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EL RESIDENTE

July
August
2023

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Pejibaye

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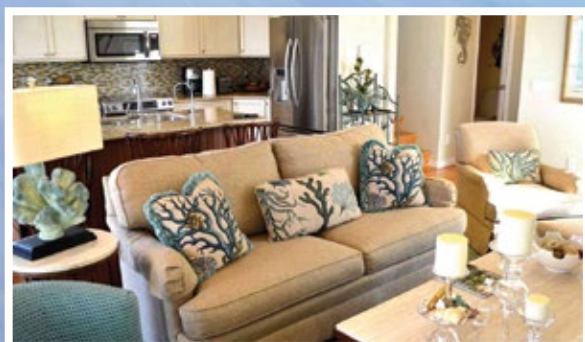
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This magazine has been published every two months since 1995 as the official communications media of ARCR Administration. Our organization provides service to thousands of foreigners who have chosen Costa Rica to reside for short periods or for permanent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

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Editor's Note

An apology. During the distribution of the May/June issue, it was discovered that for some readers, many links embedded in the text were inoperative. The issue revolved around which browser the reader used on their computer – those using Firefox were the most commonly affected. The problem was repaired and the magazine was reissued.

At the time it was also discovered that some links within advertisements had the same problem. Resolution of that was not as easy; many advertisements are prepared “out-of-house” by the advertiser’s graphics suppliers and provided ready for inclusion in the magazine. The El Residente Graphics Team cannot modify those ads and must use them “as-received.” Therefore, the links in some ads may not operate in some browsers.

El Residente has asked our advertisers to correct the problem within their ads. Not all have taken the necessary steps, so some advertising links in this and future issues may not work. We apologize for the inconvenience and are working to eliminate it.



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ACROSS THE BOARD

Notes and News from the Board of Directors

THE INDIGENOUS GAMES ARE COMING!

There are eight tribes of indigenous peoples in Costa Rica which comprise about 1.7% of the nation's total population. Many of their communities have preserved the traditions of their language, customs, traditions, art, and spirituality, as well as native sports.

To take advantage of their sports heritage and to provide a positive outlet for their youth, the Indigenous Games were begun in 2018. Now, after a three-year postponement due to the pandemic, the Third Indigenous Games has been scheduled; they will be held in the Gavilán Canta community in the Cabécar Talamanca territory, on December 1st through 3rd, 2023. The Games will include competition in bow and arrow accuracy, contests with spears and blowguns, and foot races and long-distance running. There will also be rope pulls and river swimming events. Everyone is invited to come and join in the festivities.

ARCR supports this important event and will accept donations on its behalf. Watch for more details on the games and complete information on how to help support them in the next issue of El Residente. (If you can't wait, call the office and ask.)

HAVEN'T BEEN TO THE ARCR SEMINAR?

You are missing a lot – a lot of information that can make your day-to-day life in Costa Rica smoother and more rewarding. The Seminar's two-day schedule has presentations from over 16 different experts who give valuable insight into subjects like buying or building a home, banking, filing foreign medical insurance claims, importing a pet, U.S. Income Tax, dental care, the services available at the U.S. Embassy, and much, much more. The Seminars take place on the last Thursday and Friday almost every month. Call the office for a schedule and sign up now. Seating is limited.

DO YOU BELONG TO A CLUB? Looking for something to do? Have you checked the Club Corner pages of this magazine lately? There are over 15 different clubs or interest groups listed there every issue. Recently updated and revised, the pages have the latest contact information for each group. Want to play golf, go bird watching, got a writing ambition, are you retired military? They are all there, and more; check the listings. If your club isn't included or the information isn't up to date, follow the instructions on those pages on how to get it added or to update a present listing. Check it out!

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TASTE THE TROPICS

by Allen Dickinson



Pejibaye

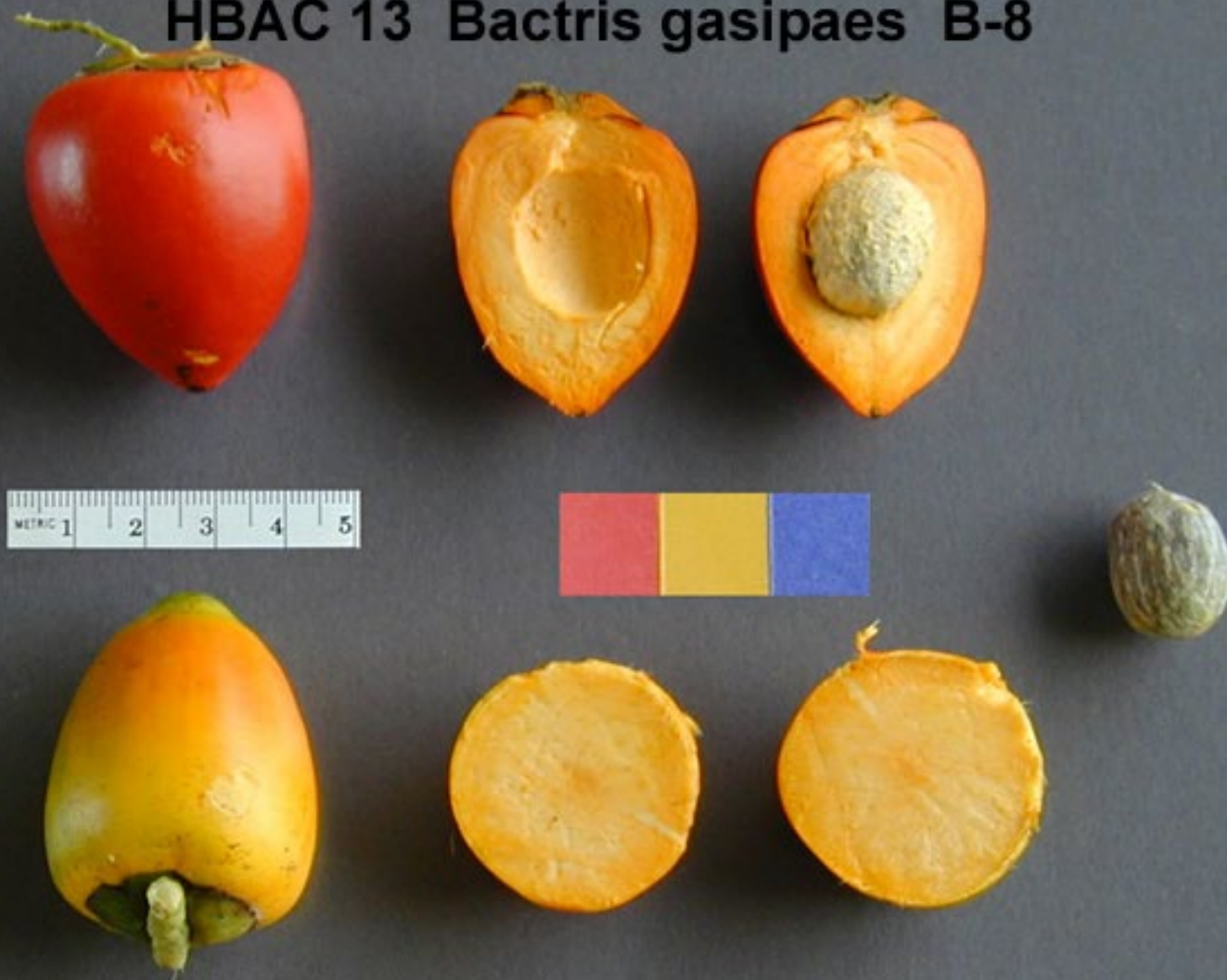
Often spied beside roadways is a person with a makeshift stand which looks like a small brazier with a smoldering fire underneath and a pot of something simmering above. Maybe you can spot a stack of round, yellow or orange fruits being cooked in the hot water. And surely there will be sign giving a price per kilo (2.2 pounds). But what are those things being cooked, you might ask?

