Published by ARCR Administración S.A. Apdo. 1191-1007 Centro Colón San José, Costa Rica (www.arcr.net) Taste the tropics: Banano

Franklin Martínez A.

Insurance Agent SUGESE COD: 08-1387





Insurance Office

Who are we? What do we do?

 Our Insurance Office assists clients to obtain the best insurance options.
 We feature a team with extensive experience, and are highly dedicated to our work.

• We are the OFFICIAL INSURANCE SUPPLIERS of A.R.C.R.

 We will always find the best option for each client taking into account each particular case.

You can get new insurance plans and benefits that INS is offering:

- Enroll in our ARCR/INS Group Health Insurance Plan and receive a discount of 32% on your premiums as a member of ARCR.
- 2. If your home is in a condominium building, reduce the insurance premium with the new rates of HOGAR COMPRENSIVO
- 3. New and improved support services included in your automobile and home insurance, such as taxi service to and from the airport plumbing service and more!
- 4. Ask us for the new option of Agreement in the case of an accident, if the damage is less than a \$600.00 or car insurance with no deductible.
- 5. Change your Health policy from colones to dollars, get more coverage, with better rates the best of all CONTINUITY OF COVERAGE FOR YOUR PRE-EXISTING CONDITIONS!



Insurance Options

INS offers all kinds of insurance to meet our clients needs, and uses a co-payment system with an average around 20%

Health Insurance



Home Insurance



Car Insurance



© (506) 4052-4052 (506) 2220-0031

(506) 8338-1297 @ arcr@pricose.com

Address: Av 4, Calle 42

CONTENTS **Across the Board** ARCR Board The View from Downtown Michael Miller **Legal Update** Allan Garro **Taste the Tropics** Maxima van Houten Dear ACS... 17 **American Citizen Services** A Day in the Life Allen Dickinson **Female Pioneers of Costa Rica** 21 Fatmah Radovich **Making a Difference** 23 Xander Paradise, We Have a Problem 25 Tony Johnson 28 **Club Corner Business Directory** 30

CONTACT INFORMATION

Published by: ARCR Administration

Email: info@arcr.net / www.arcr.net

Managing Director: Rómulo Pacheco
Editor-in-Chief: Allen Dickinson
Associate Editor: Bob Brashears
Graphic Design: Rubén Chavarría
Advertising and Publicity: Service@arcr.net
Office hours: Monday - Friday,

9 a.m. to 5 p.m.

Main office, Av 14, Calle 42, San Jose, Costa Rica

San José: (506) 4052-4052

Mailing address: P.O. Box 1191-1007 Centro Colón,

San José, Costa Rica

Uvita office: Uvita Law Firm, The Dome Commercial

Center, 2nd floor, Offices 14 & 15 (506) 2743-8416 / (506) 2743-8619

Facebook page: facebook.com/AssociationResidentsCR

ARCR Forums: www.forums.arcr.net

General information: info@arcr.net
Caja account info: service@arcr.net
Residency info: legal@arcr.net

EDITOR'S NOTE

3

elcome to some new advertisers in this issue! These businesses recognize the needs of expat customers and offer our members needed services and products. I urge you to patronize these business which take the time and effort to advertise with us - they help make this publication possible.

Speaking of advertisers, you are surely aware of an insurance provider who advertises in this publication, but did you know that, besides car and homeowners insurance, they can also provide inexpensive travel insurance? If you are going on a trip to another country, it is wise to purchase travel insurance before leaving; in the case of an emergency it can be invaluable for obtaining medical services. Check out the ad in this issue.

I know our members like to read - you are reading this! Because you do, our drive to reduce the office lending library excess was so successful that the library has now become depleted. I'll bet that you have some extra books laying around that you have read? Why not bring some of them in and donate them! It doesn't have to be every book you own - how about if you bring in five and take one new one? If enough people do that we can rebuild the library for everyone.

Now, go and read the rest of the interesting and informative contents of this issue. Enjoy!



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

Since 1984 the ARCR has 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.

If you wish to place an ad in El Residente, please contact the ARCR main office or the Marketing Director at the contact addresses located in the masthead. Goods & services offered are paid advertisements. Neither ARCR Administration nor El Residente research the companies and take no responsibility for the quality of such goods and services.

Cover photo credit: Stack of ripe and green bananas, by Nation of Change at nationofchange.org

ACROSS THE BOARD

Notes and news from the Board of Directors

embers are reminded that to retain their enrollment in the ARCR Caja (CCSS) discount plan, it is necessary to maintain their ARCR membership current and paid. Allowing your membership to lapse may cause you to lose your Caja enrollment through ARCR.

Some people have been confused lately by having their credit card billed by something called Aeropost. Members should be aware the Aeropost is the parent company for Aerocasillas, the business name they use for their mail and package forwarding service in Costa Rica. Aeropost operates in multiple countries under different business names. Go to: http://aeropost.com/site/es/country-picker to learn more about Aerocasillas/Aeropost. Persons who need to update or change their account details with Aerocasillas/Aeropost can go online to the website to modify their account details (like changing the credit card number for billing.)

Ivy is back! Some may remember Ivy Kentish from her working at the front desk a few years ago. She has now returned and can help members with orden patronales, caja payments, driver license and cedula renewal appointments, plus answer general questions. Stop by her desk and say welcome back!

Members should be aware that many USA banks and Credit Unions will not send a new or replacement credit or debit card to any address outside the continental United States. Some will. Check with your bank or CU to determine their policy before requesting a card be sent to your Costa Rica address.

Another reminder: members are reminded that ARCR has signed an agreement with Polini Funeraria (funeral services) which gives ARCR members



and employees a significant discount on some of their services. Polini has multiple offices around Costa Rica which operate under different business names, so check with the Polini head office, 2231-3121, to find the one nearest you. A copy of the contract between ARCR and Polini can be reviewed in the office. If you have already arranged for Polini's services, be sure your family is aware of the contract so they will not be charged full prices.

Christopher Howard is offering the 2014-2015, 700page, 17th ebook edition of The New Golden Door to Retirement and Living in Costa Rica. To download it FREE, go to: www.costaricabooks.com

A TIP: If you place a phone call to the U.S. Social Security Administration and you get the automated message, "Press 1 for English, 2 for Spanish", PRESS 2! Most service representatives also speak English and the wait time is dramatically shorter (2 minutes vs. 40 minutes, average). You can always apologize. This tip probably also works for phone contact with any other U.S. Government agency.



Hotel Posada el Quijote

Bello Horizonte, Escazu

Situated in calm surroundings in a great part of the city, in close proximity

- Shopping (Walmart, EPA, MultiPlaza, etc)
- The best dental clinics
- A large number of high quality restaurants
- ARCR and the international community of San Jose.





We have a long history of accommodating tourists and ex-pats at our hotel, with customers being particularly appreciative about:

- Our high level of service
- · Wonderful views of San Jose
- Beautiful large common areas, terrace and gardens
- · Our delicious made to order breakfast.



Available from booksellers in Costa Rica,

The Tico Times, ARCR and Amazon.com.

Special offer: 30% off

regular rates* for ARCR

www.quijote.cr / +506 2289 8401 / quijote@quijote.cr

THE GREEN

A Writer's First Year in Costa Rica

"The Green Season offers a personal glimpse into the joys and frustrations of expat life in Costa Rica. Isenberg delights in capturing the country's daily rhythms, from the magical to the mundane."

- James Kaiser, author of Costa Rica: The Complete Guide

"...a warm yet clear-eyed account of a nation 'whose disdain for violence is among its most wondrous virtues'."

- The Telegraph (London)



6 THE VIEW FROM DOWNTOWN

by Michael Miller

Downtown Farmers Market: the Abundance of Costa Rica









Above left: Emily's family farm near Cartago, specializes in coolweather crops, including a large variety of eggplants.

Above right: Playing for tips, this musical group adds to the sights and sounds of Downtown San José's Farmers Market.

Lower right: Hand-made sausages, ham hocks, and smoked pork ribs are just a few of the products of Ronald Rojas' farm.

Left: There are lots of makeshift restaurants at the farmers market, including this one specializing in freshly made Tortillas de Queso.

In the cool pre-dawn hours of Saturday morning, while most residents of downtown San José are fast asleep, a small army of weathered and weary Ticos slip quietly into the city. They come from all points of the compass: From the rich volcanic hillsides that lie east and north of San José; from the ranches around Atenas and Grecia to the west; from the coastal lowlands as far south as Quepos.

As the first rays of dawn break the darkness and the squadrons of wild green parrots boisterously announce the new day, these denizens arrive in pickup trucks, flatbeds and vans, all loaded with their valuable cargos, to rendezvous on Avenida 20 near the Tracopa Bus Terminal.

These are the farmers of Costa Rica.

Saturday is their market day, and each week they meet to create the largest farmers market in downtown San José. In short order they off-load their wares, set up their assigned booths, and create one of the most colorful events in the city.

The first customers start arriving at about 6 a.m. and by mid-morning the five blocks along Avenida 20 are teeming with thousands of customers, all here to buy their weekly supplies.

Everyone should visit the market at least once, where you will witness the incredible bounty from the surrounding Costa Rican countryside. There are hundreds of stalls with the farmer/vendors offering an amazing array of fruits, vegetables, meats, cheeses, eggs, fresh fish, herbs, coffee, honey, freshly-cut flowers . . . and more fruits and vegetables. Not to mention the musicians and others selling non-food items.

