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El Residente



Historic Costa Rica: The Orosi Valley

Also in this issue:

I'm Glad Nobody Saw That!

Investment Scams and How to Recognize Them

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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

ATENTION AUTHORS: The Tico Times newspaper will be republishing the Bookshelf article (profiling books authored by expatriate writers in Costa Rica) printed in this issue. This will provide the authors some FREE PUBLICITY for their books and may lead to more sales. Any author listed in the Book Shelf article who DOES NOT want the information about their book(s) included in the Tico Times story, should notify El Residente via email: info@arcr.net on or before November 15.

Please don't forget ARCR's annual Christmas charity effort, the TREE OF HOPE. Each year we gather donations from members and buy gifts for disadvantaged children. Past years have been very successful, thanks to the generosity of members, and we have provided a lot of little children with a happier Christmas. Please help us continue that tradition by donating generously. Contact Ivy in the office for details of how you can contribute to the happiness of some less fortunate children: info@arcr.net

Next issue will begin a new Historic Costa Rica series that looks at what life in this country was like 50 years ago. Told from personal experience, it will be interesting reading. Watch for it.



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ACROSS THE BOARD

Notes and News from the Board of Directors

ARCR SIGN. For those who have questioned why ARCR does not have a larger, more visible sign outside the office, they should know that the municipality charges a significant tax on signs – the larger the sign, the higher the tax; the tax on the present sign is about \$1,000 per year. To maintain a responsible financial position, ARCR has decided to not increase the size of the sign at the present time. Need to find us? Directions are on Google Maps, Uber, and Waze, available on your cell phone.

LAURA LEAVING. Laura Cerdas, the face and voice of info@arcr.net and the ARCR Seminar, has accepted a new position. Her replacement is Eileen Varela. Drop by and say hello and welcome her to ARCR. The Board of Directors wishes to thank Laura for her service and extend our best wishes for success in her new position.

DISCOUNT PROGRAM. ARCR members can take advantage of discounts offered exclusively to them by several business. A comprehensive list is being compiled and will be published in the next issue.

CAJA ENROLLMENT RATES. The Caja no longer has a group, flat-rate structure – each new enrollee's monthly payment will be calculated individually. Those persons who are contemplating enrolling in the Caja (enrollment is required for obtaining residency) should check with the office. We can help with the application and all other aspects of becoming a part of the Caja, and make the whole process much simpler and easier.

EMAIL. ARCR has finally gotten the new email system operating properly. All members should now be receiving information messages and digital copies of El Residente in their email inbox. Members

should be advised that some addressees may receive these communications on different days than some others. This is NOT a problem with our system; it is a requirement of the server which sends the emails. Therefore, do not be alarmed if your spouse, friend, or neighbor receives a communication from ARCR a day or two before you. HOWEVER, if you do not receive the communication in a reasonable amount of time, please call the office and verify that we have your correct and most current email address in our files.

REMINDER – OVERSTAYED VISAS. The Costa Rica government announced that the provision of the 2010 Costa Rica Ley Migratorio, which allows the government to fine individuals leaving the country \$100 for each month they have overstayed their permitted time, was reinstated. Implementation of the law was delayed, but is now being enforced. The law provides that if the individual does not pay the fine, they will be denied entry into the country for three times the amount of time they overstayed (one month overstay equals three months not being allowed back in to Costa Rica, two months overstay equals six months, etc.).



ARCR Board of Directors:

From the left, back row, Earl Tomlinson, Allen Dickinson, Bob Brashears, Terry Renfer, Terry Wise. Front row, Mel Goldberg, Linda Leake, Martha Rollins.

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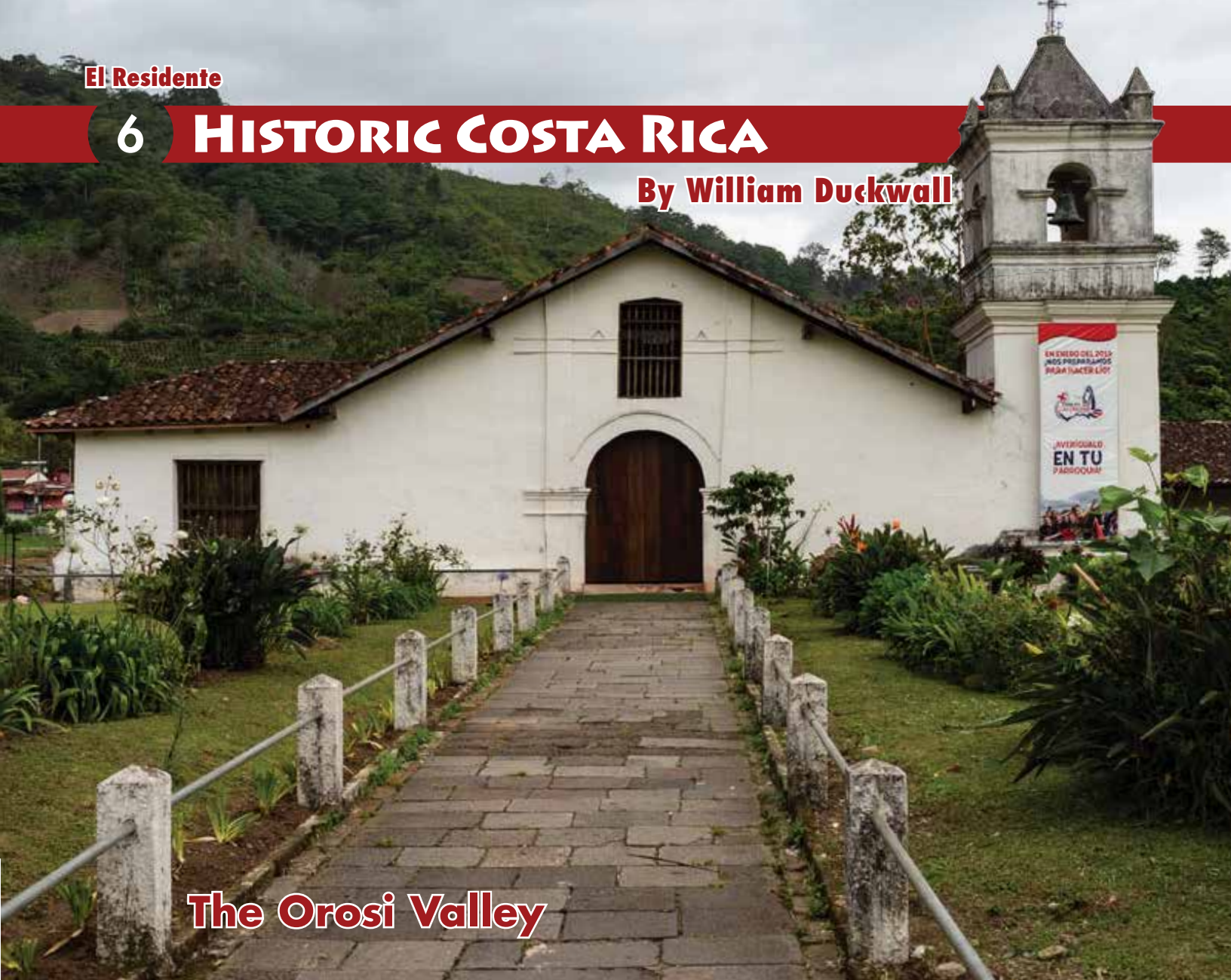
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By William Duckwall



The Orosi Valley

One can begin a tour of the Orosi Valley in the city of Cartago, located at the head of the valley. Cartago was founded in 1563 by the Spanish governor Juan Vásquez de Coronado who reportedly said that he had never seen a more beautiful valley. The area, however, is subject to earthquakes (the one in 1910 was especially destructive) and eruptions from nearby Volcán Irazú. (President John F. Kennedy, who visited Costa Rica in 1963, was welcomed by an eruption that rained up to half a meter of volcanic ash on parts of the Central Valley, and subsequently unleashed flooding and mudslides on Cartago.)

Because of its geological history, traces of Cartago's colonial past are hard to come by, but the valley is still beautiful. There is a 32-kilometer loop tour, popular with bicyclists, which provides a pleasant day's outing. Along the road are several places of historic interest, as well as scenic beauty.

The first stop on the loop is Lankester Botanical Garden, just off Route 10, which goes southeast from Cartago to Paraíso. The garden comes before one reaches Paraíso and the turnoff is well marked.

The founder, Charles Herbert Lankester, was born in England in 1879. In 1910 he was hired as an assistant by the Sarapiquí Coffee Estates and moved to Cachí (a little farther on the loop tour). He began collecting orchids from the local forests and corresponded with botanists at the British Kew Gardens. Over a fifteen-year period of collaboration, more than one-hundred new species were identified among the orchids he sent from Costa Rica.

Lankester returned to England in 1920, just long enough to enroll his five children in boarding schools. He then spent two years in Africa reporting to London on coffee plantations in Uganda. In 1922 he returned to Costa Rica and soon bought a coffee plantation himself. On his

plantation was a small lake that attracted migratory birds, and he reserved a section around the lake for tropical plants – especially orchids. In 1955 he sold the plantation, except for 27 acres around the lake. When he died in 1969 the property passed to his daughter, Dorothy, who, in 1973, sold it to the University of Costa Rica, stipulating that it remain open to the public. It is today a research facility for the University, focused on orchids, tropical botany, and the preservation of biodiversity.

There is still a section of wild secondary forest with mostly native plants around the lake, as well as areas devoted to orchids, cacti, ferns, bromeliads, gingers, heliconias, and palms. The garden has a thousand species of orchids from all over the world, and the walkways gently wind through the lovely grounds. Expect to find some serious photographers on site, some photographing plants and birds, others using the location for wedding and family shoots. The peak bloom season for the orchids is March – May, but there are always some orchids in bloom, and many of the other plants bloom throughout the year. The garden is open every day, from 8:30 to 4:30.

The next stop on the loop is Paraiso, only a couple of kilometers from Lankester Garden. At the intersection

of route 10 (which becomes Avenida Central) and Calle 2 is a one-block city park. Adjacent to the park is a church, the Parroquia Nuestra Señora de la Limpia Concepción del Rescate de Ujarrás, which is now the home of an important local religious statue known as the Virgin of Ujarrás.

My guidebook from the U.S., as well as the English Wikipedia page, refers repeatedly to the figure of the Virgin as a painting. Perhaps there was an over-reliance on Google translate because She is, in fact, a sculpture. What's more, there are a series of twenty or so paintings circling the inner walls of this church depicting the full history of the figure.

The legend says that a Huetar fisherman found the Virgin (apparently of Spanish origin) in a box floating at the mouth of the Pacuare River. He carried the box on his back to Ujarrás, where it became too heavy to carry farther. Accordingly, around 1580, a church was constructed to house the statue. (That church is now a ruin, which we come to later on the loop.) Over the years the locals ascribed many miracles to the Virgin, including, notably, the 1666 turning back of a band of English pirates, led by Henry Morgan and Eduard Mansvelt.



Lankester Botanical Garden





The Virgin was moved to Paraiso sometime after 1833. The figure, now over 400 years old, is well preserved, and displayed with reverence in the church. Her reputation is overshadowed by the more famous La Negrita, the Virgen de los Ángeles, housed nearby in the Basilica in Cartago, but she has a faithful local following and there is a pilgrimage in February each year.



From Paraiso it is a twenty-minute drive on route 224 to the village of Orosi. Orosi is the site of Iglesia de San José Orosi, the oldest religious site in Costa Rica that is still in use. Adjacent to the church is a museum, the Museo de Arte Religioso Colonial. At first glance the museum is underwhelming, with faded color photographs and

printed posters a little worn and yellowed with age. But these posters convey the history of the area in surprising detail, from pre-Columbian times to today. The recounting of history is thorough and direct.

We are accustomed to history written by the victors, so it was illuminating to encounter this – a history that gives voice to the vanquished as well: “This conquest meant the subjugation, exploitation, and destruction of the autochthonous groups of these lands, where none of the beliefs or ways of living were respected. The Spaniards had a disease for which the only cure was gold. Nonetheless, they were disappointed when they could only find a varied and rich flora and fauna, but no precious stones or abundant manpower like they did in other places.”

