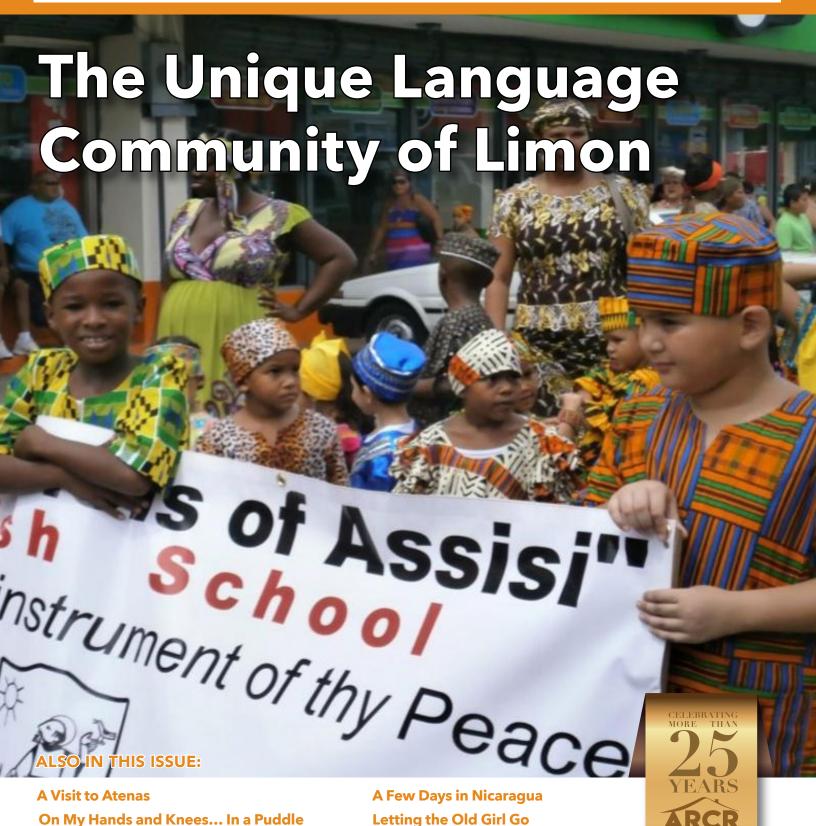
# EL RESIDENTE

May

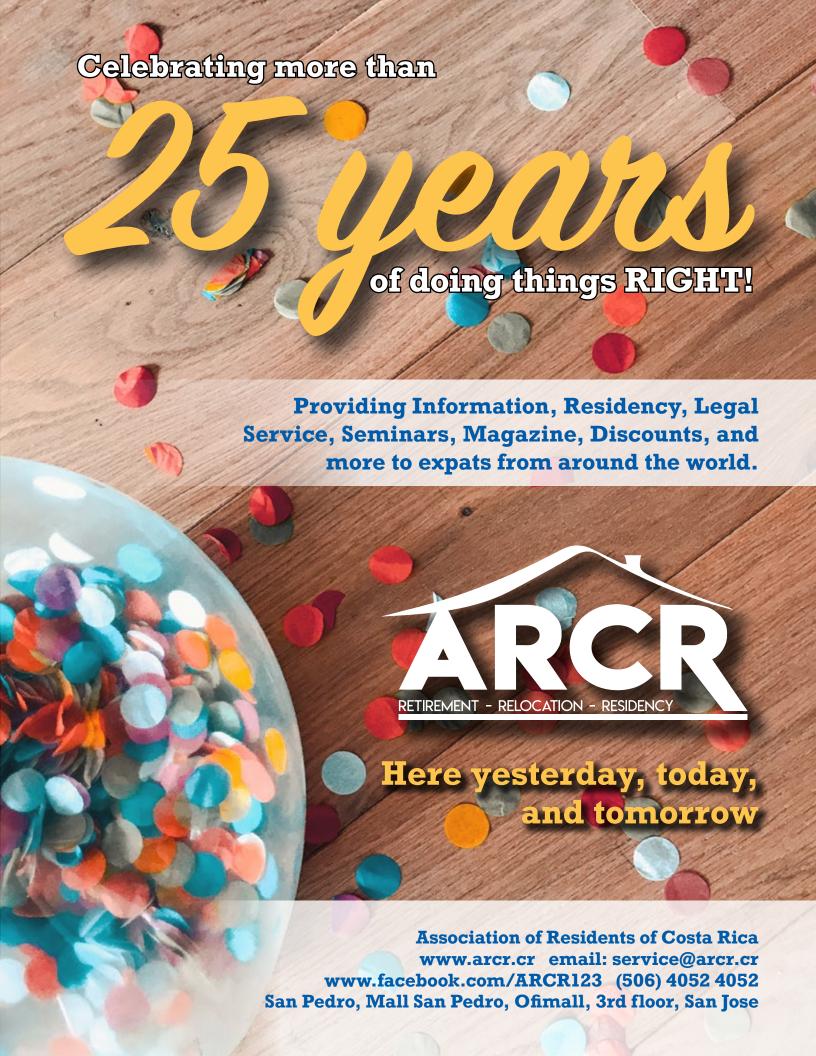
June

2025



On My Hands and Knees... In a Puddle

Letting the Old Girl Go



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El Residente. This issue contains another excellent article about the history of Limon by Connie Foss. In it, she does a wonderful job explaining how English became a common language along the Forgotten Coast. It is an interesting story that most of us have never heard. And, of course, the

issue contains the usual selection of tales of adventure

ola Members. Welcome to another issue of

and informative articles, so fill your coffee cup and get ready to enjoy this latest issue. Saludos!

**Editor's Note** 



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

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

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## **ACROSS THE BOARD**

#### Notes and News from the Board of Directors

#### THE ARCR MISSION STATEMENT

The Association of Residents of Costa Rica aims to assist people with up-to-date information on how to navigate the intricacies of transitioning to and living a "Pura Vida" life in Costa Rica, through a team of professionals offering services in various areas of expertise.

SKYPE SERVICE ENDING An important service that many expats rely on to stay in touch with their families back home, Skype, is being discontinued. Microsoft announced they will officially retire Skype, the iconic voice-over-Internet protocol (VoIP) service, on May 5, 2025. Why? Microsoft has struggled to maintain competitiveness with other apps.

Starting in March 2025, Skype users will be able to log into Microsoft Teams Free using their existing Skype credentials. They have assured users that their contacts and message history will be migrated automatically. If Skype users want to migrate their conversation history elsewhere by exporting data, they will have that choice. For users looking to keep their data, Microsoft recommends exporting Skype contacts and chat history before May 2025.

#### **ALTERNATIVES:**

Zoom – A widely used video conferencing tool, especially for meetings.

WhatsApp – Offers free voice and video calls with end-to-end encryption.

Google Meet – A strong alternative with seamless integration with Gmail and Google Calendar.

Discord – Popular among gaming communities but also useful for general group calls and chats.

Signal – A privacy-focused messaging app with encrypted video calling.

Source: Newsweek Magazine February 28, <a href="https://www.newsweek.com/">https://www.newsweek.com/</a>

**TRAVELERS NOTE** Starting March 1, 2025, the Transportation Security Administration (TSA) instituted a new rule that bans "power banks" in checked luggage. Power Banks are extra lithium-ion batteries

which are used to power many mobile devices. The concern with power banks is their potential for "thermal runaway" which occurs when a battery overheats due to damage, improper charging, or defects. The rule originated after a fire, believed to have been caused by a power bank, occurred on an international flight. The FAA has stated that henceforth, "Spare lithium-ion and lithium metal batteries must be carried in carry-on baggage only."