They are Pejibaye (pronounced pay-hee-by-yay) and are the fruit of a species of palm by the same name (scientifically known as *Bactris gasipaes*). The tree is native to the tropical forests of Central and South America and its common names include peach palm (English), pejibaye (Costa Rica, Nicaragua). Macana, Macanilla, Palma piva; and Pejivalle, are among other names used in other locales. The peach palm is cultivated for two main purposes; its pulpy fruit and

the inner core of the tree, called heart-of-palm, which is a worldwide delicacy.

Pejibayes are one of Costa Rica's most readily available fruits. It grows high on spinney palm trees in large clusters of 50-100, with some clusters having as many as 300. The fruit is a drupe with edible pulp surrounding a single seed and, when ripe, the skin of the fruit can be red, yellow, or orange depending on the variety of the palm. The fruits are edible and nutritious and have been used as food for centuries; the Spanish explorers found a pejibaye plantation of 30,000 trees on the Atlantic coast of Costa Rica providing fruit that replaced corn in the indigenous diet.

The fruit needs to be cooked before being eaten to alleviate the effect of trypsin inhibitors detrimental to digestion, and the calcium oxalates which have burning effect in the

HBAC 13 *Bactris gasipaes* B-8

mouth. The preferred method of preparation is to place the entire fruit in a large pot of well-salted, boiling water, then simmering them for anywhere from 1-5 hours to soften the fruit's texture. After the pejibayes have softened, they can be peeled, then cut in half and the large central seed removed. Halves or quarters are served on a plate, commonly served with a small dollop of mayonnaise (or sometimes dipped in butter or honey) to contrast the natural dryness of the fruit and bring out their sweetness. The cooked texture has been compared to a sweet potato and the flavor to hominy, squash, or roasted chestnut. The orange color of the flesh is





maintained throughout the process and enhances the natural presentation.

The peach palm grows wild in well-drained soils with various physical and chemical conditions, including acid and poor soils, at altitudes up to 900 meters, in climates with significant precipitation and temperatures averaging 24 °C. In Costa Rica the peach palm is sometimes found on commercial plantations with coffee and banana.

The raw fruit spoils quickly but it can be stored as a dry meal or preserves. They can be made into flour for infant formula and baked goods, and their oil content can be extracted for cooking. Peach palm chips, currently produced in southern Colombia, are believed to have a potential to enter mainstream markets.

As mentioned at the beginning, roadside vendors sell the cooked Pejibayes at makeshift stands all across the country, as well as at weekend farmers markets. The fruit is so popular that some of the more prestigious supermarkets throughout Costa Rica sometimes have the cooked fruits for sale in their fruit and vegetable sections. Canned fruits, including whole or half fruits, either peeled or unpeeled, with or without the seed, are also sold here.



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OUT AND ABOUT

by Mitzi Stark



Important Days and Important Places

July and August are big months for important celebrations in Costa Rica, with four special days to lighten up our lives in the rainy season:

July 25th marks the celebration of the Annexation of Guanacaste, a very important event because without the addition of Guanacaste, Costa Rica would be very small indeed. Costa Rica and the other Central American republics gained their independence from Spain in 1821, but they were uncertain about what to do next: Should they form a confederation? Start their own monarchy? Join the Mexican empire? Or should each be independent? With the border still uncertain in 1824, and because the people had closer economic and social ties with Costa Rica

than with Nicaragua, a part of Nicaragua came over to join Costa Rica.

On that July day each year, schools and civic organizations will show the country's colors, the red, white, and blue of the flag, and school children will dress in traditional style. Parks and cultural centers will hold special programs centering on the unique culture of the far west province, with marimba music and bombas, those quick, witty verses that begin by shouting the word 'Bomba!'

August 2nd is the Romeria, or pilgrimage to Costa Rica's patron saint La Negrita (the Virgin of the Angels), whose statue resides in the Basilica of Cartago. Costa Ricans

travel from all parts of the country, mostly walking, to show their devotion to the black virgin whose image appeared to an Indigenous girl, Juana Pereira, in 1635.

The procession is not a somber one, but is joyful as friends, neighbors, and extended families set out for a long walk. Their purpose is to give thanks for something special or to ask for a blessing. Rules about cleanliness and taking care have been strict since the pandemic, and the Red Cross and the police will be present. For those who haven't seen it, it can mean roads crowded with walkers on the days surrounding the August celebration, so drive carefully and give the Romero's safe passage.

August 15th is Mother's Day here, and since Mother is the rock of most tico homes, this holiday is shared with programs in schools, concerts, tributes, flowers, and gifts for mom.

On August 31st the Procession of Saints (la entrada de los santos) takes place. This beautiful tradition goes back to 1886 in the town of San Ramon, which celebrates the name day of its patron saint, Ramon Nonato. People from surrounding parishes, civic organizations, and schools bring statues of their patron saints, carried on platforms covered with flowers, into the Cathedral to the tune of a cimarrona band. And yes, they play When the Saints Go Marching In.

It will be crowded, and if you want to avoid the multitudes on parade day, the floral displays will be up for viewing in the church for nine days. Booths selling food, art, plants, and more, will be there for a few days also. San Ramon is located in the western province of Alajuela and is a pleasant place to visit, just off the Pan American highway, an easy trip by car or bus. Festival details are not yet ready, but you can Google or check other media at

Casas de Cultura are the important places mentioned in the title. Costa Rica is divided into seven provinces and 84 cantons, which are sub-divided into districts. Each canton is responsible for sports, health, and culture in its jurisdiction. Most cantons have a Casa de Cultura, or house of culture, and they are open to the public. The idea is to promote culture by offering space for music, art, theater, exhibitions, and education. Some are very active, others less so. Many are housed in old buildings which are of architectural interest. You do not have to live in a canton to visit its house of culture. Let's take a look at some of them.

Belen's Casa de Cultura is in the old jail that goes back to 1914, and the cells are still there, although they now house supplies instead of inmates. The Casa offers classes in music, art, dance, theater and has rooms for meetings. Classes sponsored by the municipality are free and open to all. There are special events for holidays. The house is on a



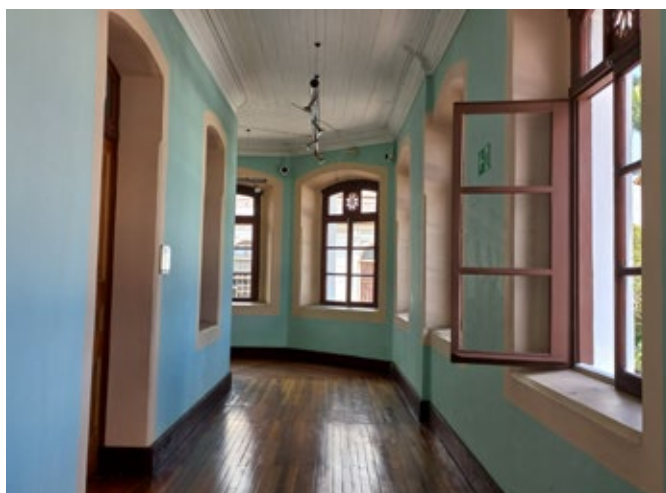


corner of Av.1 and, since the streets are not numbered, you can do what I did, ask anyone for the Casa de Cultura. It is open from 7 a.m. to 4 p.m. For a tour, just go in and ask at the office, just inside the door. Belen, in the province of Heredia, is a charming town, easy for walking, and has lots of street parking.

