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# El Residente

## FIFTY YEARS AGO IN COSTA RICA

### Also in this issue:

Adventures in Moving

@#\$%^&\* ( !!!

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We've only just begun...

**FREE MAP**  
inside

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## Check our blog on our Facebook site.

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

The FAQs are here! What are FAQs? It's the acronym for Frequently Asked Questions. ARCR and El Residente have compiled a list of 56 of the most commonly asked questions about all aspects of visiting, moving to, and living in Costa Rica, and put them all in one easy-to-access place; on our website! If you have a question about some detail of life in paradise, this is the first place to look. Go to the ARCR website, specifically: [http://arcr.cr/app/cms/www/index.php?id\\_menu=4](http://arcr.cr/app/cms/www/index.php?id_menu=4), and find the questions and their authoritative answers there. Be aware that the list is in Beta form, so please be tolerant about any typos, etc., we're working on it! The FAQs are a work in progress and if you have a question you think needs to be included, please send your humble Editor an email at: [service@arcr.net](mailto:service@arcr.net) telling me what it is.

It may seem early, but in this issue you will find an advertisement for the ARCR Christmas charity, the Tree of Hope. Because this is a bi-monthly publication we only get two chances to ask for donations, and this is the first. Last year we provided 135 presents to needy children, thanks to our members' generous gifts. So, now may seem early, but really, any time of the year is a good time to think about making a gift to improve the lives of less fortunate children, isn't it? Please don't put it off; make your contribution early. Today would be great! Call or see Ivy in the ARCR office to make your donation.

If you picked up a hard copy of the last issue of El Residente at the office, you may have noticed that we have changed the paper stock used in the interior of the magazine. This was a cost saving step to better utilize ARCR's resources to enable us to better serve our members in other important areas.

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# ACROSS THE BOARD

Notes and News from the Board of Directors

**CAJA CHANGE:** A recent change by the Caja now requires that when a married person who is enrolled in the Caja under the family plan renews their residency (DIMEX card), their spouse must reaffirm the validity of the marriage for them to remain part of the family plan and be eligible for Caja care. This is to assure that the couple is still married and the spouse is still entitled to Caja benefits. Proof of marriage can be established by presenting a current copy of a certified and apostilled foreign marriage certificate or a current (less than three months old) Costa Rican marriage certificate. ARCR can assist members obtaining appointments for renewal and guide them through the process, but obtaining the required documentation is the responsibility of the individual. For more information contact the ARCR office.

**GUARANTEE DEPOSIT REFUND:** In Legal Update, in the last issue, we published the information that, "The Director of Immigration has changed the interpretation of Articles 22, 26, and 34 of the bylaws for the GUARANTEE DEPOSIT FUND FOR THE GENERAL IMMIGRATION OF FOREIGNERS law." In that article it said, "Once the applicant has complied with the new deposit payment they will be able to request a refund of the original deposit." A question about the procedure for requesting that refund has arisen and the following is the answer:

To receive a refund of the deposit the applicant must:

1. Prepare a letter to the Director de Migración requesting a refund of their Guarantee Deposit. The letter must include the following information:

The applicant's full name

The applicant's file (Cédula) number

The applicant's bank account information (bank name, account number, etc.)

2. Present that letter to Window #2 at Migración

3. Wait (possibly as long as one year)

## OR... ARCR CAN DO IT ALL FOR YOU!:

The refund payment will be made directly to the applicant's Costa Rican (only) bank account and may be in dollars or colones, depending on the form of the original payment.

No other documentation is required.

Each person requesting a refund must submit a separate letter.

**ARCR MEMBERSHIP RENEWAL NOTICES:** When an ARCR member's annual membership is due for renewal, ARCR will send out two email reminders; one prior to the expiration and a second at the time of expiration. NO OTHER REMINDERS will be sent. If you wish to keep your membership current, be sure to follow-up on the reminders.

**US VETERANS ALERT:** Those veterans who reside in Costa Rica are strongly urged to make a record of their personal information and assure that, in the event of their death, their family will have access to that important data.

**WIDOWS OF US MILITARY SERVICE: VETERANS:** If you know of a Spanish-speaking widow of a US Military veteran who needs assistance, have them call Terry Wise at 8893-4021, or contact the ARCR office for assistance.

**AFTER LIFE SERVICES DISCOUNT:** Members are reminded that the Polini Funeral Home chain has entered an agreement for ARCR members to receive a 50% discount on after-life services. Cremations can be purchased in advance and interest free time payments can be arranged. Details can be obtained at the ARCR office.



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## 6 FIFTY YEARS AGO IN COSTA RICA

by Steve Johnson



Lacsa plane landing in golfito

### Of Beaches, Bushmasters, and Investments

**M**y first flight to southern Costa Rica had been in a Douglas DC-3, and as we flew low along the Pacific Coast we passed directly over the port of Quepos. A few seconds later some wild and uninhabited beaches flashed by my window; I had never seen such a tropical paradise in my life. After landing in Golfito I asked the copilot what the beaches were called and he told me, Manuel Antonio.

Back at the Peace Corps offices in San José the debate among the volunteers was whether the prettiest beach in Costa Rica was at Sámara or Nosara. When I mentioned Manuel Antonio no one had ever heard of it. There were no guidebooks back then and no one

seemed to know anything about it, but I swore that one day I would visit those beautiful beaches.

One time, when I was in San José, I took two days of vacation time and got on the bus to Puriscal. It was 1969 and there was no coastal highway at that time; you had to take the bus to Puriscal and from there take another bus on a twisty, gravel road over the mountains to Parrita and then Quepos. When I reached Quepos I asked about Manuel Antonio and discovered the people there knew about it. When I inquired about how to get there, a shop owner told me to go to the waterfront early the next morning where I would find a teenager with a Jeep who could take me for five colones (about 70 cents US). Now I was making some progress.



The next order of business was to find a place to stay. My monthly living allowance was 550 colones (about \$75 US), so when I traveled I always stayed in the cheapest lodging I could find, usually for about five colones a night. For that price I would get a no-frills canvas cot in a dark, airless room the size of a prison cell. If I needed toilet paper I had to ask for it at the desk. This time, since I was on vacation, I decided to find something a little more upscale. Down by the waterfront was a place that looked like it was at least above the flophouse genre. The guy at the desk told me the rooms were 25 colones a night (about \$3.50 US). I was stunned.

"Why so expensive?" I asked. He told me the room came with a girl.

"A girl? I don't understand. Why would the room have a girl?"

He told me he would give me three guesses. I thought a second and answered, "To sweep the floor?"

The man was drinking a Coca Cola and broke out laughing so hard that little streams of Coke shot out his nostrils before he fell backward on the floor, choking and gasping for air. It took him several minutes to

regain his composure. By then, of course, I realized I had wandered into the wrong kind of establishment.

"Can I have a room without a girl?"

He said I was the first customer to ask that question and disappeared into a back room to talk to the owner. He soon returned with a stern look on his face, "No girl, no room." I located a clean pensión around the corner for eight colones a night. The woman who ran it was very nice and said she would even make me breakfast in the morning.

The next morning I found the teenager with the Jeep. A couple was already on board and he charged them five colones each. When I offered a five-colon note he wagged his finger at me and said, "No, no. For you it will be ten colones." When I asked him why, he said it was because I was a gringo. I got off.

In reality, I had probably been charged extra for things many times before, because I was a North American, but this was the first time it had been spelled out so bluntly and it ticked me off. I was determined to walk, but totally forgot that there were no pulperías, or even houses at Manuel Antonio. I had no food or water.





The “road” to Manuel Antonio was a muddy Jeep track through the jungle. In the plane it took only a few seconds to get there, but walking, of course, took almost two hours. Twice, the kid in the Jeep roared by and thumbed his nose at me.

Along the way I think I passed two houses, maybe three. When I arrived it was terribly hot and I was dying of thirst. A handful of tourists were at the third beach, but I had forgotten to bring a swimsuit so I walked back to the second beach where I could swim naked.

The beach was unbelievably beautiful and I spent the day cooling off in the water and sitting in the shade of a pretty tree with small green fruit. Years later, on a return trip, I learned that the tree I had been sitting under was a highly toxic manchineel tree.

Despite my thirst I spent the entire day on the beach. I had one frame left on my Kodak Instamatic camera and wanted to get a picture of the sunset from a cliff on the way

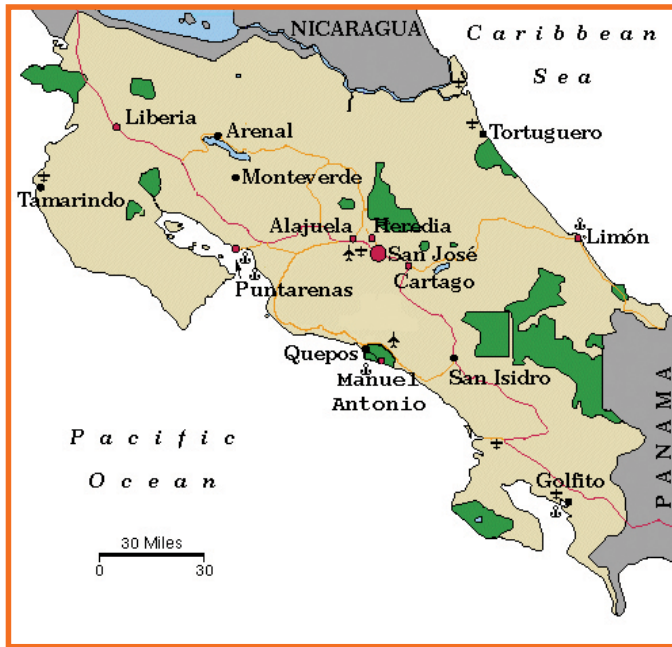
back. I started back about a half hour before sunset and my timing was perfect – the sun was just dipping below the ocean when I got to the top of the cliff. I think I was standing approximately where the El Avión restaurant is located today. Squirrel monkeys were chattering in the trees behind me.

Within minutes it was pitch dark. There was no moon that night and I did not have a flashlight, so I picked my way gingerly through the darkness. Once, I knew I was on a cliff top because I could hear the waves crashing against the boulders far below. Years later I learned the



Manuel Antonio beach





road was well-known for the bushmasters that came out after sunset to warm themselves in places where the sun had shined on the ground. Luckily I encountered no snakes on the road.