#### 2025 US SOCIAL SECURITY INFORMATION

An article published April 22, 2025, on MSN lists four reasons why persons receiving United States Social Security (SSA) benefits might have their payment suspended in May. Two of those that might be of particular interest to ex-pats living in Costa Rica are:

- 1. If the SSA asks for documents reporting proof of income, proof of life, or an address update, and the beneficiary does not provide them, their SSA benefit payments may be suspended.
- 2. Another situation that could lead to the suspension of benefits is leaving the country (USA) for more than 30 consecutive days without notifying the SSA.

ARCR recommends that all recipients of US Social Security benefits comply with SSA rules to avoid cessation of their benefit payments.

To read the full article, go to: <a href="https://www.msn.com/">https://www.msn.com/</a> money and search for: "Retirees who will stop getting Social Security benefits in May 2025"

OTHER SSA INFORMATION SSI payment dates, changes, and more information is available at: <a href="https://www.youtube.com/watch?v=9BGD9mfcDUI">https://www.youtube.com/watch?v=9BGD9mfcDUI</a> (The site does not give information for payments which are deposited to an overseas bank.)



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### **CARIBBEAN CONNECTION**

by Connie Foss

# **ENFERMERÍA**

**ÁREA DE SALUD TALAMANCA** 



Enfermería Skapeyo skëki wë Sa bainaglo böi Ragata nain ni bren gwentari nie käi

# The Unique Language Community of Limon

AUTHOR'S NOTE: When I mention the English speaking heritage of Costa Rica's Afro-Caribbean residents, I am referring to two languages: Standard English (taught in churches and schools) and the distinctive Creole spoken in Limon province, also known as Mekatelyu. This is the "mother tongue," passed on from parents to children, spoken at home and among friends.

If you visit the Caribbean region of Costa Rica, you will hear people speaking English. Most older folks will greet you on the street, not with "Hola," but with, "Good maarning," in the lilting English accent unique to Limon.

If you happen to be in Limon on a Sunday morning and feel like attending an early church service, you will have a variety of Protestant denominations to choose from. Each of the several Protestant churches in Limon have an English-speaking service. Most churches also have May / June 2025 7



a Spanish or bilingual service for families and/or youth who are not fluent in English, but even these church services have a sprinkling of all three languages: the minister's sermon may be in Spanish or English, with the liturgy switching back and forth from Standard English to Spanish. Plus, unscripted speech will slip into the mother tongue.

If you go to the early Sunday service at St. Mark's Episcopal Church, you will see elderly pillars of the community leaning on the arms of middle aged sons, and young mothers with toddlers in tow, everyone dressed up for "Sunday go meeting." You will hear the liturgy in English, the sermon in English, and the hymns in English. The processional hymn could be "Onward Christian Soldiers," (a favorite of the U.N.I.A.); the offertory anthem could be "The God of the Mountains," sung exactly as it is sung in churches all across the United States, but in lilting Creole. At the end of the service you will hear the announcements in Standard English; and finally, the congregation will

sing the American version of the "Happy Birthday" song to any members celebrating their special day.

Ask any adult in the congregation and you will receive the same response; "The Church is where our language and culture are preserved and passed along." But it has been a constant struggle, as the Spanish language and Catholic religion of Costa Rica have endeavored to eradicate the marginalized mother tongue and Protestant culture of the Afro-Caribbeans. The Protestant Church in Limon, with its corresponding English schools, is a unique language community.

In 1925, a linguist by the name of Vossler explained the reason why language communities are so important to minorities living in a dominant culture:

"If a man is robbed of his earthly home, he finds a spiritual home in his mother tongue, which is everywhere and always present to his senses, and can therefore at some time again become concrete and have an earthly home."



#### **SOME BACKGROUND HISTORY**

The Africans sold into slavery and brought to the Western Hemisphere came from many different tribes, each one with its own language. Their survival in the "new world" depended on finding a common language they could use to communicate amongst themselves. This is where Pidgin English came from; a simple English the slaves used to communicate amongst themselves and with their English-speaking "masters." According to linguists, this Pidgin formed the basis of the creole English spoken by Afro-Caribbeans throughout the West Indies and Central America. These native English speakers built communities all along the Atlantic coast of Central America.

The first residents of Puerto Limon have a unique history.

In the important book by Quince Duncan and Carlos Meléndez, El Negro en Costa Rica, the history of Limon begins in mid-18th century Jamaica, when Protestant missionaries came from England to establish churches in the Caribbean colonies. The most well-known of

these missionary preachers was John Wesley. He, along with the other Anglican missionaries, were abolitionists who believed in the dignity of all humans, including slaves. These slaves were allowed access to education, including church attendance. Many Jamaican and Antilles islands slaves were baptized as members of the Anglican Church and other denominations, including Baptist and Methodist (the Anglican church was the "mother" of the Methodist denomination). The presence of Protestant missionaries in Jamaica and the Antilles changed the social dynamic. The abolition of slavery in Jamaica in 1833 (some say 1838, in the Colonies), was due in great part to the high literacy rate of the Black population. Recalling the previous article about Marcus Garvey, the UNIA (United Negro Improvement Association) began in Jamaica.

December 20, 1872 was the date of the arrival of these first Jamaicans to Costa Rica for Minor Keith's project to construct a railroad from San José to Puerto Limon. The Cultural Center in Limon has a Register on display with a list of the names of the first people to arrive

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from Jamaica, including the dates of their baptisms in the Protestant churches they attended in Jamaica. Not only does this demonstrate a high level of literacy; it reveals their level of involvement in organized society. Many of Limon's residents trace their family names from this registry.

Because of their Protestant background, the Jamaicans identified spiritually with Minor Keith (the Protestant work ethic). In fact, this is likely a major reason for his choice to employ them – along with their knowledge of the banana industry. Keith used the Jamaicans and Antilles immigrants as supervisors, accountants, and commissary officials because they had higher literacy and could communicate with their English-speaking bosses as well as their co-workers.

In 1874, just two years after their arrival, a financial/economic crash occurred and Minor Keith couldn't pay his workers. He was worried about an insurrection or exit of workers, so he granted them land along the railroad as payment. George Watts Williams offers a different explanation: "The Jamaicans came to Costa Rica to work temporarily, to make a lot of money and then go back home. But when the economy crashed, they were stranded; they had no money to leave, so that's why they stayed."

Because of the financial crash and the subsequent land grants, Jamaicans realized that they were in Costa Rica for good. So, they set to work establishing their own English schools and Protestant churches, where Standard English was used for the liturgy, hymns, and Bible reading. They spoke their mother tongue outside of church and school. In other words, they were bilingual.

After the Apartheid was lifted in 1949 and the province of Limon was opened up for settlement by Ticos from the central valley, the Costarican government began to take more interest in the region. The government set out to eradicate the well-established culture of English by closing the English schools that the Protestant churches had founded, forcing all children to attend the Costarican public schools.

Remember, soon after their arrival in Limon the Jamaican immigrants opened their own schools, importing the Royal Reader textbook, along with the Jamaican and British teachers who used it. The Methodist Church in Limon opened the first English school in the region, but every denomination had its own school. In other words, the residents of Limon had already established an excellent school system, no thanks to the government.

There was a lot of resistance to the new government policy. Many parents hid their children in closets and under beds when the Spanish school officials came knocking on doors to bring the children to the public schools. Children of Jamaican heritage who were already bilingual were forced to learn a third language: Spanish. They were forbidden to speak English in schools, told by their teachers that the language they spoke was "broken English or "flat English." This created a divide between the Black families: teachers at the Spanish schools were shaming children for speaking English, while their parents spoke only English at home. This is when the church community became even more vital in preserving family relationships.

In my interviews with older residents who remember that time, I was told that the Costarican government forced the children of Limon to attend the Spanish language public schools because there were not enough Tico children among the newly-arrived families to fill the classrooms. The solution right from the beginning would have been to train and hire bilingual Afro-Caribbean teachers; the Tico teachers from San José spoke only Spanish.