The city of Heredia has two cultural centers, both in historically important buildings in the center of town. The **Omar Dengo Centro Cultural Herediano** is open every day, and visitors are welcome to go in and look around. Originally, the building was a boy's school, built in 1888, and used for education until 1981. That year it was restructured and reopened as a cultural and education center. The interior includes a second-floor balcony and a promenade. This center, named for the man who most promoted education and teaching in Costa Rica, is used for classes, expositions, fairs, and cultural events and has permanent photo exhibits.

I have attended plays, programs for International Women's Day, vegan fairs, book fairs, and art shows in this beautiful building. To see a list of events, check: facebook.com/centroculturalheredianoomardengo. They are open every day, so just stop in to look around.

The Casa de Cultura Alfredo Gonzalez Flores, just one block down from the Omar Dengo building, is the home of former president Alfredo Gonzalez Flores (1914-1917)



and is open from 9 to 5 Monday through Friday and some weekends. More of a small museum than a Casa de Cultura, it is the scene of some cultural events. All are welcome to go in to see the architecture of a long-ago house. To learn more about the house, see: www.casagonzalezflores.mcj.cr or [www.facebook.com/casaalfredogonzalezflores.mcj.cr](https://facebook.com/casaalfredogonzalezflores.mcj.cr)

Santa Ana's Casa de Cultura is a new, modern two-story structure. They hold classes in music, art, dance, theater, and more. Classes are free for community members. The outside of the building is surrounded by large sculptures, statues, and bright and colorful mural artwork, all done by local artists. Inside, the structure is bright and airy, up to



date, and has rooms for meetings. Located on Av. 4 and Ca. 1, it is easy to find.

Cartago's Casa de la Ciudad is an active cultural center housed in an old house once owned by Canadian pharmacist Alejandro Pirie and was a home for his family with a pharmacy on the corner. This center has an active list of events, classes, exhibitions, and workshops. It is open for visits and classes from 2 p.m. to 7 p.m. daily. It boasts an active events calendar for public programs, which include music, dance, poetry, and more. Check Google or Facebook for Casa de la Ciudad. This big, blue house is located in front of Cartago's Cathedral.

The **Key Largo Cultural Center** is privately owned but is proving to be popular. It is situated in the center of San Jose, Av. 3, Ca. 7-9, across the street from the Parque Morazan, this historic building started as a private home. In later years it gained a bad reputation, or a good one, depending on how you look at it, as a brothel. Now, under new owners, the double, old building includes the Del Mar Restaurant, which is open 24 hours a day. The buildings are adorned with accessories from earlier times, and the inside is decorated with modern-day art, paintings, and sculpture.

There is room for several art shows, so go in and look around. The food in the restaurant is OK and the prices are moderate, but the atmosphere is priceless.

The center is home to classes in dance (children and adults), yoga, theater, and other events and is available for private events. To see an agenda look for: <https://www.facebook.com/KeyLargoCultural/> on Facebook, or [Instagram@keylargocultural](https://www.instagram.com/keylargocultural).

As mentioned earlier in this article, most cantons have a **Casa de Cultura**, which is open to the public. Check with your town for their location. You can find more events, music, films, theater, or fairs by looking up www.gamcultural.com (GAM stands for General Area Metropolitan) or look for agenda cultural listings for your area. Example; agenda cultural alajuela. In the next issue we will look at other cultural centers and how to celebrate Independence Day, Sept. 15.

Mitzi Stark has lived in Costa Rica for several years. She enjoys going to the multitude of one-day fairs and cultural events that are available to the public, particularly those in the Central Valley, and hopes to see you at one soon.



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by Laura Cristina Mejía

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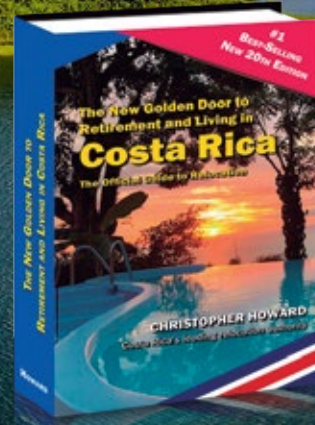
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GIVING BACK TO OUR COMMUNITY

by Linda Leake, ARCR Board Member



AGECO and ARCR

ARCR has added AGECO to the list of charities we support. What is AGECO? It is the Costa Rican Gerontological Association, an NGO dedicated to promoting the quality of life of older persons through programs encouraging education, training, and sports, as well as fostering respect and concern for this segment of the population.

AGECO was founded on 14 October 1980 to study the conditions, needs, and demands of older adults. In 1986 the association began a process of conceptualizing, exploring, diagnosing, and proposing programs and activities in order to obtain resources. In that same year, they began promoting volunteer work and forming clubs for older persons to provide a line of self-care. In all international documents, this concept is referred to as active aging.

Since 2008, after years of uncertainty about obtaining operating funds, AGECO succeeded in being assigned a percentage of the net profits of the Junta de Protección Social and became one of their beneficiaries. (In English, the Board of Social Protection, which is the entity that manages, among other things, the Costa Rican Lottery.) Since then, they have created a favorable climate for other forms of financing and programs.

The organization has experienced significant growth in the activities that it realizes with the older population, but also in the way it approaches themes related to them, all from a focus on human rights. They currently provide virtual and in-person courses in varied subjects such as managing iPhones, organic gardening, yoga, tai chi, and cardio dance. It also has talks and workshops on topics

such as appropriate treatment of the aged and preparation for retirement.

The group works with local commissions around the country to improve conditions in the lives of older persons. In addition, they have an interest in promoting human rights and a telephone line for social-legal guidance from and for elder persons.

Currently, the organization has needs for computers, desks, and chairs to expand their technical courses for the many seniors who need to learn how to manage in the digital world, especially to apply for assistance from private and public organizations. There is also a need to support their project to help elders identified as being in extreme poverty, particularly those in rural areas. Aside from financial support, AGECO welcomes anyone who wishes to join their active volunteer program.

Because a large part of our members are senior citizens, ARCR felt it appropriate to support an agency that does so much good work with and for this population. If you would like to participate in supporting this organization, there are four easy ways:

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AGECO's main office is in Barrio Escalante, San Jose, tel. 2542-4500. The organization also has branch offices in Alajuela and Liberia.

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OFF THE HIGH SEAS

by Christine Monteith



Costa Rica Can Change a Person

For the better part of my first five decades I avoided the kitchen. I certainly enjoy eating, however, I preferred for someone else to prepare my food. During the decade or so that I lived in NYC I made reservations for dinner. For my next decade of living in California, my partner preferred his cooking to mine. Etc.

For the 30 years before I arrived in Costa Rica, I owned only two kitchen appliances; a toaster and a microwave. In fact, it was those same two trusty appliances that accompanied me in my several relocations across the US. When I started dating Ben (my now husband), he would

exit the kitchen any time that I fired up that old microwave; he was convinced that it was emitting damaging radiation all over the house.

In December 2017, Ben and I moved into our new home overlooking the Golfo Dulce. We arrived with eight large rolling suitcases, a surfboard bag, a massage table, and two backpacks. We had the usual amount of miscellaneous pots and pans that one accumulates, but little in the way of sophisticated food preparation equipment besides a Champion juicing machine and a VitaMix blender, a legacy from Ben's juicing diet many years before. They were packed carefully in our

household goods because we knew they would be invaluable when our property started producing bananas, papaya, pineapple, guanabana, guava, and starfruit. Nowadays, the VitaMix blends up our daily smoothies, and the Champion grinds our cacao beans into a fine chocolatey paste. What I didn't realize then was that these items would be the seeds for my now burgeoning appliance collection.

Running out for a bite to eat was problematic since our nearest restaurant is a 20-minute drive over washboard gravel roads. I took a hard look at the situation and determined it was time to familiarize myself with the advantages of home-cooked meals. So next came the slow cooker. Ben loves refried beans, and after burning a couple of enamel pots dry we decided a slow cooker was a wise investment.