Inching my way along the roadway it took almost three hours to reach Quepos. A mile or so before town a pack of dogs came rushing at me barking their heads off. I could not see them but could definitely hear them. Suddenly, I saw a faint glow of a candle off to my right and heard the distinct kaching-kaching of a pump-action shotgun. I flattened myself on the roadway and lay there motionless, barely breathing. My sudden movement had infuriated the dogs even more, but eventually I heard a voice call them and their barking faded away into the distance.

After crawling on my hands and knees for a while I eventually saw some lights far ahead. When I got to the pensión where I had stayed the night before, the woman who ran it was talking to a policeman in the doorway. They were much relieved because now they did not have to send a search party out to look for me. After thanking them for their concern I went to my room, drank a gallon of water, and collapsed on my bed.

A few months before I visited Manuel Antonio, my parents had flown down to Costa Rica to see me. I told my father I had fallen in love, not only with Costa Rica, but also with a Costa Rican girl, and wanted to live here. He said that if I could think of some promising business to go into he might be able to help with the finances. I remember that, as I was walking along that muddy Jeep track in the jungle, I was racking my brain about a line of

business I might try. You can imagine my astonishment when I returned thirty years later; Manuel Antonio had become the Riviera of Costa Rica and what had once been a jungle full of monkeys was now wall-to-wall fancy restaurants and hotels. Back in 1969, for \$10,000 I probably could have purchased the whole coastline between Quepos and Manuel Antonio. Never in my life could I figure out how to get rich, and there on that dark Jeep track, opportunity had been staring me in the face. In retrospect, however, I am happy I did not play a part in converting that pristine and beautiful wilderness into a tourist attraction.

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

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## Munguía Murals

San José's municipal police station sits in a rundown area of San José which is known as El Paso de la Vaca, on Calle 6, Avenida 7. It is an area full of conflict, but fourteen bright, new, and whimsical murals on the outer walls of the building add fun and color to the neighborhood by showing all the different ways the police help the community. The panels were painted by San José artist Francisco Munguía Villalta and send a positive message to those who live in the area, and to the 300 policemen and women who work out of the building.

The first panel on Calle 6 shows police checking on street sales and lottery sellers, the next shows police visiting a school, and other panels show how police monitor the streets through cameras, radios, and telephones. A walk around the building reveals depictions of police on bikes, working with dogs, and walking beats. The characters

in Munguía's murals smile as they go about their business or relax in a park, and the vigilant police do not look threatening.

Munguía's work makes you smile. His figures are cartoon-like but you identify with them. Lovable cats and dogs scamper across the scenes, and trees are full of birds. Children have fun, the merchants are happy to serve you, and the police are present for protection. His themes include animal welfare, recycling, planting trees, art, peace, and sports for health and enjoyment. It's an ideal world, and one the viewer wants to emulate.

These are positive messages for an area where drugs and theft are part of daily life. "The bigger than life-size pictures contribute to improving the area and call attention to the express work of the police," says Isidro Calvo, head of the municipal police unit.









Artist Francisco Munguía has created more than 100 murals and outdoor art works. His murals are a part of San José, and his style has become familiar to all; starting with the dog and cat sculptures on Avenida Central. Much of his work has a purpose besides embellishing a somewhat drab cityscape.

He includes the public in his paintings. “I want to express the idea of making art accesible to the people. Art should not be just for those who go to a gallery and buy a painting,” he says. He also believes in sharing his creations with those who will be viewing them; at the Albernia home for the aged some of the residents had a good time coloring in the figures. Other times he has allowed street children to be involved.

“As a kid I liked cartoons and tried to draw them,” Munguía explained, talking about his art style. “In school I drew pictures of friends and teachers. It didn’t always go over well,” he admitted. Munguía studied art at the University of Costa Rica, and as a student, his cartoons appeared in newspapers, and he was part of a collection of humorist artists. Parodies of famous art (Whistler’s Mother – with a cat in her lap) are another facet of his work, which he says is popular in spite of it mocking masterpieces.

His love of animals shows in his work. His homelife includes his two sons and wife who rescued several cats and dogs that share their home.

In San José his murals and paintings can be seen on the facade at Arenas Skate Park, Calle 11, Avenida 12-14, a mural at the Borbón Market, murals at the Omar Denge School, SOS Children’s Homes, and at Hogar de Ancianos Albernia in Heredia.

*To enjoy more of Munguía’s art, search for “Francisco Munguía Villalta” on Facebook or Google.*



# Passing away in Costa Rica

Have you ever thought about what will have to be done if you die in Costa Rica? Do you know what steps must be taken if you lose a loved one or a close friend unexpectedly or in an accident? Do your loved ones know your last wishes?

Being prepared for death is not a synonym for wanting to die or anticipating a catastrophe around the corner. One thing is definite, we are all going to die sooner or later, and when that happens friends or family members must sort things out during the time of their bereavement. When it comes time to face the death of a loved one, quite often people are not prepared.

Planning for what needs to be done when you pass is one of the most important and responsible things you can do in life. Don't leave the hard and difficult decisions to your family or friends. Demonstrate how you love them by making preparations in advance; it shows you are a responsible and caring Father/Mother/Brother/Sister/or Friend.



Here are some simple recommendations for actions that you can take in advance:

- Make sure that your loved ones or your friends know exactly what your wishes are. They can be added to your will if you have one. If you want to be cremated and you do not have a direct relative in Costa Rica, you could leave a letter expressing that this is your desire. Our laws allow this and the funeral home will not need a relative to sign the necessary permits for cremation.
- Investigate funeral service providers to determine if they are experienced and client-oriented. Once you choose one, ask questions to ensure that they can satisfy your wishes, and then provide them with a confirming note to be kept in your file. Some funeral homes will ask for payment in advance. Others will simply open a file containing all your information and documents and then, when the moment comes, they will charge your family/friends for their services. Make sure there is enough money in your bank account to pay for your funeral services; and remember that it is not cheap.
- Ensure that your assets are included in a will or some other legal document. You do not want your loved ones to suffer a long, complex, and expensive legal process to legally claim what you wish them to receive. Talk to your lawyer about this. He can explain your options and help decide what will work best for you.



  
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by Christopher Howard

## How Difficult is it for Expats to Make Tico Friends?

Costa Ricans are very friendly people and are, in general, some of the happiest people on earth. They are peace-loving and actually like expats, however forming deep friendships with them may prove difficult for some.

I have lived in Costa Rica for 40 years and during this time have had the opportunity to observe relationships between many expats and Costa Ricans develop, and as a result I have arrived at some conclusions with respect to foreigners making local friends.

For instance, I have two friends who were born in Europe and have each lived here nearly 50 years. Both are married to Costa Rican woman, speak fluent Spanish, and attend some family affairs. We have talked endlessly about how difficult it is to make friends with the Ticos; interestingly, neither of them has been able to develop any deep, lasting friendships. Another friend, who was born in Italy, spent his youth in Canada, and ended up in Costa Rica over 20 years ago, related that he once asked a Costa Rican, "Why is it so difficult for foreigners to have Costa Rican friends?"

His Tico acquaintance responded, "It is not you. It is us."

The prime reason is that, to a Costa Rican, their family is always first and foremost; every other personal relationship is secondary. The families often organize activities, outings, and get-togethers which only include family on weekends, vacations, and holidays. In that way Costa Rica is a closed society, cliquish and nepotistic, and that characteristic can often be an obstacle when trying to develop friendships outside the family. It is even more difficult for outsiders to achieve deeply-bonded relationships if they don't speak fluent Spanish. I have known scores of expats who have never been able to develop anything more than superficial friendships due to the fact that they are not family.

Many expats have noted that you can invite Costa Ricans to parties, barbecues, and other activities, but they seldom reciprocate.

I am an outgoing, friendly and likable person, who forms friendships rather easily, and have a number of Costa

Rican acquaintances (conocidos as we call them here) but after over four decades I have only one real Tico friend. There isn't anything my friend, Alonso, would not do for me; he has demonstrated this repeatedly. However, I find it strange that he has NEVER invited me to dinner or any other social activity with his family. In Mexico, where I lived and studied, and in the US and Europe, entertaining and socializing with friends, foreign and local, is more common. That is definitely not the case here.

I have heard many people on my monthly relocation/retirement tours say that they want to avoid other expats and mingle with the locals. This is fine, but they should not expect to form much more than superficial friendships with Ticos. Fortunately, there is a large English-speaking expat community and a wealth of activities here. Expats tend to gravitate toward each other, so it is easy to stay busy and happy without depending solely on Costa Rican friendships.

The above should not deter anyone from relocating here. Costa Rica is one of the best countries in the world for living, offers an excellent quality of life, and expats find it very user-friendly. In fact, the country has more expats proportionately than any other country in the world. They can't all be wrong!

*After traveling and studying Spanish in the USA and Latin countries, Christopher Howard permanently relocated to Costa Rica in 1979. He has written multiple books on traveling to and living in different Central American countries, including the definitive book, Christopher Howard's New Golden Door to Retirement and Living in Costa Rica, now in its 18th edition, as well as the only book of its type, the Guide to Costa Rican Spanish. He is an accomplished translator and owns and operates a monthly relocation service for those who are exploring living in Costa Rica. Christopher can be reached at his website at: [www.liveincostarica.com](http://www.liveincostarica.com)*

*An earlier version of this article was published in the on-line newspaper, Q Costa Rica .and on Christopher's weekly blog: <http://www.liveincostarica.com/blog/>*



by Marshall Cobb

## Adventures in Moving

*Editor's Note: Marshall and his family have left us here in paradise and have gone off to follow other adventures in international living. He has gifted us with a story about one of the trials of their departure.*

“I would like to have this,” stated the foreman of the crew charged with packing our possessions.

I stood across from him in my kitchen. Between us on the counter sat the item in question – a small portable speaker my family and I used to listen to music while we cooked.

His statement, like the majority of those spoken in Costa Rica, was in Spanish. I not-so-affectionately call myself “Marshall Two-Times” as it’s often necessary for me to hear something stated in Spanish twice before it finds traction in my brain.

Sure that I had misheard, I asked, “Can you say that again?”

The foreman pointed directly to the speaker and said, “I’ll take that with me tonight so we can play music at our hotel.”

He stated his desire so clearly and effortlessly that I almost nodded to the logic before I reassembled the statement in English.

“Well...no. That’s our speaker. We’re going to use it tonight.”