But behind this policy of "Spanish only" was the same old story: the colonizer forcing its language and culture on the colonized, by separating children from their parents and forbidding them to speak their mother tongue.

In addition to eradicating the mother tongue of the Jamaican immigrants, the Spanish brought the Catholic Church with its culture of patriarchal hierarchy and its lack of liturgy spoken by congregants. One old-timer interviewed by Paula Palmer in her excellent folk history, What Happen (1977), recounts that the Costarican government built a Catholic church in Old Harbour – but everyone in the town was Protestant; "Only the Tico settlers and the Indians attended the Catholic church."

And this is where the role of the Protestant church comes in. The Costarican government perceived the Protestantism of the Blacks as a threat to their domination. Recalling the history of slavery in the United States, church was the only place where Blacks could be free. The government's pressure to eradicate the language community of the Afro-Caribbean residents , however, only served to unite it. The Jamaicans and Antilles immigrants built their communities around these churches and they remain intact today.

Although several distinct Protestant denominations exist in Limon, they work together to preserve their common heritage and its influence on future generations of Afro-Caribbean families.

It is interesting to note the gradual changes in Limon by looking at official Census data recorded in The Negro in Costa Rica:

# THE EVOLUTION OF LIMON OVER THE YEARS

#### 1927:

69.1% of the residents of Limon (Jamaicans/Antilles) considered themselves "English" and "expats."

90% of Negroes in Limon self-reported that they were temporary residents who might return to Jamaica. There were 2.2 "expats" per tico in Limon.

Limon had 33 private schools. All of them were founded by the Protestant churches, and English was the language of instruction.

#### 1949:

The apartheid law was lifted; Negroes were allowed to move out of Limon but did not have equal rights with the Ticos because they were not Costarican citizens.

#### 1950:

91.8% of Limon residents were Negroes.

#### 1963:

"Race" was not included because of the "Equal Rights" law, so we don't have that information. However: the older generation of Jamaicans still identified as Jamaican, not Costarican.

Limon residents who changed their status to "Costarican" were eligible for citizenship.

But by then, most of the younger generation of Jamaicans identified as Ticos.

A fact that illustrates the struggle to eradicate the language and religion of the Negro population is that residents of Jamaican heritage who spoke fluent Spanish and converted to the Catholic, Church had a much better chance of becoming Costarican citizens and improving their employment opportunities.



What better way to demonstrate this struggle for cultural survival than in a meeting of Limon's community leaders. In July of 2013, I was invited by George Watts Williams to attend a special meeting held between community leaders in Limon and a group of academics from the School of Social Sciences and Religion in the National University, Heredia. These academics came to have a roundtable discussion with leaders of the Protestant churches of Limon. Their question was: "How has the practice and daily life of your religion and culture changed from the time of your grandparents to your children?"

I took notes and transcribed these responses from the representatives of the Episcopal, Baptist, Methodist, Seventh-Day Adventist, and Salvation Army churches. Thier finding were, in part:

- In Limon, there has been a structural change from English to Spanish. We have our doctrine, faith, and identity; but the change to Spanish changes things. Also, it's difficult to work because of all the laws and ordinances from San José, making everything "official."
- The church was brought from Jamaica and the first ministers were from Jamaica. Then, they were brought from England in the 1800s; and after World War II, the United States Episcopal Church took over the leadership.



- At first, the English school helped to organize the family with the church. But when the Costarican church became independent from the United States church, there was a subliminal message that implied to serve that English was not the right language for Costa Rica; Spanish began to take over. The original church in English was disciplined because the English schools were partnering with the church. Now the Spanish culture has changed the church; parents no longer discipline their children in religion.
- Importantly, the English church once used the King James Version of the Bible. Now, the Spanish church uses the Good News Bible. It's a dumbed down version, with much of the British English removed. This happened 50 yrs ago, and it has changed a lot of things.
- The most important change we have seen: the English school and the church used to support one another. Now with Spanish, this support no longer exists. The Episcopal church has lost the support of the schools. The one positive thing now is that the church is making the most of the opportunity to spread its message to Spanish-speaking people in Costa Rica.
- Social media and technology have changed religious culture. Youths are always on the phone, even in church. Texting and chatting; everyone is in his own world, not participating in the church service or even in youth group or choir. Parents don't seem to be concerned about the dangers of this disconnection from society. Perhaps churches need to have new rules, a "turn off the cell phone" or "no texting in church" rules. Young people need to be in conversations in the church, not just always passively listening, but involved.
  - People have become lax compared to years past. People no longer like to go to church early, or wear their best clothes.
- Sunday dinner was always rice and beans with pollo, which may have changed now, depending on the families.
   The music has changed; the hymns are different. Children don't want to go to church; where before they wanted to go, now you have to make them go.
  - The TV was 'the eye of the devil' in years past, but now it's on all the time in most homes. Dress standards have gone down. Families don't go to church together. The Baptists used to be missionaries and tell their neighbors to come to church. Now they don't do this. There isn't as much

community participation. People in general no longer know their particular church doctrine. The world changes, but some things should not change.

- The churches aren't growing in membership. The children aren't participating in the church because it's no longer a part of daily life. We are losing the separate testimonies of each separate denomination.
- We need to have our own Costarican culture, not copy United States culture.

Children aren't individuals, aren't separate from their Spanish playmates; there is no difference between Christians and the surrounding secular society. The church is losing its values. It's difficult to instill values in the children.

The consensus of church leaders was; The government needs to recognize that our churches need freedom to practice their culture—which includes conducting services and education in English.

But there is a problem: Because of Costa Rica's historic policy to eradicate English, the Protestant churches are having a difficult time recruiting trilingual clergy. The Methodist Church recently brought in a new minister from Jamaica. St. Mark's Episcopal Church has been searching for a new priest for years – and the new Bishop presiding over the Episcopal Church of Costa Rica does not speak English.

Afro-Caribbeans in Costa Rica should never forget their heritage as native English speakers and Protestant Christians. But, this has been a constant struggle for a minority population in a Catholic, Spanish-speaking country. As the author of <u>Limon Blues</u> described it, the history of Limon is "a silent and marginalized history."

But there is hope. In 2015 the Costarican government modified its political Constitution to recognize Limonese Creole (known as Mekatelyu) as a language, and added it to the list of endangered national languages, along with the five indigenous languages that, since 1999, have been protected under the law. Perhaps it is not too late to save the unique language and culture of Limon. Recently, scholars at the University of Costa Rica have created a trilingual dictionary (Spanish, English, and Mekatelyu/Creole); and Quince Duncan has published a book of Caribbean stories in these three languages.

However, a decade after this law was passed English remains a marginalized language. This is made painfully obvious in the signs posted in public places in Limon province – a region that boasted its own Standard English newspaper at the turn of the 20th century. Shown at the beginning of this article is a typical sign posted in public places throughout Limon and Talamanca: Four languages, none of them English.

Exactly what is Mekatelyu? What does it look and sound like? My next article will explore the six generations of Afro-Caribbeans and the evolution of the language.

Connie Foss first began gathering information about Limon's unique language and culture in 2010 while a Visiting Professor at UNA, in Heredia. She has attended community meetings and interviewed residents of Limon and Talamanca since 2013. Currently she attends St. Mark's Episcopal Church in Limon, where she enjoys hearing the familiar Anglican liturgy and King James Bible readings, not to mention the sermons in Standard English with that lilting Creole accent. She has been reprimanded by an elderly priest for pronouncing 40 incorrectly: "It's not FOURTY; it's FAARTY."



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# **TASTE THE TROPICS**

by El Residente Staff



#### **ACHIOTE**

Found in some Costarican recipes is an ingredient called Achiote. It is a bright red paste sold in different size plastic cups in grocery stores. But, what is it, and what is it used for?