The museum has five sections. The first is “introductory” and contains the historical material about the Orosi Valley, starting prior to the Spanish conquest. Subsequent sections focus on specific aspects of the church itself – furnishings, garments, texts, etc. There are also display cases containing indigenous artifacts that are interesting, but mostly unlabeled; it would take an expert to fully appreciate their significance.

The Orosi valley was originally peopled by the Huetares (also spelled Güetares) who were the most powerful indigenous people in Costa Rica at the time of the arrival of the Spaniards. They grew yuca (cassava), pejiyabe, corn, and cacao. (Incidentally, the early Spaniards believed corn and yuca to be non-nutritious and even dangerous for consumption by Europeans.) The Huetar were ravaged by European diseases and subjugated to Spanish rule. Their language, once the lingua franca of the region, has been lost completely, save for a few place names like Barva and Curridabat. There are only a few groups of Huetar surviving today, retaining traces of their culture – but not the language.

In 1540, Diego Gutiérrez was sent to conquer what is now Cartago Province. He and his followers were all killed battling the indigenous peoples. Juan de Cavallón then came to the Central Valley and carried out raids into the surrounding areas, eventually conquering the Orosi Valley. In 1564, the Spaniards founded the Parish of Ujarrás, which included Orosi.

Franciscan Friars built several hermitages in the area. By 1699 the indigenous population was so reduced that the few survivors were relocated to Ujarrás. The Friars established a convent in Orosi in 1743, and by 1755 Orosi began to be repopulated with indigenous peoples brought in from other settlements. In 1766 the church itself was

built of adobe bricks and wild cane. It became the center of the meager economic activity in the area, but during difficult times the parish was largely abandoned for lengthy periods.

The church in Orosi can boast that it is the oldest religious site in the country still in use, but it has not been in continuous use since its founding. The 1910 earthquake which destroyed much of Cartago also wiped Ujarrás off the map, and heavily damaged the church in Orosi. The Franciscan friars returned in 1940 and began rebuilding the church, completing the work in 1972. Many of the artifacts that were not used in the new church are now on display in the attached museum.



While you're in Orosi there are two commercial thermal springs worthy of a visit. Check the online reviews if these are of interest. Both are jammed on weekends. We took a quick look at the one in town – Balneario de Águas Termales – just a few blocks south of the church – and found that there are three pools, one for children, and two for adults. If you have kids with you on the loop tour, this would be a perfect stop. All three pools are a pleasant temperature, around 80° F. There is also a large restaurant on-site.

The second thermal pool is Balneario Los Patios, located on route 224 one kilometer south of town, which we did not have time to visit.

If you follow the highway farther south you will enter the village of Cachi. Janet and I celebrated our wedding anniversary there at the Hotel Quelitales, a few kilometers up the mountainside from the center of town. Our cabin was surrounded by lush tropical plants and orchids and was only a hundred steps from a waterfall. There is a good restaurant on-site with the best “breakfast-included” breakfast we’ve ever had. There are many choices on the dinner menu, including fresh local trout.

After dinner, as we left the restaurant to go to our cabin, our host José Álvarez handed us each a colorful fabric-encased hot-water bottle to warm the bed – particularly appreciated as the temperature felt about 15°F cooler than at our home in Guapiles.



Hosts José and Elizeth at Hotel Quelitales

Two hundred meters past Cachi lies the Casa del Soñador – Dreamer’s House – a modest weathered wood building that is the workshop for the brothers Miguel and Hermes Quesada. They carry on the work of their father, Macedonio, who started the business of carving religious figures, as well as more fanciful designs such as birds, frogs, faces, and people, all made from the trunks and roots of coffee-wood. Miguel was kind enough to show us his work area and his carving tools, some imported from Switzerland and some improvised, like the spoke shave made from an old machete.

Continuing on route 224 you will pass over the dam and spillway of Cachi reservoir. The dam was completed



Miguel Quesada at Dreamer House

in 1971 and provides water and electricity for the Central Valley. Wikipedia provides a wealth of detail (like how to flush sediment from a mountain reservoir).

Three kilometers past the dam is the town of Ujarrás. To reach the old village and the ruins of the church, Iglesia de Nuestra Señora de la Limpia Concepción, turn left at the Ujarrás sign and follow the signs about a kilometer. This is the church originally built to shelter the figure of the Virgin found by the Huetar fisherman, which now is in the church in Paraiso.

The church is one of the earliest constructed in Costa Rica. It was originally built of adobe bricks around 1580. It was rebuilt about 1640, this time of stone held together with lime-based mortar. In 1833 the village sustained a devastating flood. Due to the flood and continuing health problems in the area, much of the population moved back to Paraiso and the church was abandoned and left to decay, which it has done handsomely. Many people stop by for a peaceful stroll through the grounds, which are nicely landscaped and maintained with tables for picnicking. On weekdays, it is usually quiet. On weekends and holidays there are more tourists, both international and Ticos, and sometimes even a few street-food stands.

Ujarrás is the last history stop on the day tour. You can continue on route 224, and then route 10, to Paraiso and back to the Central Valley. Or, like us, you can take route



Ujarrás Church Ruins

10 south toward Turrialba and then down the mountain to Siquirres and the Caribbean side of the country.

There is another alternative, if you have time – from Orosi, you can make your way up to Tapanti National Park, known for its wildlife and birding, with a wide variety of trails. The road to Tapanti goes off to the right just 200 meters past the Balneario Los Patios thermal spring in Orosi. (The elevation ranges up to 8,000 feet and the annual rainfall is around seven meters, so wear layers of clothing and carry a rain poncho.)

The Orosi loop has many good restaurants and hotels. You should have no problem in the off-season finding a room on short notice, but make reservations well in advance for the high season, Christmas through July.

Editor's Note: This article concludes the 2018 Historic Costa Rica series in El Residente. Our sincere thanks go to Mr. Duckwall for his thorough research. If you think of other Costa Rican sites – historic or otherwise – that merit attention, drop him a line. He can be reached at the address below.

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

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(12) GUANACASTE...FROM A HAMMOCK**by Geoff Hull****I'm Glad Nobody Saw That!**

It is 4:30 a.m.: and I am tossing and turning in bed, barely aware I am awakening. Retired firefighters don't need wake up calls, the dull aches and sharp pains throughout our bodies, derived from our years of physically active on-duty activities – not to mention our off-duty antics over the years – act like ringing alarm clocks blaring from across the room, compelling us to rise and try to make them all stop.

I sit up and launch my legs over the side of the bed – so far, so good. I rise and stand – more good news, my legs seem to support the torso still. Ugly snapping and cracking sounds emanating from my ankles and knees follow me to the bathroom. On the way, one of my eyes breaks an opening through my eyelashes, which have tried to stick together through the night like crusty dried up mop tendrils. It is still pitch black out so I shut the eye; I don't need it this early anyway, I know the obstacles by heart...the narrow path between bed and curtains, a booby trap that if triggered by a single nudge, drops the rod and curtains like a weighted fishing net upon my head. Ah, missed it. Next, the toe crushing chair leg; simple, only took me six toe-trips to learn that one. Then there is the freestanding, upright, cylindrical room fan that has always been my nemesis when sneaking about in the night, having knocked it over in numerous midnight bumbling crashes, until I finally mastered its location. Ah, the final obstacle cleared, I reach my destination and splash water from the faucet onto my face like a dry-mouthed cowboy at a horse trough. Later in the day I will deny any knowledge of where the water spots on the mirror came from.

5:00 a.m.: I throw on a Pendleton shirt, not so much for warmth, but more for protection against the light jungle rain outside. With a flashlight in hand I stumble outside and wander to our rancho where the kitchen lives. A frog leaps out into my path on the way. It startles me into a spontaneous jumping pirouette, it knows I have no tolerance for them and it gets the last laugh this dark morning. I'm glad nobody saw that.

The light beam is needed to ensure I don't encounter any other jungle creatures nesting in my planters along the way. Years of surprises keep me walking to the kitchen

like a cat walks on leaves. Besides the frog, so far, so good. I enter the rancho and begin the coffee making ritual so needed for any further functioning of my mind or body. I turn the gas of the Atlas stove on before looking for the lighter, because, of course, the electronic ignition switch on any stove made by Atlas is designed to fail after only three uses. Gas hisses out of the stove top. Ah, there's the lighter, I point and click. Flame engulfs my hand then settles in a circle under the pot. My first thought, as I watch the fire that has just efficiently removed any hair from my hand was, I'm glad nobody saw that.

The pot of water is boiling and the French press is filled with four scoops of ground coffee grown on the shady side of the volcano Poás. Mixed into the grounds is a scoop of powdered Ceylon cinnamon from a favorite farm, a scoop of ground turmeric, and ground pepper. I grab the pot and pour the scalding water into the mixture of morning bliss, very careful not to pour it on any part of me that still has nerve endings. Safety first, as we say in the fire service. There, done without a drop spilled. I am proud of myself and grab the plunger. I steady the canister with my left hand and depress the plunger with my right hand. It goes down slowly and steadily until mid-way and then it seizes. I push harder, it moves a pinch. I push harder, and it suddenly plunges easily to the bottom, creating a tsunami wave of blistering black Costa Rican coffee shooting out of the spout and over my hairless hand in a glove of white pain – pain that is delayed ever so slightly while the brain fully comprehends what my eyes just witnessed; it takes a second or two to react with a muffled scream. I'm glad nobody saw that, I think as I run cool water on the remaining stub.

I manage to balance the coffee, cups, spoon, honey, and jar of coconut milk on a little tray, all in one hand while walking back to our patio with an umbrella in the other hand. I am amazed at my dexterity, until I get to the porch door and the rain unleashes a deluge. Of course, my gutterless roof cascades rain water right where I need to shift the umbrella and tray to free the one finger that is needed to open the porch door. Suddenly gravity shifts, the umbrella slides backwards, cold rainwater shoots down my back, causing my torso to spasm, which tilts the tray.

In slow motion I watch the jar of coconut milk lurch sideways, causing creamy white leche de coco to cover the crotch of my pajamas in pornographic splatter splendor. My wife was inside the house, coming out of the bathroom. "Is everything alright?" she asks. Why does she keep asking me that?

I close the umbrella, upright what is left of the milk, place the tray on the table and strip off my violated PJ bottoms. I streak nude by her mumbling, "Yep, Yep, everything's alright!" She looks bewildered, which quite frankly, after all these years of knowing me, bewilders me. I think, Whew! I'm glad nobody saw that!

5:30 a.m.: I pour us coffee with one hand, hiding the pink one. I am in fresh pajamas and sitting with my wife on the hanging bed out on our patio. The sun is rising, the rain is ebbing, crickets and birds sing to greet the day. My beloved howler monkeys growl from a distant tree. I am happy and content in the moment.

5:33 a.m.: "Will you make me some toast?" My wife is starving now that I have sat in peace for so incredibly long. I attempt to get up out of the hanging bed.

5:49 a.m.: Ultimately, ignoring the aches and pains that remind me of my past profession, I make my way out of the hanging bed, amazingly without major incident. I walk out into the rain, back to the rancho, ignoring the umbrella and its gravitational curse. For the millionth time I make note to my soaked self to cover the short walkway I have used for seven years of wet seasons.

We don't own a toaster, but we have this rewired, industrial strength, dysfunctional Panini press that toasts bread in various time frames and amounts, depending upon its mood. No ejector like a toaster though; Costa Rican electricity surges have turned every appliance I own into Artificially Intelligent robotic monstrosities on the evolutionary verge of destroying humanity.

I raise its handle and place two pieces of bread in it. It takes forever to heat up...usually...so I return to my bride who remains on the swaying patio bed, its hanging chains making the slight sound reminiscent of a boat drifting on its anchor. Our bohemian room, the palms, the Guatemalan pillows, our coffee, the morning – it's all so wonderful and I am content again. My toes tickling her toes, we pick up our computer tablets and our coffee and time ceases to exist.

5:56 a.m.: "Do you have the toast on?" my wife, facing away from the kitchen, asks me. I look up at her from my computer, but my eyes are drawn past her to the gray, now, black, smoke billowing out of our rancho.

5:56:01 a.m.: This time the protests from my past injuries are ignored and I am again in our rancho. Flames are now visible from the back of the Panini press. What was once bread is now flat charcoal briquettes which are supporting an active fire. Ignoring an entire career of fire knowledge, I open the Panini press allowing oxygen rich air to rush to the briquettes, thereby creating my own personal mini flashover exhibit. Both pieces of carbon burst into flame.