As you wander through this open-air market you might meet Emily, a 13 year-old high school student from Cartago, a city about 45 minutes east of San José. Her family's farm is in the cool rainy mountains outside of Cartago where they grow leafy green vegetables like lettuces and spinach, along with at least five different varieties of eggplant. At Emily's stall, you will see the traditional Italian-style eggplant, with which we are most familiar, as well as a small round variety and several long slim variants (some black, some purple and some white) that are favored by Chinese cooks for stir-fry dishes.

At another stall a lady sells honey from Acosta de San José, located in the rugged highlands south of the capital city. She says that her boss takes care of the bees and gathers the honey while her job is to bring it to market and sell it.

Another vendor you might meet is a man who has a farm in the hills outside of Atenas, where he raises sheep and goats. Here, at the Farmers Market, he sells goat's milk, goat cheese and yogurt. The yogurt comes in flavors including peach, mango and strawberry.

You might also meet Bianca, a woman who sells a wonderful variety of fresh herbs: rosemary, oregano, basil, parsley and more. She tends the herb and vegetable gardens on her family farm while the men take care of the dairy cows and chickens.

The Farmers Market also boasts several vendors of meats. One of the most interesting is Ronald Rojas, who sells his products from a van which is equipped with a generator to keep the meats chilled. Rojas has a ranch outside of Alajuela, not far from the San José International Airport, where he raises and butchers cattle and hogs. He also hand-makes a large variety of sausages (including a delicious fresh salami), and offers ham hocks, smoked ribs and other meaty delights.

If all the food and all the shopping make you hungry, there are many places to grab a quick meal. Dotted around the market are several makeshift restaurants that offer typical Costa Rican breakfast and lunch dishes. In addition, you will see other stalls that offer sandwiches, taquitos, fresh fruit juices, and one that prepares some tasty "tortillas de queso."

Costa Rica has thousands of small family farms and each farmer tries to fill a niche with products that will appeal to the diverse population of San José. No matter who you meet or which stalls you stop to admire, you are sure to be impressed with the rich abundance that comes from the fertile Costa Rican countryside.

You will be amazed by the awesome bio-diversity of Costa Rica. This small country has dozens of micro-climates, starting from the coastal lowlands where tropical fruits like bananas, pineapples and the palm-nuts (called pejibaye) which is a popular Tico snack, are grown. A little higher up are where mangoes, tomatoes, corn and strawberries are produced. In the mountains, farmers grow cool-weather crops like lettuces and leafy greens like spinach and kale. And, on the chilliest peaks, even apples are grown.

This amazing cornucopia is all produced within a few hours of the city. Even if you are only in San José for a short time and do not have access to a kitchen, the Farmers Market is still worth a visit. It is several blocks jammed with vibrant colors, lively local music, and delicious smells and foods, some of which will be familiar, others which will be new and fascinating.

The best reason to visit the Farmers Market, however, is for the people. There you will see a blending of Ticos from the capital city and the countryside. It is a slice of Costa Rican life which is on display each Saturday morning, and one that you are not likely to find anywhere else.

The Downtown San José Farmers Market is on Avenida 20, between Calle 5 and Calle 11. From the Pacific Train Station, it is 200 meters east. From Hospital Clinica Biblica, walk 200 meters south and 100 meters east. The market is open from early Saturday morning until the vendors start packing up by early afternoon.

Photos used in this story were supplied by the author.

Michael Miller is the author of the only guide book that focuses on Downtown San José, titled: The Real San José. Paperback copies are available at the ARCR office. An electronic version is available on Amazon/Kindle.

Contact Michael at: therealsanjose@gmail.com

8 LEGAL UPDATE

by Allan Garro

Be Careful with Powers of Attorney in Costa Rica

owers of Attorney are a very important tool in Costa Rica and are used on a daily basis by expats and corporations to take care of business, perform contracts, or obtain various permits and authorizations from any public institution, among other examples. However, they are also a major cause of fraud.

Some cases surrounding stealing by means of a Power of Attorney are hard to fight since judges tend to consider that by giving a Power of Attorney the plaintiff voluntarily gave permission to someone to steal from them. The main regulations regarding powers of attorney can be found on the current Civil Code of Costa Rica, from article 1251 thru 1294.

The word Mandato is the accurate Spanish word for a Power of Attorney, and it can be translated into English as "mandate." Actually, mandate in English means *a contract by which one engages gratuitously to perform services for another*. Mandato is also referred to as Poder, or a power.

Whichever word is used, it is basically a legal act where a principal, or Grantor, authorizes an agent or attorney-infact to give, grant, do, or perform different actions on their behalf. It is a special type of contract between individuals over the age of eighteen years. Company structures like SAs or LLCs can also give a Power of Attorney to people within and outside the organizational structure where the powers defined could be substituted or delegated to others.

There are at least five types of powers of attorney that can be granted in Costa Rica. The three most common can be classified as special, judicial or general.

- Special means they expire upon use or are meant to be used for a very specific matter.
 - Judicial powers are only given to lawyers in order to establish and fight legal actions in court.
 - General means they can be used more than once. In order to become legal they are required to be registered at the National Registry.

Foreigners outside the country can grant a Power of Attorney to an individual in Costa Rica in three ways:

- By having a Costa Rican Notary fly into their country, which is the most expensive,
- By visiting the nearest Costa Rican Consulate or,
- By using an Apostille, depending on the country of origin.

In 2011 Costa Rica became part of The Hague Convention from 1961, by ratifying law #8923. Under the Convention, foreigners living in a country that is part of The Hague Convention (the USA is part of it while Canada is not) can grant a Special or Judicial Power of Attorney by preparing it in their country, having the signature notarized, then sent to the Secretary of State (or equivalent department) to place a special stamp called an Apostille. This procedure makes it valid in other countries who are also signers of the Hague Convention.

However, granting Powers of Attorney under The Hague Convention is not possible when it comes to general Powers of Attorney or Special Power of Attorney meant to be used in front of any Registry in the country, such as National Registry, Trademark Registry, or Civil Registry. In these cases it is necessary to either appear in front of a Costa Rican notary public or visit the nearest Costa Rican Consulate.

The main thing to consider is under what article of the Civil Code a Power of Attorney is created. The next is the list of articles that assign rights:

Unlimited and Universal Power of Attorney, Article 1253. Called here a Poder Generalisimo. This one is the most powerful. The contents of the article can be translated into English as follows: By virtue of an unlimited and universal power of attorney for all the business and affairs of an individual, the attorney-infact is authorized to sell, mortgage, and otherwise transfer or create liens and encumbrances on any kind of property whatsoever; to accept or refuse inheritances, act in court, make any agreement and do and perform any legal acts which the principal might do and perform, except those

which, under the law, must be done and performed by the principal in person, and those acts for which the law expressly requires a very special power of attorney.

Unlimited and Universal Power of Attorney for a specific business, Article 1254. Assigns power of the same type of the one given under article 1253, but for a specific business or negotiation. For example, it gives a full and unlimited Power of Attorney over only one of the properties owned by the Grantor.

General Power of Attorney, Article 1255. This is limited to conducting business affairs only. It can be used for managing purposes, including: a. Signing agreements necessary for the use or conservation of different goods and property, b. Defending possession of goods and property in Court, c. Renting personal property (not real estate), d. Starting credit collections.

Special Power of Attorney, Article 1256. This is a Power of Attorney which is limited to specific matters. For example, sending an employee to sign forms in order to obtain different authorizations from a public institution, or to sell a car or specific real estate property. Creating fake Special Powers of Attorney has been one way crooked notaries help other crooks steal property in Costa Rica.

Judicial Power of Attorney, Article 1289. Assigns a power to an attorney in order to represent a party on a legal dispute in Court.

As explained above, article 1253 is the one that needs to be granted most carefully and given only to a person that can be trusted completely. The Grantor has the right to put some limitations on this kind of power, like establishing it is valid for anything except selling assets. If someone steals a property using a valid unlimited and universal Power of Attorney, probably no court of law will convict the thief.

Expats owning a corporation should carefully check on who has the Power of Attorney for their corporation and what type of power it is. It is not necessary to be on the board of directors in order to acquire a Power of Attorney from a corporation. And, a Power of Attorney can be granted without the acceptance of the attorney-in-fact.

In a recent case a couple from the USA negotiated the sale of a business here in Costa Rica. They signed a purchase agreement stating a down payment was given immediately with the balance payable in two years. It was agreed that the Buyers could start operating the business in order to not affect clients and the business's general position in the market; title always being held by the Sellers. Later the Buyers convinced the Sellers they needed a Power

of Attorney to run the business and the Sellers granted the Buyers an unlimited and universal Power of Attorney based on article 1253. Subsequently, when the Sellers did not receive final payment, they discovered that they Buyers had used the Power of Attorney to transfer the title and permits of the business to others.

Powers of attorney can be cancelled, revoked, and even lose effect. The Grantor of a Power of Attorney can revoke it anytime he or she wants. In the case where the Grantor dies all powers of attorney granted in personal name lose effect. However, powers of attorney given to a person by a corporation through a general assembly of stockholders can only be revoked by a new general assembly meeting of the stockholders. The same is required when the attorney-in-fact wants to resign. It is very important to double check what Powers of Attorney have been granted and what kind of faculties are included in order to avoid greater problems in the future.