The Achiote (Bixa orellana) tree is a tropical plant found in Mexico, Central, and South America. Regionally known as bija, roucou, orellana, and many other names, the bushlike Achiote tree bears a small fruit containing Annatto seeds. A reddish pigment is derived from the waxy layer that covers the seeds, which are pulverized to make the paste found in grocery stores. (The names Achiote and Annetto are used interchangeably.)

In Costa Rica, Achiote is commonly used as a red coloring for food, though some say it may add a slight nutty flavor.



In other countries, the ground Annatto seeds are combined with aromatic herbs and spices, such as cumin, cilantro, oregano, cloves, cumin, and garlic, and used as a condiment. Annatto is also used as an industrial food coloring for



many products, such as butter, cheese, margarine, ice creams, meats, and condiments. Some South and Central American indigenous have traditionally used Achiote to dye their lips, bodies, clothing, and pottery. This use has led to the name "the lipstick tree."

Annatto seeds contain tocotrienols, beta-carotene, essential oils, saturated and unsaturated fatty acids, flavonoids, and vitamin C.

#### **HEART OF PALM**

A vegetable not frequently seen in other countries but is more common in Latin American countries is Heart of Palm, though its popularity is growing worldwide. Heart of Palm is known by many names, such as palm cabbage, palmetto, swamp cabbage, burglars' thigh (?), and millionaire's salad. The vegetable resembles white asparagus and has a delicate flavor often compared with artichoke.

Hearts of Palm are harvested from the inner core and growing buds of several types of palm trees by removing the tree's crown, which consists of as many as 40 tender shoots of white cylinders, at the top of the tree. These are cut into short lengths, sometimes sliced vertically or into rings, then packed in water or brine in cans or glass jars.



Heart of Palm is a delicious, crunchy vegetable rich in fiber, potassium, iron, zinc, phosphorus, copper, vitamins B2 and B6, as well as calcium, magnesium, phosphorus, zinc, copper, and especially, manganese. A bonus is that the potassium helps regulate blood pressure. Heart of Palm is an excellent addition to green salads but can also be braised, fried, or boiled.



#### **AGUA DULCE**

Agua Dulce is Spanish for 'sweet water' and is a traditional Costarican hot beverage. It is made from tapa de Dulce (sugar cane juice that has been thickened and reduced to a brown sugar-like consistency) and water. Simply boil some water (milk can be used if preferred)





and add tapa de Dulce to taste. (Tapa de Dulce is sold in round cakes that look like compacted brown sugar but can also be found in granulated form.) When brewed, the concoction has a brownish color and a creamy sweet taste that has a molasses/caramel odor. Sometimes substituted for morning coffee, particularly for young children, it is a delicious drink that is welcome anytime.





### **OUT AND ABOUT**

by Mitzi Stark



tenas, the Costarican city perported to have "the best climate in the world," is a nice place to visit and has become a popular place to live for many North American residents. It was National Geographic that singled-out Atenas for its climate back in 1960, and whether it's true or not, the claim is still heard. The town, a short distance off the main highway between San Jose and Jaco, is a comfortable place to stop midway between the beach and the big cities.

The name Atenas is the Spanish version of Athens, the capitol of Greece, and was founded and named in an era when Greeks were fighting for their independence

from Turkey. Ticos, mindful of their own recent independence in 1821, followed a popular trend of using Greek names.

The area's history goes back beyond the Spanish era. For many years Huetar communities under the leadership of Chief Garabito were in the area. When the Spanish arrived in 1561, they passed on through, leaving that part as a forest... until settlers arrived in the late 1700s. The budding village later became a rest stop for mule trains heading for Panama as well as caravans of oxcarts and drivers on their way to Puntarenas. Atenas became a canton in 1868 and a city in 1918.



As a frequent visitor, I find the sidewalks good for walking without tripping or falling down and the streets are safe for parking. The downtown shopping area has everything from hardware to sewing centers, and the central market fills a block with fresh food. When I visit Atenas there are two places I never miss.

One is the Atenas Foundation for Helping Abandoned Animals, a volunteer group that organizes spay/neuter campaigns and animal care programs. It has a shelter with about 40 cats and dogs, and they have a delightful "used" shop with quality clothes, shoes, household items, and jewelry, all at convenient prices. Helping the area's dogs and cats is the goal of the little shop and volunteers and local merchants keep it running. Located on the second floor of their building on the corner behind the central market, it is a bit cramped,

but I like looking through all the items and talking to the dedicated volunteers who work there. They also promote adoptions. If you live in the area and love animals, they are looking for volunteers to help in the shop. Business hours are 8 a.m. to 3 p.m.

The second is the Little Poland Restaurant. It may seem strange to find a Polish restaurant in a small town in Costa Rica, but here it is. Once known as Kay's Gringo Postres, it now specializes in Polish and mid-European dishes. It has a good-sized menu with favorites for every taste. The dishes are hearty. Sandwiches or desserts and coffee are available for lighter eaters. The restaurant, which has only eight tables, is located on a side street next to the CAJA clinic. There is parking in front. The owner, Anna, is from Poland and has lived in Canada. The restaurant is



very popular among the English-speaking crowd and is open from 8 a.m. to 4 p.m., 6 p.m. on Fridays. It is closed on Sundays and Mondays.

A big attraction for me is the restaurant's Book Exchange. This operation has been growing since the early days (meaning the past 25 years), and judging from the constant donation of previously enjoyed "used" books, people still like to read real books! Taking out 10 or more books is worth the trip from my home, and in six weeks I will be back to return them and take out another batch. My friend Ida and I always claim the corner table next to the bookshelves where we can pile up our choices and look them over while eating lunch.

Strictly for the adventuresome is the Railroad Museum. The museum, with its hodge-podge collection, is located a bit outside the city in Rio Grande de Atenas. Getting there even confused WAZE: we had to stop to ask for directions several times. For those who want to attempt a visit, from the road toward El Coyol and Alajuela, take the spur that goes to the highway to

Caldera. There is a traffic circle with six exits and you want the one to El Segundo. If you pick the wrong one you take the super highway to Caldera. Look for a sign for the museum. Getting it right is the first part of the adventure.

As museums go, by appearance this one could pass as a tool shed. However, it is a place of pride for the area and all of Costa Rica because it represents the bygone days and ways of train travel, including excursions to Puntarenas and the arrival of guests from San Jose. Before trucks ruled the roads, everything came by train. Older folks remember how the train stopped at every town to pick up passengers and how the tunnels were frightening. With the museum's house and farm tools collection, we can imagine how daily life was for past generations. My Tica friend was delighted to see toys and games from her youth; we could have stayed all day "just looking."

On-site is a station that dates to the 1930s, with some parts going back even further. Visitors can see that the train ran through the center of town, very close to the May / June 2025 21

houses. For a further adventure, walk northeast along the tracks for about 500 meters, and you will come to a kilometer-long steel bridge that looks too fragile to hold up a train. Train trips back in the past must have been scary! The museum is open on Sundays, and there is no fee, but they do ask for voluntary donations. The station may or may not be open. Outside on the track is an electric engine for exploring and, of course, taking selfies. During the week a man across the road may come over to show you around.

Atenas is what small city life in Costa Rica is all about. The central park and the church, the area is a mix of old and new, and the feeling of being able to take the time to stroll around and look in store windows. By car or bus, Atenas is a nice place to visit. Google for more information, or go to: <a href="https://www.gamcultural.com/cr/alajuela/atenas">https://www.gamcultural.com/cr/alajuela/atenas</a> for special events.