5:56:05 a.m.: "Everything OK honey?" she asks from the patio. "Yep! Yep! No problem!" I answer before she finishes. I have two flaming bread carcasses, now in her favorite tea towel cupped in my hand, and make my way to the sink where I douse the whole crumpled mess, ruining the towel and causing a last blast of noxious smoke to rise to the ceiling. I'm glad nobody saw that.

6:00 a.m.: Another day of retirement in paradise has begun...

Geoff Hull is a retired fire service Captain and Paramedic from California. He and his family have lived in Playa Sámara since he retired in 2010. He spends his days beach-bumming, surfing, gardening, and wrestling his memoirs into a future book. Read excerpts from them at: www.fireflashbacks.wordpress.com

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by Ivo Henfling

Do real estate agents just wait for the phone to ring?

It happens quite often that sellers think that real estate agents don't do anything to sell their property. As an example, let's look at the hypothetical case of a seller I'll call Wendy.

Wendy has her house for sale and has listed it with a realtor, but it hasn't sold. She's concerned and wrote the realtor an email telling why she is worried. In part the long email said:

Since listing with your company I haven't received any interest or any showings of my home. I don't know if our home is being promoted, I haven't heard any news at all. I have followed your suggestions and it is always clean and neat, smells good, and looks like a show house. The garden is professionally maintained and I had professional photos taken. The description is excellent, and I've lowered the price as much as I think is reasonable, but nobody has looked at it. Is your agency actually doing anything to sell my house? It seems like the real estate agencies I have it listed with just wait for their phone to ring. It really saddens me. I won't give my house away.

Multiple Listing System

A common assumption expatriates make is that things in Costa Rica are like they were "back home." That's understandable – we don't spend our time contemplating how things are different here. But if we did, we'd realize that Costa Rica doesn't have an MLS like they do in other countries; there is no central place realtors can cross-list all their offerings so other realtors can know about them. This, in turn, prevents agencies from spending any marketing dollars on a particular property for sale. So, to get maximum exposure, it is customary for sellers to list with every real estate agent that they can find, and hope that one of them finds a buyer.

Buyers

Selling real estate is just like any other business; you need customers. Real estate agencies have an obligation to their clients, their agents, and themselves to make a marketing effort; and they must promote the properties they have for sale so their agents can make a decent living. Buyers don't

just fall out of the sky, so agencies market themselves and promote their own listings on their website(s) and on social media sites like Facebook, Google+, Twitter, and others. And when a new listing comes in that they think might be attractive to one of their buyers, they notify the buyer about it. But that's about all they can do.

Wait for the phone to ring?

I wish our agents could sell homes from a hammock while sipping piña coladas, but that's not the case. Agents can't afford to just wait for the phone to ring, they have to be as proactive as possible, but there are limits to what they can do. The truth is that many agents barely make a decent living, quite contrary to what many people think.

Work for free

Another thing that sellers don't often realize is that real estate agents don't get paid until they sell the property they have listed. If they ever do! In an open market like Costa Rica, where more than one agent lists a single property, it is very possible that another agent sells the property. Or the owner does. And when that happens, the agent gets nothing, despite all of their time, effort, and expense.

Buying a house

When you purchase a house, in Costa Rica, or anywhere else in the world, it is important to buy that house at the right price. But, the problem is, without an MLS to make comparisons there is no way to know what the "right price" is. You may have paid one thing for it, but when it comes time to sell, the market may have changed – up or down.

Expectations vs. Reality

Let's take another look at Wendy's home. By now she has found out that buying a house is easy, but selling is much more difficult. She listed her house for sale six months ago, placing it with another agency. It is a three-story home with a pool, but barely any garden at all. She paid \$550,000 a few years ago and is now asking \$850,000 – in a neighborhood where the median home price is


\$450,000. She has had two showings with agents and a few private showings, but has received no offers.

Why hasn't it attracted more potential buyers? The most important ingredient in selling a house is attractive pricing. Wendy's problem is a case of determining the right price. As much as Wendy loves her home, the price she has set has added a significant degree of difficulty to the sales process. Maybe Wendy is not being realistic about her expectations of the sales price?

What to do?


The answer is simple, but sometimes very hard for a seller to accept; when their house listing doesn't attract any buyers, there is very little a real estate agent can do to make the phone ring. If the owner really wants to sell, there is only one solution; keep lowering the price until it sells. Wendy is not willing to make that adjustment. And if she doesn't, selling her home might take a long, long time.

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



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SUBJECTS COVERED IN THE SEMINARS

Costa Rican Laws and Regulations - Health System in Costa Rica - Buying, Selling or Renting Real Estate - Title Guarantee - Costa Rican Culture - Technology, Communications and the Internet in Costa Rica - Banking in Costa Rica - Moving and Customs - Insurance in Costa Rica - Living in Costa Rica

For more information on seminar dates and to reserve your seat, visit the ARCR web site at www.arcr.net, or send an email to info@arcr.net, or contact the office by telephone at **2220-0055** or **4052-4052**.



USEFUL NUMBERS

United States of America Embassy

Phone: (506) 2519 2000

Address: Vía 104, Calle 98, San José

Hours: 8:00 AM – 4:30 PM

American Citizens Services: (506) 2519-2590

Fraud prevention Department: (506) 2519-2117

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

United Kingdom Embassy

Phone: (506) 2258 2025

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

Hours: 8:00 AM – 12:00 PM, 12:30 – 4:00 PM

Website: www.gov.uk/foreign-travel-advice/costa-rica

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.sanjose@maec.es

Emergency assistance: (506) 6050 9853

Venezuelan Embassy

Phone: (506) 2220 3704, 2220 3708

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

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

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

CONFUSED BY THE METRIC SYSTEM?

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

(These are APPROXIMATE factors, NOT EXACT.)

Milliliters × .034 = Fluid Ounces

Kilograms × 2.205 = Pounds

Millimeters × .039 = Inches

Meters × 3.28 = Feet

Square Meters × 10.764 = Square Feet

Square meters × 10,000 = Hectares

Hectares × 2.47 = Acres

Kilometers × .62 = Miles

Centigrade × 1.8 + 32 = Fahrenheit

Liters × .264 = Gallons

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

Ask for one at the ARCR Reception Desk. It's FREE!

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PASSPORT



18 FROM THE EMBASSIES



Ask ACS

A friend of mind is taking a cruise and Costa Rica is one of the stops. She's worried about what may happen if she has a medical emergency, though. She's on Medicare. What should I tell her?

If your friend is on Medicare, please remind her that Medicare does not work overseas. If your friend hasn't purchased medical insurance, she should consider it. Medical care in Costa Rica is generally reliable and widely available, with most public hospitals offering a level of service on par with the United States. The quality, however, or availability of care, may be limited in more rural areas.

Many companies offer short-term health and emergency assistance policies to cover health care expenses overseas, including emergency services such as medical evacuations. We highly recommend obtaining health insurance to cover emergency medical and dental treatment and medical evacuation to the United States.

If your friend routinely takes prescription medication, tell her to contact her doctor to ensure she has enough for the duration of her journey. It may also be worthwhile to have information from her doctor regarding her condition(s) and what she takes, because not every medication in the United States is available or listed under the same brand name in Costa Rica.

Some other suggestions:

- To avoid questions or delays at customs or immigration, keep medications in their original, labeled containers.
- Know the generic name for the medication, as generic names may be more recognizable at pharmacies in a foreign country.
- Check with us to ensure that any medications are not considered illegal substances under local laws.

And as always – enroll in STEP!

A smart way to maintain a person's emergency contact information is to enroll with the Smart Traveler Enrollment Program (STEP). The information is stored securely and enables us to keep them updated on safety and security concerns and to contact them in an emergency. Enrollment can be done at: <http://STEP.state.gov>.

Still have questions or want to know more? Visit our web site at: cr.usembassy.gov where you can find this article with some embedded handy links with more information. You can also contact us via phone at: +506 2519-2000 or by email at: ACSSanJose@state.gov. Pura vida and happy sailing to your friend!



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"Crisis – What Crisis?"

We live in a world where extreme weather events and other emergencies seem to make the news more and more often. Naturally our thoughts turn to, "What could happen here, and what should I do?" Crises can encompass many different sorts of events, some of which might involve mass casualties. Examples would be transport accidents or natural catastrophes including earthquakes, hurricanes and tsunamis. Others, like volcanic eruptions, could cause disruption and hardship to travellers.

For an Embassy trying to look after the interests of our citizens abroad, this is something we think about a lot. As a small team of people based in San José, we are unlikely ever to be in a position to physically intervene and rescue people in distress, but we are fortunate to live in a country where the local emergency response is likely to be swift and professional. No crisis response is ever perfect, but Costa Rica is a pretty good place to be.

The key points for our citizens here are:

- Stay informed. The UK publishes Travel Advice and you can subscribe to email alerts to tell you

when this is updated. You can also follow our Facebook page: www.facebook.com/ukincostarica and monitor our information on Twitter: @ukincostarica. Our telephone line: 2258 2025 will always connect to a live consular officer, 24 hours a day in an emergency. Listen carefully to the menu and select the option you need.

- We don't keep a 'register' of British Citizens in the country. Such a register is almost impossible to keep current and accurate, as people arrive and leave all the time. While communications systems are working, we will be using whatever systems are available to allow you to stay in touch with us.
- Follow the advice of the local authorities. The Costa Rican authorities are well-organised and understand local conditions. They will have the latest and best information about local conditions where you are.

Before anything happens, spend some time reading the Foreign Office advice at: www.gov.uk.

Particularly recommended is the page on, "What to do if you're affected by a crisis overseas." This explains what we can, and cannot do and suggests things you can do to plan ahead.

Much of the time Costa Rica can seem like Paradise, but for the times when it isn't, be prepared.



Bookshelf: LOCAL AUTHORS

Christmas is just around the corner and what better gift than a book? Costa Rica is blessed with a large number of excellent writers, many of whom have published books. ARCR supports these authors and has compiled a listing of some of their works for members to order or purchase for themselves or as gifts. Copies of some can be found in the ARCR display cases in the office. Check out the brief descriptions below (there are some new additions) and decide which ones you need to add to your library or share with a friend or loved one.

FICTION:

ALEX THE WHITE FACED MONKEY Kevin Fortier (2014) A children's story about a white-faced monkey who comes out of the forest to eat fruit left for him by a young boy. With help from a friend and family, over time, a bond develops between the two. There are disappointments but with love and respect a lifelong friendship is built. Available at ARCR and on Amazon.

AVALON THE RETREAT L. Michael Rusin (2012) Only a million people are left after World War III. A small group who prepared for the apocalypse, retreat to a hidden place. Rewritten and available on Amazon.

BEYOND AVALON THE RETREAT L. Michael Rusin (2014) This sequel to Avalon the Retreat begins where the first book left off. Will be released soon.

CALIFORNIA'S CHILD L. Michael Rusin (2014) A fictionalized account of true events, places, and people. It details the trauma that children, not members of a traditional family, endured in the early forties. Rewritten and available on Amazon.

BLOOD-AXE Aaron Aalborg (2018) Part satire, part thriller, about grumpy and bored golfers who start a Viking reenactment group. It spreads worldwide and gets out of hand with the pillaging of an English village. The plot twists and turns through the U.S. and Norway, and has a surprise ending in Costa Rica. Available on Amazon.

COOKING THE RICH, A POST-REVOLUTIONARY NECESSITY Aaron Aalborg (2017) A spoof recipe book, it skewers politicians and the under-serving rich with humour and insight. Is it a nasty attack on the fabric of society with malicious intent? Let the reader decide and have a few laughs. Included are hilarious recipes for "Trump a la mode," "Billionaire

Bourguignon," "Murdoch Stew," "Real Windsor Soup" and many more. Available on Amazon.

DOOM, GLOOM, AND DESPAIR Aaron Aalborg (2016) A series of darkly humorous short stories to make you think: sex, bloody murders, fierce man-eating animals, fierce man-eating men, suicides, mass extinctions, and the end of the universe are all included. What jolly japes! Settings include Costa Rica, Panama, France, the UK, the USA, Heaven, and Hell. Available on Amazon.