My patience with this curious mover was wearing thin. He’d already made it clear that he wanted to take the box of

half-full liquor bottles with him. We weren’t allowed to ship them – which he clearly knew – and I’d already promised them to a friend. Over the course of the morning the foreman had lifted up the box of bottles several times and semi-jokingly said he was going to put it in the cab of the moving truck.

He smiled, stared again at the speaker, then shrugged and said, “We’ll see.”

Several pointed replies came to mind, but I weighed my need to reply to his veiled threat of future ownership against the fact that I needed this man and his team to do a decent job of packing and loading our goods. The last thing our departure from Costa Rica needed was another complication.

“Yes,” I said evenly, “we’ll see.”



The foreman slapped his thigh in acknowledgment of his wit, winked, and then pointed at the box of liquor bottles sitting on the floor as he went to rejoin his crew.

My level of annoyance, which I had reached via a combination of the foreman's queries and my own inability to speak Spanish beyond a third-grade level, was tempered by a small pang of guilt. I could have let him borrow the speaker; it likely would have been a nice diversion for the moving crew as they spent the night in the meager accommodations the moving company had secured. He could bring the speaker back when they returned to finish loading their truck in the morning.

I shook my head to physically dislodge that idea. In my four years in Central America I'd met a lot of nice people, and one of the most popular mantras used by the nicest of folks was, "Never pay in advance." This axiom was only slightly more popular than the runner-up, "Don't loan anything you ever want to see again."

Once upon a time I broke with convention and agreed to pay in advance for a hard-to-find part for the Malloper. I spent the next couple of years bumping into the mechanic, who was all smiles and handshakes. He volunteered each time that a year or two was a long time to wait for a part for a car that I no longer owned. He felt really bad about the fact that he'd failed to return to my house or answer a phone call, and he promised that he was going to get that money back to me – real soon.

I talked with another Tico mechanic, who was a friend of mine, about the situation and he rolled his eyes. The offender was apparently well-known for running off with people's money. My friend, for reasons still a bit fuzzy, had actually referred me to the no-gooder when he was too busy to help. I don't think my friend felt any remorse about it as he – correctly – pointed out that I had messed things up by paying in advance.

In this conversation I called the guy who'd run off with my money a *ladrón* (thief). My friend, who had just listed all of the various people who had been ripped off by the bad mechanic, winced and replied, "We don't use that word. Here we would say that the guy who ran off with your money is irresponsible."

"Irresponsible?" I replied, trying to apply that word to the situation. Thing #2 is irresponsible, I thought to myself. That adjective must carry a lot more clout in Spanish.

Related: until fairly recently the charge of defamation in Costa Rica involved a jail sentence in addition to whatever financial penalties applied. This was true

even when the comment involved was true. The imprisonment portion of the equation is no longer a given, but you're asking for trouble if you speak the truth about bad people in public. This is further support for the notion that it's best to avoid these complications altogether by refusing to pay in advance or loaning anything to anyone.

Back among the moving boxes, I looked out the window to see the four members of the moving crew walking slowly through our garden. They had announced that they were on a break a few minutes before and went to the porch to consume the drinks and snacks we'd left for them.

The impromptu tour of the garden was a new wrinkle. The men shuffled along, pointing and conferring with one another. None of them struck me as the gardening type and, based on the punishment they had inflicted upon the guest bathroom, I was fairly certain that fruits and vegetables were not staples of their diet. I went back to working on my inventory worksheet.

A few minutes later the foreman stuck his head in the door and asked, "Can we have your tomatoes?"

Per usual, it took me a moment to process the query. My family and I were staying in our house for two weeks after these items were moved out and would be using the furniture and other items we were leaving behind for the benefit of the family who would be renting it. I had donated piles of things to various families around town and I knew of several (including my own) who could use the fruits and vegetables from our garden – but I wearied of the battle with the smiling foreman before me.

"Yes," I said, "please take any of the ripe ones you want."

I got an even bigger smile in return along with a thumbs-up before the foreman trotted back to the garden with the good news.

Later on that afternoon another break was declared. The movers filed off to the patio while I made last minute additions to some open boxes. A few minutes later I snuck a glance out to the garden. The men were not there but were instead standing in a circle around our pond. I had stocked the pond with tilapia donated by my mechanic friend, and a school of the larger fish typically sunned themselves close to the surface.

I watched the men, who pointed excitedly at the fish. Building the pond was my favorite of the projects I'd tackled and I swelled (even more than usual) with the extra bit of pride I felt whenever I saw someone enjoying it.



My euphoria ended two minutes later when the foreman appeared in the doorway and asked, "Do you have any fishing rods?"

I suppose my shock at this question kept me from saying several things that came to mind. It kept me from saying anything.

The foreman, sensing an opening, added, "Or maybe a net?"

Fresh off the recent victory in the tomato battle, he smiled with anticipation of a positive response and even gave a quick nod of encouragement.

I don't recall saying anything but the look on my face must have been dark because the foreman stopped smiling and slowly backed away. When he disappeared from view I continued to stare at the space he had occupied and thought about my options. I had asked up front how what appeared to be a day's worth of work could take the three days the moving company had allotted. I now understood.

Toward the end of the day, the foreman was packing items in my garage and called out to me with a question. I met him in the garage and saw that the rough piles

of items I had laid out for packing were now sorted out into smaller groups. All of my better quality hand tools were now grouped together. It was to this pile that the foreman pointed to and said, "How much do you want for this?"

I bit my lip, shook my head and walked away.

Later in the afternoon, the foreman announced that they were tired and would return in the morning. I thanked everyone and gave a short wave to their truck. A few minutes later my back door opened part way and the foreman stuck his head in, "I almost forgot," he said, "where's my speaker?"

*Marshall and his family are now nicely settled in Canada – with most of their possessions.*





## ARCR'S COSTA RICA SEMINAR

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by Christine Monteith

## Big Adventures in Small Boats, Part 2

In the last issue I told about my panga boat cruise to a small island restaurant near Golfito. This tale is about a longer trip. (In case you missed it, a panga is what the locals call a molded fiberglass boat, maybe 15 to 18 feet in length. Most are propelled by 25-HP outboards and are the common fishing and cruising craft used by the Ticos in our area.)

This trip was a three-day excursion to Isla Burrica, an uninhabited island about 60 nautical miles south, off the Pacific coast of Panama. I called it “The Gilligan’s Island Tour” because it was a three-day trip and we went to a “deserted” island. This junket was made in a panga which was powered by a larger, 50-HP outboard, but I was still a little leery about traveling 60 nautical miles along a mostly uninhabited ocean coast in a boat similar to the one behind which I had learned to water ski as a child.

Our luxury cruising vessel had two bench seats spanning the middle, a shade awning that covered most of the length of the boat, and an elevated platform in the bow

where I placed a couple of life jackets for padding, making it a very comfortable lounging spot. We had calm seas and our captain, José, a local fisherman, and his first mate Miyo, ably handled the boat. My other “shipmates” were Ben, Bobby and the ever-ebullient Dave (some of the same motley crew from my previous story).

All started well, and once we were about ten miles out, Dave and Bobby, gringos who have lived here for 20 years, proceeded to regale Ben and me with near-disaster stories of other times on the high seas. I knew that even though those tales always happened when they were “out alone” i.e. not with a local fishermen like José as captain, they were a bit alarming. However, with José and Miyo in charge, deep in my heart I knew that these men, who were born here and had navigated these waters along with their fathers for decades, were knowledgeable and didn’t want to put their passengers at risk, so I relaxed some and put my trust in them.







On our way down the coast the men caught some spectacular fish. One was a silver mackerel, a delicious white fish that is light and tasty. Another was a rooster fish whose dorsal fins are long spines in all the colors of the rainbow. We were set for appetizers that night.

Arriving at our destination, Isla Burrica, José motored to the lee side of the island where he found a secluded cove. It was mid-tide, and Miyo leaned out over the bow to direct José through a narrow channel between the rocks that led to the sandy shore. It was a perfect spot for our campsite and Bobby and Dave quickly put their tents up. There were two very tall palm trees that had tipped over with their frond crowns dipping into the edge of the surf; their trunks were parallel and spaced perfectly for Ben and me to hang our hammocks with mosquito nets.

When we bedded down for the night it was close to a full moon and we knew that the tide would soon be high.



As I crawled into my hammock I noted that the edge of the surf was about 30 feet away. When I awakened later in the night the waves were underneath me, and in the moonlight I could see bio-luminescent creatures sparkling in the water. Dave and Bobby had misjudged the height of the tide and they had waves licking at the



Early the next morning, with the tide rushing out and wishing to avoid getting hung up on the jutting rocks; we loaded up the panga and cruised along the coastline as the guys checked out potential surf breaks. About halfway back we stopped for a swim in the clear turquoise water, and about noon we cruised up to the beach in front of the fish camp at Río Claro de Pavón. José backed the boat into the beach, lifted the motor, and the men jumped out and pulled the boat up onto the sand. We were back, safe. I generally feel at home on the water, but I am always grateful to place my feet back on dry land.

edges of their tents, so in the middle of the night Dave had to use a shovel to create a dam to prevent the ocean from making his tent into a wading pool.

Morning came early and arrived with the chores of collecting wood and getting a fire started for brewing coffee. Dave, Bobby, José, and Miyo left in the boat for a day of fishing; Ben and I stayed at the camp and swam in the cove. By late morning it was low tide and the rocks in the cove entrance which José had so ably navigated the day before, now jugged up in the air like broken teeth.

The island is small and it was easy to walk the circumference, so in the afternoon sun, Ben and I set off to “discover” the island. We soon found we weren’t really on a “deserted island,” that at low tide there was a long sandbar stretching out almost to the mainland, where we could see one larger home just across the channel. We also saw several fishing boats cruise by. Gilligan, eat your heart out.

The beach, at low tide, was littered with broken conch shells. Many of them were of a good size; I guess the local fisherman had to smash the shells to harvest the meat, but it made me sad to see all these fine shells destroyed. On the southern end of the island were volcanic rock outcroppings into which the constant wash of tides had clawed long striations. Tucked back, just at the high tide mark, were some deep pools shaded by large rock overhangs. Sitting in the cool and clear water offered us a welcome respite from the heat.

When the men returned, we learned that fishing was not so good that day, but fortunately we still had lots of fish from the day before so we wouldn’t starve.