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Square meters × 10,000 = Hectares

Hectares × 2.47 = Acres

Kilometers  $\times$  .62 = Miles

Centigrade  $\times$  1.8 + 32 = Fahrenheit

Liters  $\times$  .264 = Gallons

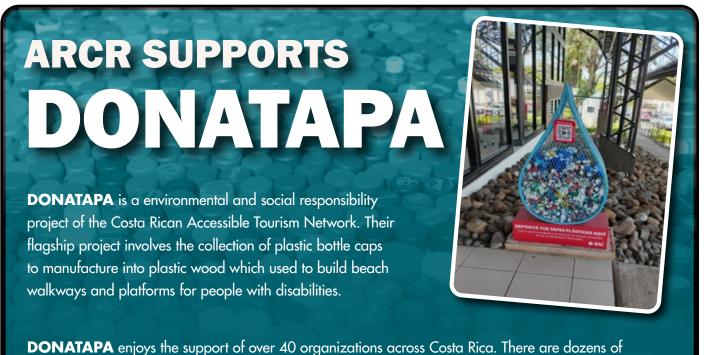
(These are APPROXIMATE factors, NOT EXACT.)

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## A DAY IN THE LIFE

by Allen Dickinson On My Hands and Knees. In a Puddle

hose who are long-time readers of this column may recall that I have written about not having had good luck with the plumbing in houses where I have lived. There was "Crisis in the Baños, Parts One and Two" (where I was advised by multiple hardware store employees that the ONLY way to solve a faucet problem was to tear out the wall with a hammer), and several other columns that attest to other plumbing (and electrical) shortcomings of my homes. (Or maybe its that gremlins seem to have taken up residence with me. I have mentioned them too.)

Anyway, of course, the latest tribulation could only happen on a Sunday, when most of the hardware stores in Costa Rica are closed. And, to make matters more challenging, this also took place during an unusual dry season rainstorm. That's when the faucet in la pila (that double concrete and tile wash basin thing found in all Costa Rican houses) decided to give up the ghost and refused to shut off, allowing water to spew in all directions – only about half of which was into la pila. A quick investigation revealed that the cheap Chinesemade faucet somebody had installed in the past had suffered an internal failure – the threads in the plastic stem had stripped, so turning the handle no longer did anything to stop or reduce the flow.

Unlike some of the other plumbing fixtures in the house, la pila does not have an in-line shutoff valve. That meant shutting off the water to the pila required shutting it off to the whole house. To do that it was necessary to close the master shutoff valve inside the meter box, located, of

course, outside. In the pouring rain. Not my first choice but it wasn't up for discussion!

I was feeling confident in my ability to accomplish the task because I have become somewhat adept at handling these kinds of situations; besides the two baños crises mentioned above, there have been others. There was the time the kitchen sink faucet vomited its guts three feet in the air on a tower of water, and the time the PVC pipe that supplies water to the clothes washer decided to simply snap off at the hose connection. Not to mention the time the shower head supply pipe snapped off inside the solid concrete wall. All together, I think I have gained enough plumbing experience to qualify for a journeyman plumber title.

There are four water meter boxes in the ground outside my house. Because of all the crises mentioned above, I am familiar with which one serves my home. Today, however, of the four, mine was the one that was submerged about an inch below the surface of a three-foot-wide puddle of muddy rainwater. I know the box well, so I knew that if I found the cover with its key slot, opening the lid would only require a quick trick with the handle of a pair of pliers.

Easier said than done. Opening the lid was tricky when it was dry and I could see what I was doing, but while kneeling on my hands and knees, on gravel, in a puddle, with raindrops the size of 100 colón pieces pelting me, it became slightly more difficult. I think I'd do well at Braille because it took me only about five minutes of searching blindly in the puddle before I found the lid and located the keyhole, then another few minutes manipulating the latch to get the lid open. Ultimately, though, I was successful.

After removing the lid, there was another problem – besides the box being totally underwater (ironic, eh?), when it had been installed it wasn't exactly centered over the meter and the shutoff valve. That important valve was located somewhere in the back of the box, underneath an overhang, and closing it required the exact alignment of a combination of two tools. Of course, because the box was filled with muddy rainwater I couldn't see the valve, only feel for it. But after several minutes of searching inside the open box I was able to rotate the valve and, pronto, there was no more water in the house! This was fine for the problem with la pila but not so good for the dinner preparation process, which had been fully underway when all this started.

With the water flow stopped, the next step was to replace the failed shutoff valve. I hastily ran to my Tico neighbor's house in hopes he might have a spare valve, but alas, after a search through his supply of miscellaneous parts and pieces, we didn't find one. We then considered various other possibilities for temporarily stopping the flow; plugging the old valve by packing wet rope into it, or attaching a garden hose to the valve and then folding it and clamping it off, etc., but none of the fixes actually worked when I tried them. And, each trial required turning the water supply back on to test the idea. Then, when it didn't work, off again – all in the rain which now seemed to be coming down harder.

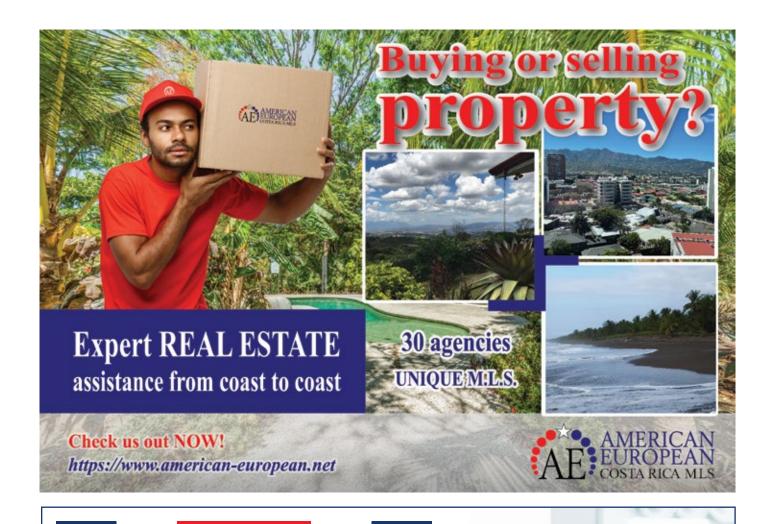
It was after the third failed temporary repair attempt that my neighbor's wife casually mentioned that there was a Chino store across town that sold some hardware supplies and that maybe I should check there. After some extensive Tico-style directions (50 meters past the old rusty bicycle, etc.), off I went, soaking wet but hopeful.

And they had one! \$6.50 isn't too much to pay for a brass garden faucet, is it?

Installation was simple and easy. And of course, the rain stopped immediately after I turned the water to the house back on for the final time. Dinner was only slightly delayed by the necessary clean-up of the water on the floor.

One more thing on the subject of my home. I had not been living in the house very long when I decided I should have a mailbox - for utility bills and such. So, I bought one! It's not a country-road kind of mailbox, just a small, apartment-sized one that goes on the wall. I proudly installed it so it could be easily seen and accessed by simply reaching through the garage gate. In ten years I have found about five hundred flyers for pizza or cable TV in that mailbox. The utility bills, however, have usually been thrown through the gate onto the garage floor. For several years I received mail notices from the U.S. Government about Social Security payments, and they too were found on the garage floor. (The thing is, the notices were not for me but for some other expat. I guess the postman assumed that since I was a Gringo it was "close enough.") Eventually, the SS letters stopped coming and the mailbox got rusty and fell off the wall. I didn't put it back up.





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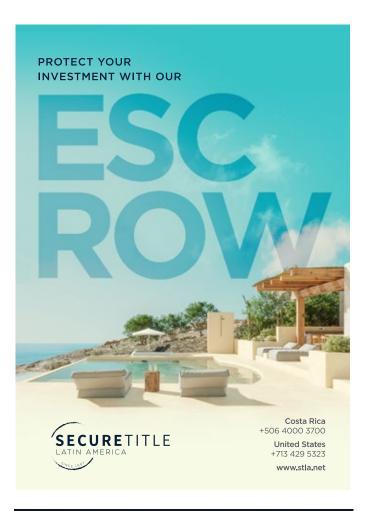
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## **ALAJUELA NORTH**

by Berni Jubb



hen you need to get out of town, why not visit another planet – Nicaragua?