But that turned out to be just the gateway appliance. It was soon followed by a Cuisinart ice cream maker, which was necessary because the nearest store to buy a pint of ice cream was at the border, an hour-plus drive away, and no matter how many ice packs we put in the cooler, by the time we got home the ice cream had melted into soup. Then the fruit bounty really ramped things up, and a dehydrator was invaluable in converting large racks of bananas or dozens of pineapples and starfruit into sweet, handy, compact treats.

In the few following years, I widened my culinary skills, not just to provide us with three healthy meals a day, but to also incorporate all the wonderful fruit and vegetables that our property and neighbors provide. Thank goodness for the internet, with its inexhaustible source of recipes, helpful hints, and suggestions for substitutions. The local supermercado is still a 20-minute drive over rough roads, and its selection of food is fairly basic, so I often have to find recipes that list ingredients for which I can use a substitute. Hint: Natilla makes a good substitute

for cream cheese, and a teaspoon of lemon or vinegar can replace cream of tartar.

But there was one culinary dish from "civilization" that we truly missed, pizza. After some research, Ben found a portable, propane-fueled pizza oven. That started me down the path of homemade pizza crusts and tomato sauce. I can't quite achieve the flavor and texture of store-bought sauce, so I'm happy to open a can. However, making a pizza for just the two of us is a lot of work, so we have





begun hosting pizza-making parties a couple of times a month, making us very popular.

Recently, we graduated from the slow cooker to an Instant Pot. (Editor's Note: An "instant pot" is a modern version of the old-fashioned pressure cooker. The newer version has its own heat source, and the cooking time can be programmed in advance.) The aforementioned favorite of refried beans requires soaking the beans overnight and hours in the slow cooker. However, in the Instant Pot, I can have the dish ready in an hour, making my hungry man very happy. And the latest, greatest snack is Yucca fries. The traditional method of boiling the yucca requires time and effort to remove the moisture, but with the Instant Pot the roots are lightly steamed, emerging from the pot soft and dry.

After that process is complete, our most recent addition, the Air Fryer, comes into play. When Ben suggested purchasing an air fryer, I was somewhat resistant. Our kitchen had acquired so many appliances (honorable mention goes to the food processor, coffee maker and waffle iron) that we had a neighbor build us a sturdy wooden cabinet, and the shelves were chock-a-block already, so I felt overwhelmed by the idea of one more

appliance. However, I'm really happy we got it. When the yucca cools off from the Instant Pot, I split the root into fries, toss them in a little oil and garlic salt before popping them into the Air Fryer. What emerges are delicious, crispy, fluffy yucca fries. Not to mention the falafel, cauliflower and even air fried broccoli. Who needs to go out for dinner when with a little bit of effort we can have culinary delights at home!

Nowadays, when I visit my family, they are quite agog to see me in the kitchen, slicing and dicing, flipping and frying. Sometimes, I'm a little surprised with myself. For a person whose cooking interest didn't extend past a microwave and a toaster, I get a lovely feeling of accomplishment.

Costa Rica changed my life in many unexpected ways. And I'm grateful that it has because in this one it feeds me, both literally and figuratively.

Christine has had the good 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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FROM THE EMBASSIES



ASK ACS

In case you missed it, it is the season... the Atlantic Basin Hurricane Season! The Pacific Hurricane Season started on May 15, but the Atlantic Basin Hurricane Season officially began on June 1. It will last until November 30, with peak season from mid-August to late-October. These are important dates for all U.S. citizens in Costa Rica.

The 2022 hurricane season was fairly average, with a total of 14 named storms. According to the U.S. National Oceanic and Atmospheric Administration (NOAA), an average Atlantic hurricane season produced 14 named storms, of which seven become hurricanes, including three major hurricanes. Last year, the NOAA reported a slightly above-average number of hurricanes and a slightly below-average number of major hurricanes.

NOAA's Climate Prediction Center ([Climate Prediction Center, noaa.gov](https://climatepredictioncenter.noaa.gov)) predicts a 40 percent likelihood of a near-normal hurricane season in the Atlantic in 2023, with a 30 percent likelihood for a below or above-normal season. NOAA based its forecast on several factors, including:

- El Nino conditions are likely through the hurricane season
- Warmer-than-average sea surface temperatures in the Atlantic Ocean and Caribbean Sea
- Weaker tropical Atlantic trade winds and an enhanced West African monsoon.

Updated forecasts are available from the National Hurricane Center's website (www.nhc.noaa.gov).

For the 2023 **ATLANTIC HURRICANE SEASON**, NOAA estimates there is a 70 percent probability for each of the following:

- 12-17 named storms
- 5-9 hurricanes
- 1-4 major hurricanes (hurricanes rated Category 3, 4, and 5 on the Saffir-Simpson Hurricane Wind Scale, with winds of 111 mph or higher)

NOAA estimates a 55 percent chance of an above-normal season for both the Central and Eastern Pacific basins.

For the 2023 **EASTERN PACIFIC HURRICANE SEASON**, they estimate there is a 70 percent probability for each of the following during the May 15 – November 30 period:

- 14-20 named storms
- 7-11 hurricanes
- 4-8 major hurricanes

Thanks to its geographic position, Costa Rica is often less adversely impacted by storms than other Central American countries. The country, however, is still vulnerable to strong storms, hurricanes, and other large storms which often do great damage to coastal regions. And their impact can be felt throughout the country, often generating dangerous flooding situations that can wash out roads and even menace houses. Residents should have a preparedness plan in place.

In the event that the U.S. Embassy has information to share with U.S. citizens to help keep them safe and secure during a storm, we will send out a Weather Alert to the public with the important information. To receive all public messages from the Embassy, including safety and security updates and information, be sure to enroll in our [Smart Traveler Enrollment Program \(STEP\)](#).

You can also track the progress of hurricanes and other strong storms in real time via NOAA's National Hurricane Center website. In the event of an emergency, follow the advice of local authorities as provided on the [Costa Rican National Committee on the Prevention of Risks and Emergency Attention](#) website or on Twitter.





THE UNITED KINGDOM AND COSTA RICA: PARTNERS IN PROTECTING THE ENVIRONMENT

Think of Costa Rica and the words that usually come to mind include "nature," "ecotourism," and "renewable energy." This green trademark is due, in large part, to historical efforts at the political level. But another major factor in Costa Rica's green reputation is international collaboration.

The UK and Costa Rica share international leadership in the fight against climate change and the protection of biodiversity. Both countries are co-chairs of the High Ambition Coalition for Nature and People, an initiative that aims to protect 30% of the world's oceans and land by 2030. Every year, when countries are negotiating targets and routes to protect the environment in international fora, we work in partnership to raise ambition from all parties. Last year the UK announced technical and financial support to

the Eastern Tropical Pacific Marine Corridor, an important route for migratory species that connects the Cocos, Coiba, Galapagos, Gorgona, and Malpelos Islands of Costa Rica, Panama, Colombia, and Ecuador.

However, these vital international efforts are diminished if they fail to connect with local initiatives. And it is especially important to understand that climate change already negatively affects communities in Costa Rica, with a marked impact on vulnerable populations such as indigenous peoples, women, people with disabilities, and youth.

This is why the UK offers funding opportunities in areas such as emissions reductions, sustainable agriculture, the blue economy, and preventing the illegal trade of wildlife species, which can provide relevant and actionable tools to communities working on the ground in Costa Rica.

We residents are fortunate to experience, first-hand, the beauty of Costa Rica, from its cloud forests to its stunning beaches and active volcanoes, which captivate us even in the rainy season. Everything is connected, and the protection of the biodiversity in this country can have a ripple effect in other parts of the world, and each of us has an important part to play in protecting this little piece of land. We don't need to call ourselves "climate activists" in order to act and protect the environment.