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

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## A DAY IN THE LIFE

21

by Allen Dickinson

@#\$%^&amp;\* ( !!!

Is Pura Vida the most common Spanish phrase used in Costa Rica? Maybe, but I think there might be one used even more often – but it’s not polite – so I think for the moment that I’ll not write it out loud...so to speak...

Aw crap! I can’t write this without using it, it’s – puta. (That’s how it sounds to me, but actually in Spanish it’s – ¡hijueputa!) I’m told that the most common literal translation of this phrase from Spanish to English would be something like a general Damn! or SOB! – so it’s not really that bad. It is used like a kind of universal, “one-size-fits-all” Costa Rican curse word, and every Tico above the age of ten or twelve uses it –

liberally. Of course, like English profanity, it can have other more acceptable meanings, for instance it can be used in a good sense such as, “José es un hijueputa de los buenos.” (Joe is a good SOB.) But that’s not the usage I am used to hearing from my Tico family.

At least the word isn’t so offensive when compared to the plethora of much stronger profane words commonly used in English (and when used, are not so much general, as they are being directed toward someone or something).

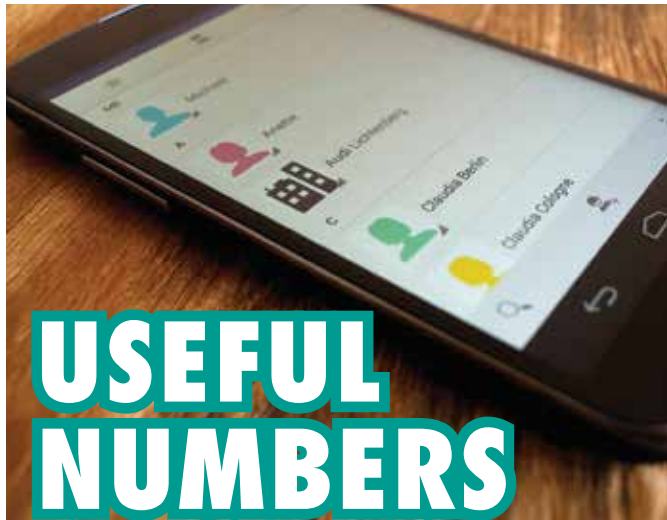
Which piques my curiosity – how the hell, err, I mean heck, do Ticos get any verbal satisfaction when things go really bad? It seems to me that most often, when they utter ¡hijueputa!, they do it in a way that seems to be equivalent to what we gringos say when we are mildly frustrated and say Oh Darn! or Phooey!

We English speakers have a whole catalog of profane words and phrases, and most of us can easily and quickly choose from any of them when we feel the need to be offensive, obnoxious, rude, or simply want to shock another party with the seriousness of our displeasure. But what do Tico’s use to express that really POD feeling that only a particularly strong expletive can satisfy? Do they have them? They must!

But, now that I think about it, maybe it’s best I don’t know what any of those words are. Besides I already having a fairly extensive vocabulary of English curse words (I was a sailor for 23 years and it was a job requirement) and I have a pretty high estimation of the civility of the Tico culture; adding that kind of information wouldn’t do anything to enhance it. Besides, if I knew any of those words and tried to use them, I’d probably just get really tongue-tied and couldn’t pronounce whatever it was well enough for the recipient to know what I was trying to say, and in the end they would laugh at me. And then all I could say would be – ¡hijueputa!

*A tip of the hat to Christopher Howard for his Spanish language expertise and advice with this article.*





# USEFUL NUMBERS

## United States of America Embassy

Phone: (506) 2519 2000

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

**Hours:** 8:00 AM – 4:30 PM

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

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

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

## United Kingdom Embassy

Phone: (506) 2258 2025

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

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

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

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

## Canadian Embassy

Phone: (506) 2242 4400

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

**Hours:** 8:00 AM – 12:00 PM

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

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

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

## French Embassy

Phone: (506) 2234 4167

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

**Hours:** 7:30 AM – 12:00 PM

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

## Spanish Embassy

Phone: (506) 2222 1933

**Address:** Calle 32, San José

**Hours:** 8:00 AM – 4:00 PM

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

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

## Venezuelan Embassy

Phone: (506) 2220 3704, 2220 3708

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

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

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

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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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A Costa Rican residency card for "RESIDENTE PERMANENTE LIBRE CONDICIÓN" is visible in the background. It features the national coat of arms and the text "REPÚBLICA DE COSTA RICA" and "DIRECCIÓN GENERAL DE MIGRACIONES Y EXTRANJERÍA".

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**PASSPORT**





# Map of downtown San José

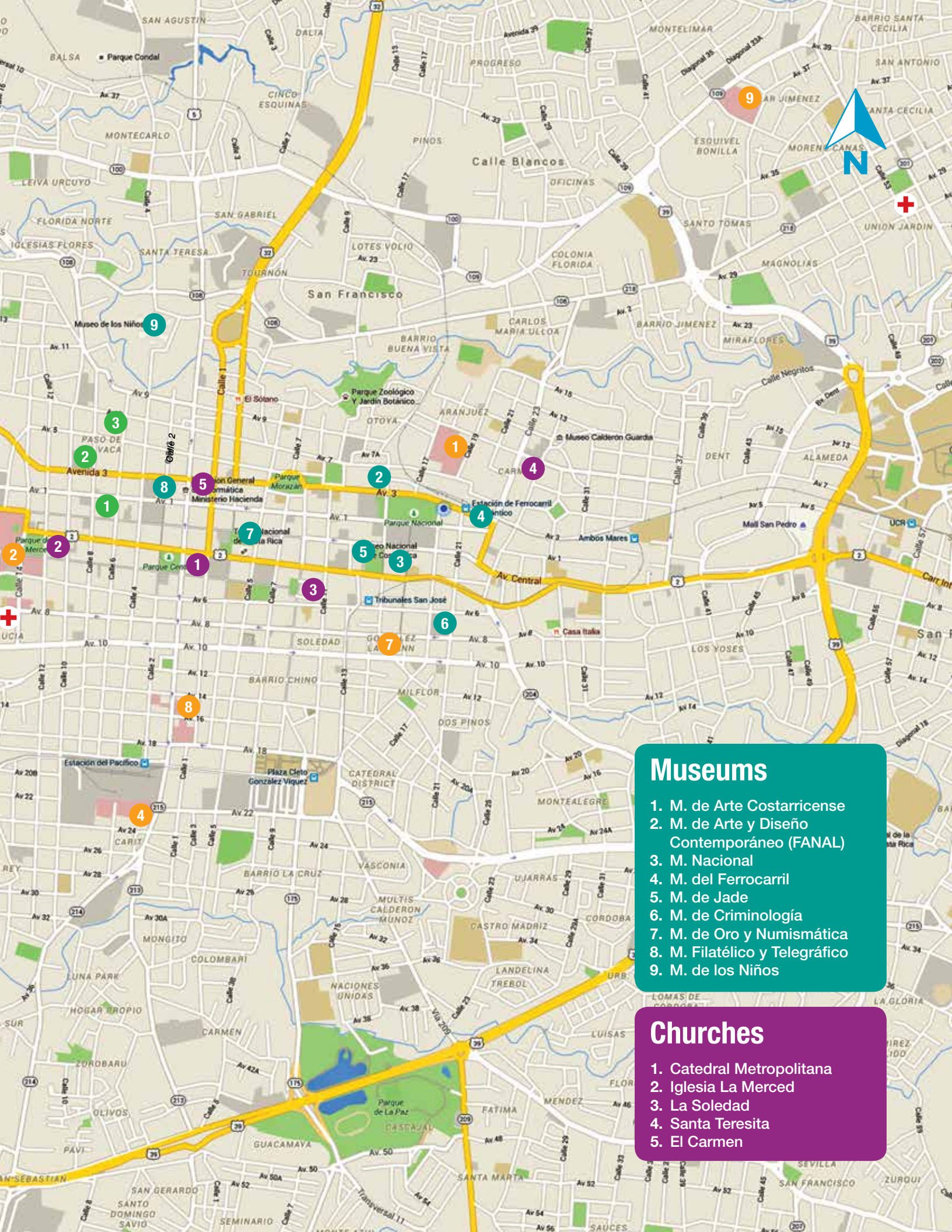
## Markets

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

## Hospitals

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





## Museums

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

## Churches

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



# 26 FROM THE EMBASSIES



## ASK ACS

### Tips for Older Travelers

- At least three months before you travel, check your passport's expiration date and review the entry requirements for the countries you plan to visit. If necessary, apply for a new passport at least two months before your trip. Some countries require that passports be valid for six months after your trip ends, and some require a visa.
- Check: [travel.state.gov/destination](https://travel.state.gov/destination), to find out if any health checks or vaccinations are required for your destination. Consult with your physician six to eight weeks prior to your travel overseas to allow time for required vaccinations.
- Medicare does not cover health care overseas. We highly recommend obtaining health insurance that covers emergency medical and dental treatment abroad, as well as medical evacuation to the United States.
- If you have pre-existing medical problems you should carry a letter from your physician describing the condition and any prescription medications you take, including the generic or chemical name of prescribed drugs.
- If you routinely take prescription medication, be sure to pack an ample supply for your trip, and discuss with your doctor any adjustments to your medication schedule if you change time zones – both on the way out and on the way home.
- Depending on when you travel, and how long you'll be gone, you may need to work with your insurance company to get enough medication to cover your entire trip. Consider requesting an extra week's worth in case of transportation delays or other emergencies that may delay or extend your trip.
- To avoid questions or delays at customs or immigration, keep your medications in their original, labeled containers. Check with the embassy or consulate of the country you plan to

visit to ensure your medications are not considered illegal substances under local laws.

- Be aware that sudden changes in diet, climate, and altitude can have serious health consequences for the unprepared traveler, no matter your age.
- Build ample personal time into your itinerary, whether it is to catch up to a current time zone or to enjoy an extra travel site. If you have mobility difficulties or use a wheelchair, determine what the access and accommodations are for swimming pools, public facilities, restaurants, bars, bathrooms, and the like.
- Inform your bank or credit card company that you will be traveling overseas so that they do not freeze your account. Ask if your bank has any international banking partners where you can safely deposit or withdraw funds as needed.
- Beware of scams, primarily operating via the internet, email, and phone. Do not disclose personal details or send money to someone overseas if you have not met in person.
- When traveling or living outside of the United States, keep a list of your emergency contacts handy. Leave emergency contact information, a copy of your itinerary, and a copy of your passport with family or trusted friends. Know how to contact the nearest US embassy or consulate, and provide that information to your family and friends.
- Review our country information at: [travel.state.gov/destination](https://travel.state.gov/destination), and enroll in the Smart Traveler Enrollment Program (STEP) to receive the latest safety and security information about your destination.