This story happened nearly twenty years ago, and today, I still think about a bold prediction made on the roof of a church in León. A bright and hopeful Nicaraguan student told me, "The only difference between Costa Rica and Nicaragua is 20 years." It's now been two decades and I can safely say that's not how countries – or history – work.

We signed up for a bus trip to Nicaragua, organized by a friend. Good timing, good price, and we had a mission: to learn more about our northern neighbor and hunt for some folk art we'd discovered in Masaya (Nicaragua) in the past – tapices, which are wall hangings made of stitched rope, often depicting villages, markets, animals, or political scenes. One, now hanging on our living room wall, features a portrait of Sandino (a former local revolutionary



leader), composed entirely of colored rope. The medium may be humble, but the message isn't.

The bus showed up at 5:30 a.m., and we were late. It was a shiny, silent Mercedes – big, comfortable, and packed with about 40 Ticos, most of them middle-aged women. I never did find out why, but they seemed ready for anything.

Outside San Ramón traffic stopped cold. A beer truck had "fallen off the road." More than four hours later, we were moving again. As we passed the site it was clear the hold-up had less to do with road safety and more with salvaging as many intact bottles of beer as possible. You have to respect local priorities.

At the border things got creative. Costa Rican immigration wanted a passport and a face. Forms optional. On the Nicaraguan side, forms were essential, the face less so – but you did need to pay a few cordobas for toilet paper and spend a solid hour standing around in the sun, flanked by duty-free shops and a few mysterious snacks in vivid pink. Strange borderland characters wandered through the area, which felt like a

half-finished film set – or maybe the ruins of something long gone.

We exchanged a few dollars for Nicaraguan cordobas with guys holding huge wads of cash. Dollars work fine in Nicaragua, but I've always felt it's more respectful to use local currency.

Eventually, we were rolling again. We passed Ometepe volcano and reached Granada, the country's top tourist destination. Our massive bus maneuvered through the narrow colonial streets with surprising ease, thanks to our driver, Estevan, who had the calm precision of someone who defused bombs for a living.

We were dropped off near Hotel Colonial, a place we knew and liked. That's when we found out the country was on an electricity rationing schedule. Granada's blackouts were timed from 7 p.m. to 10 p.m. – right during dinner. (I'd have suggested 3 a.m. to 6 a.m. instead, but nobody asked me.) And just to keep things balanced, a friend told us the water had been going out as soon as the lights came back on.

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Restaurants were chosen based on generator ownership; you ate where you heard a hum in the background. Returning to the hotel involved navigating pitch-black streets by flashlight, alongside fellow visitors quietly reconsidering their travel plans.

The next day included a boat trip to the islets in Lake Nicaragua off Granada. Some are owned by well-known Nicaraguan families like the Chamorros, one by a foreigner, and one – so we were told – by former president Alemán, who was in prison for corruption at the time. Nicaragua's politics, like its borders, are rarely dull.

I asked our guide about William Walker, the American adventurer and filibuster who tried to take over Nicaragua and had set fire to Granada on his way out in 1856. He didn't know what I was talking about. It seems he'd read a different history - maybe one with less emphasis on gringo empire builders.

Granada, unlike anything in "non-colonial" Costa Rica, is a showcase of Spanish colonial architecture - adobe facades, open courtyards, and bright colors. We explored the central market and quickly ended up in a fish section that made us reconsider breakfast. Decades-old concrete counters, grey fish, and the kind of smell that sticks with you for days (in my case, years). From there, we stumbled into the meat section, where pig heads and mangy dogs completed the picture. We escaped, eventually, to the fruit market, relieved to be breathing again.

If anyone's been back recently, let me know. I'd love to hear whether that market is still the same or if it has entered the 21st century.

We moved on to Masaya and the famous old market. Forget the tourist-targeted "new" market, made to look like a fort – this is the real one, with much better prices. We got lost in the maze but eventually found the artisan stalls tucked deep in the back and picked up some tapices

and paintings. We later saw the same work at quadruple the price in San Juan del Sur. Haggling is expected here, but just a few kilometers south (in Ticolandia), such negotiations would be anathema.

We traveled north, past earthquake-damaged Managua, and arrived in León – a city of learning, liberal politics, and revolutionary memory. It was the base of Nicaragua's liberal elite, home to the country's biggest cathedral, and the scene of Somoza's assassination. Good job, Leon!

Inside the cathedral, after some searching. we found the ticket office for the rooftop. From up top, we saw the crumbling cupolas and had a chat with a local guide who seemed skeptical about the new cement being used to fix the cracks. It reminded him, he said, of Ortega's second run for office. "Could work. Probably won't".

It was there I met the student who made the "20 years" comment. He wanted to be a tour guide and was practicing his English. I asked him where all the tourists were. He smiled and said, "We are just like Costa Rica. We're only twenty years behind." I disagreed then - and now.

Two decades later it's clear that he was wrong on both counts. Nicaragua is neither behind nor ahead of Costa Rica – it's just different. It is more intense in some ways, more chaotic, more dramatic, and like another planet, but close enough to visit.

If you're curious about our northern neighbor, take a few days and go explore. Just bring a flashlight and a sense of humor, and leave your assumptions behind. They might not clear the dysfunctional border anyway.





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## ON THE GRID

by Ivo Henfling

# Purchasing Beachfront Property

Before buying any Costa Rica beachfront property, it is essential to learn as much as possible about the legalities with regard to that property due to significant restrictions. To begin with, find an attorney specializing in maritime law and zoning. Be careful who you choose as most attorneys probably know as much about the intricacies of maritime zoning and beachfront property as most Central Valley real estate agents do; nothing.

Most beachfront properties in this country are not titled but are in concession. Concessions are specific, sometimes complex, regulations and restrictions that determine the legal use of a property. The aim is to preserve the environment, promote equitable land use, and respect national interests. Beachfront property, in particular, has many restrictions, and purchasing and developing beachfront property in Costa Rica is strictly governed by those restrictions. Understanding them is essential for anyone considering real estate investment in the country's coastal regions. Therefore, it is crucial to consult with a knowledgeable attorney before making a purchase. I STRONGLY suggest you do this before you believe what your real estate agent tells you.





Have you purchased a beachfront property without being a legal resident of Costa Rica? In the past, it was common practice to form a corporation and obtain 100% ownership. Under the old rules the shareholders of such corporations, like a Sociedad Anónima, were not visible. However, those rules have changed, and the government can now identify all shareholders, allowing a governing Municipality to revoke a concession. What is the solution if that's the case with the beachfront property or concession you own? Call your lawyer ASAP!!

#### THE MARITIME ZONE LAW

The most significant legal framework governing beachfront property in Costa Rica is the Law on the Maritime Terrestrial Zone (Zona Marítimo Terrestre or ZMT), established in 1977. Under this law, the first 200 meters (656+ feet) of any coastal property, as measured from the high-tide mark, is considered public and is subject to special regulation. This 200-meter zone is divided into two distinct sections:

**Public Zone** The first 50 meters strip of land from the water is public land. Measured from the high tide

line, it is entirely public and cannot be owned, leased, or developed by private individuals or companies. It is protected for public use and conservation and is usually left undeveloped to preserve the natural environment. Exceptions may exist for port facilities or public infrastructure.

Restricted Zone This is the next 150 meters of land. This area may not be privately owned outright but can be leased from the local municipality through a concession (a concession grants temporary usage rights for a set period of time and can be renewed.) These concessions are governed by both national law and local zoning plans.

#### **CONCESSION PROPERTY**

In Costa Rica, concession land typically refers to a coastal or protected area land owned by the government that can be leased to individuals or businesses for a specific period of time. This type of land is primarily located within the ZMT:

**Ownership** The Costa Rica government retains all ownership, and individuals or companies can only lease it through a concession. Concessions are usually granted for 5 to 20 years but can be renewed.