Allan Garro N. / Attorney at Law / www.garrolaw.com

Curious about what other legal matters the Hague Convention addresses? Go to https://en.wikipedia.org/wiki/HagueConvention for more information.



10 TASTE THE TROPICS

by Maxima van Houten

El Banano

ave you ever wondered about the term "banana republic"? Is it political, literary or poetic?

The phrase was coined by American writer O. Henry (William Sydney Porter, 1862-1910) who was fleeing Texas authorities who had charged him with embezzlement. He fled to New Orleans, then Honduras, and during his travels wrote a collection of short stories called "Cabbages and Kings." One of the stories, "The Admiral," is set in the fictional land of Anchuria which is described as a "small, maritime banana republic." It refers to a tropical agrarian country which is politically unstable and depends on foreign investment to keep it going.

Chilean poet Pablo Neruda also mentioned "banana republics" in his poem "United Fruit Company" wherein he describes the neo-imperialist intervention of the United States, specifically noting the dictators it supported and the destructive behavior of the Boston-based "United Fruit Company" from which the poem derives its name. The thrust of the poem was about how, at the time, the United States fruit companies had an extraordinary amount of influence over Central American governments as they reserved for themselves the most succulent and delicate waist of the continent renaming it "Bananaland," and abolishing independence, establishing dictatorships, and silently utilizing sterilizing pesticides.

Was Costa Rica ever a "banana republic"? To get the answer, let's look at some history.

In Costa Rica the history of banana production is directly linked to the construction of a railroad from San Jose to the Caribbean coast. Before there was a banana industry there was a coffee industry and the development of the railroad to move the coffee has to be considered to understand the history of the banana industry.

At the end of the 19th century Costa Rica's economy depended mainly on the exportation of coffee to Europe; however the country only had the Pacific coast port of Puntarenas from which to ship the coffee, and the beans had to be transported there from the Central Valley via oxcart. Because there was yet no Panama Canal, to reach Europe the sailing vessels were then forced to make the

dangerous and difficult voyage around Cape Horn at the tip of South America.

In 1871 President General Tomás Guardia saw the construction of 200 km of a new railroad from San Jose to a Caribbean port as imperative for the country's economic development. Thus, the government entered into a contract with American railroad builder Henry Meiggs to build one. The project was financed by British firms at around 3.4 million sterling pounds, of which only 1.3 million was available to the Costa Rican government, leaving the country with a huge external debt and not a lot of funds for the project.

The construction of the railroad took almost 20 years, not only due to the fraudulent financing, but more importantly, due in part to the nature of the land. As the project progressed it was discovered that building in the jungle was much more difficult than anticipated, particularly since disease and the hard working conditions took an incredibly high human toll; around five thousand men died during the construction!

By the end of the 19th century Americans had discovered that it was far cheaper to cultivate crops in warm tropical countries where bananas and other fruit would grow faster than in their own chilly land. Costa Rica was not the exception, and the cultivation of bananas was begun by American businessman Minor Cooper Keith, a nephew of railroad builder Henry Meiggs.

In 1884 the Costa Rican government had granted Minor Keith a lease of 800,000 acres of land (about 6% of Costa Rica's total territory) which was situated on both sides of the railroad, along with license to operate the train service for 99 years. After his uncle abruptly quit the construction project, Keith continued and completed the railroad to the Caribbean side in 1890. But, when finished, there were not enough passengers or cargo to justify its costs and use.

Keith had planted bananas to feed the railroad workers, so he decided to turn his failed railroad venture around by using the train to transport his bananas to the coast, and then off to the markets of the world. Thus began the lucrative banana industry and future global fruit empire.



Minor Cooper Keith

Over time Minor Keith escalated his business and created companies that would allow him to dominate the complete banana process: the growing, processing, shipping, and marketing of the fruit. His highest point arrived in 1899 when the Boston Fruit Co. and United Fruit Co., ancestors of Chiquita Brands International and Dole, merged.

This company, locally known as "YUNAI" (referring to the word "United"), was incredibly powerful from 1899 to 1970 due to the great amount of land it dominated in Central America; it erased borders and dominated the political scene.

In 1940 Costa Rican author, Carlos Luis Fallas, published a book, *Mamita Yunai*, which described the devastating living and working conditions for those who attempted to satisfy their human needs toiling on Costa Rica's banana plantations. The novel has been translated into several languages and is a gem of Costa Rican literature. The book led to reformation and the present state of the banana industry in modern Costa Rica.

So, back to the original question, was Costa Rica once a banana republic? You decide.

As for the banana, it is an edible fruit that grows on several kinds of the large herbaceous flowering plants (often mistakenly called trees) of the genus Musa. Musas are native to Southeast Asia and Australia. They were most likely domesticated in Papua, New Guinea.

There are numerous varieties of bananas, however nowadays, due to the structure of the banana industry, the most common is the Cavendish (Musa acuminata) with a green skin that eventually turns to golden yellow and, when very ripe, has brown or black spots.

Commercial bananas don't have seeds because they are sterile; they are clones, one exact copy of the other. This ensures certain desired characteristics, but also poses high vulnerability risks when it comes to disease; if a disease kills one, it will kill all. This is what happened in the 1950's with Big Mike (Gros Michel, the first variety of banana exported to the US) which became extinct due to disease.

Banana plants grow out of rhizomes which take about nine months to mature and, at around 11 months, flower. The bananas grow from a purple stem in "hands" of twelve bananas. The hands grow in bunches of 3-20.

This tropical fruit is universally known and very easy to consume. It contains a wide variety of nutrients indispensable for humankind. Ripe banana flesh is easily digestible and is made up of simple sugars like fructose and sucrose. These carbohydrates help the body attain its daily energy requirements for growth, physical exercise, internal organ functioning, and regulation of body temperature; they also give bananas their characteristic sweet taste.

Bananas are a very nutritious fruit, the ideal energy boost for people who practice a lot of physical activities. They contain folic acid, vitamins A and C, which benefit growth, proper structure of body tissues, as well as the normal composition of the blood. They are a good source of vitamin B6 (pyridoxine) beneficial in the treatment of neuritis and anemia; potassium (358 mg per 100 g), which stimulates muscles, nerves and brain cells, can also help reduce blood pressure and risk of stroke; magnesium, essential for bone strengthening and cardiac protection,

and manganese which is used as a co-factor for the antioxidant enzyme superoxide dismutase. It is worth mentioning that bananas are naturally fat, cholesterol, and sodium-free!

Once ripe, bananas are very fragile and start decaying quickly. This is why export bananas are picked green; so they can be easily handled and transported to their final destination. In order to ripen, they are usually sprayed with ethylene or kept in proximity with other ripe fruit. At the store you will choose bananas according to when you plan to eat them; greener ones last for more days, while yellow and brown spotted bananas should be eaten quickly. When bananas are ready to eat, they radiate a rich fruity perfume and peel with ease.

In Costa Rica bananas are differentiated from plantains; bananas are sweet and can be eaten raw, whereas plantains, or "cooking bananas," are starchy and are cooked as a vegetable before being eaten.

Not only can bananas can be eaten raw, they can be cooked in several ways too, you can even make pie with them! I will leave you with this banana faux ice-cream recipe that I like a lot because it's simple, delicious and different.

Banana faux ice-cream

Ingredients:

2 ripe bananas, chopped and frozen

1 small handful of unsalted roasted peanuts (optional)

Instructions:

Peel the bananas and cut them into small pieces.

Freeze them for 1 or 2 hours on a plate lined with parchment paper.

Put the frozen bananas into a food processor or blender and pulse until smooth.



When the mixture is smooth, add the cocoa powder and peanuts and blend until incorporated.

For a soft ice cream, serve immediately.

For a firm chocolate-banana ice cream, transfer it back to the freezer for at least an hour.

Enjoy!



We offer you an attractive and entertaining package to work out your body and brain 9:00 am. Spanish classes 10:00 am. Dancing classes 11:00 am. Memory workshop Fruit salad Transport services