**Q:** I've seen reports that increasing numbers of US citizens are traveling or living abroad after they retire. How many US senior citizens are traveling or retiring overseas? What are the most popular destinations?

**A:** Anecdotally, we note that increasing numbers of US senior citizens are traveling or retiring abroad. We do not have statistics because we do not track US citizen travel overseas.

**Q:** Do I have to pay taxes if I live overseas?

**A:** We strongly urge US citizens to consult with the IRS, the appropriate foreign taxing authority, or a tax professional about their tax obligations, in both the United States and the foreign country, while residing abroad.





## BRITCHAM

In this edition we'd like to tell you a little bit about the work of the British Chamber of Commerce in Costa Rica, or BritCham, for short. BritCham was created in 2012 with the aim of promoting trade, as well as improving and expanding business opportunities between Costa Rica and the UK. Its membership includes individuals and companies from a wide cross-section of sectors, including transport and logistics, financial services and business services.

BritCham Costa Rica regularly organises business activities and networking events for affiliates and potential clients, from its annual end-of-year reception to industry-specific meetings, which allow members to enhance their visibility and strengthen connections. The Chamber also provides legal and technical support through workshops, covering areas like the impact of Costa Rica's tax reform on businesses.

BritCham Costa Rica is also a member of the British Chambers of Commerce and its Global Business Network. This relationship with the BCC Network serves as a platform for accelerating business between Costa Rica and the UK. Last year, for example, for the first time, BritCham attended the International Trade Summit in London and had the opportunity to introduce the Chamber as a business platform in the Central America region.

What else has BritCham been up to? A few months ago, the Chamber organised a meeting between the Foreign Trade Minister of Costa Rica, Ms. Dyalá Jiménez, and representatives of British companies in Costa Rica to discuss the trade balance between the two countries and to identify potential opportunities and risks for both economies once the UK has left the European Union. As a result, the group agreed to work together to reduce the possibility of a disruption in current tariffs.

More recently, BritCham's President, Kenneth Waugh, and its Executive Director, José Pablo Brenes, met with the Executive Board of the Costa Rican Chamber of Exporters to explore ways in which Costa Rica's export sector could be strengthened to take advantage of potential opportunities in the light of Great Britain's imminent exit from the EU.

So what can BritCham do for you? If you are interested in becoming a member of the British Chamber of Commerce in Costa Rica, please send an email to the Executive Director, José Pablo Brenes, at [info@britchamcr.com](mailto:info@britchamcr.com)



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# (28) SENIOR LIVING IN COSTA RICA

By Katya De Luisa

## Medical Care in Costa Rica

**A**s seniors, our health can sometimes seem like repairing an old car; you fix or replace one part only to have another go. Two months after the repair of a knee injury, I fell and fractured a hip. I've had cataracts, skin spots, and yearly eyeglass prescription changes and, like many my age, I have memory challenges and can't shop without a list, which I often forget to bring with me.

The number of aging senior expats in Costa Rica is rising, and the news of deaths, accidents, and illnesses travels fast among foreign residents. At some point, the topic of most conversations will eventually turn to personal health issues and who's in or just out of, the hospital. No need for obituaries, word of mouth is faster than the internet.

Some expats have family living here in the country, but for those who don't, experiencing an emergency or severe illness can be devastating, frequently resulting in those affected returning to their homeland to be closer to their family. This often occurs after a spouse becomes seriously ill; it usually falls on the partner to take care of the other's health issues, but when the couple is elderly, this can become difficult for both. Therefore, advance planning can be very important.

Costa Rica has many quality doctors and specialists available and the US Embassy has a listing of some. Most local medical professionals are found on the internet, but the best way to find reputable ones is through referrals from friends or neighbors.

Some seniors have several specialists. A problem is that many doctors don't commonly communicate with each other. To avoid that problem I suggest expats over sixty find a gerontologist. A gerontologist can act like the conductor of the orchestra, coordinating both the specialists and monitoring the various medications they may prescribe.

Following is a brief overview of some of the medical resources available to expats in Costa Rica, listed in general order of need for treatment, beginning with emergency care:

### Caja

The national healthcare system which is available to all Ticos and foreigners with residency. I've found it valuable in emergencies. The quality of care, however, can be dependent

on the hospital to which you are assigned. Often Caja hospital emergency rooms are overcrowded and surgery can't be scheduled until a bed becomes available "upstairs." In San Juan de Dios hospital, the operation for my broken hip was delayed four days while I waited in one of the unisex observation wards. These are small rooms packed with beds close enough to hold your neighbor's hand.

### Red cross

Facilities are located in most towns and provide emergency and ambulance services free of charge, if you are a member of Caja. They also provide ambulance transportation for hospital follow-ups. There are also private ambulance companies available for a fee.

EBAIS clinics (Equipos Básicos de Atención Integral en Salud or Basic Teams of Global Health Care.) There are over 1,000 of these Caja clinics throughout the country. They are responsible for primary medical care and the majority have pharmacies, social workers, ophthalmology, dental services, and laboratories. Some have a psychologist and a nutritionist.

### Dr. Raúl Blanco Cervantes Geriatric Hospital

This is a Caja hospital which opened in 1958 as a tuberculosis hospital and in 1975 was transformed for use exclusively by geriatric patients. Users must be over 60 and have a referral from a local Ebais clinic or affiliated doctor, although you'll usually have to request the referral. Unfortunately, they do not have orthopedic services.

### Private Hospitals

In the Central Valley there are several major private hospitals, and some have outlying clinics and facilities in other parts of the country. The quality of care in the larger ones is comparable to the US and includes bilingual staff. They have private consultations and many will allow you to have a visitor stay with you 24/7 in your room. Some work with foreign health insurance; check to see if yours is accepted, otherwise payment is expected upon admission.



## Clinica Bíblica

San José, Tel: (506) 2522-1000, [www.clinicabiblica.com](http://www.clinicabiblica.com)  
This hospital is rated at five stars, accepts several US health insurance plans and is JCI accredited. They have recently opened another location in Santa Ana, and offer an impressive array of specialists; their cardiology department is world class.

## Hospital CIMA

(Centro Internacional de Medicina) Escazú and Guanacaste, Tel: 2208-1000, [www.hospitalcima.com](http://www.hospitalcima.com) This hospital is JCI accredited and rated at five stars with 500 physicians. CIMA is a chain medical facility with locations in Mexico, Brazil, and other areas in Latin America. The Escazú facility closely resembles a US hospital.

## Hospital Metropolitano

San José, Tel: Main (506) 2521-9595, San José (506) 2521-9500, [www.metropolitanocr.com](http://www.metropolitanocr.com) Costa Rica's newest medical facility and hospital has received excellent reviews and is one of the fastest expanding in the country. They have clinics in Tibas, Pozos de Santa Ana, Quepos, and Santa Cruz, and have a cancer clinic in La Uruca in San José.

## Clinica Católica

Guadalupe, Tel: (506) 2246-3000, [www.hospitallacatolica.com](http://www.hospitallacatolica.com) This is also a JCI accredited, affordable, non-profit hospital run by Catholic nuns. Interestingly, this hospital has hyperbaric therapy (a special high pressure chamber where the patient breathes pure oxygen) and has had impressive results with stroke victims.

## Smaller Private Hospitals

There are other, smaller, private facilities around the country but they might not offer the services of larger hospitals or have bilingual staff.

## Health Insurance

What health insurance is available on the local market?

NOTE: Expats from the US should be aware that Medicare does not apply outside of the USA. Some commercial policies also exclude payment outside their home countries, so be sure your homeland medical plan covers you in Costa Rica. If you are a tourist, even the perpetual residing tourist kind, it is advisable to purchase some inexpensive travel insurance. You can count on up to three months of coverage.

## INS

The National Health Insurance Company can provide all types of insurance. There is an agent in the ARCR office complex.

## Blue Cross Blue Shield

Now has agents in Costa Rica that offer health insurance.

Some of the larger private hospitals offer discount medical care plans.

As in any country, the best strategy for healthcare is to be informed of the available medical resources, safeguard your home from accidents, and inform your family and friends about your emergency instructions. If you are living alone, it is wise to have a support system in place and keep emergency and medical history and doctor information somewhere readily accessible. And, always make sure it includes an itemized list of medications and dosages.

Next issue: Alternative Healthcare Options

*Katya De Luisa has resided in Costa Rica since 1980. She is an artist, author, and a free-lance writer dedicated to healthy aging, specializing in dementia. You can contact her at: [kdeluisa@yahoo.com](mailto:kdeluisa@yahoo.com)*



by Ivo Henfling

## Seven Obstacles to Enjoying the Perfect Expat Life

What's a perfect expat life you might ask? It is, in my opinion, someone who is happy for having moved to Costa Rica; one who doesn't find faults they can and complain all the time.

In my experience I have identified seven common barriers to having the perfect expat life we all want it to be. But be forewarned; achieving that life is not always easy and you will need to work at it; sometimes work very hard at it. Here are seven obstacles that need to be overcome:

**1. Don't complain.** We all complain, it's human nature, and even after 40 years living in Costa Rica I still complain and sometimes compare things and situations that happen in Costa Rica with those in other countries. But are those other countries perfect? I doubt it. By complaining about them we focus on the negative, which leads us to feel like victims; and we didn't come to Costa Rica to be unhappy victims! The important thing is not to use other countries as a measuring stick and judge all of Costa Rica by that standard; don't complain and focus on the negatives, look for the positives.

The perfect expat doesn't spend all their energy thinking about moving back home – because they are already home.

**2. Learn the language.** Often expats prefer to settle on a country where English is the primary language. True, many Ticos nowadays speak English and sometimes a third or fourth language. But that's not the general population of Costa Rica and it is not the part of the population with which you will have the most contact. A lack of Spanish speaking ability doesn't stop many of those who move here; they know that to have the perfect retirement life their first step needs to learn rudimentary Spanish. By learning a beginning ability in Spanish they gain:

- A better understanding of, and respect for the local population.
- The ability to communicate what they really want to say.