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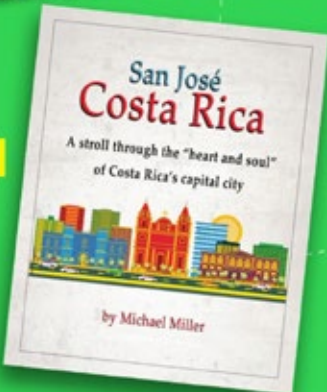
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ON THE GRID

by Ivo Henfling



In the last issue, I discussed the expenses of buying a home in Costa Rica. Besides the initial purchase costs, there are other financial considerations which can get overlooked during the romance of seeking out and acquiring the perfect home in paradise. They fall under the heading of "What is Maintaining the Home Going to Cost Me AFTER the Purchase?"

Before buying, you should fully understand what you're getting into, and to accomplish that, you need to know what the expenses there might be after you buy the house. To help you determine what those could include, here is a list of the major (but not all) possibilities you need to consider.

PROPERTY TAX

Like everywhere else, Costa Rica has property taxes payable to the municipality where the property is located. The tax is calculated at the rate of 0.25% of the property's registered value. Costa Rica is different from most other places; here, the property owner determines the property's value and has

the responsibility of providing that value declaration, in Spanish called the "declaración de bienes inmuebles," to the municipality. This declaration is made every five years, and if the owner does not make it, the municipality will do it for them. So, when purchasing a property in Costa Rica, make sure you receive a copy of the most recent value declaration from the seller.

At the same time the property tax is paid, the municipality will also collect the annual garbage and other public service charges. Those can include park maintenance, road cleaning, and other charges. Learn more about property and other taxes in my article in the January/February 2022 issue of *El Residente* at: https://arcr.cr/wp-content/uploads/2022/12/ER_JAN_2022_WEB.pdf

LUXURY HOME TAX

This tax, in Spanish, "impuesto solidario", was created to raise funds to build housing for the poor. This tax is only paid on the value of the construction. For 2023 it is also

0.25% of properties valued up to 371,000,000 colones. Above that, the percentage rises up to 0.55%. This tax is paid annually at any bank before January 16. Simply give the teller your ID number or the corporation's ID number.

INSURANCE

You can (and should) insure your property against flooding, earthquake, or fire. The annual cost is, more or less, ¢2,000 per million colones of value. For example, insurance for a ¢60,000,000 house would be about ¢120,000. This will only insure the construction, not the land the building is sitting on.

You can also insure your household goods and furnishings. Contact the ARCR insurance department at <https://arcr.cr/insurance/> for an up-to-date home and fire insurance quote.

MORTGAGE

It goes without saying that if you acquire a mortgage you must make the monthly payments. If your income comes from another country, be sure to add the cost of the wire transfer fees to every payment. (And consider those fees for sending the money as well as for receiving it.)

UTILITIES

Water, electric power, the internet, cable TV, and other utilities are something you must add to your monthly budget. Each utility company has recommendations for keeping your bills low, so check their website. A timer on your water heater or changing it to an instant (flash) heater in certain areas can be a big help.

HOMEOWNER ASSOCIATION (HOA)

If the property is in a gated community or condominium, there are probably HOA fees. This expense is only mandatory if it is described in the bylaws, which must be registered in the National Registry. Some communities are called gated communities but are not legally registered as such. Therefore, the security and other fees (except for water) are not mandatory. Nonetheless, a smart homeowner will pay these fees to maintain a good relationship with the neighbors and keep their house safe from thieves.

Before you purchase, check which services are charged by the HOA. Here are a few examples that may or may not be included:

Maintenance of Common Areas: This can include sidewalks, roads, parks, guard shacks, playgrounds, community pool and gym, tennis courts, clubhouse, and septic systems.

Insurance for Common Areas: Fire and earthquake insurance for the buildings and facilities in the common areas.

Community Security: This can include 24/7 guards at the gate. In some communities there are also guards patrolling the area on bicycles.

Building Maintenance: Maintenance of the exterior of the buildings, fences, and common area facilities, including paint and roofs.

In some cases, the water is managed by the HOA and is charged separately.

SECURITY

If your home is not in a gated community or one with an HOA, and you have a neighborhood guard, you may need to pay them separately. If you have an alarm system or any other security system in place, this is also a monthly expense.

WATER ISSUES

Not every part of Costa Rica has a great water supply, and sellers won't tell a buyer that there is a water pressure problem. In places with poor water supplies, the pressure is often better during the night. If that's the case, a good solution is to get a backup tank that will refill during the night. It should be installed at a higher elevation than the roof so that the supply, which will be fed by gravity, will provide decent water pressure inside the home. Other areas might have too much water pressure, and that can cause system leaks. In the case of high pressure, install a water pressure regulator immediately behind the water meter so you won't have leaks that you might not notice.

HOME MAINTENANCE & REPAIRS

Depending on the age of the house and how well-maintained it is, you will need to do home maintenance and repairs every year. There is a lot of rainfall in Costa Rica during the rainy season, so always keep the gutters and water run-offs clean. Roots of surrounding trees can easily get into drainpipes and the septic system, so check them annually. Pay special attention to the roof

each year. Check window frames and other exterior woodwork for sun and rain damage. If the house has wood finishes, check for termites yearly. Inspect shaded areas of the house for mold often so that you can ventilate them quickly.

LANDSCAPING AND LAWN CARE

Gardeners are inexpensive in Costa Rica. Irrigation is very important in some warmer areas, and therefore, if you don't maintain your garden well, it'll be more expensive to get it back into shape. Don't forget about the leaf-cutter ants that will walk away with your garden in a couple of weeks! And, particularly during the rainy season, everything grows faster than you might think, so talk to your gardener about what he charges for doing your garden and how much you might spend on materials.

CAPITAL GAINS TAX

It is not of concern when purchasing a home, but it is advisable to know that when you sell your property you

must pay a capital gains tax. If the property is your primary residence in Costa Rica it is exempt from the capital gains tax. Otherwise, this tax is calculated as follows:

- 15% of the difference between the price that was registered at the time you purchased it and the price that is registered when you are selling it.
- If the property was purchased before July 1, 2019, then the taxpayer has the choice of using the 15% rate mentioned above, or paying a 2.25% tax on the current sales price of the property.

Ivo Henfling is an English speaking Dutch expat who has lived in Costa Rica for forty years. He founded the American-European Real Estate Group, the first functioning MLS with affiliate agents from coast to coast, in 1999. He is the broker/owner of GoDutch Realty and can be reached at (506) 2289-5125 or (506) 8834-4515 or email to: ivo@american-european.net



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DESIGN WISE

by Shelagh Duncan



Why Buy a Pre-Designed Furniture Package?

Ask yourself, which is the better option: 1) Spending hours and hours searching for yourself or, 2) Having professionals guide you through a hassle-free process so you arrive at your new home with everything ready for you?

More and more people these days are buying furniture packages. There are spec. home builders, rental property investors, developers, and of course, there are the couples and families who are moving full, or part-time, to Costa Rica. Many of those that are building (or planning on building) a home for investment or for themselves, have decided that purchasing a furniture package is the simplest way to go. With all the stress of the building decisions and issues, knowing that when

their home is finished they can start enjoying it right away is a big plus.

Other package purchasers, a smaller number, are home sellers. They have been advised that their furniture is past its prime, and to get top dollar for their home it needs a fresh, updated look. They can select just a single room package to do the job.

For those unfamiliar with the term 'Furniture Packs' or 'Packages,' it is a coordinated group of furniture that can either fully furnish a home, or be a furniture collection for a single room. A typical home furniture package will include the living room, dining room, and bedroom furniture, and upgrade packs are available for



all the other things. This means that you can decide exactly how much you want to have in your home right away, and how much you want to shop for yourself.