Tel/Fax: 2288-0213 | 2208-0211 | 2288-0209

www.casasolcr.com | casasolcr.blogspot.com



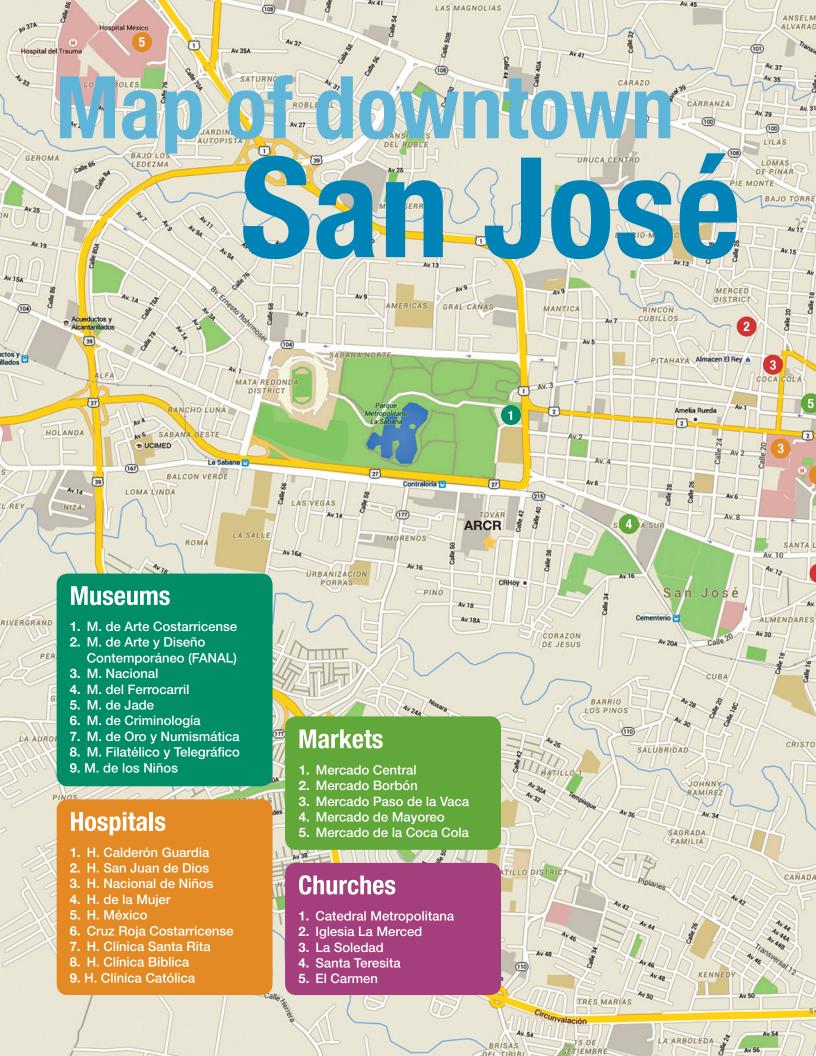
Located on the beach, inside Lo Que Hay restaurant

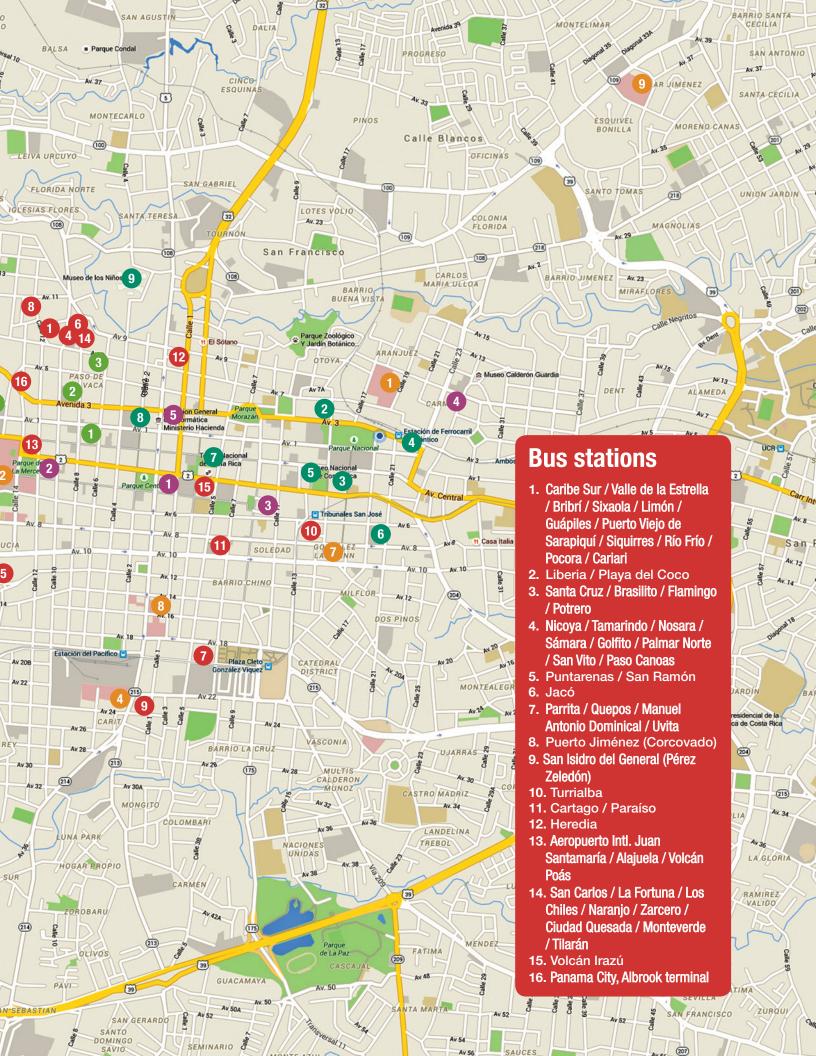
- Maps
- Tours
- Hotels
- Transportation
- Restaurant Discounts
- Job Bank
- Cell phone rentals
- Volunteer Center

info@samarainfocenter.com (506) 2656-2424

www.samarainfocenter.com

Samara InfoCenter





Charles Zeller

from

SHIP TO COSTA RICA S.A.

Announces that they have opened another warehouse in the USA, this time in So. California, to provide for shipping of small and large consignments of household goods, cars, boats, building materials, machinery etc. The warehouse serves ALL the WEST COAST of the USA: California, Arizona, Nevada, Utah, Colorado, Oregon, Montana and the state of Washington.

California Container Cargo Transfer

2364 E. Sturgis Rd #A Oxnard CA 93030 866-529-0497

Florida Pack and Stow

2310 S Dock Street H109 Palmetto FL 34221 866-531-0160

Main Office Ship To Costa Rica S.A.

Alajuela, Costa Rica by the SJO airport 506-2431-1234 Toll free from USA 866-245-6923

shiptocostarica@racsa.co.cr

Shipping of FULL container loads from any place in Canada and the USA via the closest port of exit.

Small shipments pickup ALL OVER the USA

Also shipping back full container loads and small shipments to the USA with door to door service.



At Villa Alegria nursing home we care for the elderly, providing all amenities and benefits for them.

We are professionals with more than 15 years of experience in care of patients with Alzheimer's, senile dementia, providing family love and dedication to our guests.

"a skilled nursing facility where loving care is not a myth"





- A through medical examination upon registration.
 - Diets adjusted to each person's needs by and experience nutritionist.
 - Activities adjusted to the level of each resident's physical and mental capacities
 - Bilingual staff
- · Englis and spanish medical visit.

If you would like to know more about Villa Alegria, Please contact us

We are located at: Coyol de Alajuela Phone: (506) 2433-1649 Celular: (506) 8372-1244

Email:info@nursinghomescostarica.com Website:www.nursinghomescostarica.com



Randall J. Lindner E.A.

Specializing in tax preparation for U.S. taxpayers living abroad

to assist you with Costa Rican taxes and other business needs

2288-2201

Over 10 years experience in Costa Rica

ustax@lawyer.com

First Consultation Free!

[17]

by American Citizen Services

I want to invite my neighbors to visit my family in Idaho for the 4th of July next year. What do I do to help them through the process?

The best way to help your friends with their visa applications is to share resources from our website with them so they are informed and well-prepared for their in-person visa interview. Many for-profit private websites and businesses claim to be authorities on obtaining a visa to the United States, but they are not affiliated with the U.S. Embassy and applicants may not obtain the correct information or could even be scammed. Please remember the Embassy cannot issue visas on the basis of the assurances of any third parties.

We urge all visa applicants to get their information straight from the source -- our website!

Interested visa applicants can learn about the different visa categories by visiting the Department of State's website for travelers to the United States, usvisas.state.gov, or the U.S. Embassy in Costa Rica's website, costarica.usembassy.gov. Both are in Spanish and English. Our Embassy's website even features step-by-step information about the visa application process here in Costa Rica.

I have a great household helper who I'd like to take with me on vacation to the U.S. We have three kids, and I know I'll need help with them while we're at Disney World. How can I help her get a tourist visa?

Non-immigrant B1 visas are available to household employees who will be accompanying their employers on short-term travel to the United States. We recommend that you read about that visa category on the Department of State's website, usvisas.state.gov, as well as our Embassy's website, costarica.usembassy.gov/nivdomestic.html.

The employee will need to bring proof of employment to their interview, such as a countersigned and dated contract between you, the employer, and the applicant. This contract should state the applicant's length of time in the position (which must be equal to or greater than one consecutive year, according to U.S. immigration law), as well as their work hours, time off, and hourly wage (which must be equivalent to the legal minimum wage in the U.S. state where you will be vacationing.)

Visa applicants must qualify on their own merit and U.S. citizens are not permitted to attend their in-person interview at the U.S. Embassy. However, you can provide supporting documents for your employee to share with the interviewing officer in addition to the required employment contract, such as a photocopy of your passport and a letter outlining your travel plans in the United States.

My wife and kids are Costa Rican, and I want them to come visit my family in the United States. It's their first time traveling. I am a Costa Rican resident, and we aren't interested in moving back to Texas, but want to have the option of travel for short periods of time. What do we need to bring to her interview? Can I attend the interview with my family?

We encourage you and your family to read more about the general requirements for non-immigrant visas on our website, costarica.usembassy.gov/visas.html. In the case of B1/B2 tourist visas we ask to see proof of ties to a permanent residence abroad so any documentation you can bring to support those ties will help us make a final determination about your family's visa application.