TERMINATED - THE MAKING OF A SERIAL KILLER Aaron Aalborg. two volumes. Available on Amazon

Volume 1 (2016) Alex, a poor boy from Scotland succeeds against the odds in education, business, and espionage, but his love life is a mess. Under cover, in Argentina, he plays a crucial role, assassinating French technicians during the Falklands War. Following a thrilling chase to Chile he returns as a hero to a stellar career. Fiercely ethical in consulting, he is terminated for opposing corruption.

Volume 2 (2017) Alex moves on to success in investment banking and running a global company. Pursued by an unknown enemy with horrific results, he is again terminated for opposing evil business rivals and sexual blackmail. He disappears into a Thai monastery, but resurfaces years later in a race against time whilst he is under attack and his enemies are murdered.

THEY DESERVED IT Aaron Aalborg (2015) Based on a true story, it is a fast-moving historical and contemporary thriller. Mass poisonings of husbands in 17th Century Italy lead to panic among men and intervention of an evil pope and sadistic bishops. We move to modern New York, where a divorce lawyer and her female lover dispose of husbands. Fleeing around the world, there are many twists. Available on Amazon.

REVOLUTION Aaron Aalborg (2016) This exciting political thriller opens with the destruction of world leaders in London. Chaotic international revolution spreads to the U.S. and elsewhere. The plotters emerge from being sleepers in positions of power to establish their vision of a “perfect” form of socialism. Counter-revolutionaries fight back. The dramatic ending is totally unexpected and cataclysmic. Available on Amazon.

EVENINEDEN Albert A. Correia (2014) A young Tico doctor, Gerardo, envisions free medical clinics throughout Costa Rica. His rival, Orlando, wants money and power – and the country’s presidency. Thrown together by powerful fathers, driven by strong, beautiful women, they had to clash...and the eruption is felt throughout the Central American nation. Available at ARCR, Libreria Lehmann, on Amazon, Barnes and Noble, and other online outlets.

FUN TALES: SAINT PATRICK’S DAY, IDES, AND APRIL FOOLS’ DAY TALES FOR KIDS 12 TO 112 Albert A. Correia (2015) On April Fools’ Day, after a coin manages to escape a leprechaun’s pot of gold, two youngsters learn the value of money. Unaware of the danger signs all around him, a man rides into a stormy night during the Ides of March, and two other humorous stories! Available on Amazon.

GREAT NEW AND FUN HOLIDAY STORIES. THANKSGIVING, CHRISTMAS, AND NEW YEAR’S STORIES Albert A. Correia (2015) A hunter, saved by locals, ends up as a main course for the annual feast. Santa fakes a malfunctioning sleigh to stop and taste a woman’s tamales. A movie cowboy asks Santa for a horse. But landing on an icy roof with a heavy load turns out to be easier said than done. Those stories and more! Available on Amazon.

LEGEND OF THE OCEAN QUEEN Albert A. Correia (2018) Grandpa tells the story. A magnificent old ship goes down at the start of the Civil War with a cache of eight-hundred pounds of gold in her hold. Legend has it that Captain Micah Fortnight is still aboard, protecting his precious cargo. Available on Amazon.

PROMPTS Fun Stories for HALLOWEEN Albert A. Correia (2018) Includes “The Witching Hour,” which won first place in A. M. Costa Rica’s 2017 Halloween story contest. In another, Frankenstein’s monster gets a new brain and goes trick or treating. Eight fun stories. Available on Amazon.

SEEKING SERIES Albert A. Correia

SEEKING SAFE HARBOR (2015) The Arthur family’s sailing vacation in the South Pacific was

marvelous... until all communication systems went out. When almost run down by an aircraft carrier, they find they have returned to a world – what’s left of it – gone mad. Available at ARCR, Libreria Lehmann, on Amazon, Barnes and Noble and other online outlets.

SEEKING A SANE SOCIETY (2015) Sequel to Seeking Safe Harbor. The Arthur family arrived on Catalina Island thinking they would be able to sleep well, but awoke to find that a self-proclaimed governor was demanding “taxes” from all the residents, and collecting locals as “slave labor” in California’s central valley. Although weakened by months of strife, the people fight to bring sanity back to the society of their devastated world. Available on Amazon.

SEEKING LIFE AND LIBERTY (2017) Third in the Seeking series. Communities on Catalina Island and in California’s central valley slowly began reorganizing following a nuclear holocaust. Ex-Army Ranger, Zach Arthur, head of the newly formed “state militia,” was called upon when families began being taken to a maximum security penitentiary and used as forced labor. Even for someone with Arthur’s experience, rescuing prisoners from a well-guarded prison appeared impossible. Available on Amazon.

GREEK GHOSTS Helen Dunn Frame (2003) Jennifer Vandergriff, the single mother of an unexpected child, leaves her son behind and travels to Greece with her dead husband’s secret past fresh in mind. There, stalked by an international organization and encountering fanatics and criminals, she seeks help from a friend who works for Interpol and Scotland Yard. Full of suspicions, intrigue, and danger. Available at ARCR, on Amazon and other online outlets.

SECRETS BEHIND THE BIG PENCIL Helen Dunn Frame (2014) A fictionalized account of an actual, major scandal. Ralph Carter is haunted by events from his youth which affect his career and personal life. As a buyer for a military organization he finds a domineering boss and an alcoholic associate have sucked him into a corrupt system of kickbacks and defamation. Available at ARCR, on Amazon and other online outlets.

WETUMPKA WIDOW Helen Dunn Frame (2016) An epic romance story fired by murder, sex, greed, and manipulation. Once again sleuths Jennifer Haslett Vandergriff and Lady Sarah Clarke team up after being recruited to resolve a monumental family conflict. Assisted by Alabama and California police forces, this multi-textured tale takes their crusade to Switzerland

where Jennifer's former lover, an Interpol agent, provides International assistance. Available on Amazon.

MARIPOSA, A LOVE STORY OF COSTA RICA

Bob Normand (2016) Based on the Legend of Zurqui. The story of two young indigenous who lived in a natural wonderland called Costa Rica circa 1000 AD. Each the favored child of a chief, but of different tribes hostile to each other, they fall in love. They face great difficulties overcoming events between their tribes. Their experiences reflect the mystery and spirituality that is Costa Rica. Available on Amazon.

RETURN TO SENDER Fred H. Holmes (2014) A unique new method of time travel sends a traveler back in time intending to change events in the past that will alter present day, all to fit the nefarious present-day plans of one person. One man can stop the events. Available on Amazon, Barnes and Noble and other online outlets. A sample copy is at ARCR for review.

ESCAPE FROM HELMIRA Fred H. Holmes 2018 The sequel to Return to Sender. A fictionalized version of a daring escape from a Federal stockade where twelve-thousand Confederate POWs were held in a prison designed for four-thousand. The escape is aided by a time traveler sent back to save one prisoner, and his attempts create a thrilling novel. To be available on Amazon.

NON-FICTION:

BOHEMIAN ROAD TRIP Paul Furlong (2016) The author takes his reader on a trip; one as old as the written word; one man's journey to find himself. "For me, racing motorcycles, and being serious about it, requires a rider with faith; faith that success will come before skill or money runs out." Right after Daytona in 1972 came Road Atlanta, where it all ran out. A cosmic adventure. Illustrated. Available at ARCR, motorcycletourscentralamerica.wordpress.com and facebook.com/bohemianroadtrip

COSTA RICA KALEIDOSCOPE (2011) This collection of stories, personal essays, informative articles and charming tidbits by Carol McCool and other authors (collectively known as the Bards of Paradise) is for expatriates, newcomers, visitors, and armchair travelers. It offers a kaleidoscope of their adventures in their adopted country, revealing the joys, challenges, and quirks as experienced by writers with different personalities and expectations. Edited by Greg Bascom and Robin Kazmier. Available on Amazon.

CRAZY JUNGLE LOVE Carol Blair Vaughn (2017) Based on a true story. A multi-millionaire hedge fund

manager comes to Costa Rica with his ingénue wife, and the dream of creating their own nature reserve. Things go to hell in a hurry and John Bender ends up dead of a gunshot wound to his head. His wife is left penniless and serves jail time for John's murder. Did she do it? Read the book and decide for yourself. Available at ARCR and on Amazon.

ENGLISH GIRL, GERMAN BOY – WORLD WAR II FROM BOTH SIDES

Tessa & Martin Borner (2005) A fascinating true account of two people growing up during WWII in England and Germany. They meet, fall in love, marry, and raise a family in Montreal. The book describes several return visits to East Germany during and after the communist era. Available from the author directly at mimosa.co.cr, on Amazon and Goodreads, or copies are for sale at ARCR.

ENTREPRENEWEL, THE SIX STEP RECOVERY PROGRAM FOR SMALL BUSINESS

Robert A. Normand (2005) Details classic management principles that can be employed by small business owners to turn troublesome businesses around and structure them for future profitable growth. Includes concepts in Strategic Planning, Human Resources, Profit and Expense Controls, and Sales & Marketing. Available on Amazon and Smashwords.

THE GOLDEN GRINGO CHRONICLES, A PRACTICAL GUIDE TO RETIREMENT IN COSTA RICA

Bob Normand (2014) Actual experiences of an expat who moved to Costa Rica, in three parts: 1) leaving the homeland, 2) surviving in Costa Rica, the early years, and 3) becoming Tico – maybe. Based on over sixty articles published in the Golden Gringo Chronicles monthly newsletter, it covers culture, agriculture, residency considerations, medical concerns, history, and legends of Costa Rica. Available on Amazon.

S.O.B.E.R. HOW THE IRRITATING ACRONYMS OF ALCOHOLICS ANONYMOUS GOT ONE DRUNK SOBER

Bob Normand (I.M. Asotte) (2006) Based on a real-life experience, the book chronicles the first thirteen months of a successful fight with overcoming alcoholism. Exposes the typical inner workings in AA meetings and the discovery process a person goes through trying to recover. Available on Amazon.

FOODS THAT CONFUSE AND AMUSE - 1,200 ECLECTIC NAMES DEMYSTIFIED

Lenny Karpman MD (2015) Did you know that mapo tofu is named after the Sichuan woman with the pock-marked face? Or that Cats Pee on a Gooseberry Bush is the name of a popular New Zealand wine? Bizarre names for foods

and beverages titillated Dr. Karpman to explore the culture, history, and substance behind them, resulting in hundreds of fascinating details filling the pages. Available on Amazon.

LOVE IN TRANSLATION Katherine Stanley Obando (2016) When a Phoenix schoolteacher buys a one-way ticket to Costa Rica, she expects adventure, but not a decade-long affair with the country's sly and hilarious street slang. Ms. Stanley, a Tico Times editor, presents this ingenious and soulful phrase book that portrays a Costa Rica most tourists never see. Available at ARCR and on Amazon.

MI VOZ, MI CRECIMIENTO EN SILENCIO M. Chabot (2016) A volume of poems, stories, and illustrations that is really a book of self-exploration. Presented in a spiral-bound diary format with lots of room for notes and writing, it challenges the reader to deepen their connection with themselves, better identify their needs and find inner peace. A portion of the purchase is used to help others. Available at: <http://moniquechabotcostari.wixsite.com/book-diary> (In Spanish only.)

THE GREEN SEASON Robert Isenberg (2015) A collection of essays, profiles, and travel stories by a former Tico Times staffer. Isenberg chronicles his first year in Costa Rica with funny and moving tales about everything from San José traffic to a centuries-old indigenous ceremony. His encounters with taxi drivers, poets, surfers, and survivors of the illegal sex trade offer a broad look at modern-day Costa Rica. Available at ARCR and on Amazon.

SLOVENIA A LA CARTE – ALL YOU EVER WANTED TO KNOW ABOUT SLOVENIA Tessa Borner & Joze Borstnar (2016) Tessa and Joze first met in 1977 when Slovenia was a republic in Communist Yugoslavia. They reconnected in 2015 and co-authored this book about Slovenian politics, social history, tourism, beautiful destinations, and life under communism. Plus, there is a memoir of Joze's Slovenian National Hero father included. Available on Amazon, Goodreads and Authors.

THE HUT Rich Sulzer (2016) A true story of coming of age in the 1950s. Written from the viewpoint of an adult looking back at his youth, it is the story of the author's life growing up in New Jersey and how innocent bravado led to trouble, guilt, fear, and the ultimate growth from puberty to young adulthood. Available at ARCR and on Amazon.