Foreigners are limited to owning no more than 49% of a concession. To obtain a concession, a foreigner must have been a legal resident of Costa Rica for at least five years.

The local municipality regulates concessions and, depending on zoning laws, their use is restricted to tourism, residential, or commercial purposes. The concession can be revoked if the leaseholder fails to comply with regulations or if the government decides to alter the land use.

#### **WHO CAN OBTAIN CONCESSIONS**

There are important restrictions on who can legally obtain a concession for beachfront property in the restricted zone:

Only Costa Rican citizens or corporations with a majority (51% or more) share of Costa Rican ownership can hold concessions directly.

Foreign individuals or corporations can still participate through partnerships, acquiring property held in trust, or partnering with a qualified Costa Rican entity.

No concessions are granted within certain distances of international borders or in areas deemed environmentally sensitive or culturally protected.

# ZONING AND DEVELOPMENT REGULATIONS

Municipalities are required to develop Regulatory Plans (*Planes Reguladores*) to determine how concession land in the restricted zone may be used. These plans must outline whether the land is designated for residential, tourist, or commercial use, and include density, height, and environmental impact limitations.

#### **CONSTRUCTION**

Before any development on concession land is approved, a project must receive multiple permits, including:

An environmental viability study from the SETENA – Ministry of Environment and Energy (MINAE).

Conformity with the local regulatory plan.

Construction permits from the municipality.

The approval process can be lengthy, especially in ecologically sensitive regions such as the Nicoya Peninsula or the Osa Peninsula, where conservation efforts are a top priority.

#### **ENVIRONMENTAL PROTECTIONS**

Costa Rica is internationally recognized for its robust environmental protections, particularly in its coastal areas. Many beaches are located near or within national parks, wildlife refuges, or protected wetlands, and development in these areas is heavily restricted or prohibited.

Additionally, setbacks from rivers, mangroves, and estuaries are enforced to minimize ecological disruption. Developers must also consider the risk of erosion, rising sea levels, and the preservation of turtle nesting grounds.

# **EXCEPTIONS FOR BEACH FRONT PROPERTY**

The Maritime Zoning Law is not applied retroactively. Any titled beachfront home, oceanfront property, or beachfront lot can be freely transferred if there are no liens. Of course, this titled property is scarce, and many cases involve rights registered in colonial times.

Where the 150-meter restricted zone does not have an approved zoning plan or plan regulador, you may find an arriendo – a lease agreement.

#### **DUE DILIGENCE**

Before purchasing any Costa Rica beachfront property or beach condo, ensure you conduct thorough due diligence, examining the legality of the real estate transaction. Then, check on the beachfront property restrictions. While the diligence is being conducted, have an option to purchase (sale agreement) stating that closing is conditioned on a satisfactory result of the investigation, drawn up.

If you're interested in purchasing property in a specific beach area of Costa Rica, please get in touch with us.

Ivo Henfling is a 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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### **ALWAYS AN ADVENTURE**

by Christine Monteith AND WAGON

# Letting the Old Girl Go

ine years ago we bought our first vehicle in Costa Rica, a 1997, 4WD Hyundai Galloper. Yes, if you are doing the math, it was 19 years old. The owners were an engaging middle-aged couple who only drove this vehicle on vacations in Guanacaste. While our attorney was preparing the title transfer, the wife joked that her husband took better care of the Galloper than he did of her. Those pampered days have passed, and the "Old Gal" has had a more stressful life with us and is now suffering from some wear and tear. For all its foibles and constant need for attention, I

love this ride. It's stable, strong, and practical while

offering comfort with a little bit of style. We are not the only owners who appreciate the model's durability; we often see others driving this "classic" SUV on the road. However, ownership of an aging vehicle has its hiccups. As a result, we have come to enjoy fond relationships with a coterie of mechanics from Paso Canoas to San José. Fortunately, in our region, you can't swing a bat without hitting a mechanic, so on a trip to Perez Zeledon when the engine overheated, we were able to simply roll off the highway and into a taller (garage). Turned out that the owner was a cousin of a neighbor of ours.

In the Southern Zone, a typical taller consists of a twostory structure with a metal roof and (sometimes) walls standing on a layer of concrete paving. Throughout the years my husband Ben has spent many, many hours at garages during marathon repair sessions. Generally, it's a team effort where the mechanic works on the car, finds the issue, and tells Ben where he can find the replacement part. Ben jumps on the garage's bicycle and pedals around town to the new and used parts stores. Hopefully, he returns with the correct item.

Our good, Old Girl can go months without upkeep, but then May arrives, the dreaded month for the annual Riteve (now Deka) inspection. The deeply rutted roads with potholes the size of bathtubs can do great damage to the suspension, and after getting the bad news, we've spent long days sitting on cement benches that curve around the circular cement "patio" table next to an active workshop. Occasionally we would venture off to a nearby soda for a short respite from the high-pitched noise of power tools, the stench of engine oils, and the oppressive heat.

This year, what was planned as a quick, preemptive trip for a pre-inspection alignment morphed into an eighthour session to replace suspension components. And that was it. Ben finally had had enough "surprise" repair sessions and decided to purchase a brand new pick-up truck. Settling on a make and model, he acquired one at a dealership in Perez Zeledon.

When the 2,000 km check-up rolled around, it was up to me to drive the eight-hour round trip to the dealership. It's a long but pleasant haul that winds through a river valley and climbs up to the high plateau. I was a little hesitant about going because spending time at a taller has been a chore to dread. Well, what a difference! The dealer's customer service lounge offered upholstered easy chairs, WIFI, and sparkling clean bathrooms! Sitting in the cool, brightly lit area, I sipped a cappuccino from the complementary coffee machine. When the truck was ready, I didn't want to leave.

We don't need two vehicles for our quiet lifestyle. At the moment, we use the Galloper as our "going to the beach" ride and the pick-up as our "going to town" ride. One of our Tico neighbors wants to buy the Old Gal but he has to sell some property first. When she does go to a new home, we will lose a valuable conduit to experiencing Tico mechanic ingenuity. Like the time when a mechanic came to our house, the part needed a gasket, so he made one out of a cereal box.

Or the time in August of 2020 when my second retinal detachment required an emergency seven-hour drive to CIMA in Escazú. It was a rainy Sunday, and in the late afternoon just east of Orotina, while navigating stop-andgo beach traffic, we heard a loud clunk and Ben couldn't change gears. We rolled off to the side and stopped on the gravel. Fortunately, we broke down in a cell service area. Our first question, "What is the Spanish word for tow truck?" (grúa) With the invaluable help of the internet, we contacted a couple of tow truck operators; I was talking to a guy in Orotina, and Ben was talking to someone in Alajuela. Since we were heading that way, Ben wanted to go with the Alajuela operator. I thanked the guy I was talking to and hung up. Since we knew it would be more than an hour before the truck would arrive from Alajuela, we sat quietly contemplating the wait. To our relief, just 15 minutes later a tow truck pulled up. We couldn't believe that the Alajuela operator had arrived so quickly. To our surprise, it was Alex from Orotina, the kind and enterprising tow operator that I had talked to on the phone. He had come out to look for us.

I still feel deep gratitude for his effort. I was very anxious about my retinal detachment. From my first experience, I knew that if the shadow passed my iris I would lose my sight. During the trip the shadow had crept into the danger range. Not only did Alex carry our vehicle to our Escazú mechanic, but he agreed to first drop me off at our lodgings, and he ably negotiated his massive carrier through the streets to get me there.

Our shiny, new pick-up, with all its digital readouts, screens, and cameras, gives us confidence that we will not break down. Though our old Galloper has caused a lot of anxiety and inconvenience, we were fortunate to have encountered many kind and honest Ticos along the way. We could have done without the stress of our numerous breakdowns (so many more than I am recounting here ), but each time, in our moments of greatest need, we encountered generous and hardworking people. Ben and I know that in Costa Rica we can depend on the kindness of strangers.