If your children are minors we encourage you to attend the interview with your family. In these cases, the Consular officer handling your case likely will ask to see proof of relationship, such as official birth certificates for all minor children and a marriage certificate for you and your wife. If you are a Costa Rican legal resident, the Consular officer may also ask to see your permanent resident ID in addition to your U.S. passport.

My Costa Rican boyfriend and I just got engaged, and we are so excited about moving back to the United States to get married and start our new lives together. What kind of visa should we apply for—an immigrant visa, or a tourist visa?

Congratulations! There is a special visa for this exact situation — the K visa, or "fiancée visa." K visas are available to applicants who are engaged and plan to marry in the United States and then immigrate, eventually obtaining Legal Permanent Resident (LPR) status.

Because this is both an immigrant and non-immigrant visa, we work closely with the U.S. Citizenship and Immigration Service (part of the Department of Homeland Security,) to process these applications. Requirements are different than for a typical non-immigrant visa, so we encourage applicants to thoroughly review them online prior to applying and to

contact our call center with any questions (+506 4000–1976 if calling within Costa Rica, or 703–745–5475, if calling from the United States.)

You can learn more about all the requirements for this visa category at our website, costarica.usembassy.gov/iv_onbehalf.html

UPDATE: MEDICAL CARE FOR U.S. MILITARY VETERANS

The following information was received by ARCR for dissemination to US veterans.

PLEASE NOTE: The information contained herein is up-to-date as of the last week of May, 2016, and can change at any time, without notice. ARCR takes no responsibility for the continued accuracy of this information.

Retired US military service members, their families, and widows are entitled to medical care payments through Tricare For Life (TFL). For those persons residing outside the United States, TFL is administered by Tricare Overseas.

Hospital Metropolitano at its locations in San Jose, Tibas, and Quepos, is now accepting TFL payment for such things as lab, X-ray, pharmacy, hospital services, etc. They will bill Tricare Overseas directly for their share (75% of the charges) and the patient is responsible for a 25% co-pay. However, patients should be aware that not all Hospital Metropolitano physicians will accept assignment of TFL benefits. They will, however, treat veterans who will pay the physician's charges out of their pocket and then submit a claim for reimbursement to Tricare Overseas themselves. Anyone planning on seeking medical services or other services at Hospital Metropolitano should register in advance with Jeanette Varela, 8382-5533, so she can verify coverage. Verification is free.

There is a new program which has been started for physicians on staff at Hospital Catolica. Some doctors will now accept TFL assignment. In those cases, Norieth Guillen is available to assist veterans with billing. She charges for this service. Her phone number is 8442-9489.

For those US military veterans receiving disability benefits from the Department of Veteran Affairs (VA): Claims for medical services for veterans with a disability letter from the VA, and who live outside the continental United States, are administered by the Foreign Medical Program (FMP). However, ONLY those disabilities listed in the letter will be covered at 100%. At this time only Hospital Metropolitano and Hospital Cima accept FMP, with the hospitals and physicians billing FMP directly. For those not registered with FMP, the hospitals will assist them in registering.

NOTE: FMP does not routinely send beneficiaries an Explanation of Benefits (as does Tricare Overseas) and if the beneficiary wants to review the charges paid by FMP, they must request an EoB.

NOTE: Those persons who qualify for the above medical payment programs, and who need assistance, should NOT try to obtain it through the US Embassy in San Jose; according to the Department of Veteran Affairs there is no official representative in Costa Rica. Anyone seeking information or assistance with TFL or VA benefits should contact the appropriate agency in the US, directly.

For more information, contact Melvin Goldberg, CDR, USN (Ret.) at 8870-6756

19

by Allen Dickinson

You May Be a Gringo

DISCLAIMER: The strict definition of "Gringo" is usually applied only to those who come from the United States. In this I have, however, applied the common usage in order to include all of us who come here from somewhere else. I also am aware that some people consider the word "Gringo" as derogatory. I do not subscribe to that opinion — any word can be offensive, depending on the context is which it is used. As it is used here, it is not meant deprecatorily so, therefore, I offer no apology for its use. Now, with a nod to Jeff Foxworthy...

- 1. If you think AyA will soon come to fix that twoweek old water leak in the street in front of your house... you may be a Gringo.
- 2. If, when the US TV satellite feed goes down and loses the broadcast and you expect that the signal will be restored in time for you to see the end of your favorite show... you may be a Gringo.
- 3. If you think some loose rocks and/or some dirt used to fill a chuckhole will keep it filled a while... you may be a Gringo.
- 4. If you think having a big, black plastic water tank on your roof is "ugly"... you may be a Gringo.
- 5. If you do not have a big, ugly, black plastic water tank on your roof, and you think that the water will come back on soon so you can finish brushing your teeth... you may be a Gringo.
- 6. If you think your laptop computer is safe on the front seat of your locked car because there is a "watchee man" guarding it... you may be a Gringo.
- 7. If you think the Autopista del Sol to Orotina will remain open all the way through the rainy season... you may be a Gringo.
- 8. If you believe that a neighbor's car alarm that is triggered by a sudden gust of wind is too sensitive... you may be a Gringo.
- 9. If you think the itchy spot on your leg will be cured by using the cream you got for the itchy spot you had on your arm last month... you may be a Gringo.

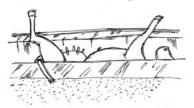
- 10. If you believe the woman you met last night at the Del Rey means it when she tells you in the morning that she loves you... you may be a Gringo.
- 11. If you think that the cell phone that worked so well in the store will work equally as well elsewhere... you may be a Gringo.
- 12. If you think two flat tires from running over screws or nails in the street in a six-month period is unusual... you may be a Gringo.
- 13. If the Chinese made coffee pot you purchased at the local store quits working a week later, and you think the store where you bought it will happily replace it... you may be a Gringo.
- 14. If you put that broken coffee maker in the trash pickup bin in the evening and think it will still be there the next morning... you may be a Gringo.
- 15. If you pay a bus driver 275 Colones fare with a 5000 Colones bill and are surprised when you get back change comprised of one, one-mil bill, and one 500-Colones, seventeen 100-Colones, twenty 50-Colones, and twenty-one 25-Colones coins... you may be a Gringo.
- 16. If you think the line of one-hundred pedestrians crossing the street (like a line of leaf-cutter ants) will stop and let cars pull into the intersection after the light changes... you may be a Gringo.
- 17. If you go to the big, chain grocery store where you bought that great US food product yesterday

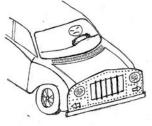












thinking they will have more in stock today... you may be a Gringo.

- 18. If you are surprised when the street that had no trench dug across it when you left the house two-hours ago has a trench dug across it when you return... you may be a Gringo.
- 19. If you believe the repairman that you hired to do a expensive repair to your appliance will warranty his work when the appliance quits working thirty-one days later... you may be a Gringo.
- 20. If you think your Tico neighbor will get a quieter muffler for his car, motorcycle, or ATV soon... you may be a Gringo.
- 21. If you think your maid will put things away in the same place each time she cleans... you may be a Gringo.
- 22. If you think the driver of the vehicle ahead of you will downshift to maintain his speed going up a hill... you may be a Gringo.
- 23. If you expect that because there are Golden Arches outside, the hamburgers inside will taste the same as back home... you may be a Gringo.
- 24. If you think those cement lined ditches at the side of the road (that are deep enough to hold a dead cow) can handle any possible tropical rain runoff... you may be a Gringo.
- 25. If you think the mileage shown on the odometer of a older car a Tico wants to sell you is accurate... you may be a Gringo.
- 26. If you think that in areas where there are sidewalks, people won't walk in the street... you may be a Gringo.
- 27. If you think a hole in the primary lane of a main road which has been eating car tires for the past sixmonths that has finally been repaired won't be a hole again soon... you may be a Gringo.
- 28. If you make an agreement to meet with a Tico at a specific place and time, and expect they will show up at that place and time... you may be a Gringo.
- 29. If you see a motorcycle weaving between lanes of traffic at 60 MPH and think it is an isolated instance of one suicidal, maniac rider... you may be a Gringo.

- 30. If you think people will form an orderly line for anything... you may be a Gringo.
- 31. If you think wearing extremely tight pants is uncomfortable... you may be a Gringa.
- 32. If you think passing on the right is always verboten... you may be a Gringo.
- 33. If you think that a proper school marching band should include at least one trumpet, one clarinet, one trombone, one bass horn, one tuba, and/or one saxophone... you may be a Gringo.,
- 34. If you think the numbers on the oven dial of your Costa Rican kitchen range have any relationship to the actual oven temperature... you may be a Gringo.
- 35. If, after seeing one pothole has been filled with fresh asphalt, you assume all the other numerous potholes in the immediate vicinity will also have been patched... you may be a Gringo.
- 36. If you expect to get it done TODAY... you may be a Gringo.
- 37. If you expect service at a desk marked "Servicio al Cliente"... you may be a Gringo.
- 38. If you think the signs along the side of the road will help you find your destination... you may be a Gringo.
- 39. If you think you must have hot water to get dishes clean... you may be a Gringo.
- 40. If you think used toilet tissue should be disposed of by flushing it... you may be a Gringo.
- 41. If you take a book with you whenever you may have to stand in line... you may be a Gringo.
- 42. If you think something you found on the grocery store shelves yesterday will be in the same location today... you may be a Gringo.
- 43. If you think more than two persons on a motor scooter is unsafe... you may be a Gringo.
- 44. If you think a street can't change from a One Way to a Two Way in the middle of the block... you may be a Gringo.
- 45. If you ever wish you were driving a vehicle with a big, unbendable, steel-plate bumper on the front... you may be a Gringo.