TRAVEL, RELOCATION, COSTA RICA CULTURE:

COSTARICA: FOLK CULTURE, TRADITIONS, AND CUISINE Jack Donnelly (2014) The book

addresses Tico folk culture such as la Nigüenta, la Yegüita, agüizotes, legends, etc. A lengthy chapter deals with national traditions and there are four chapters on food – it's better than you think! An invaluable resource for English-speaking tourists, students, and residents. Available at ARCR and on Amazon.

FEASTING AND FORAGING IN COSTA RICA'S CENTRAL VALLEY Lenny Karpman MD (2014) The revised, comprehensive guide to food and restaurants in the Central Valley. An encyclopedia of ingredients, definitions, restaurants, and recipes; there is more about Costa Rican cuisine than most people could ever hope to learn in a lifetime of dining out. Available at ARCR.

GOLDEN DOOR TO RETIREMENT AND LIVING IN COSTA RICA - THE OFFICIAL GUIDE TO RELOCATION Christopher Howard (2017) The updated 18th, 800-page, edition of the perennially best-selling guidebook covers everything you need to know to make the move. Available on Amazon and ARCR.

HOW TO LIVE IN COSTA RICA ON \$1,500 A MONTH Fred Holmes (2012) Much more than an evaluation of the cost of living, it is a compilation of experiences from over nine and one half years of living in Costa Rica. The book is filled with good information on how to live in Costa Rica on a limited budget. Available on Amazon and other online outlets.

POTHOLES TO PARADISE - LIVING IN COSTA RICA Tessa Borner (2001) Describes the writer's journey in creating a new life running a bed and breakfast in Costa Rica, including all the do's and don'ts of living in a new culture. Part diary, part travelogue, part advice column. Available at ARCR, on Amazon and Goodreads.

RETIRING IN COSTA RICA OR, DOCTORS, DOGS AND PURA VIDA - 3rd edition Helen Dunn Frame (2017) The adventures of the author in Costa Rica. Information about how to make decisions about retiring, investing, or living here part-time. Contains questions to ask, resources for answers, suggested books to read. Covers some of the things that can make the difference between a mediocre experience and a wonderful adventure. Available at ARCR on Amazon and other online outlets.

RETIREMENT 101 Helen Dunn Frame (2017) A booklet which addresses planning what to do with your new found free time – time that could be as much as twenty-five to thirty-three percent of your life. It helps the reader determine if they want to retire full-time, part-time, or at all. Available on Amazon.

THE REAL SAN JOSÉ Michael Miller (Updated for 2018) Often maligned, Costa Rica's fascinating capital city has much to offer. Written to introduce new arrivals (and old hands) to San José, the book will help people become familiar with the layout of downtown and find its hidden gems. Descriptions of museums, the Central Mercado, the cathedral, and a tremendous variety of other diversions and attractions are included. Available at ARCR and on Amazon.

WORTH SEARCHING FOR:

There are literally hundreds of books, fiction and nonfiction, about Costa Rica available on Amazon and other online sites in new and used condition. Space prevents including all of them in this list, but here are a few worth looking for.

CHRISTOPHER HOWARD'S GUIDE TO REAL ESTATE IN COSTA RICA Christopher Howard (2009) The guide contains 550 carefully researched pages including information for renters. Available on Amazon and in e-book from costaricabooks.com.

OFFICIAL GUIDE TO COSTA RICAN SPANISH - 3rd edition Christopher Howard This 248-page pocket-size book is the only source for Costa Rican idioms and

slang translated into English, survival Spanish for daily situations, pronunciation exercises, and Spanish-English and English-Spanish dictionaries. It has time-tested tips and shortcuts for learning Spanish. Available on Amazon.

MARRIED TO A LEGEND, "DON PEPE" Henrietta Boggs (2011) A rare firsthand account of Costa Rican history. Henrietta Boggs' memoir of meeting, living with, and leaving Don Pepe takes place in the formative years of his brief but profound revolution, when the constitution was rewritten and the army was abolished. It also recounts the frustrations of a new gringa living in Costa Rica in the 1940s. Available on Amazon.

THE TICOS: CULTURE AND SOCIAL CHANGE IN COSTA RICA Biesanz, Biesanz, and Biesanz (1998) Written with over fifty years of first-hand observation, this social and cultural history describes how Costa Rica's economy, government, education, and health-care systems, family structures, religion, and other institutions have evolved, and how this evolution has affected Ticos lives, beliefs, and values. A comprehensive introduction to the country. Available at Biesanz Woodworks in Escazú. Telephone: 2289-4337. Also available on Amazon.

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Mustached Bats

I can still recall all those big mustaches on many famous athletes and stars from when I was growing up, and it never occurred to me that any other creature would boast a similar growth. But, how wrong I was; there are bats with mustaches! Of course these bats don't tailor or wax their mustaches, but they do distinguish the entire family.

Mustached bats can be found from the Southwest United States to Southeastern Brazil. Of the total of eight mustached bat species (genus *Mormoopidae*), Costa Rica is home to four. Their name comes from their appearance, caused by folds and flaps of skin covered by bristly hairs that look like a mustache. In some species the wing membranes join over the animal's back, making it appear hairless. They are brownish in color, with short, dense fur, and are generally a small species, weighing less than .9 oz.

Davy's Naked-backed, Big Naked-backed, Parnell's Mustached, and Wagner's Mustached Bats are the locally encountered bat species from this family of flying mammals, and they usually inhabit neo-tropical locations below 3,000 meters. They favor hollows such as caves, mines, tunnels, or even hollow trees, and roost in large colonies. All of the local species are known to have stable populations and, fortunately, are not a threatened species. All bats are of great importance to humans as they pollinate numerous forms of plant life.

These bats are flying feeders, living mainly off of insects like; flies, moths, and beetles. They generally hunt along trails and roads, often about a meter above the ground or vegetation. The females will bear but a single young each year near the beginning of the rainy season... and, of course, they too wear their mustaches as proudly as the adult males do.

All bat species are rather hard to encounter, especially the Mustached Bats, thanks to their habitat and small size. If you want to see them, a good place to start would be the Barra Honda Park where several species, including three varieties of Mustached Bats, can be found in the caves. Caution is urged, not because of the bats, but due to the terrain one must traverse to get to them.



26 MONTEVERDE MOMENTS

by Marshall Cobb



Of Car Part Rental, Labor Strikes, and Debt to GDP Ratios

I eyed the crowd on both sides of the highway. Most sang or clapped. Several swung oversized Costa Rican flags mounted on long poles into oncoming traffic.

I didn't want to get whacked with a flag, but what was more worrying was the large number of those behind those crowding the road – the ones sitting on portable chairs with their feet propped up on coolers. The chairs and refreshments meant that this gathering of strikers (*huelguistas*) was not going anywhere anytime soon.

I looked over to my friend sitting in the passenger seat and said, "If there's already this many of them at eight o'clock, I have a bad feeling about our chances of getting back."

My passenger, who I'll call Milton, grunted and used his one remaining eye to glare a hole into a member of the crowd waving a flag far too close for comfort. Milton, far tougher at age 80 than I've been at any point in my life, lost an eye to cancer last year but has not slowed down. He continues to drive his quad and motorcycle down our lousy roads, depth-perception be damned.

We were on the Pan American Highway (a grandiose name for a two-lane road without shoulders in this stretch) because of another vehicle that had recently entered Milton's life; a used golf cart perched on a tiny

trailer behind my oversized truck. Milton and his bride bought the cart last month, initially thinking they would just drive it around our zone without worrying about the pesky license plate, inspection sticker (RTV) and annual tax (*marchamo*). That plan and the potentially hefty fines it entailed was eventually scrapped in favor of a new one which involved jumping through several different hoops to make the cart and its occupants street-legal.

Hoop number one was RTV, and the closest inspection station with an opening was an hour away in Puntarenas. A large segment of the population in this port city lives without air conditioning, which is akin to living in the desert without water. If you ask anyone from San José about Monteverde they roll their eyes and say, "Ack. The roads are terrible!" Ask that same person about Puntarenas and they'll clutch their chest and exclaim, "Good lord it's hot there!"

With the crowd and the golf cart now in my rear view mirror, we continued our journey unmolested. I stopped at a mechanic's shop just a few blocks from the RTV station for a last-minute part for the cart. A variety of other clients visited the shop during our short time there. One man rented tires for his car. Yes, for a small fee you

can rent just about any part you need to pass inspection from the shops located around the inspection stations, which explains how so many cars with both feet in the proverbial grave roam the streets with a new RTV sticker on the windshield.

Upon arrival at the RTV station, Milton presented his forms to the clerk. Several minutes later, after more rapid-fire Spanish than I could process in a week, we hit an impasse. The clerk pushed the papers back to Milton and shook her head.

"No."

"No?"

"Si. No."

Milton rubbed his top teeth against his bottom lip. Everyone knows that a good lawyer doesn't ask a question if he doesn't know what the answer will be. That rationale is even more important when you utter the words he used next, "¿Por qué?" (Why?)

More Spanish at unblocked highway speeds ensued. Eventually, the clerk declared that the customs identification number (DUA) had been entered incorrectly on one of the forms. Milton, a 40+ year veteran of the bureaucracy here, refused to yield. A debate ensued. Por qué was utilized extensively by all parties. The clerk eventually recognized that we weren't leaving and, wearying of the battle, proposed a solution that I did not follow.

Milton, nodding, repeated back the proposal. "So, you'll reset the system. It will look like we are coming back for the inspection tomorrow, but really I only have to wait 20 minutes before I bring the cart in? If it passes I'll get the paperwork from you, but not the sticker, because I can't get the sticker until I get the license plate, which I can't do until I pay the Marchamo, which I will be able to do with the document you're going to give me?"

She nodded. Milton gathered his forms and we went outside to sit on the curb and sweat out the twenty-minute wait. During this span, the tire renter emerged victoriously with his inspection sticker and said he was going back to the shop to swap back to his original, bald equipment. We smiled and sweated.

Forty-five minutes later, new paperwork in hand, we strapped the cart down and prepared for our drive back up the mountain. We planned to eat at a restaurant halfway up, where the heat of the lowlands typically lost most of the battle against the mountain breezes, but that idea came to a hard landing via the news from a recent

arrival at RTV that the strikers had completely closed the highway.

"Are you sure?" I asked. Prior experience told me that the air here was as thick with rumors as it was with birds.

"Si, claro."

I looked over to Milton, who shrugged. A few minutes later we sat in a cafeteria perched along the local road that led to the highway. We chewed and watched as exactly none of the cars or trucks moved. This particular rumor, it turned out, was true. The highway was blocked. We ate our food quietly, the ceiling fan above us providing a small amount of relief against the heat.

About twenty minutes later the scenery changed. I pointed to the road and shouted, "It's moving!"

Milton and I jumped up from the table and, post a visit to the men's room to avoid the need to make water alongside the highway, raced to my truck. The long line of cars in the road marched forward at speeds approaching five miles per hour. It wasn't much, but it was movement.

By the time I maneuvered my large truck and the attached trailer through the parking lot the traffic had again come to a complete halt. We made about a mile's worth of progress over the next couple of hours and nearly reached the highway. We passed the time watching buses and 18-wheelers threatening to hit one another in an effort to gain a few feet in a merging process they refused to obey.

Sweaty and tired, I tried to distract myself by thinking of something positive. "I wish my bride were here to see this," I eventually offered.

"Why?" asked Milton.

"Because she thinks I'm impatient. Just look at how patient I'm being." My pride swelled.

Milton's brow furrowed. "So? What's your other option?"

I opened my mouth to reply, and then realized that Milton did not understand my desire to lie on the ground, kicking, screaming and ranting at the way the world was treating me. I shut my mouth and continued to stare at the traffic.

Thirty minutes later we'd moved a couple of hundred yards. The merging process complete, there was nothing to watch. Boredom settled in.

Without warning, southbound traffic began to pass us on the other side of the double yellow line. Most of the cars and trucks were full of the huelguistas who brandished flags and waved happily at all of us they had trapped on the highway. I didn't see anyone waving back. Milton

desperately wanted to offer them all a gesture that would indicate his feelings on the matter, but I reminded him that it might be best to save heartfelt feelings until we were actually moving once again.

When we reached the spot where the strikers had blocked the road we saw that the bulk of those sitting in their chairs had disappeared. There was still a contingent of huelguistas waving flags and walking along the road. Milton ignored my directive and shared his thoughts with them (fortunately my truck has tinted windows).