- An end for the need to employ a third person to assist them in accomplishing normal everyday things, like opening a bank account, buying routine products, getting their utilities connected, and 1,000 other simple tasks.
- To do business without losing money.
- The flexibility of being able to communicate with others who don't speak their language.

**3. Live your own life.** For some, living abroad means being homesick and missing their family. Some of this is natural, but some allow themselves to feel guilty about being-far-from-family, as if they must be there to take care of them because they can't take care of themselves. How silly is that? I have had clients who worried more about the credit card debt of their children back home than enjoying their own life as an expat.

Another problem can occur when expats want to see their grandchildren grow, or when their older parents become sick and need more attention. Somehow the expat decides that an occasional visit isn't enough – that they must be there to make sure everything is OK – and if things aren't, they make themselves miserable with worry. Another silly perspective, is one that denies others their right to live their lives as they see fit and allow the expat the enjoyment of living their own life. My 86-year-old mom says that her friends' kids, who often live in the same neighborhood, never talk to their mother or grandmother. They deserve their own life... and so do you.

**4. Quit your job.** There are those who have dedicated their life to work or business and often have a hard time adjusting to retirement and just being an expat. Because they never took the time to acquire hobbies, and possibly never had much communication with their spouse. They become like a sailor who comes home after an extended time at sea; life progressed without them and they have difficulty "catching up."

Now that you're an expat, you may have to work very hard at staying busy. Start looking for new hobbies



before moving to Costa Rica; things you always wanted to do but never had the time for. Check out Club Corner in this issue and you'll be surprised how many things you can do to stay occupied and create the perfect expat life.

**5. Accept organizational bureaucracy.** It's always difficult to learn how to manage a totally different organizational bureaucracy than you are used to. Simple things like getting your cell phone to work, opening a bank account, or getting power and water installed, can be huge hurdles. And what about getting your household container through customs? Don't fight the bureaucracy; it can make those things (and more) like going through hell and back – especially if you haven't paid attention to obstacle #1. Be prepared to be frustrated until you "learn the ropes;" it will get easier as time passes.

**6. Handle culture shock.** Some expats have a really hard time handling culture shock. Others don't at all. Those who have traveled extensively usually handle themselves very well. But if you've lived your whole life in the same town it's much harder. Keep an open mind; don't take the approach "at home we do it different so it must be better." If you're in that category you either need to re-think your expat plans or try to learn new ways. My blogs about How to Prevent Culture Shock might help you getting things straight(er). <https://www.godutchrealty.com/how-to-prevent-culture-shock/>


**7. Personality.** Are you a "Type A" personality? A "gotta have everything RIGHT NOW!" person? If so, then you'll NEVER have a perfect expat life in Costa Rica. If you want to live here and be happy you will need to learn how to slow down and accept the slower pace of life. A great example of the need to learn how to relax and slow down came in this email; it was sent by Julia on New Year's Eve at 7 p.m., "I'm planning to move to Costa Rica in the next five years and need to make a decision soon. Send options for a house with a view ASAP." Consecutive emails followed at 9 p.m., 11 p.m., and the next morning at 7 a.m. and 9 a.m. and all said, "I have not heard from you yet, please reply to my emails."

Is this the way you want to live your retirement in Costa Rica? Always wanting everything done NOW? If this has been your pattern you will not adapt easily.

My recommendations? If you want to have a great expat life, search for and find others who have gone through what you are experiencing; there are hundreds of expats and many good organizations (like ARCR) who can give you advice and tips that will help you make your transition easier. When it comes to finding a place to live, hire a realtor for your needs, a good one, who will assist you with some of the issues above, or lend you a shoulder to cry on. Thanks to many years of clients who were not living perfect expat lives, I have been able to learn how to have a better one. And you can too!


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## Tropical Snow

**T**hough it is tiny, the Snowcap, or White-crowned Hummingbird, is a spectacular example of a tropical bird species. The male is the most easily recognizable, with a crown which is bright white, which provides the species its name. The rest of the male's body is a deep wine purple with a brilliant sheen. The small female is green and may be less spectacular, but is still distinctive with bronze-green above, dull white below, and has dull white outer tail feathers. Both have black bills and feet.

*Microchera albocoronata*, known in Spanish as Copete de Nieve, is the only member of the genus *Microchera*. Their size is up to 2.5 inches in length

and they weigh a mere 2.5 grams. Though found from Honduras to western Panama, they are most easily encountered here in Costa Rica. The species breeds locally along the Caribbean slope and is most commonly found among the Cordillera Central and the Talamanca mountains at around 300-800 meters elevation. After mating, most descend to the adjacent lowlands and reach the Pacific Coast via Guanacaste.

The Snowcap prefers to inhabit the canopy and edges of wet forest areas, feeds on small tree flowers, and nests in tiny cups comprised of tree fern, down, cobweb, and moss, between 1.7 and three meters above the ground. The males will defend their territory against other small





hummingbirds but are often dominated by larger species. During mating season the males will gather at the forest edge, singing their soft, high-pitched calls and frequently chasing and fighting among themselves.

With a name quite uncharacteristic of the regions where it lives, the Snowcap is an amazing species to view and may be among the most unique and beautiful of the many birds found throughout the country. It is most definitely one worth marking off your list.

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by Tom Zachystal

## Income Alternatives for a Low Interest Rate World

In the current low-interest-rate environment prevalent in many developed market economies, it makes little sense to park one's investment money in conservative fixed income investments that offer poor yields; perhaps yields even lower than expected inflation rates. Given the fact that the first few years of Baby-Boomers are now retiring, and people in retirement tend to favor income-producing investments, it seems there should be considerable demand for alternatives to bonds.

These alternatives should pay a good income stream, should be relatively conservative, should be able to withstand an inflationary environment, and should offer diversification benefits to stocks.

This is a tall order, and the fact is, as we saw in the panic of late 2008, nothing offers the diversification benefits of US Treasury Bonds or gold; pretty much all other assets fell during this time period. Nevertheless, panics aside, there are a number of investments that do offer at least some diversification and have many of the other properties in which we might be interested – so let's have a look at a few of these.

It should be stressed that all of the income alternatives mentioned below are likely more volatile than most fixed income investments, and certainly more volatile than Treasury bonds.

### Preferred Stock

These securities are generally mid-way between equity and bonds in terms of risk, although in a panic they tend to behave more like stocks. Preferred shares pay a higher dividend than common shares and receive dividend payments before any payments are made to common stock investors. Many US bank preferreds offer current yields in the 6% to 8% range. Of note are so-called "floating-rate" preferreds that offer a dividend that is the greater of a fixed amount or a floating amount based on Libor or a similar interest rate benchmark.

### Real Estate Investment Trusts

REITs come in two flavors; mortgage trusts and equity trusts. Mortgage trusts get their cash flow from mortgages and therefore their fortunes are tied to the spread between their borrowing rates and their lending rates. As inflation increases, generally short-term interest rates also rise. At some point short-term rates rise faster than long-term rates and this is when mortgage REITs underperform. Equity REITs get their cash flow from property rents and sales, which tend to increase with inflation, so these are less sensitive to rising interest rates. Some mortgage REITS offer dividends over 10%, but this is because they are leveraged investments on the mortgage market – if we end up in another credit crunch or housing bust like we did in 2008 then these REITs will suffer.

### Royalty Trusts and Master Limited Partnerships

These are similar to REITs but the income stream comes from other types of assets, mostly from oil and natural gas producing properties. Canadian Royalty Trusts (most of which have actually converted to corporations and therefore are no longer technically Royalty Trusts) generally try to replenish their reserves, whereas US Royalty Trusts generally do not. This leads to differences in taxation of dividends, and obviously the US Trusts have a finite life. MLPs may replenish their reserves and are structured as limited partnerships, which means different tax treatment again.

### US Business Development Companies

This is basically a private equity investment for the common man. Normally, private equity investments have high minimums but certain companies have, in essence, created funds that invest in private rather than public companies – these are BDCs. Some, but not all, BDCs have good yields, maybe in the 10% range. We can expect that BDC share prices will be highly



correlated and probably somewhat more volatile than the S&P 500, but the high dividends give us a cash-like, uncorrelated, income stream (as long as they are paid).

## Infrastructure funds

These funds invest in certain infrastructure plays. For example, they might be toll-road operators getting a cash flow from the tolls, or railroad or port operators. Generally they pay good dividends, are somewhat less volatile than stocks, and may offer inflation protection if they can increase the price of their services with inflation.

## Dividend paying common stock

Let's not forget these – you can get a 5% plus yield in some blue chip companies these days, and others are increasing their dividend payouts as their business improves. Generally such companies tend to be less volatile than the stock market as a whole, although they are highly correlated to the stock market.

It is important to note that while the investments mentioned above are all more volatile than conservative bonds and better correlated to the stock market, the income stream that comes from the dividends has practically zero correlation to any stock market. This is an important and little-understood point.

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## Should I Close My Corporation?

I have had many inquiries about the benefit of having a corporation in Costa Rica, particularly in regard to how they are affected by the new tax regulations approved this year. Here is some history and background about the changes.

### Definition

There are two common ways to incorporate:

**Anonymous Societies** (often called SAs). These corporations are so called because the stockholders are never mentioned in the formation of the corporation or in the corporate documents. That status, however, is changing in September 2019, when all SA corporations will have the obligation to report the names of their stockholders to the Central Bank of Costa Rica. This is to identify the final beneficiary(s) of any profits or dividends that the corporation generates, for tax purposes.

An advantage of an SA is that the stock is transferable and can change hands as many times as the shareholders desire. The transfer can be accomplished by endorsing the stock over to the new holder. This can be done at any time, though it usually takes place at the annual stockholders' meeting; before starting the meeting the Board of Directors takes note of the presence of the stock and their holders and records any changes. The minimum number of people present at the meeting is four.

**Limited Liability Corporations.** This is the second most common corporate structure created in Costa Rica. Commonly called a LLC, it can also be referred to as an SRL Corporation. With this type of corporation there is requirement for a Board of Directors; the corporation is administrated by manager(s); one, or as many as needed. This type of corporation will also have to report the names of its business partners to the BCCR starting in September of this year. The minimum number of people necessary to create a LLC is two.