And lastly,

46. If you think this list is anywhere near complete... you are an optimistic Gringo.

Drawings used in this story were supplied by the author.

FEMALE PIONEERS OF COSTA RICA 21

by Fatmah Radovich

've long been an advocate for education and the advancement of girls and women; to nurture them and assist them in reaching their full potential. Why not celebrate their opportunities and achievements the same as we do boys and men with celebrations, for families, communities, and country?

To my surprise I've heard several expats refer to Costa Rica as a third world country. I disagree with that evaluation on multiple levels and think that if we look a little deeper than the surface we can all agree that Costa Rica is no longer "a country of peasants," as it was once called.

In fact, a 2014 United Nations report showed that Costa Rica ranks high in human development among Latin American countries and worldwide, and education indicators are impressive (96.3 % literacy). The country has also made numerous advances in the social realms and, as a result, due to growing innovation and available training, more technology jobs in various fields are now available to women. Modern Costa Rican women have achieved greater equality than in some other countries; a case in point: Costa Rica elected its first female president.

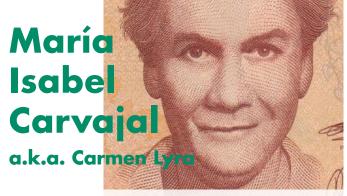
In this article I am honored and delighted to recognize some of the past and present exemplary female leaders in Costa Rica. I dedicate this to the recognition of a few of those remarkable female pioneers who have made significant differences, advancing the country towards more equal gender balance in leadership and improving the living standards of this very rich coast.



born April 8, 1826, in Cartago, was Costa Rica's first female in the military.

In 1856, at the age of 40, when William Walker and his *filibusteros* invaded Costa Rica, she volunteered as a cook and a medic, becoming Costa Rica's first woman in the military. She was famous for filling her apron pockets with bullets, grabbing a rifle, and joining the defending forces at the Battle of Rivas. In 1984, she was honored on a Costa Rican postage stamp. She was a symbol of national pride due to her strength and determination.

Later, the Costa Rican Security Ministry established a "Pancha Carrasco Police Women's Excellence Award" in her honor. In 2001 the former U.S. Coast Guard cutter *Point Bridge* was renamed *Pancha Carrasco* in her honor when it was turned over to the Costa Rican Coast Guard. She died in San Jose on December 31, 1890, at the age of 64.



was born January 15, 1888, in San Jose. She was Costa Rica's first prominent writer.

Carmen Lyra studied in France on a scholarship and in 1918 published her first novel "En una silla de ruedas" (In a Wheelchair). She published her most well-known work, Los Cuentos de Mi Tia Panchita (Tales of My Aunt Panchita) in 1920, a collection of folk tales.

In 1926 Lyra was a teacher and founder of Costa Rica's first Montessori pre-kindergarten school teaching the poorest students in San Jose. She was a co-founder of the Communist Party of Costa Rica, and in 1931 she and Luisa Gonzalez formed the Unique Union of Women Workers, which suggested the creation of a union for Costa Rican Teachers. The union would not be created until 1939 when it was formed by Odilia Castro. Due to her radical activities, Lyra was removed from her teaching posts in 1948 and sent into exile in Mexico.

When she became ill she pleaded to be allowed to return home, but was denied.

In 1962, The Board of Education of Cobano named a school in her honor. As of 2010, Carmen Lyra is depicted on the twenty thousand colones bill. She died in Mexico City on May 14, 1949, at age 61.



born October 2, 1888, in Cartago, was the first female attorney in Central America.

Acuña was a feminist and a suffragette who worked for many years to secure enfranchisement for women and to revise civil codes to protect children. Her legal specialty was in International Human Rights law and the defense and protection of women and children. In 1906, she studied in France and England and returned to Costa Rica in 1912 to further her education. She earned a Bachelor's degree in humanities in the Liceo de Costa Rica as the only female student. After a year of study she was allowed to attend the school of law.

In 1919 Acuña became the first woman to work for the Ministry of Education. She organized a campaign for teachers to receive equal pay regardless of their sex. In 1925, she became the first female lawyer in Central America after submitting her thesis entitled *Los Derechos del Nino dentro de la Ley Modernas (*The Rights of the Child under Modern Law). She also asked for the Organic Law of Notariado to be reformed to allow women to enter the profession.

In 1929, she presented the first proposal for women's right to vote to the Costa Rican Congress. She also submitted a request for equal pay for school janitors. She sought and won further changes to Costa Rican laws obtaining amendments allowing women to be judges and magistrates. In 1950, Acuña collaborated with Dr. Blanche Christine Olschak, who had created the only encyclopedia of women in the world. She wanted to complete a historical social study of *Costa Rican Women Through Four Centuries* to be included in Dr. Oschak's *Universal Encyclopedia of Women*. Acuña's two decades of work was published in two volumes between 1969 and 1970.

In 1957, she was appointed as Costa Rica's ambassador to the Organization of American States and was named "Woman of America." She published articles in magazines and newspapers agitating for women's equality. Acuña Braun died in San Jose on October 10, 1983, at age 95.



born March 28, 1959 in San Jose, was Costa Rica's First Female President 2010-2014. She was the eighth female president of a Latin American country.

Chinchilla graduated from the University of Costa Rica and received her master's degree in public policy from Georgetown University, in the USA. Before entering politics she worked as an NGO (Non-Governmental Organization) consultant in Latin America and Africa, specializing in judicial reform and public security issues. After serving as vice-minister and minister of public security from 1994 to1998, she became one of two vice-presidents elected under the second Arias administration, 2006 -2010. She resigned the vice-presidency in 2008 to prepare to run for the president of Costa Rica.

Chinchilla's political platform emphasized anti-crime legislation and continuity of the current pro-free trade policies. She supported LGBT rights and opposed discrimination based on sexual orientation. Although she believes that marriage should be between a man and woman, in July 2013 she signed into law new legislation supporting civil partnerships which can be extended to same sex unions. Environmental protection was very important to her, and she opposed any amendment of the constitution aimed at separation of church and state.

I want to thank these women and the many others who have led the way to the current status of women in Costa Rica. And, I'd also like to personally thank the former president for keeping her promise to have street signs installed in San Jose.

Fatmah Radovich is a member of ARCR. She retired after 42 years employment in various corporate administrative capacities in the U.S. workforce, as well as self-employment enterprises. She attended Emmanuel College, Vista College and New York University. She is a songwriter http://cdbaby.com/cd/fatmahradovichsongwriter

23

by Xander

Being a Volunteer English Teaching Assistant



January I moved into my new apartment in the La California neighborhood of San Jose. Soon after arriving I discovered that for the past eight years a gringo neighbor has been volunteering one day a week as a teacher's assistant for English classes at the "Technical High School of Calle Blancos." He was going to be away for several months and asked if I might be interested in taking his place. I jumped at the chance to be involved in an intimate way with Tico culture and people.

A dinner meeting was set up with him, me, and the teacher, Jose. Jose's English was very good, with a slight Latin accent, and he spoke about how important and beneficial it is for his students to hear and interact with native speakers so that they can learn to mimic the accent and to speak to use slang that we gringos naturally use. I felt reassured, thinking... "Hey, this is something I can do, just speak and read English and maybe throw in a joke or two." It made me feel really wanted – like I had

something valuable to offer the kids who Jose cared so much about.

I wasn't nervous my first day; I was excited. Even though I had never taught school and as an adult had not interacted with high school students, I figured this was the reason I came to Costa Rica – to have adventures, try new things, and learn what made other people tick.

Jose has been teaching at this school for 15 years and was well prepared. He teaches from an "anthology" – a giant workbook each student has that has the lesson plans for the entire school year, in English. The students learn the language by talking about practical topics such as "Ethics and Values" or "Democracy." Jose teaches 6 classes a day to 10th through 12th graders.

Sometimes I would read a paragraph so that the students could hear me speak. Other times I would read a word or a sentence and have the entire class repeat it after me. At still other times we would have a dialogue during which I would assign students to different characters. When they were done I would offer suggestions for improvement. I knew enough to let them make their mistakes and let

them happily stumble along. And Jose was always there to support and guide me.

Many times, after completing a section from the Anthology, I would veer off into discussing something related to current affairs. My goal was to get the kids thinking and talking and having a conversation with me and with each other – in English. When discussing Democracy, for example, I brought up the U.S. Presidential elections and specifically Donald Trump. That woke many of the students up – it seems everybody has an opinion about The Donald.

One oddity that was both pervasive and interesting was how the students would talk out loud with each other while Jose or I would be giving a lesson. I was warned about this behavior ahead of time. This was when it was helpful to have Jose in the room and partnering with me because he could gently guide them back and encourage them to not take me for granted, all the while maintaining his healthy, uplifting relationship with his kids. It was an interesting nurturing quality that I was eager to learn for myself.

