gmail.com. Please visit our website at: www.pzwomansclub.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.

PWN website is www.pwncr.com

► Radio Control Sailing Club

Meets at Sabana Park Lake. For information write Walter Bibb at: 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

▶ 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

► 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

"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, Subject line; El Residente."

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Important dates in Costa Rica:

March 28 and 29:

ARCR Seminar for expats.
Location: Hotel Casino
Palma Real

April 11:

Juan Santamaria Day

April 15 - 19:

Holy Week (Easter)

April 25 and 26

ARCR Seminar for Expats Location: Hotel Casino Palma Real

NOTE:

The ARCR office will be closed, April 11th and from April 13th to April 21st

Funniest One Liners

"Don't let your worries get the best of you; remember, Moses started out as a basket case"

"She wanted a puppy. But I didn't want a puppy. So we compromised and got a puppy"

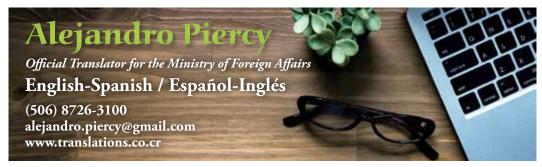
"At what age is it appropriate to tell my dog that he's adopted?"

"The dinner I was cooking for my family was going to be a surprise but the fire trucks ruined it"

"A diplomat is a man who always remembers a woman's birthday but never remembers her age"











NEW Catastrophic Insurance Plan

Available through INS Costa Rica! If you want health insurance coverage in the event of a catastrophe, this might be exactly what you're looking for! (Requires minimum overnight hospital stay.)

Sonia Gómez García

Licencia número 08-1271 Bancrédito Seguros







Bancrédito Seguros is the new, official ARCR provider for INS insurance.

We offer all types of insurance for homes and condos (ask about the Comprensivo Hogar option condos) and automobiles. Options for automobile insurance deductibles are also available.

Our staff is highly trained to give you the best service possible. Call or drop by and see Carlos David Ortiz or Juan Carlos Calero in the Insurance office in the ARCR complex for a quote. We'll find the ideal policy to fit your needs!

Available in ARCR's Insurance Office

Phone: 2220-0055, 4052-4052 / email: insurancearcr@gmail.com