A major disadvantage with furnishing a new home, especially if you are physically not in Costa Rica, is knowing where to look and making sure it all works together – and, more importantly, that it all arrives at one time! Plus, you will need to ensure that the materials used are suitable for the area where you will live – the climate in the Pacific South is very different from that in Guanacaste or the Central Valley, for example.

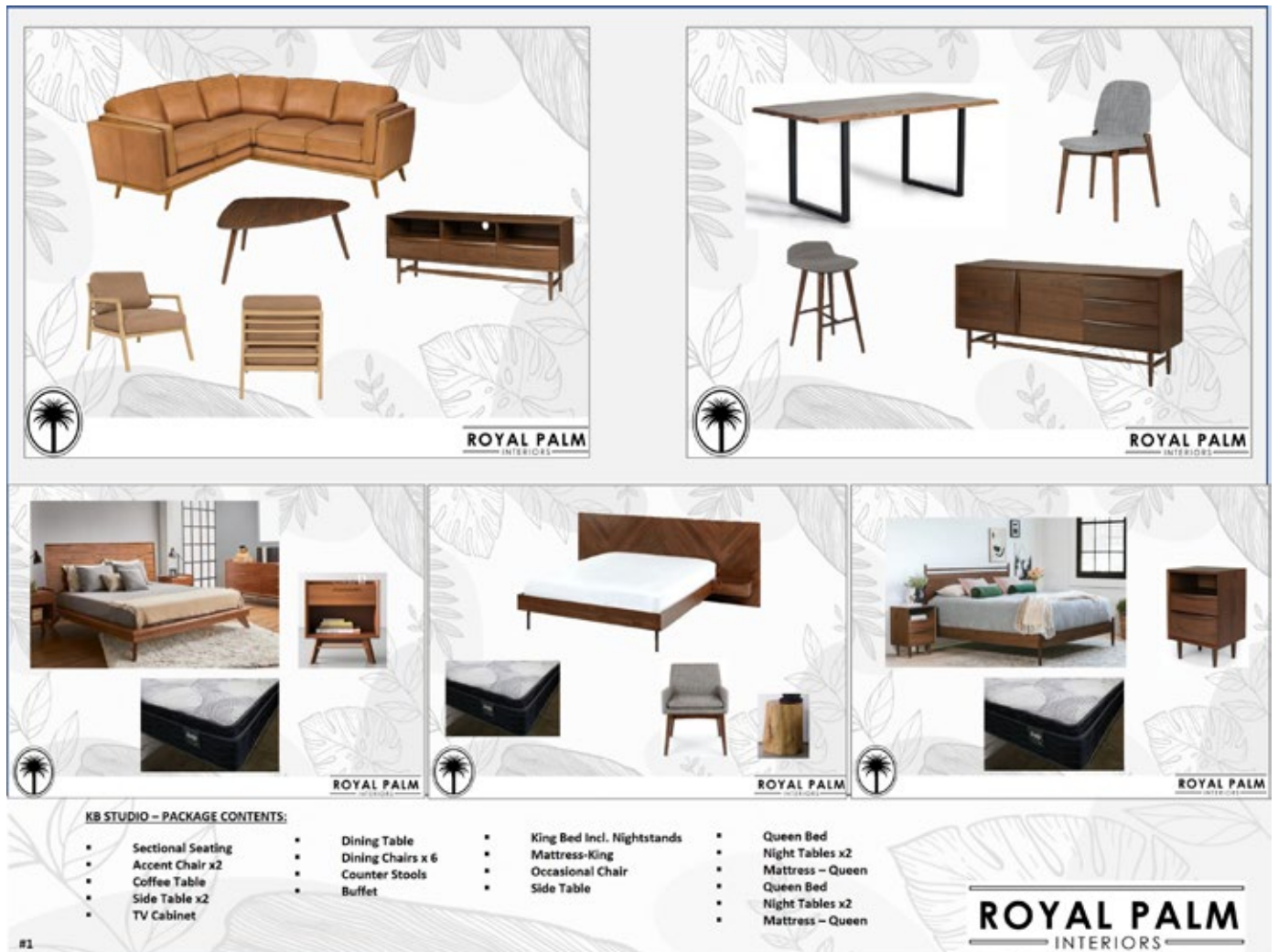
True, there are many furniture stores in San Jose and if you are in Costa Rica, you can go and look at them all. However, you will spend days and days going from store to store looking for what you need and comparing prices, quality, and style. And keep in mind the language problems – unless you speak fluent Spanish, once you find something you want there could be additional difficulties communicating with the salesperson. In the final accounting, when you add the cost of gas, hotels, food, and the transportation to get your items delivered to your house and installed, well... let's just say that what may have seemed a good idea at the time generally may not be quite so great at the end of the day.

If you are a keen, die-hard shopper and love to find and look around furniture stores, the adventure can be fun – but only if you have the time and are confident that everything you manage to buy will fit and look good together once it is in your home. And again, there are those language hurdles to keep in mind.

Those building may be feeling overwhelmed with all the decisions involved during the construction process and will get enormous relief by having to make just one easy solution about the furnishings. That is where pre-designed furniture packages shine. Professionals put the packages together so all the wood finishes, furniture styles, and fabrics work together. And typically, there are price levels to suit every budget.

If you are renovating or building a vacation rental home, then your preference will probably be to have great-looking furnishings that will be durable and cost-effective. A well-designed package will meet those criteria and will photograph well to help you maximize your rental income while not breaking the bank.

On the other hand, if this will be your full-time home, then you will want comfortable furnishings that fit your lifestyle and reflect your personal taste. You can opt for a pre-designed package, or perhaps customize it to have exactly the pieces you need, like a sofa bed, bunk beds,



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- Occasional Chair
- Side Table
- Queen Bed
- Night Tables x2
- Mattress – Queen
- Queen Bed
- Night Tables x2
- Mattress – Queen

ROYAL PALM
INTERIORS



or extra storage. Some add-on options can include an outside bar, a home office, a nursery, or a game room with a convertible pool table/ping-pong table!

We all know that even with the best planning, a house-building budget can get stretched beyond the usual 20% safety net, so knowing ahead exactly what you will be

paying to furnish your home is an important number. Packages mean you do not have to 'settle' with a disappointingly inferior furniture quality or be forced to make a selection at the last minute because the budget is shot!

There are other definite advantages to choosing a pre-designed furniture package in the community where you will be using it. To begin with, you can forget about the international shipping costs to get your items to Costa Rica, or complicated warranty issues. And buying locally ensures great customer service – they are in your neighborhood for any follow-ups.

In the end, furniture packages are a more time-efficient and less stressful option, allowing you to begin enjoying your new home and surroundings from the moment you

arrive. They are more cost-effective than purchasing and sourcing furniture individually from many different people or retail outlets, and everything is delivered and set up at the same time at a fixed price. Plus, you have a wide selection of designer furniture and styles to choose from that are proven to be suitable for your climate.

Another important plus is that reputable providers will generally price their packages competitively, so you don't have to wait or shop around for a Sale. They will guarantee their pricing for a set period of time, and they will include delivery and set-up in their price. It's important to ask about this.

Once you have chosen where you want to live, found the perfect site, and the construction has begun on your dream home, you should start thinking about the furniture. Savvy, price-aware, and time-conscious consumers will usually opt to use a specialist furniture package provider. And don't worry, when you buy a furnishing package your home won't end up looking exactly like your neighbors; no two packages are ever identical because once you have chosen a package, it can be personalized with different fabrics, finishes, art, and accessories, all to reflect your style and personality.