### Historic background

The Commerce Code of Costa Rica was copied from the Mexican Commerce Code, which is a copy of the

Spanish Commerce Code. It defines the laws for creating and governing corporations and their means, and was originally created to meet the need for rules for persons and businesses investing in joint ventures in the new-found lands of the Americas. The original intention of this legal structure was for European investors to be able to invest in the endeavor of going to the newly discovered continent, appointing some people to do the job, finding the "riches," and bringing them back. Once the proceeds of the venture were back in Europe the profits were distributed to the investors based on the amount of ownership that each investor held in the corporation. This basic structure was kept over the years without many changes, all way up to present times.

Under this design, corporations are legal individuals who represent the interests of its owners and can buy, sell, transform, manufacture, or in any other way do business to provide for its owners.

### Requirements

To constitute a corporation you require:

- At least two people (the word "society" defines its meaning – more than one person).
- An amount of capital to give an economic basis to the corporation (how much would stocks cost and how many shares should be funded).
- A Board of Directors comprised of a president, secretary, treasurer in the case of the SA corporation, or general manager(s) for LLC corporations.
- An SA also requires a comptroller, who has an overview of all decisions of the board.
- A legal representative for the corporation. This responsibility usually falls to the president of the Board of Directors and / or the secretary, acting independently or together. In the case of the LLC, the position falls to at least one manager.
- Limits of authority for the officers of the corporation, or their representatives, and can



be determined to be with limitations or with no limitations (Generalísimo Sin Límite De Suma).

Some persons have asked if the new tax environment justifies the cancellation of their SA corporations? Most of the time it does not; it is my opinion that continuing active status is a lesser burden than the expense of completing the required paperwork and paying the taxes necessary to dissolve the corporation. In addition, maintaining assets in a corporation provides the officers the ability to be able to move the ownership of the assets around, if needed, for instance, upon the death of one of the stockholders. I suggest that officers of SAs think it over before deciding that they want to get rid of a corporation; it may be that the transfer taxes and expenses would be too much to justify it.

If you need someone to help you keep your corporation up to date, we at ARCR will be glad to assist you. Our legal staff will prepare a plan to fit the corporate structure, and will ensure that you will always have everything up to date so you can continue to enjoy "paradise" without the hassle of the upkeep of your corporate structures. Call now and start us working with you on this.



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

by Shelagh Duncan

## Rattan and Bamboo Furniture – Is There a Difference?

**W**hat better type of furniture to use in Costa Rica than tropical rattan or bamboo – they are sustainable, natural, lightweight and look great!

Many people are confused by the terms rattan, bamboo, and wicker because, at first sight, they might seem very similar. They are, however, are really quite different. So what is the difference? Simply put, bamboo is a grass, rattan is a wood, and wicker is just the general name for the process of weaving twigs, cane, seagrass, bamboo, or other material into a pattern.

Bamboo is a fast growing grass, is hollow inside, and is lightweight and strong. It looks similar to rattan but with nodules at regular intervals along the length. There are many different diameters depending on the age and species used. Bamboo is very brittle and cannot be bent into shapes without cutting away notches and weakening the structure. Furniture made from bamboo is usually angular, fairly simple in design, and the typical finishes are natural and “burn treated.” The material needs to be refinished often. Many types

of bamboo do grow in Costa Rica, although much of what is used for the better quality furniture tends to be imported. Bamboo is an inexpensive option for many who are starting out.

Rattan, by contrast, is a vine (a relative of a Southeast Asian palm) with a solid core. Some species can grow up to 7cm in diameter. It accepts paint and stain just like any other wood, and provides a long-lasting finish. Rattan is, surprisingly, one of the most durable of woods yet is lightweight and can be bent into different shapes, which make it perfect for the production of furniture. Plus, it is virtually indestructible. Designer rattan furniture is at the other end of the spectrum from bamboo and typically has beautiful detailing, elegant styling, quality construction and finishes.

Straight rattan is normally bent by means of steaming and once the makers have achieved their desired shape, the wood is hung to dry and remains in that shape forever. Rattan poles and vines are sometimes used as the framework for wicker furniture and allow for much creativity in furniture design.







Rattan initially grows up like a tree but relies on other trees to support it and allow it to grow tall, then bends back down to the ground like a vine. It actually aids the forest where it grows and is totally sustainable, regenerating itself in just five to seven years. Indonesia is one of the largest producers of rattan. It is occasionally shipped raw and processed into furniture by specialty manufacturers

in other locations, but is usually manufactured into furniture in the country of origin.

Wicker is a weaving process and rattan or bamboo furniture can have wicker details. Popular Indonesian style furniture using woven seagrass or banana leaf can also be called wicker, but unfortunately this is generally more difficult to keep clean and is much less durable, especially in our rather difficult climate. These weaves can come unraveled, bug infested, and are easily broken and damaged, especially once the humidity gets into the fibers. Wicker has been around for a very long time – we will remember that little Moses floated down the Nile in a wicker basket around 1500 BC.

Cane is a material used in the making of some types of wicker and other articles. It is actually derived from the rattan plant itself and is the outer layer of bark that, once it has been removed, is processed into strips and used to make baskets, mats, and other household and decorative items. Cheaper rattan furniture uses cane to wrap the joints for construction, while better quality rattan uses leather wrapping, which will not allow the joints to become loose.





The best and most durable rattan furniture will have rawhide-bound joints, not rattan peel. During construction the furniture joints are wrapped in moist rawhide and as it dries it tightens to form a strong, permanent binding. Typically, good leather-bound rattan furniture will last much longer than bamboo and add a sense of style to your indoor living areas.

Resin wicker is now widely available and is perfect for outdoor use, but there are different qualities, and price points. The best quality synthetic furniture makers use a High Density Polyethylene (HDPE) weave material on a triple-wall aluminum frame. This is the hardest wearing synthetic furniture. Cheaper versions will start to fade with the sun, or split and unravel over time, so check before you buy and be an educated consumer.

We love our tropical looking homes and, whether we enjoy a traditional or contemporary style, what better



way to enhance that look than by using natural materials for our furniture. Bamboo and rattan can offer that. As long as we know the differences in these materials and understand the maintenance and durability issues in humid climates like ours, we are able to make an educated decision when making our furniture purchases.

Be sure to ask for advice when you purchase furniture made with any natural materials if you are unsure of their suitability – and be sure to ask about guarantees. Generally these furniture materials are only recommended for indoor use, and if used outside any warranty will be void.

Until next time...

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





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## (42) PARADISE, WE HAVE A PROBLEM

by Tony Johnson

### "We've only just begun..."

**D**o you recall those words sung in the velvety, sensitive voice of Karen Carpenter? Do you remember how beautiful that song was? The song, originally a bank commercial, was re-written and was so loved that it turned into a standard at the very event it celebrated, weddings. It became so beloved because it beautifully conveys deep feelings about love and marriage. Do you recollect feeling many of those same emotions during your own nuptials; the anticipation, excitement, promise, anxiety, love?

Now that most of us are well past the onset of our lives together, the song has become a memoir of where we started; dreams we had that we may have forgotten or now believe were impossible. But weren't they great dreams? What if they weren't impossible? Is there a way they can be restored?

I recently thought about my own wedding and that song when I discovered an old picture of the day. Everyone in the photo was so young, trim, and optimistic about the future. Now, from my perspective 50 years later, I can see the things that lay ahead for my wife and me, things that were invisible to us at that time but are now clear because we've been where those newlyweds had yet to be.

That perspective is something we all can experience; we can use the knowledge we've gained over our lives to achieve a valuable double vision and knowledgeably look back AND insightfully look ahead, simultaneously. It can allow us a review of our own marriage history, including our early expectations and outcomes. It can remind us of some important relationship lessons we learned from the past and, at the same time, give us the resources to improve our unions in the future. And, better still, it could possibly restore some of those early feelings and aspirations we may have lost along the way.



I used that 50-year-old wedding photo and the romantic love so tenderly expressed in the Carpenters' song as an opportunity to reflect on my own wedded life; I saw our coming futures at our own wedding – and could compare them to how things actually turned out. I imagined what I'd now tell my younger self about how to improve our future life together; about what I've learned and been through and how it can be used to make the best of the next phase of our marriage and life together.

### "A kiss for luck and we're on our way..."

How did I see our future in 1969? Naturally I had expectations, everyone does. Things like:

"Moving out from our parents place we can make our own life and avoid their mistakes."

"With a few adjustments we'll live happily ever after; OUR LOVE will overcome all."

"Love will guide us. Love is all we need."

"We'll be as kind and caring as we were when we first dated."

"We'll change for the better once we're married. We see our potential."



“We’re committed, for better or worse. And together we’ll be able to manage the worst.”

“We’ll devote ourselves to each other and our family.”

“We’ll keep our promises to each other and go the distance.”

“Above all, we’ll always treat each other with kindness and consideration.”

Recognize any of those? Were they unreasonable? They may seem naive today, but shouldn’t all newlyweds be that optimistic and hopeful?

Expectations alone, however, reasonable or not, do not make a marriage; there are many other elements. But reviewing those expectations at this point can give us some useful insights into the cause for later problems.

Another common expectation was that one decision, and one decision only, choosing the “right person,” prevented any future relationship problems and ensured we would have marital success; that if we married the right person we’d live a righteously happy, fulfilled life. What I, and that group in that old photo, probably didn’t realize is that problems occur even when we choose “the right” spouse.

## Expectations

I, like most, was one of those who thought marrying the right person made the hard work and adaptation to each other, and life, largely unnecessary. My wife was especially beautiful, smart, hard-working, resourceful, and conscientious. And she wanted out of Detroit as badly as I did. What could go wrong?

So I concentrated on building a career, establishing a home and family, and in the process took the relationship, and her, for granted; I didn’t think taking care of her was a critical concern. Establishing OUR life was my main objective, and it was more than a full-time job. It was a very, very frustrating period, and through it all I assumed that her role was to be there to back me up. And, to make matters more difficult, as per my understanding of selecting “the right one” and expecting her to accept and understand my frustrations, I forgot that she too had feelings; that she deserved as much consideration as I thought she owed me.

## “We start out walking and (finally) learn to run...”

Yes, there were problems while dating and putting on the wedding. But we assumed things would be better when

it was just us. But problems are the nature of human existence. This planet wasn’t custom-designed for our ease, wellbeing, or thriving. Sometimes our responses aren’t good enough, because we’re a work in progress. We’re more of a trial run than a perfectly adapted final product.