This is the paragraph I have been most eager to write. I can't express how emotionally I was impacted by just how naturally warm and kind and happy all of the students were. They genuinely liked each other and the teacher... and me! It wasn't like the high school that I attended in South Florida. Here, in this Costa Rican high school, there was no bullying, no ostracizing of students, no cliques. There were no power plays. The kids just liked each other and were happy. It was in their blood - it was just so natural. On the one hand they were not as competitive as students from the United States, but on the other hand this lack of competition allowed them to be more inclusive and accepting of each other. And the teacher, Jose, who has such a naturally warm and endearing relationship with his students, fostered that atmosphere completely. I was amazed and grateful to be included in something so organic and real.

If you have ever wondered how you can interact with the local culture in a real and tangible way, consider my example and perhaps volunteer one day or more a week for English classes at your local school. Teaching Assistants don't necessarily have to have previous teaching experience. Besides being a native English speaker, the other qualities necessary are: patience, being inclusive, being articulate, and being a person who enjoys conversations. It is helpful to be able to speak loudly and clearly, have a sense of adventure, be available and dependable, and want to give back to the community.

The bad news for me is that other entrepreneurial ventures have made it necessary for me to travel a lot between Colombia and various cities in the United States. This, regrettably, means I am not available to work with Jose and the kids anymore for the foreseeable future. We need a replacement volunteer! Maybe that is you?

If you are interested in volunteering at least one day a week with Jose and his classes at the Technical High School of Calle Blancos, or if you want to volunteer at a school near you and you would like Jose's and my help in making the connections, I urge you to write me at XanderCostaRica@yahoo.com. Even if you just have a few private questions, write and I and/or Jose will get back to you promptly. Pura vida!

Announcing A New Club! The Cooking Class Club



The club is the brain-child of two ARCR members who love being creative in the kitchen. They discovered an exceptionally tasty and modesty priced Italian restaurant in Belen, Solano's Trattoria, whose owner and executive chef, Hugo Solano, is a graduate of the prestigious Culinary Institute of America. Since Chef Hugo knows the secrets of fine Italian cuisine preparation, they suggested that he offer a series of classes to people that wanted to improve their culinary skills. Hugo enjoys the role of training other chefs and kitchen staff and was delighted with the idea... and the Cooking Class Club was born. If you would like to learn the secretes of fine Italian cooking, come join us the first Wednesday each month from 10 am to noon. For directions and more information, see the Cooking Class Club entry in the Club Corner section of this issue.

PARADISE, WE HAVE A PROBLEM

by Tony Johnson

THE RELATIONSHIP ESSENTIAL MONEY CAN'T BUY "Johnny Depp's Wife Files for Divorce"

hat could two movie stars possibly have to fight about? Depp's fortune is reportedly between three and four HUNDRED MILLION dollars. And his estranged wife, Amber Heard, has anywhere from four to nine million dollars of her own.

They never have to worry about money. They never anguish over which bill to pay and which will incur a late penalty. They never have to compromise on purchases, leaving one or both unhappy. They can both buy any car, TV, take any vacation, no sacrifices necessary. Everyone's happy.

By any standard, their lives should be blissful, right?

Those of us who do routinely worry and argue about finances - that's almost everyone else - tend to assume that money solves most, if not all, problems. But the Depps' marital difficulties remind us that there are certain "laws of relationships" that no one escapes. Everyone, regardless of wealth, judges the quality of their connection by the way they are treated.

We chose our partners, and they us, based on who they are and the consideration we show each other. How we treat each other during the early stages of our connection creates expectations for the rest of our lives together. Expectations that are rarely met. But they must always be attempted, because the quality of our mutual interaction weaves its way through practically everything we do with our partners. Especially our arguments.



We all can afford the necessary loving treatment and we cannot possibly afford to be without it.

"Amber Heard Claims Domestic Abuse, Seeks Restraining Order"

As the problems between Mr. and Mrs. Depp unfolded in the press, it seemed their disagreements had gone way beyond financial matters. Even though both are rich, famous, sexy, high achievers in their profession, in demand for more movie roles, and they've attained the very life status that we imagine brings bountiful happiness, something was very, very wrong. What exactly, we'll never know, but clearly Heard did not feel well treated. And Depp may have his own disappointments about how she related to him.

Sadly, their lives are played out on the covers of magazines and as the lead story on celebrity "news" shows. The same media outlets that celebrate their lives are a double edged sword - one day lauding them, the next "dishing dirt." All this turning their personal pain into public shame.

None of us envy them now. Perhaps their pain is a reminder to us, compelling us to reflect on what matters most: how we treat each other.

"Can't Buy Me Love"

Admittedly, money does make a difference, but only up to a point. The research is mixed but, apparently, after a point, money doesn't seem to make much of a difference in our overall happiness. Moving up from a lower income to about \$70K does make us happier; we have more security, less worries, and more comfort. Beyond \$70K, however, doesn't significantly increase overall happiness. Then there's research that indicates that money can make us happier IF we spend it well. But, in the end, it seems that purchasing items like consumer goods produces less happiness than purchasing experiences: vacations, concerts, yoga lessons, etcetera. And using it to do good for others definitely increases their happiness and ours.

The way we treat each other, however, never fails to make a difference. It ALWAYS matters. The Beatles, who had enormous fortunes, said it best, "Money can't buy me love." No amount can buy the emotional qualities and positive habits essential for happy relationships.

Our daily interactions create the foundation of lifelong love or misery. And our biggest test comes during our arguments.

Some Fundamentals of Conflict Resolution

It helps to see that conflicts often occur simultaneously on many levels. The history of our interactions is always present and active somehow.

<u>The Upper/Conscious Level</u> - the current issue in dispute.

<u>The Lower/Unconscious Levels</u> - are comprised of several components:

- Our past history of other arguments about this same issue and the unspoken fights about those fights.
- Our past history of all arguments throughout our relationship.
- Our past history of how each partner feels treated overall by their partner.

This is why conflicts - especially conflicts that focus on "the facts, just the facts" - may be hard to resolve. Simply addressing the uppermost layer, the current conflict, may be insufficient to resolve the underlying conflicts that are unconsciously "shadowing" the present dispute. Consequently, we may tear our hair out when we seem to be offering our partner exactly what they demand, yet they reject our offer. That's because a resolution that indeed solves the present matter may neglect the persistent, unspoken, underlying emotional history involved. Often we're unaware of the active influence of the past in our present dispute. Such historical issues are unlikely to be resolved if they remain in the unconscious, beyond the influence of conscious reasoning and discussion.

Conflict may also be insoluble if we are both operating in different, unacknowledged historical layers. I may be fighting about the conscious, present issue AND unconsciously about our past with that same issue. My partner may be fighting about the present AND unconsciously about the deepest layer - how they feel treated by me throughout our relationship.

As a result, we both end up in total frustration because neither of us feels heard - and neither of us may even know what we are actually saying because we're speaking from our unconscious.

Effective conflict resolution can take a great deal of time, patience, and "reading between the lines."

It's Not Hopeless, We're Not Helpless

We CAN access those unconscious elements present in our current conflicts. One of us might try saying, "We're fighting about this month's bills, but I can't help but think that we're also talking about something more. Something deeper. Does that make any sense to you?"

Or, "You haven't said this, but might we also be discussing how I behaved the last time we had this same argument?"

Such questions might bring the shadow issue from the edge of our partner's awareness into the spotlight of their attention, and give them the "OK" to raise that issue at this time.

This is why, if we "play our cards right," every conflict involves some degree of opportunity to both resolve a current issue AND finally address an old, unresolved matter - improving our relationship in the process.

Another way to get deeper into the buried past injuries is to ask, "Does this feel familiar? Have we felt these emotions before in our life together? You seem hurt now. Are we also discussing some past hurt that we need to address now?"

Let us return to the last article's example of an argument to further clarify the point.

Recall one partner asking, "Can't you even stay within our budget? What's wrong with you?"

The other replied, "What's wrong with YOU? Can't you even see this business is failing?"

This may seem just an argument about money played out in questions. But "listen carefully," can you hear the hidden attacks?

"Can't you stay within our budget?" is a straightforward question. "Can't you EVEN...?" is a sharp, scornful, attack on one's competence, and on a central aspect of one's worth - one's intelligence. That's an attack that's very likely to leave deep, lasting, painful wounds. And sour the relationship.

When one's competence, one's intelligence, is trashed, we're almost certain to become defensive - by going on the attack ourselves. "What's wrong with YOU? Can't you EVEN...?"

Payback may feel sweet, but at what cost to the relationship?

"I Don't Care Too Much for Money..."

We see here that money can't buy a different pattern of interactions, a different relationship history. Despite Johnny Depp's and Amber Heard's fame and fortune, they're still human. They're still vulnerable to each other's mistreatment.

And that mistreatment overshadows any amount of money.

So here's the opportunity for you to have something that Mr. and Mrs. Depp seem to lack. Something that marital researcher, John Gottman, calls a "Master's Marriage" relationship.

It's not available for purchase anywhere (although coaching, and hopefully this article, may help). It's something that can only be learned, applied, lived. And I'll wager that some version of it was part of your original relationship dream.

The "Marriage Disasters," on the other hand, are very likely headed to the divorce court. Why?

Because they LOOK for flaws and weaknesses in each other to criticize, leaving them both on high alert, distressed, and defensive around each other.

Furthermore, they criticize in the most toxic, most destructive way: with contempt. They treat each other as inferior, deserving of scorn and disgust, while they regard themselves as superior to their mate. How long would love last - if any is even left - under that poisonous, emotional cloud? And their arguments are "no hold barred," "drop the bomb," "apocalypse now" catastrophes. There's no concern about future the impact on the relationship. It's "winner take all."