Established, reputable companies can provide immediate, cost-effective furnishing solutions which cater to all budgets and style preferences because they, in turn, use reliable suppliers with a proven track record of quality and consistency. For example, a basic two-bedroom condo furniture package can be purchased, delivered, and installed for about USD \$10,000. Obviously, the price goes up based on the luxury level, and when you start to add things like lighting, kitchen and bathroom packs, linens, window treatments, and media packs, the price will start to climb. However, you get to choose, and you pay for only what you decide you need – nothing more.

How much is your time worth? Why not let the professionals help you ease into that Pura Vida mindset so you can enjoy your life here in Costa Rica.

Until next time...

Shelagh Duncan

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PARADISE, WE HAVE A PROBLEM

by Tony Johnson



"A Life Is Not Important Except For The Impact It Has On Other Lives"

-Jackie Robinson-

We're often unaware of the impact that we have on each other. If we were more conscious of those effects we'd improve things for ourselves and others. While we may have no desire to be hurtful, we must recognize the possibility that things we say or do may inadvertently cause distress in others. As unpleasant as it is to be told that we have created problems for someone, it may be an opportunity to improve the relationship. This is especially true during conflicts.

My 7-year-old grandson, for example, recently scolded me about one of my habits when I unwittingly upset him. He clearly lost patience with me and, in no uncertain terms, gave me a piece of his mind. I wasn't at all

offended by the tone he took toward me ("You'd better listen to me!"), and I was rather pleased that he had the confidence to assert himself that way. It demonstrated that we had a relationship that was secure enough that he didn't have to tip-toe around me when I upset him. But I was surprised that my actions were an issue for him. I knew his mother and grandmother didn't like my habit, but I never considered that I might have been upsetting him too. Until that moment, I thought my actions were annoying but harmless.

I was grateful for the opportunity he gave me to change my ways. Yes, I had been ignoring the same message from others, but I could not, would not, ignore that same message from my grandson. If I was upsetting

him, it was time to change. Embarrassed that I didn't see this sooner, I took some comfort in how I handled his complaint: I took it seriously, didn't blow him off, didn't get defensive, and accepted that I had been wrong. And, I promised that I'd do better.

Actually, I should be able to handle this kind of confrontation with some skill since I have taught and conducted numerous conflict resolutions. So I'm trained in how we typically handle disputes. Gratefully, that training kicked in during this crucial moment, and I resisted the typical disruptive reactions.

What are those reactions? Let's begin by considering how we commonly respond to conflicts because they can worsen things.

HANDLING DIFFICULT CONVERSATIONS

When we continue to annoy each other, there will eventually be a reckoning. One or both parties will lose patience, and a confrontation will erupt. How we respond to that showdown will determine whether things are resolved or get worse.

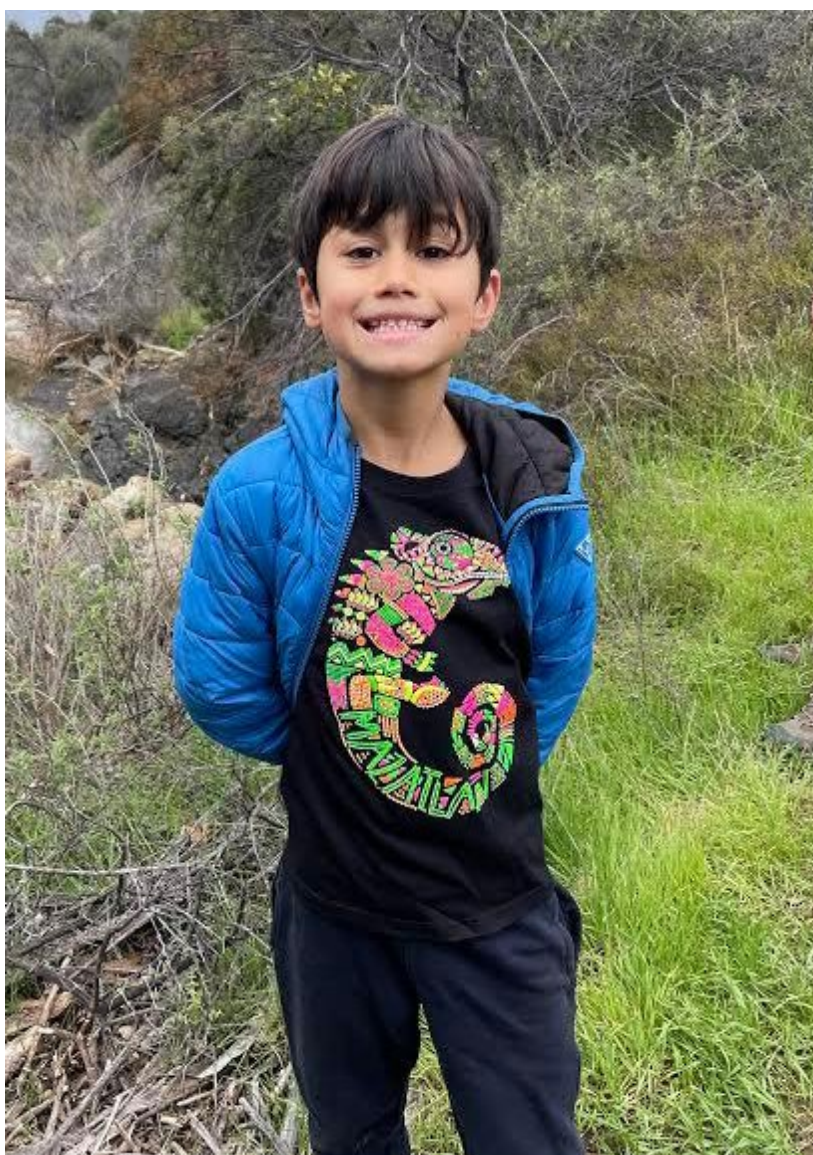
There's a general pattern in our response to confrontations, a pattern we're largely unaware of, but one which will make relations smoother if we can avoid it.

Conflicts start with a number of preconceived beliefs:

1. Each side assumes that they possess the truth, the whole truth about the problematic events.
2. We assume that we correctly understand the other's motivations – and we don't think they are prompted by good intentions, like we are.
3. We're sure we know who's to blame for the problems, and "it ain't me babe!"

Can you predict what impact these beliefs have on our disagreement? Let's look at how we routinely react, given such beliefs.

Those assumptions tend to close our ears and minds. Because we believe we're correct about the issues, there's nothing to hear or learn from the other party. We think we don't have to listen because the other person has



nothing of value to contribute to any resolution. But we maintain that they have to listen to us. How do you feel when you are treated that way? Insulted? Blown off? So we're off to a bad start because of this belief.

When both parties have that same attitude, it puts each on the defensive. Rather than calmly explaining ourselves, we attack each other. Once attacked, most of us go on the counterattack. Round and round we go, and, in the end, we still must deal with the original problems AND all the insults, name-calling, and abuse that we piled onto the initiating issues.

WHY THIS TIME?

Why didn't I respond in such a destructive way to my grandson's challenge? Not because I'm a "saint," definitely not, but because I didn't want to attack a seven-year-old.



AND his demand for change was delivered with a bit of fun in his voice and was totally lacking in the real "button pushers"; contempt, derision; so he made it easy to remain calm. His message was more of an appeal to my "better angel" than an accusation that I'm that other kind of "angel."

Even though he chanted his demand three times, it contained none of the provocative judgments implied in those three beliefs: 1) You're totally wrong. 2) You have malicious intentions. And 3) You alone caused our problems. Furthermore, he was right! I did do what he accused me of, so there were no feeling of false accusations to get defensive about. That he did not see me as contemptible, detestable, or repugnant, even though I was guilty as sin, made conceding his point easier.