Eventually, we made it back up the mountain. After we backed the cart off the trailer – after a frustrating ten-minute stretch of trying to back up the trailer I could only see when it jackknifed – I drove my weary self back to my house with various thoughts about my adopted country bouncing around my head.

The strike is a topic as hot as Puntarenas, and not something that I, or anyone, can readily fix (as of today, the latest rumor says that it will end as early as this afternoon, though even if that is true I suspect the debate around the finer points will continue for months to come). I don't know that I can get behind the idea of blocking roads as a way to win a debate. It's not just chunky Gringos like me

who suffer, it's people like 80-year-old, one-eyed Milton and everyone else trying to get to work, lead their lives, and feed their families.

I do appreciate the fact that all of the protests have – mostly – not involved violence. There have definitely been unkind words, but there has been just enough respect on all sides to avoid sliding fully into the vitriol that is dominating the news, and life, in the United States (I do, however, give the U.S. props for a vehicle inspection process that is not contingent upon short-term part rentals.)

I'm going to avoid the Pan American Highway for awhile. I wish everyone a little luck in this time of unrest that is by no means confined to Costa Rica – and I hope that all the countries around our increasingly small world manage to get their finances in order in a peaceful way. Lastly, I warn those crowding the roads in Costa Rica that if you stick a flag in Milton's face as he drives by you should expect to receive a large, unhappy finger in return.

Editor's note: The public employee strike discussed here was in full force at the time of writing.

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

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Mercedes Castro

By Allen Dickinson

Waco II

A couple of issues back this column was about “wacos,” a subject that is ubiquitous in the lives all that drive here in Costa Rica. The piece generated a literal flood of reader mail (2 letters) about those holes in the road we deal with every day. Coincidentally, those readers also pointed out that I negligently forgot to explain the word that I was using was my phonetic pronunciation of the Spanish word, hueco, which means hole.

As I was writing that piece I forgot to mention that detail because I was recalling my family’s verbal expression of alarm they shout when they think that my aged eyesight may have failed to see a hole in the road ahead, and that and I am going to hit it and cause them to bounce around in their seats, or maybe incur a flat tire, which would delay them on their important trip to the store; to say nothing of doing possible damage to the vehicle, which could put their personal taxi out of business for repairs; funny how they’ve forgotten how to walk.

Anyway, judging by the huge amount of mail I received, the subject is a popular issue among readers, which gives me license (or an excuse) to pursue the subject in more depth, pardon the pun.

Since writing the original article I have become the proud beneficiary of my own, personal waco in front of my house. It’s of the “Type Two” variety I described in a previous article; a professionally cut, approximately one by one meter, square-sided hole. It was created in response to another common feature of Costa Rican roads, a leak in an underground water pipe.

What makes this waco different is that it was back-filled with something that looked a lot like plain old dirt, but must have had something added to it, because the fill material has resisted being immediately displaced by passing traffic, turning it into an official bache (another Spanish word which literally translates to pothole) status, and has stayed relatively flat for the past two months.

I can only assume that the work crew somehow became aware of my original article and wished to avoid being classed as “Type Three” (amateur) hole-diggers, and came

by to dispel any misconception on my part. I say this with some confidence because the fill material was delivered in a big truck, rather than reusing the dirt that had been removed during the excavation process. The fact that the same material was not used in another hole ten meters away, out of direct view of my house, reinforces the idea that maybe I had received special treatment.

The fill material in the hole in question, although having a flat, road-height surface, is a different color than the surrounding pavement, and is easily visible to oncoming drivers. This faux-waco is in the center of the left lane and there is a meter’s width of pavement on either side, so it can be easily straddled by placing a wheel on each side while passing over it.

My house is located on a street that sometimes is very busy; it is a short distance from an up-scale daycare center, which results in semi-heavy traffic as people deliver their children in the mornings and return to ransom them back in the afternoons.

Because of my less than busy daily schedule, I sometimes watch the traffic from the vantage point of my upstairs balcony, and have become aware of the various reactions and resulting gyrations Tico drivers perform in response to the potential threat to their tires and vehicles. And, I have found those responses, um...intriguing. In my studies I have discovered that there are generally three types of drivers:

Number One: The “Nervous Nellie.”

This type of driver brakes their vehicle as soon as they see the “hole”, maybe ten meters before actually encountering it, and dramatically slow, creeping very cautiously toward the spot, transiting it at a snail’s pace. Oddly, they don’t try to avoid it, just pass over it very slowly. It makes no difference that there is no actual hole there, they proceed as if there was suddenly going to be a magical transformation into a foot-deep waco underneath their tires. This, of course, causes the following traffic to have to slow down, thus risking multiple rear-end collisions as they are often being closely followed by:

Number Two: The "Speed Racer."

These drivers proceed in a devil-may-care fashion, at full speed, never even considering slowing OR trying to avoid the waco (or much else). They are, I have decided, either oblivious to the existence of potholes in the roads, or recognize that this particular one is actually flat and isn't really a hole. Or, they have so much money they have no concerns about what a waco could do to their tires or vehicle, and so they proceed at a full speed.

Number Three: I call the "Tiny Dancer."

This driver will do ANYTHING to avoid possibly putting a wheel even close to what may, or may not, be a bache. They will, at various speeds ranging from the "Nervous Nellie" to the "Speed Racer," swerve or attempt to straddle the offending area with their vehicle. Those who swerve will move clear over to the other side of the street (in the face of potential on-coming traffic from a blind corner just ahead), or even drive up over the curb on the right hand side, (which aligns the left side tires with the non-hole.) I assume that they fear actually hitting the hole because they think that hitting it will inevitably result in a flat tire – and the driver likely has a pathological fear of having to change it. Or, maybe the last waco they hit took out a tire and they had to install the spare, so there is no longer a spare at their disposal should they need it.

As I said, I find the various drivers' reactions fascinating and have caught myself trying to predict how the next on-coming vehicle will respond to the "non-waco." My wife has suggested that I need a new hobby, but I'm retired and easily amused, so until the muni sends somebody out with some new asphalt to re-pave the hole I'll continue watching. But maybe she's right; I've probably thought and written more about Costa Rican potholes than anyone in history. Hmmmm. I wonder if Guinness has a category for "Observing Drivers and Potholes" in their Book of World Records? Getting included could be my new hobby.

BULLETIN! UPDATE! NOTICE! NEWS FLASH!

Whatever... I think my computer has been hacked by the municipality. After writing the above, just this morning, a crew came and paved the spot in front of my house. A happy, but somewhat confusing event. Confusing? Well, to patch the original, one meter square hole,

they tore up another adjoining, previous repair (which appeared to me to be perfectly fine) resulting in a hole about three by two and one-half meters. They then re-paved the whole damn thing! Credit where it is due (I guess); the hole is absolutely square sided, proving they are professionals, and the new asphalt paving is perfect. BUT, they ignored two smaller (but equally aggravating) potholes in the same road about ten meters away, around the corner. I'd much preferred that they had used that new and expensive asphalt needed for the new bigger hole they created to fill both smaller holes. Why would they do that just for "my" waco if they didn't know that I was writing this? I'd be paranoid, but who cares? MY waco is fixed!



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By Tom Zachystal

Investment Scams and How to Recognize Them

You have worked hard to build a nest egg and would like to invest your money in order that it work for you, to provide for the lifestyle you desire; but while searching for investments or investment advisors you find it difficult to know who to trust or which investments might be appropriate for you. Many people find themselves in this situation and some end up being taken advantage of by smooth-talking salespeople masquerading as investment advisors.

In this article I highlight three scams we have seen over the years and point out warning signs to look for so that you are not caught unawares. This list is far from comprehensive so, if you are uncertain about a prospective investment, then I invite you to contact us directly and we will evaluate it for you, often at no charge.

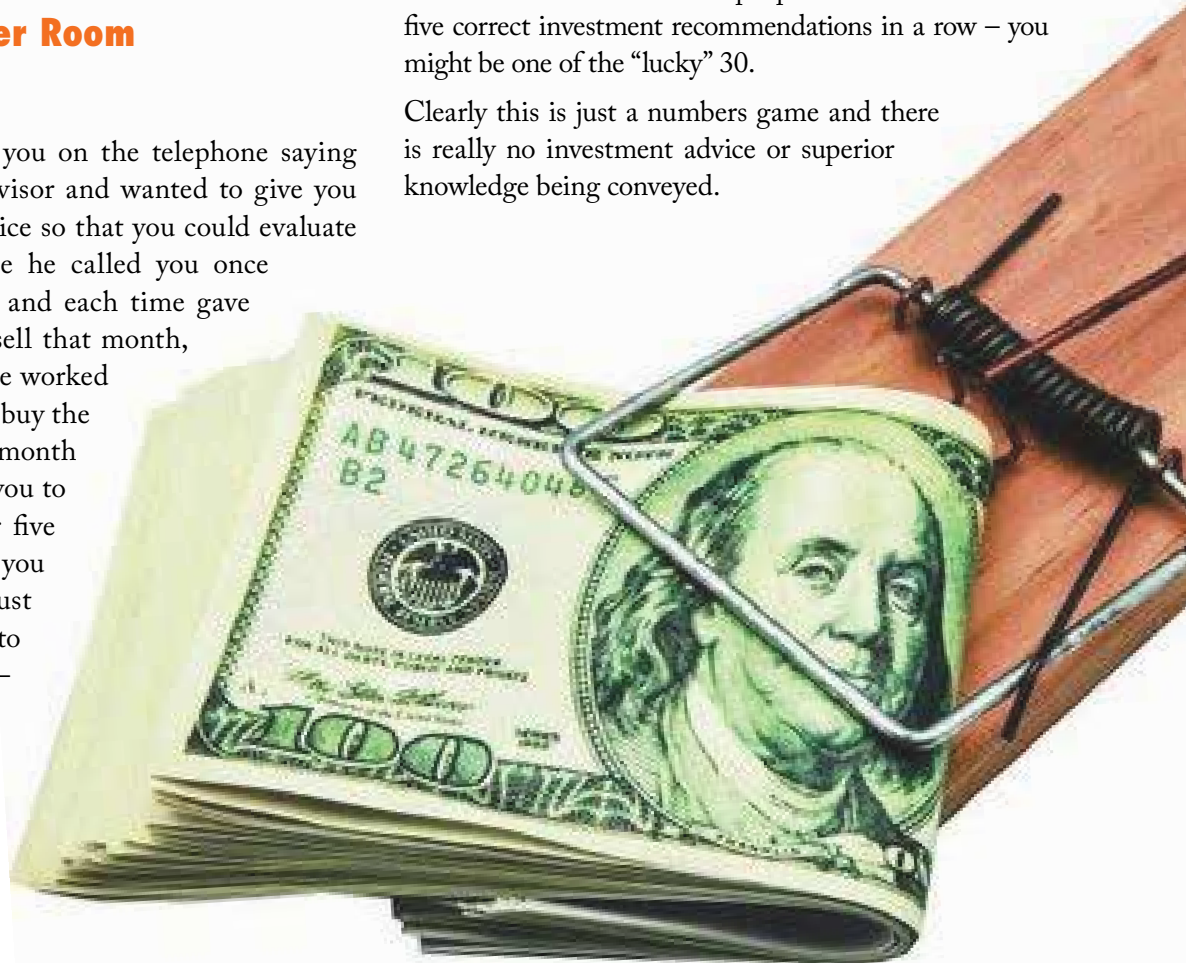
Scam #1: The Boiler Room Salesperson.

Suppose someone called you on the telephone saying he was an investment advisor and wanted to give you some free investment advice so that you could evaluate his effectiveness. Suppose he called you once a month for five months and each time gave you one stock to buy or sell that month, and each month his advice worked out – when he told you to buy the stock he picked for that month it went up, when he told you to sell, it went down. After five months, or maybe less, you might be willing to entrust some money to him to invest on your behalf – and if you did this you would likely find that the 100% track record he had in the past did not continue.