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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## LEGAL UPDATE

by Romulo Pacheco



ello everyone! I am going to share a series of articles about the legal system in Costa Rica we have published before. To some it will be new information, for others possibly some of the details have been overlooked or forgotten. So, with this first article I will refresh the basic information about what living trusts are and what benefits they can provide to you and your family upon the occurrence of a tragic event.

A living trust – inter vivos trust if you want to be formal – allows you to put your assets (homes, property, cars, Costa Rican business assets, etc.) in a trust while you're still alive. If your living trust is revocable, as almost all are, it gives you great flexibility; you can appoint

someone in whom you have confidence to manage your property, usually for the benefit of you or your family. Some people name themselves as trustees and find there is no difference between managing the trust and managing their own property – they have the right to buy, sell, or give property as before, though the property is in the trust's name rather than their own. A living trust is one of the two main ways to avoid probate. The other is incorporating all your assets and, in case of bank accounts, naming beneficiaries directly at the bank.

(One of the purposes of probate is to determine the disposition of the property you leave at death.) Since the trustee of your living trust owns that property, there is no need for probate. Living trusts have become

extremely popular in recent years. Even though they're a useful, simple, and relatively inexpensive way to plan your estate, they do not magically solve all your problems.

Deciding if a living trust is right for you depends on the size of your estate, what kinds of assets it contains, and what plans you have for yourself and your family.

#### **HOW THEY WORK**

Requirements for setting up a living trust are simple. In general, you execute a document saying that you're creating a trust to hold property for the benefit of yourself and your family, or whomever you want it to benefit. Some trust declarations list the major assets (home, investments, etc.) that you're putting in trust; others refer to another document (a schedule) in which you list the exact property that will be in the trust; or you may simply transfer the property to the trustee under the trust agreement. In any case, you can add and subtract property whenever you want. Remember, you must change the ownership registration on whatever property you put into the trust – deeds, brokerage accounts, bank accounts, etc. – from your own name to the name of the trust (e.g. The John A. Smith Trust).

When you put property into a living trust the trust becomes its owner, which is why you must transfer title to the property from your own name to that of the trust. But, you retain the right to use and enjoy the property,

You can make anyone you want to be the trustee. You can also name an alternative trustee (sometimes known as successor trustee) to take over in the event of the original trustee's death or incapacity. We often recommend to allow a corporation to be the trustee to avoid such situations.

In a revocable living trust, you keep the right to manage your property whether you're the trustee or not, since you have a right to change the terms of the trust, the trustee, and the property in the trust at any time. When you die, your trustee distributes the property per the terms of the trust. Usually, your trustee is a corporate entity or trust company, if you are willing to pay their fees.

Living trusts can extend long after you die. If you want the trust to benefit your infant grandchildren, for example, you might specify that the trustee make gifts to them as needed until they are fully grown. Living trusts, like wills, give you wide flexibility in distributing your property. For example, the trust agreement could say "at my death, my trustee is to give my car to my son Cain, my

coat to my son Jacob" and so on. Your instructions can tell the trustee to continue managing assets for the benefit of someone else, distribute them to any beneficiaries you choose, or perform some combination of these actions. If beneficiaries of your living trust die before you do, the property reverts to you, unless you've named other people (contingent beneficiaries) for those gifts.

As I mentioned this is the first of a series about legal issues that are important for to know as we age. In our next issue we will continue with information about the advantages and disadvantages of the living trust. Or, you can always give us a call if you have questions or to start and create a revocable trust agreement for you.

Rómulo Pacheco

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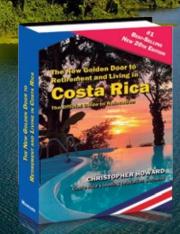
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### **CLUB CORNER**

#### ► Alcoholics Anonymous

Groups meet daily throughout the country; times and places change frequently. Schedules for meetings and their locations can be found at: <a href="www.costaricaaa.com">www.costaricaaa.com</a>.

#### ► A1-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.costaricaaa.com

#### ► American Legion Post 10

Meets at Yakky's Restaurant and Bar, located 50 meters NE of the corner of Avenida 30 & Calle 134, Escazu Centro, at 12:30 PM on the first Thursday of the month. Open to all NATO veterans. For more information call Matthew Lopes, 8968-6935

#### ► 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: <a href="https://www.amigosofcostarica.org">www.amigosofcostarica.org</a> or email to: <a href="mailto:admin@amigosofcostarica.org">admin@amigosofcostarica.org</a>

#### ► The Atenas Book Club

Formed in 2004, meets the first Wednesday monthly at 10:30 am, at alternating locations and with discussion leaders among the members. The group reads a variety of books and authors, reading both fiction and nonfiction. All books must be available on Kindle or some electronic reader. Currently there is a waiting list to join. For more information contact Mary Martin Mason at: <a href="marymason1946@gmail.com">marymason1946@gmail.com</a>.

#### **▶** 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: <a href="www.birdingclubcr.org">www.birdingclubcr.org</a> or email to: <a href="mailto:info@birdingclubcr.org">info@birdingclubcr.org</a>.

#### ► Canadian Club

Canadian Club welcomes everyone to join us for our monthly luncheons and 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: canadiancluber@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 women 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: <a href="mailto:nylarryg@yahoo.com">nylarryg@yahoo.com</a>.

#### 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

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#### ► 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, visit our website at: <a href="https://www.democratsabroad.org/cr">www.democratsabroad.org/cr</a> Register to vote absentee at: <a href="https://www.democratsabroad.org">wotefromabroad.org</a>/cr

#### ► 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: <a href="mailto:andy@marinecorpsleaguecr.com">andypucek@live.com</a>

# ▶ 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 Municpal gardens. For more information, please send an email to: pzwomansclub@gmail.com.

#### ► 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 <a href="mailto:info@pwncr.com">info@pwncr.com</a> The PWN website is: <a href="mailto:http://www.pwncr.com">http://www.pwncr.com</a>

#### 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: <a href="www.sanvitobirdclub.org">www.sanvitobirdclub.org</a> or email: <a href="mailto:eltangaral@gmail.com">eltangaral@gmail.com</a> for more information.

# ➤ The Umbrella Club of Costa Rica (formerly Newcomers of Costa Rica)

Is a group for English speaking women living in Costa Rica to share experiences, ideas, common interests, and to promote fellowship among members. The core of the Umbrella Club is the Interest Groups which meet monthly. There are two to three general meetings a year. There are no dues. For more information, contact:

Grace at 2249-1208 or 8369-7992, or send an email to: <u>jaygracefernandes@gmail.com</u> or Kelly at: <u>kclayton2003@yahoo.com</u>

**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: <a href="mailto:service@arcr.cr">service@arcr.cr</a> subject line; Club Corner, and post them on the the ARCR Facebook page at: <a href="mailto:www.facebook.com/ARCR123">www.facebook.com/ARCR123</a>.



### **BUSINESS DIRECTORY**

## Important dates in Costa Rica:

1 May, Thursday, Labor Day / May Day. National Holiday

15 June, Sunday, Father's Day. Observance

Tips and Tricks for a Pura Vida Life: A Seminar, June 24 & 27 (Thursday/Friday) Location; D' Sabana Hotel, San Jose. Contact ARCR Office for reservations.

#### **DEFINITIONS:**

NATIONAL HOLIDAY: Nonessential 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 for Costa Rica workers.

#### **ONE-LINERS:**

I want to die peacefully in my sleep, like my grandfather... not screaming and yelling like the passengers in his car.

What did the plumber say to the singer? Nice pipes.

When life gives you melons, you might be dyslexic.

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

It takes a lot of balls to golf the way I do.



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