I had been told many times that this behavior was a problem, and I agreed. So why didn't I change before? Simply because it worked for me. It was a highly effective way of relieving my frustration. It perfectly expressed how I felt about a situation and succinctly closed the matter in a way satisfying to me, if not others. So my habit worked for me but had a negative impact on my family. BUT... it also unintentionally impacted others I wasn't recognizing. And, because it was rarely directed at someone, typically only at ambiguous unfair forces, in my mind I was able

to minimize the negative impact on others; I saw it as "a victimless crime."

His mother and grandmother didn't want him to pick up my habit, nor did I, and since I saw no evidence that he did, I could rationalize continuing what worked for me. But I see now how wrong I was to consider it as essentially harmless; it had impacted my grandson enough that he demanded I stop.

I'm proud of how my grandson expressed his discontent. I've never tried to teach him the skills of resolving conflict, but he deployed some of its effective strategies. I'm also proud of his courage to stand up to me and relieved that he doesn't fear me. I definitely don't want to be that kind of adult in his life.

And I saw this as a great opportunity to reward him for his cheekiness by being open to any other concerns that he might have that I've been heedless to. And, most of all, to reward him by eliminating the habit that had distressed him.

REVERSING THE THREE BELIEFS

We're more likely to reach a resolution by flipping around the three beliefs and thereby turning them into a more positive force by:

1. Accepting that BOTH sides have some of the ultimate truth, we approach each other with an openness and respect that reduces tensions. Then both can contribute something valuable to a resolution.
2. Recognizing that it's impossible to really know an other's motives. Sometimes we hardly understand our own motivations. So avoid assuming we can know the motivations of each other in a dispute and thereby resist impugning their character.
3. Knowing that both parties somehow share in the blame for the problems. And both need to contribute to a workable solution.

When we approach our disagreements in this way, we greatly reduce the implied judgments, the incentive for defensiveness, and the need to attack and counterattack... and we thus increase the possibility of finding a satisfactory resolution to the problem.

So thanks to my grandson, I've reviewed my habit and the principles of conflict resolution. And I've decided that if my habit bothers him, I must stop it before it damages my relationship with him. So, while in this instance I was having a negative impact on him, he had a positive impact on me.

He's a great kid. Lovable doesn't come close to describing him. But he's not perfect. He can be stubborn and defiant. But this time, he was remarkably effective in conveying his message.

Oh FUDGE! I forgot to tell you what he said, didn't I? Do you really want to know? OK, here it goes; three times he chanted, "No F-word or I won't play with you!" Smart kid, huh?

In summary, be aware of the possibility of having a negative impact on someone, even if you don't intend to. Be open to hearing their side when you've upset them. Be prepared to acknowledge that you may somehow have contributed to the problem. And most importantly, do not counterattack and explicitly or implicitly indicate that they're some kind of "terrible person" if their action bothers us.

Tony Johnson finally saw that the downside of his habit greatly outweighed its benefits.

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► Alcoholics Anonymous

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

► Al-Anon

English language meetings open to anyone whose life has been/is affected by someone else's problem with alcohol. Meeting information can be found at: www.costaricaaaa.com

► American Legion Post 10

Meets the first Thursday of the month at 11 a.m. at Casa de España (across from the Palma Real Hotel & Casino) in Sabana Norte, San Jose. For more information call Matt Loper, 8968-6935, or Craig Carlson, 6042-9921

► American Legion Post 12-Golfito

Currently inactive. For information contact Mel Goldberg at 8870-6756

► Amigos of Costa Rica

A US-based non-profit organization established in 1999. Amigos of Costa Rica has the mission of connecting global resources to Costa Rican Organizations. Amigos currently works with over 120 Costa Rican nonprofits and is happy to connect with donors who wish to explore how they can contribute to Costa Rica. U.S. Government tax-payers donations are deductible. For more information go to: www.amigosofcostarica.org or email to: admin@amigosofcostarica.org

► Birding Club Costa Rica

A private group that travels around Costa Rica to observe and identify the 900+ species of birds found here, learn about different parts of the country, and enjoy the company of like-minded and

interested people. For more information, visit the website: www.birdingclubcr.org or email to: info@birdingclubcr.org.

► Canadian Club

Canadian Club welcomes everyone to join us for our monthly luncheons and at our special annual events. No passport required. There are no fees or dues to pay, just sign up with your email address and we will keep you informed of Canadian events. For information and to sign up, email Renée-Claude at: canadianclubcr@gmail.com.

► 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, or email to: nylarryg@yahoo.com.

► Costa Rica Writers Group

Writers, authors, and anyone who would like to write can benefit from this group. Members read and evaluate or critique each other's work, or present what they write. Any aspect of writing can be discussed. We have access to resources for editing, publishing, and the whole writing process. We meet by ZOOM on the 1st and 3rd Thursdays of each month at 11:30 a.m. For more information contact Edie Bakker at: edierainforest@yahoo.com

► Democrats Abroad Costa Rica

Provides information about voting in the US and voting issues of interest to US citizens living in Costa Rica. For more information or to join email: or visit our website at: www.democratsabroad.org/cr Register to vote absentee at: votefromabroad.org

► Marine Corps League

Meets the second Saturday of the month at 11 a.m. at the Tap House in City Place Mall 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 andypucek@live.com

► Newcomers Club of Costa Rica

(For Women) The Club, in existence since 1980, promotes friendship and support among members, mostly expats in Costa Rica, through conducting a variety of social and recreational activities. Meetings are held from September to May, interest groups meet year-round. For more information go to our Facebook page at: <https://www.facebook.com/newcomers.org/> or email to: newcomersclub.costarica@gmail.com

► Pérez Zeledón International Women's Club

Formed in November 2009 to promote friendship between English speaking women in Pérez Zeledón and, through friendship, to make a positive contribution to our local community. The Club meets for lunch on the second Tuesday of each month in different restaurants around the canton. We also host a Ramblers group, a Games group and currently have a team working in the Municipal gardens. For more information, please send an email to: pzwomansclub@gmail.com or visit our web site at: 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. Meeting schedules vary. For info

on the speaker for the month and to register, call Sarah Joy at 8868-6990 or email us at info@pwnrcr.com The PWN website is: <http://www.pwnrcr.com>

► San Vito Bird Club

A community based birding/nature group centered in the diverse southern zone of Costa Rica. We also facilitate nature education to local elementary schools through Cornell University's Bird Sleuth program. Twice monthly bird walks through the Wilson Botanical Garden and other sites are open to all; binoculars available as needed. Please visit our website: www.sanvitobirdclub.org or email: eltangaral@gmail.com for more information.

► Women's International League for Peace and Freedom

Open to men too. We work on peace issues and against violence. The Spanish speaking group in San José works through ZOOM but new members can be accommodated in English. The San Ramon group is also active. Contact itzstar@gmail.com or call Mitzi at 2433-7078 for information.

NOTICE: Club officers should review the contact information for their clubs and make sure it is up to date.

Send any changes or corrections to: service@arcr.cr subject line; Club Corner, and post them on the the ARCR Facebook page at: www.facebook.com/ARCR123.



BUSINESS DIRECTORY

Important dates in Costa Rica:

2 August, Wednesday

Our Lady of Los Angeles
Non Compulsory Payment
Holiday

14 August, Monday

Mother's Day
National holiday

24 August, Thursday

National Parks Day
Observance

NON-COMPULSORY PAYMENT HOLIDAY:

Official holiday, however
the employer is not required
to pay their employees
double if they are required
to work that day.

NATIONAL HOLIDAY:

Non-essential businesses
will be closed. These are
paid holidays for Costa
Rican workers. A worker
who is required to work on
a national holiday must, by
law, be paid double wages.

OBSERVANCE:

If the date falls on a
weekday, it is a paid day off
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