Let me explain how it is possible for someone to

give you perfect investment advice for five or more months in a row: There is a person sitting somewhere with a telephone and a list of phone numbers they purchased from firms that supply leads. He spends his day on the telephone and, let's say, he spends about ten minutes on average with each prospective target. This means he can call six people per hour, about 50 people a day, and 1,000 people per month. So in the first month he calls 1,000 people and tells 500 people to buy a certain highly-volatile stock and 500 people to sell the same stock. One month later, the stock will have gone up or down and he calls only those 500 people to whom he gave good advice. He repeats the drill the second month with a different stock – 250 buy and 250 sell. The third month he is down to 250 people who have received good advice two months in a row. And so it goes; by the fifth month he has about 30 people left who have received five correct investment recommendations in a row – you might be one of the “lucky” 30.

Clearly this is just a numbers game and there is really no investment advice or superior knowledge being conveyed.



Scam #2: Bernie Madoff and the Unbelievable Investment Returns.

Most people are now familiar with the name Bernie Madoff and the scam he pulled on \$50 billion dollars worth of clients' investment money – much of it held by sophisticated investors. However, many people are still unaware how he pulled it off and what should be learned from this case in terms of protecting yourself from such scams, so let me summarize in a nutshell.

There are three issues of note in the Madoff scam. The first is that Madoff's firm was not only an investment advisor but also had custody of his clients' funds. This means that they could control the investment of the funds and also control the reporting of investment returns, account balances, and so on – so they were able to get away with generating false statements. In the USA, many investment advisors have independent custodians unrelated to their own firm and clients get statements directly from these custodians, so this type of shenanigan is not possible. Those advisors who do maintain custody of client accounts are supposed to separate their custodial services from their advisory services.

The second issue is that the investment returns Madoff reported to clients weren't realistic. He showed an almost uninterrupted, consistent good return month after month, year after year. This is simply unrealistic when dealing with assets that have some volatility attached to them, such as stocks and other non-guaranteed investments. Madoff's explanation was that he was hedging out the volatility using derivatives. This explanation was unbelievable for two reasons: First of all, if we could hedge out all volatility and still get a good rate of return, then everyone would be doing it; and secondly, the amount of derivatives he would have needed for \$50 billion worth of client money simply isn't available in the market.

The third issue is that Bernie Madoff had established himself in certain high-end circles and his clients came mostly from referrals. The moral of this story is to do your own due diligence and don't necessarily trust the advice of your friends who perhaps haven't done any due diligence themselves.

Scam #3: Allen Stanford and the High-Yield CDs.

Allen Stanford was a well-regarded Texas banker with operations on the U.S. mainland and through his bank in

Antigua. In 2009 a number of fraud charges were alleged by the U.S. Securities and Exchange (SEC) and in 2012 he was handed a 110-year sentence on fraud, conspiracy, and obstruction of justice charges – after he stole \$7 billion from his clients in what was the second largest Ponzi scheme in history.

Stanford's bank had been offering Certificates of Deposit (CDs) to investors that were yielding 7% or more during a time when other such instruments were yielding maybe 3%, due to very low interest rates.

A Ponzi scheme works this way: First, some sort of amazing investment return is promised in order to entice people to put their money with the advisor. Second, as new money comes in, some investors actually realize the promised returns, not because of good investment results, but because they are being paid from the new money coming in. The fact that some people actually realize the promised results brings credibility to the scheme, word gets around, and more people invest. Finally, the scheme collapses at some point when more people want to take their money out than can be sustained by the amount flowing in from new clients (and of course the advisor has also been stuffing his pockets in the meantime).

Both Madoff's and Stanford's schemes were Ponzi schemes. These types of scams usually come to light when investment markets go down, because at that point many people might want to tap their investments to cover losses elsewhere – and the Ponzi scheme collapses because more new money can't be found to sustain it.

The bottom line is: If it seems too good to be true, then it probably isn't true – investors beware.

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By Shelagh Duncan



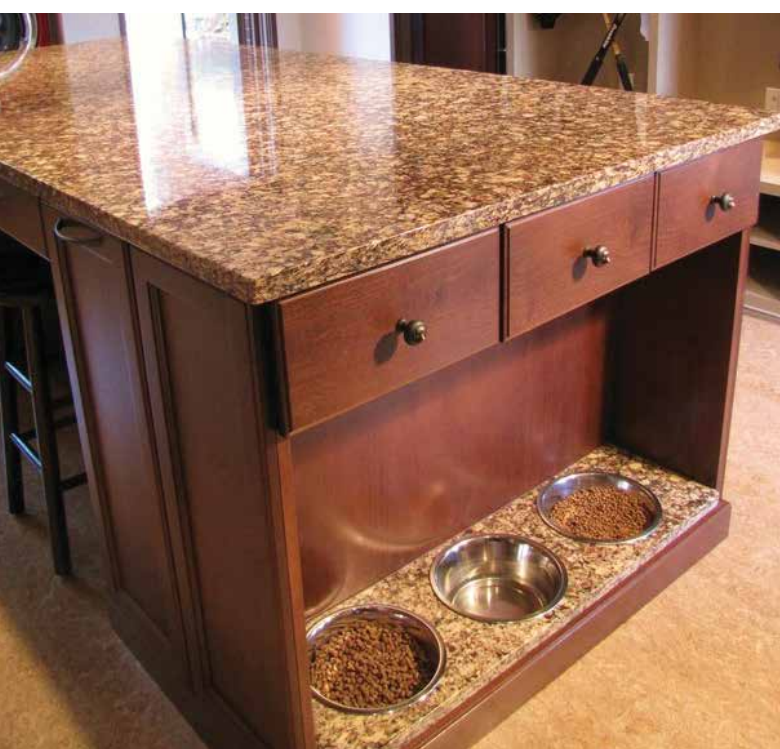
Pets at Home

We love our homes; we want them to be stylish and comfortable, chic and cozy. We love our pets too, and as they are very much a part of our lives so we incorporate things into our homes like pet doors, pet beds, etc. to make them more comfortable. However, the other side of the coin is the reality that owning a pet can significantly increase the wear and tear on our furniture and our homes. Let's explore some ways to make our homes more pet-friendly while keeping them, and us, happy.

It's universal, our pets love our sofas! If your pet insists on sharing the sofa, selecting a microfiber upholstery fabric may be a good idea. It is strong and resilient, easy to clean, and perfect for pet-friendly sofas. A good idea might be to add a pet blanket made from the same good quality, thick microfiber; it will also stand up to a great deal of use and misuse. Put it over the sofas and chairs your pets like to sleep on, and maybe one on the bed if you know they jump up there too. These covers are easily washed and can greatly reduce stains and fur build-up on your furniture as well as protecting it from claw catches and tears.

The fact is that most dogs smell. They are pack animals so smell is important to them – but not for your sofa. Bathing Fido often is a good idea, if you have the space. Have you considered installing a dog cleaning station? These are incredibly useful – imagine, after a trip to the beach or a muddy walk in the rainy season, being able to clean them off before they get into the house! Think about adding one outside or even in your laundry room if space allows. Install a hand shower and raised “tub” to reduce back stress, (yours, not theirs!) And, if your pooch is small, or getting on in years, adding a couple of steps will help them climb up there.

Encouraging them to use their own beds rather than our furniture is always a challenge. Cat condos and cat trees covered with carpet or wound with rope are great for our feline friends. Super-useful are dog beds that do double-duty as end tables. Remember, cats like high places where they can survey their kingdoms and sleep, so keep that in mind as you plan for them – two or even three different locations will give them the variety they need.



Give your pet their own feeding area in the “people” area. Make it somewhere off the floor so it’s not likely to be kicked over easily. You can add a built-in feeding station under your kitchen island, for instance. This could also include a sleeping area and storage for those food bags. For indoor cats there are imaginative litter tray covers that disguise and hide the pan while still allowing your kitty access. Some of these are simple do-it-yourself projects, like converting an old console TV or a suitcase. Or, you can ante up and buy the designer variety.

Speaking of designer items, there are designer dog houses that are out of this world. Really cool and often outrageous pet pads look like palaces or pagodas, Swiss cottages or haciendas with bone shaped pools. There is even a Mini-RV (a pooch-sized Airstream!).

We have come a long way from the days of color-coordinated bandanas. We now have designer duds for our friends (pet paraphernalia is big business!). For dogs there are booties to keep their feet clean and dry, Doggles, to protect their eyes when they stick their heads out of the car window, Superman costumes, life-vests, and reindeer antlers for Christmas. Cats have – well – catnip mice and balls with bells inside. But, no matter what they are, we do love and pamper our pets, almost as if they were human.

Sometimes our pets “talk” to us, but it’s not always easy to understand what they are saying. So here’s a light-hearted look at what they might be telling us if we asked them to change a light bulb:

Afghan: “Light bulb? What light bulb?”

Golden Retriever: “The sun is shining, the day is young, we’ve got our lives ahead of us and you’re worrying about a burned out light bulb?”



Hound Dog: "Z Z Z Z Z Z Z Z"

Chihuahua: "Yo quiero Taco Bulb."

Pointer: "I see it! There it is! Right there!"

Greyhound: "It isn't moving. Who cares?"

Australian Shepherd: "Put all the light bulbs in a little circle."

Beagle: "Light bulb? That thing I ate was a light bulb?"

Siberian Husky: "Light bulb? I ate the light bulb and the lamp, and the coffee table, and the carpet under the coffee table, and the..."

All Cats: Yawn. "Who cares? I don't need the light to see."

Until the next time...

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Toy Poodle: "I'll just blow in the Border Collie's ear and he'll do it."

Border Collie: "Right away! And I'll also replace any wiring that's not up to code."

Dachshund: "I can't reach the stupid lamp!"

Rottweiler: "Go ahead! Make me!"

Shih Tzu: "Pul-leeze, dahling. I have servants for that kind of thing."

Labrador: "Oh, me, me!! Pleeasze let me change the light bulb! Can I? Can I? Huh? Huh? Please can I?"

Malamute: "Let the Border Collie do it. You can feed me while he's busy."

Cocker Spaniel: "Why change it? I can still pee in the dark."

Doberman Pinscher: "While it's dark, I'm going to sleep on the couch."

Mastiff: "Mastiffs are NOT afraid of the dark."

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Residency: Application Procedures and Related Information

You might ask yourself:

- Is residency for me?
- Where do I stand right now if I wanted to start a residency procedure?
- Who do I believe and what do I have to do, if anything, to start my residency?

I'll try to give some reliable answers to as many of those questions as possible, but keep in mind these are general answers and your situation may have exceptions.

Application

If you have just recently arrived and have decided you want to live here, applying for residency is essential. It's not that difficult if you have the proper information; for starters, you may know what documents from your home country are required (birth certificate, police report, proof of income), but not know what is needed to make them acceptable to Costa Rica Immigration.

The basic requirement is that all documents submitted to Immigration must be **APOSTILLED** or **CERTIFIED**. (Apostille is a form of authentication issued to documents for use in countries that participate in the Hague Convention.) If your country of origin is not a member of the Hague Convention, Certification is required.

The apostille process is accomplished similarly in all countries which are signatories to the Hague Convention. For instance, for U.S. citizens, apostille is accomplished by the Secretary of State of the state where the document was originated. For example, if someone was born in Florida, married in Nevada, and now lives in Illinois, the birth certificate will have to be apostilled by the Florida Secretary of State, the marriage certificate by the Secretary of State of Nevada, and the criminal history background check apostilled in Illinois.

In other countries which are not Hague Convention members, the process might be accomplished by the Foreign Affairs or Foreign Service Office. For instance, Canadian documents must be submitted to the Canadian

Foreign Affairs Office for Certification. The documents are then sent to the Costa Rica Consulate in Canada, who will certify them (the cost is \$40 per document). The document(s) then need to be sent to Costa Rica and submitted to the Ministry of Foreign Affairs here.

The United Kingdom, and most of the EU (European Union) countries are members of the Hague Convention and the procedure of apostille will be performed by the country's respective foreign affairs office. The process is similar to what occurs for U.S. citizens.

In all cases the documents must be translated into Spanish before they are submitted to Immigration. The translation must be done by a licensed and approved translator and can be translated here.

There are several types of residency one may apply for and the requirements are different for each. Only the most basic requirements have been covered here. Consult with an attorney to choose which is best for you. What is extremely important is that you choose a law firm or attorney that is well versed and experienced in the residency application procedure. If you are applying for residency with ARCR or my legal firm, we will be able to help you select the proper type of residency and assist you with all the procedures. The usual time between document submission and approval of a residency application is 14 to 16 months, beginning with the date of the submission of the last required document.