Furthermore, no one is exempt, regardless of how “right” we think our partner is. Emperors and empresses, Nobel Prize winners, presidents and first ladies, Brad and Angelina, regardless of how right we think we are for each other, we all have problems. There’s no escape from that. But it is how we HANDLE those problems that is the key to the quality of the relationship. And HANDLE mainly means how we TREAT each other during those times of difficulty.

A satisfying, enduring relationship requires that we unfailingly treat each other well, not just during “better” times, but especially during the worst moments, when it’s the hardest thing to do. And to do that, most of us must learn the basics of a satisfying relationship; how to resolve conflicts, how to manage our anger, before we can develop the ability to be loving during increasing negative emotions. To walk before we run with each other.

Luckily, somewhere, somehow along the way, I learned to run.

## So how did it turn out?

Now that I have “grown up” I have come to better understand the importance of meeting her expectations and learning about how she felt things should have been. Now she is my top priority. Rather than expecting her to understand my worst, I now try to give her my best. But in the beginning I wasn’t mature enough to see that basic wisdom, so, of course, I didn’t alter my expectations.

To stay within the limits of an article that doesn’t provide the space to deal with all the problems of life, such as physical and emotional abuse, addictions, grave health problems, serious mental disorders, cheating, tragedies, and personalities, that could take a book, maybe two, I’ll confine this to relationship problems. They’re big enough.

Typical relationship problems include: arguing, misunderstandings, hurt feelings, disappointments, emotional revenge, nagging, negative judgments, criticism, putdowns, attacks, the silent treatment, and so on. Why do we have such problems when no one wants an adversarial relationship? They are certainly not in the song!

They occur mainly because we each feel entitled to being treated as special by our partner. And we EXPECT them to understand us, no matter what. That's love, right? And when they "fail" us, we feel it's our "right" to set them straight. After all, they "promised." And we're working so hard elsewhere, we deserve special attention, understanding, and acceptance. Don't we?

Sadly, we typically claim our "rights" by trampling on our partner's feelings, which at such moments, don't matter to us. We fail to realize that our "losing it" is not a great formula for encouraging them to treat OUR feelings carefully. So we trample them in many ways; sometimes we don't express our needs as REQUESTS, instead, we make DEMANDS, ISSUE EDICTS, especially when we're frustrated and angry. And demands are essentially a "me up-you down" move.

But the song and our expectations say, "Love is all we need," right? No way! Love may begin the relationship, but how we TREAT each other is what makes our relationship as a couple last and deepens our love. And, it is also our treatment of each other that can RESTORE that love.

### "And when the evening comes..."

How will we use what we've learned to make the rest of our time together better? First, let's include what science can teach us.

The prominent relationship scientist, John Gottman, would suggest the following to build and/or improve a union:

*"SOFT START-UPS" when discussing difficult topics rather than harsh, aggressive beginnings.*

*More, "Any idea what happened here?" less, "What the HELL happened here?"*

*More LISTENING to each other rather than just one talking.*

*NO nagging, put-downs, contempt. NONE. NEVER. They are the Ebola virus of relationships.*

*No attacks. More expressing concerns or curiosity.*

*No, "How could you be so dumb?" More, "Could you tell me about...?"*

It's really very simple. You wouldn't think of running sandpaper over your new car's glossy paint. Why stomp on your partner's sense of self, their heart?

I "walked" very slowly, gradually improving by the use of common sense and what I learned from science. Then, I

"ran" with a Buddhist idea; "It's almost never about me." I had often erroneously assumed that anything negative that happened was somehow deliberate; someone intentionally made a problem for me. No cereal? "Someone forgot about me and ate the rest of it!" rather than, "Someone must have been hungry and eaten the rest." Taking such an attitude makes a huge difference in how I feel and act; it makes me a lot calmer, more understanding. And because of that change I'm a lot easier to live with; I'm way less angry, far less hurtful and I don't trigger my wife's defensiveness so often now. And besides the change in my outlook and the way I live my life, the big payoff has been that my wife is WAY less of, shall we say a B---- now that I treat her better. And it's just flat out better for everyone, including me, to be calmer and less angry.

### How can we use this?

It's NOT too late to turn things around or make your relationship better. Yes, it would have been far preferable to begin earlier – like right at the wedding. But when you begin and maintain a more caring, appreciative understanding attitude toward each other, the past will be mostly past, the future will be better, and you two will begin to create the relationship you imagined so many years ago. A relationship of sensitivity, caring, understanding, consideration, and love. Give your partner a different EMOTIONAL EXPERIENCE of you and they will gradually see and feel differently ABOUT YOU, and start treating YOU with caring and love.

Be more concerned with THEIR feelings than your own. Don't communicate hurtful messages that injure their feelings. Care the way you dreamed that you would, the way you committed to each other you would.

Am I some "saint?" HELL, NO! But, if anything, I am practical. I've worked with too many couples who are beyond such changes to think this will work for everyone, but it can't work if you don't try it. Give it a try and decide if it's worth it. What's to lose? Make a relation SHIFT. Review. Reflect. Repair. Restore. Relish! Be nice to your partner for a few months before you conclude this won't work. It's a small price to pay if it does!

It's not too late. "We've only just begun..."

*Tony Johnson is a retired university mental health therapist who lives in Ojochal where things slowly dawn on him. You can contact him at: [johnson.tony4536@gmail.com](mailto:johnson.tony4536@gmail.com).*



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

### ► **Alcoholics Anonymous**

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

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

Meets on the second Wednesday of the month at 11 AM at the Casa de España in Sabana Norte. Casa de España has an elevator so the building is handicap accessible. If you wish to attend please call 4034-0788, or email: [commander@alcr10.org](mailto:commander@alcr10.org) or visit our website at [www.alcr10.org](http://www.alcr10.org). If you need directions, call Terry Wise at 8893-4021.

(NOTE: change of day.)

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

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

### ► **American Legion Auxiliary**

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

### ► **Bird Watching Club**

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

### ► **Canadian Club**

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

### ► **Central Valley Golf Association**

Meets every Tuesday morning between 6-7 a.m. at the Valle Del Sol golf course in Santa Ana. Both individual and two person events with different formats every week. We invite all men and woman with all handicaps to join us and enjoy golf on a picturesque course. No membership required. For more information, contact: Larry Goldman 8933-3333, email to: [nylarryg@yahoo.com](mailto:nylarryg@yahoo.com).

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

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

### ► **Costa Rica Writers Group**

Published authors and writers; newbies, and wanna-bes make up this group, dedicated to helping and improving all authors' work, with resources for publishing, printing, editing, cover design; every aspect of the writing process. Third Thursday, January through November, Henry's Beach Café, Escazú, 11:00 AM. Contact: [bbrashears0@gmail.com](mailto:bbrashears0@gmail.com), 8684-2526. Facebook page: Costa Rica Writers Group

### ► **Democrats Abroad**

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

### ► **First Friday Lunch**

Each month ARCR sponsors a "First Friday Lunch." All are invited to join ARCR Officers and others for an informal lunch and BS session. There is no RSVP or agenda, just food and meeting new and old friends. Attendees are responsible for their own food and drink expenses. The FFL takes place at 12:00 PM on the first Friday of the month. Gatherings are at the Chinese restaurant, Mariscos Vivo, located behind the Mas x Menos grocery store (located across

from the Nissan Dealer) and not far from Hotel Autentico (the former Hotel Torremolinos, where the ARCR Seminars are held).

### ► Little Theatre Group

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

### ► Marine Corps League

Meets the 2nd Saturday of the month at 11 a.m. at the Tap House at City Place in Santa Ana. We are looking for new members. Former Marines and Navy Corpsmen can be regular members. All other service members are welcome to join as associate members. For information call Andy Pucek at 8721 6636 or email [andy@marinecorpsleaguecr.com](mailto:andy@marinecorpsleaguecr.com)

### ► Newcomers Club

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

### ► PC Club of Costa Rica

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

### ► Pérez Zeledón International Women's Club

Pérez Zeledón International Women's Club (PZIWC) was formed in November 2009 to promote friendship between English speaking women in Pérez Zeledón and, through friendship, to make positive contributions to our local community. The PZIWC meets for luncheons on the second Tuesday of each month, hosts Ramblers Day on the third Tuesday of each month, and has a Games Day (board and/or card games) on the fourth Tuesday of each month. For more information, please send an email to [pzwomansclub@gmail.com](mailto:pzwomansclub@gmail.com) or visit our website at <https://www.pziwc.org/>

### ► Professional Women's Network

PWN provides its members with opportunities to network with other professional women with the goal of aiding personal and professional development of entrepreneurs, students, and professionals. PWN sponsors service and outreach programs to "give back" to the community. The meeting charge is 4,000 colones for visitors, members 3,000. Membership fee is 12,000 colones and includes listing in the business directory, if desired. Meetings schedules vary. For info on the speaker for the month and to register, call Helen at 2280-4362. Location: Tin Jo Restaurant in San José, Calle 11, Av. 6-8. Or email us at: [pwn.costarica@gmail.com](mailto:pwn.costarica@gmail.com).

PWN website is [www.pwnrcr.com](http://www.pwnrcr.com)

### ► Radio Control Sailing Club

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

### ► Wine Club of Costa Rica

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

### ► Women's Club of Costa Rica

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

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

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

"Club members should review the contact information for their clubs and make sure it is up to date. Send any changes or corrections to: [service@arcr.net](mailto:service@arcr.net), Subject line; El Residente."



# BUSINESS DIRECTORY (47)

## Important dates in Costa Rica:

### September 6:

First Friday Lunch

### September 9:

Día del Niño, (Children's Day) ARCR office open

### September 15:

Independence Day

### September 26 and 27:

ARCR Seminar for Expats.  
Location: Hotel Casino Palma Real

### October 1:

Día del Adulto Mayor (Senior's Day) ARCR office open

### October 4:

First Friday Lunch

### October 12:

Columbus Day

### October 24 and 25:

ARCR Seminar for Expats. Location: Hotel Casino Palma Real

## Funniest One Liners

*I changed my password to "incorrect," so whenever I forget what it is the computer will say "Your password is incorrect."*

*When my wife found out I replaced our bed with a trampoline, she hit the roof*

*Atheism is a non-prophet organization.*

*Don't trust atoms, they make up everything.*

*Thanks for explaining the word "many" to me, it means a lot.*

*Your Key to Properties in Costa Rica*

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