The "Masters," in comparison, try to treat each other with kindness and generosity - even during arguments. They're human, not perfect and, occasionally, they may mistreat each other. But they quickly, sincerely apologize and try to repair the damage. As a result, they feel at ease, loving around each other because they are exquisitely sensitive to the impact they have on each other.

Sadly, Johnny and Amber probably didn't have enough of that. Money can't buy everything. You, however, can create that "Marriage Masters" connection.

Next Time: Further steps in the resolution process and the critical role of emotions.

Your Comments Are ALWAYS Welcome: paradise. we.have.a.problem@gmail.com



► Alcoholics Anonymous

Groups meet daily throughout the country; times and places change frequently. Schedules for AA meetings and their locations can be found at: www.costaricaaa.com.

► Al-Anon Meetings

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

American Legion Post 10-Escazú

The A.L. Post 10 has relocated the monthly meetings to Casa de España in Sabana norte. There is an elevator so those with a handicap will not have a problem entering the building or reaching the meeting area. If you wish to attend please e-mail or call for directions. Terry Wise, cell#: 8893-4021, Claudio Pacheco, cell#: 8876-1394, home#: 2225-4239.

► American Legion Post 12-Golfito

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

► American Legion Auxiliary

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

► Asociación Caritativa Canadiense

The activities of this charity began in 2000 as part of the Canadian Club of Costa Rica. Our Vision is that every student has access to a clean, secure, well-maintained and healthy physical environment in which to learn and grow. We use our donations to complement what the locals can raise. Our volunteer membership is made up of both Canadians and Costa Ricans, male and female. If you would like to contribute or learn more please contact Fred Boden, fredrick.boden@gmail.com

▶ Bird Watching Club

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

► Canadian Club

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

► Cooking Class Club

Meets the first Wednesday each month from 10am to noon. Learn how to create memorable dishes from a culinary expert. Each class will be followed by a four-course lunch and beverage at a special price. For location, directions, and more information, contact Barry Blazer at 6008-9944. (Reservations recommended.)

Costa Ballena Women's Network

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

Costa Rica Writers Group

Published authors and writers; newbies, and wanna-bes make up this group, dedicated to helping and improving all authors' work, with resources for publishing, printing, editing, cover design; every aspect of the writing process. Third Thursday, January through November, Henry's Beach Café, Escazu, 11:00 a.m. Contact: bbrashears@gmail.com, 8684-2526.

▶ Democrats Abroad

Democrats Abroad meets on the last Saturday of every month at the Aurola Holiday Inn, San José. Contact Nelleke Bruyn, 2279-3553, e-mail: com. Join Democrats Abroad at: www.democratsabroad.org. Register to vote absentee at: VoteFromAbroad.org

First Friday Lunch

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

► Little Theatre Group

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

► Marine Corps League

Meets at 11 a.m. the 2nd Saturday of every month, at Tres Hermanas Restaurant on the service road opposite Hospital Mexico. Look for the big bull statue in front. For information call Bill Enell at 8812-0126 or write to mcleaguecr@gmail.com

Newcomer's Club

Newcomer's Club of Costa Rica (for women) meets the first Tuesday of every month, September through May. Contact: 2416-1111, emailus at: costaricaporo@yahoo.com or visit our website at: www.newcomersclubofcostarica.com

► PC Club of Costa Rica

The PC Club meets the third Saturday of each month; social, coffee, doughnuts at 8:30 a.m. The meeting starts at 9 and ends at 11 a.m. Guests are allowed one free month before joining. Meetings are held at the Pan American school in Belén. For information call Chuck Jennings, 2266-0123, or visit our website at: www.pcclub.net

► Perez Zeledon International Women's Club

PZIWC was formed in November 2009 to promote friendship between English speaking women in Perez Zeledon and, through friendship, to make positive contributions to our local community. The PZWIC meets for luncheons on the SECOND Tuesday of the month, hosts Walkers Day on the THIRD Tuesday of the month, and has a Games Day (board and card games) on the FOURTH Tuesday of each month. Event sites change frequently, so call or check our website for locations. More information can be obtained from Jane Gregson at 8899-6859 or Cathy Carrolan at 8384-8281, or email to: pzwomansclub@gmail.com. Please visit our website at: www.pzwomansclub.org

► Professional Women's Network

PWN provides its members with opportunities to network with other professional women with the goal of aiding personal and professional development of entrepreneurs, students, and professionals. PWN sponsors service and outreach programs to "give back" to the community. Monthly meetings are open to the public with an entrance fee of 3,000 colones. Meetings schedules vary. For info on the speaker for the month and to register, call Helen at: 2221-7605 or 2257-3622. Location: Tin Jo Restaurant in San José, Calle 11, Av. 6-8. Or email us at: pwn.costarica@gmail.com.

► Radio Control Sailing Club

Meets at Sabana Park Lake. For information write Walter Bibb at: wwb.surf40@yahoo.com

▶ Wine Club of Costa Rica

The wine club usually meets at 1 p.m. on the last Sunday of each month. Join us to tantalize your taste buds and expand your education. For more information on upcoming events please contact us at 2279-8927.

▶ Women's Club of Costa Rica

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

► Women's International League for Peace and Freedom

Open to men too. English language group in Cariari de Belén, English-Spanish group in Heredia, Spanish language group in San José. We work on peace and human rights issues. Call Mitzi, 2433-7078 or write us at: peacewomen@gmail.com

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

30

BUSINESS



Join us on the **last Thursday and Friday of any month** (except December) in San José to find out more about what it is like to live in Costa Rica and how to go about getting things done here. We invite professionals from each field to share their knowledge and expertise with you. Hear what they have to say and ask them the questions for which you have not found an answer.

Subjects covered in the seminars:

- Costa Rican Laws and Regulations
- Health System in Costa Rica
- Buying, Selling or Renting Real Estate
- Title Guarantee
- Costa Rican Culture

- Technology, Communications and the Internet in Costa Rica
- Banking in Costa Rica
- Moving and Customs
- Insurance in Costa Rica
- Living in Costa Rica

The cost for non-members is \$70 (including the lunches and coffee, \$50 for members), but if you join by the end of the Friday seminar, \$20 will be deducted from the membership fee!

Please make your **reservation** by calling:

(506) 4052-4052

or by email at: info@arcr.net

NOTICE:

Are you reading this? So are 10,000 others!
This could be YOUR Advertisement they are reading.

Get great exposure for your business for less than USD \$80.00 per issue!

Call Kenji at 4052 4052, or write: services@arc.net, to place your ad today.

(Graphic design services available separately)

ADVERTISE YOUR BUSINESS HERE!

For more information, contact Kenji Anduray at: (506) 4052-4052 or service@arcr.net

Exchange rate of CRC to USD

January ———	531,87
February ———	529,67
March —	529,59
April —	531,49
May ———	532,25
June ———	541,67

Exchange rate of other currencies to USD

Argentine Peso	15,02
Australian Dollar ——	
Bolivian Boliviano ——	6,88
Brazilian Real	3,28
British Pound	0,77
Canadian Dollar ———	1,30
Chilean Peso	660,11
Chinese Yuan	6,67
Columbian Peso ———	
Danish Krone ———	6,67
Dominican Peso	45,73
Euro	0,90
Guatemalan Quetzal —	7,64
Honduran Lempira —	
Hong Kong Dollar ——	7,76
Japanese Yen	
Mexican Peso	18,67
New Taiwan Dollar —	32,34
Nicaraguan Cordoba —	28,63
Norwegian Kroner ——	
Peruvian Sol	3,29
Polish Zloty —	3,99
Russian Ruble	
South Korean Won	_ 1158,14
Swedish Krona ———	8,47
Swiss Franc	,
Venezuelan Bolívar —	

Basic interest rate

January ———	 5.95 %
February —	 5.70 %
March —	5.70%
April ———	5.55%
May —	5.40%
June —	5.25%

Libor Rate

Prime rate ———

1 month —	0.46955 %
3 month	0.65635 %
6 month	0.92815 %
12 month ——	1.23500 %

- 3.50 %

DIRECTORY

Holidays and Observances of Costa Rica

Monday July 25th Annexation of Guanacaste National Holiday

Tuesday August 2nd Our Lady of Los Ángeles Observance

Monday August 15th Mother's Day National Holiday

Friday September 9th Children's Day Observance

Thursday September 15th Independence Day Observance

Funniest One Liners

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

People are funny; they want the front of the bus, middle of the road, and the back of the church.

Opportunity may knock once, but temptation bangs on the front door.

Forbidden fruits create many jams.

The good Lord didn't create any thing without purpose, but mosquitoes come close.







ADVERTISE YOUR BUSINESS HERE!

For more information, contact Kenji Anduray at: (506) 4052-4052 or service@arcr.net

TO SHIP FROM HERE



CALL SHIP TO COSTA RICA

shiptocostarica@racsa.co.cr

Door to Door shipping of FULL CONTAINER LOADS or CONSOLIDATED SHIPPING

Commercial Shipments- Household Goods

Cars- Boats- Anything

Customs Brokers

Toll Free: 1-866-245-6923 • Phone: (506) 2431-1234 • Fax: (506) 2258-7123