Once all documents have been submitted, immigration will issue a letter that the application is "en tramite" (in process). When the applicant receives notice of their en tramite status, they are no longer required to leave the country to renew their 90 day visa. **HOWEVER**, applicants should be aware that in order to use their foreign driver's license to continue to legally drive in Costa Rica beyond 90 days, they **MUST** renew their visa.

Health Insurance

In most cases, foreign health insurance can be used in Costa Rica during the time awaiting residency approval. There is

the option to acquire a private health plan through INS, which will cover you while you wait. The only requirement to apply for a local health plan is to have the residency application in process. For more information about the specific plans, visit the INS agent at the ARCR office.

Once your residency is approved you can keep your private health plan, but by Costa Rican law the applicant will be mandated to enroll into the Costa Rican Social Security System, otherwise known as Caja.

The Caja

The Social Security System in Costa Rica is a 100 percent service and medicine provider; all medical needs for treatment of serious illnesses will be covered by Caja and the treatment is the best in the land. However, the healthcare system was designed to provide service to all, insured or not; everybody is taken in, preexisting conditions or not. Because of the overflow of people that have no other health option but Caja, and need to use it to get even an aspirin, minor illnesses get pushed to the back of the line. So, if your illness is minor, the flu for instance, it may be advisable

to try another option; with Caja it is likely that your flu will not get treated until after it is over.

DIMEX Card

When residency has been granted the applicant will be issued a DIMEX (Documento de Identidad Migratorio para Extranjeros) card, aka cedula. It will contain the expiration date of the granted residency (as little as one year) and must be renewed. Stay up to date with the system; it is illegal to be in the country with an expired DIMEX and can be reason for deportation. In any case, the Caja will refuse treatment for all but emergencies. You should begin the renewal application at least one month before expiration. ARCR can help you with this.

I hope this answers some of the basic questions you may have about residency. If you have further questions, please don't hesitate to send an email with them to: questions@residencycr.com

Rómulo Pacheco

Attorney at Law, Notary Public

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(38) PARADISE, WE HAVE A PROBLEM

by Tony Johnson

Have You Seen...?

I look across the Ojochal Valley to the southern mountain range, and Costa Rica never ceases to enchant me. Many visit Costa Rica for its awesome, jaw-dropping beauty....and few are disappointed. But most miss an astonishing aspect of that wonderful experience; the capability we humans have that makes any beauty, any experience, possible. They miss the very capacity which brings everything, including, yes, the entire universe, into existence for us – our consciousness.

Why do most of us overlook the fundamental basis of all perception, of all experience? Well, when's the last time you were aware of your awareness?

"The human condition: lost in thought." – Eckhart Tolle

As a spiritual teacher, Tolle explains, we are so deeply immersed in the contents of our awareness that we're rarely aware that we're aware of it. We're too preoccupied with our sensations, feelings, thoughts, perceptions, worries, plans, and memories that we miss the awareness that makes those contents possible.

Nothing exists for us unless it is present in our consciousness. We now know that there are billions

and billions of galaxies outside our Milky Way. While they were always there, they were, practically speaking, nonexistent until telescopes brought them into our awareness. Now they are on our routine "map" of the universe. Now they exist. Consciousness does the same with everything.

Do you reply, "Yeah, so what? Yes, I've been heedless of my awareness, but I've been doing OK." Right, plenty get by unaware of the miracle of awareness.

But consider that being aware of being aware can make a good life even better. Being unaware of awareness would be like spending all your Costa Rica time in San José and missing Arenal, Monteverde, Osa, and the Whale Tail – missing the good stuff. It would be denying yourself a most wondrous aspect of this miraculous world; that we are conscious.

More profoundly, such continued overlooking of awareness will simply deny you access to who YOU are at the deepest level – the sublime sense of calm and happiness that is consciousness. Yes, consciousness includes pain and suffering...and also joy, love, and fulfillment. It can include everything, but its nature is serene peace. Waiting there for you.

My last article considered how “happiness is an inside job.” Consider now how Costa Rica, how ALL of reality is an inside job....a function of consciousness. Now there’s an adventure of a lifetime! So, let’s go on our own “Odyssey” and realize our core being as we head back home. Not to Ithaca, Greece, like Odysseus, but to our deepest level.

“I’m sorry, Dave. I’m afraid I can’t do that.” – HAL (2001, A Space Odyssey)

Yes, we can do it; we can go through the Stargate and explore an entirely different way of seeing the world, of experiencing reality, and ourselves. Hang on. It’s gonna be a real mind-bender.

In the Western world, we learn by experience (and education) to divide all of reality into two fundamental, separate, and distinct realms, variously and interchangeably called:

1. Me / Self / Mind
2. Not me / Other / Matter

Westerners consider a combining of the two realms impossible; how can we join “Me/Self” with “Other/Not me?” or “Mind” with “Matter?” Like trying to mate a dog with a cat. Yet, the two intimately interact and interconnect.

Our cultural understanding of experience involves a dual reality; a world out there which is experienced by a Me, in here; it FEELS like I’m in here observing reality out there. Some people even imagine that we have a kind of inner theater somewhere in our head; a place where all sensory input is viewed by some little man or woman sitting kicked back with a bag of popcorn, who observes and tells us what it all means. But the absolute best neurosurgeon will never ever find the Self a Me nor an object seen, during brain surgery. Neither the seer nor the seen is ever located. The brain is dark and silent inside; there are no pictures of that Ojochal mountain, no color, no bird songs, just an unimaginably complex 'nobody’s home' neurological structure.

“To see what is in front of one’s nose needs a constant struggle.” – George Orwell

So who or what observes our experience? Doesn’t seeing need a “seer?” Hearing need a “hearer?” But WHERE is the observer? WHAT is the observer? HOW does that observation occur? Questions we are still unable to answer. Yet nothing is more certain to us than our witnessing of

experience. You’re having a conscious experience right now! Look carefully and you’ll see, you ARE consciousness. It’s not just a capacity you possess, it’s YOU.

I’m consciousness? How can that be? What happened to my body?

Watch your awareness. What’s permanent? What’s passing? I’ll predict that the CONTENTS of your consciousness continuously come and go. Thoughts, feeling, etc. are ever passing – AWARENESS is the only permanence. We’re even in some sort of conscious state when we dream. So what’s permanent must be our true, core, essential being. But we can’t locate, externally observe, or explain that consciousness. And given our “dual” reality, a “seer” and a “seen,” a “hearer” and a “heard,” etc., how do those different realms INTERACT?

When we are aware of our awareness, it seems like an immaterial, non-corporeal, ephemeral entity of some sort. It lacks all dimension, size, weight, location, limit, color, texture, temperature; the qualities which clearly characterize material objects. But how can something lacking all features of material items interact with matter? We know that it does. My consciousness is directing my material fingers to hit material computer keys.

We know beyond a doubt that material things like medications, alcohol, drugs, illness, injury, or our lover impact our awareness. We can totally lose consciousness after receiving an anesthetic.

Alcohol and medications can make our awareness blurry and confused. Lovers can make us crazy. So there HAS to be some kind of connection between mind and matter? But HOW and WHERE?

If these issues aren’t enough, there are still more problems with our Western understanding of consciousness such as, HOW ACCURATELY do we actually experience reality? Is what we see what’s really “out there?”

How could that possibly be? The world is obviously made up of an infinitesimal number of separate and different parts, elements, processes. As I look across the Ojochal Valley at that green mountain range, I’m definitely distant, separate, and different from that mountain. It’s way over there. I’m not connected to it; I’m here on the north side, not rooted in its rocks and soils like the carpet of plants covering that highland. I’m mobile, flesh, blood, and bone, not static minerals and plant life. It’s a mountain and I’m a human life form, so how could we conceivably be one? How indeed?

Depends on how you see it!

In the “direct perception” model of modern neuroscience, the mountain I see is exactly the mountain as it is. There’s no transformation of that mountain into some human-friendly, inner image. What we see is what it is. While in the “representative perception” model, the mountain that I “see” is actually some creation of the brain that enhances my survival. Representative perception says that the actual mountain may not look anything like the mountain we perceive. Some scientists believe that the reality outside of perception is all gray, grainy, and blurry; rays of the electromagnetic spectrum very few of which we can sense. The brain responds to that spectrum and creates a manageable “view” of reality to help us navigate life, like with colors, which our brains add to reality, to help us distinguish things, improving our chances of survival.

But again, who or what is actually experiencing either the direct or representative mountain? Many scientists consider consciousness an emergent property of the brain, meaning that the parts of the brain may lack consciousness, but coming together in the right way they produce consciousness – they produce Me.

The view from the other side of the world.

Advaita Hinduism offers different answers to the dilemmas inherent in the Western view of consciousness. Rather than mind AND matter, consciousness AND material reality, there is JUST consciousness; there’s not a dual reality but a non-dual consciousness. All is consciousness. In other words, consciousness is one with whatever it’s conscious of. It’s not like consciousness is over here; while somewhere over there is what it’s aware of. Consciousness and content seem inextricably, intimately intertwined as one. Consciousness is the source of all experience – not just a reflector, a responder. The brain, too, is an activity of consciousness, in consciousness!

Am I making you crazy?

In Advaita there is no problem of two very different realms interacting because there’s only one realm, consciousness. Everything is consciousness because we can’t possibly be aware of anything outside of consciousness. There is no possible experience independent of consciousness; if we become conscious of ANYTHING, it is a conscious experience. We can’t escape awareness to see what’s outside of awareness. If we are aware, it is in consciousness.

All is IN awareness, so all IS awareness. We can never know anything outside of consciousness, so all must be consciousness. That includes the essence of you.

Was this just an exercise in loony thought experiment?

Not at all! We come to Costa Rica to have some special experiences, to satisfy some long unfulfilled dreams. In doing so, we assume that the happiness that we expect to find here is ‘out there’ in Costa Rica. The Advaita approach maintains that happiness has always dwelled WITHIN us, within our basic nature of consciousness, and that it is always calm, serene, contented. (We’re not referring to temporary, zestful happiness, but to the more enduring contentment type.) Costa Rica’s role may be to enable us to return to our true nature where happiness resides.

Why is the Dalai Lama so calm, so happy, so thoughtful, so compassionate, so committed to peace, so serene? Because he has a great job, being the “Pope” of Tibetan Buddhism? No, because he knows deeply that his core nature is consciousness. And he goes there for his happiness, not on vacations to Costa Rica. Although, he’d probably enjoy it here.

How’s this for an amazing view of reality?

Costa Rica EXISTS FOR YOU because of your consciousness. Your awareness brings it into being for you. And YOUR KNOWING of Costa Rica changes what you know. This country, for a long-time resident, is different than that of a dreamer or first-time visitor, but in some way you and Costa Rica are one!

How can we use this knowledge?

Savor the wonders of Costa Rica, but don’t ignore the miracle that makes Costa Rica possible for us, consciousness. And don’t expect it to give what is already yours; the contentment, peace, and happiness that is already in the core of your being – your consciousness.

For more information on this, see Rupert Spira and Mooji Baba on YouTube.

Tony Johnson is a retired university mental health therapist. He lives and meditates among Costa Rica’s wonders in Ojochal. He can be reached for consultations at: johnson.tony4536@gmail.com

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

► **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@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: bbrashears0@gmail.com, 8684-2526.

► **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.littletheatregruop.org

► Marine Corps League

Meets the 2nd Saturday of the month at 11AM 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 2279-8927.

► 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: info@arcr.net, Subject line; El Residente."

BUSINESS DIRECTORY (43)

Important dates in Costa Rica:

November 29 - 30,
ARCR seminar.
Location: Hotel Casino
Palma Real

December 25th,
Christmas day

January 1st,
New Years day

Note:

The ARCR office will be closed from noon Friday December 21, 2018 until 8:00 a.m. Monday January 7, 2019

Funniest One Liners

"A doctor tells a woman she can no longer touch anything alcoholic. So she gets a divorce."

"Don't you hate it when someone answers their own questions? I do."

"Maybe if we start telling people the brain is an app they will start using it."

"I just asked my husband if he remembers what today is... Scaring men is easy."

"Why did the blonde stare at a frozen orange juice can for 2 hours? Because it said 'concentrate'!"

"Plan ahead - It wasn't raining when Noah built the ark."

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Bancrédito Seguros



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We offer all types of insurance for homes and condos (ask about the Hogar Comprensivo option for 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