

\$6.95 USD | Free for members | ARCR's English Language Magazine

# EL RESIDENTE

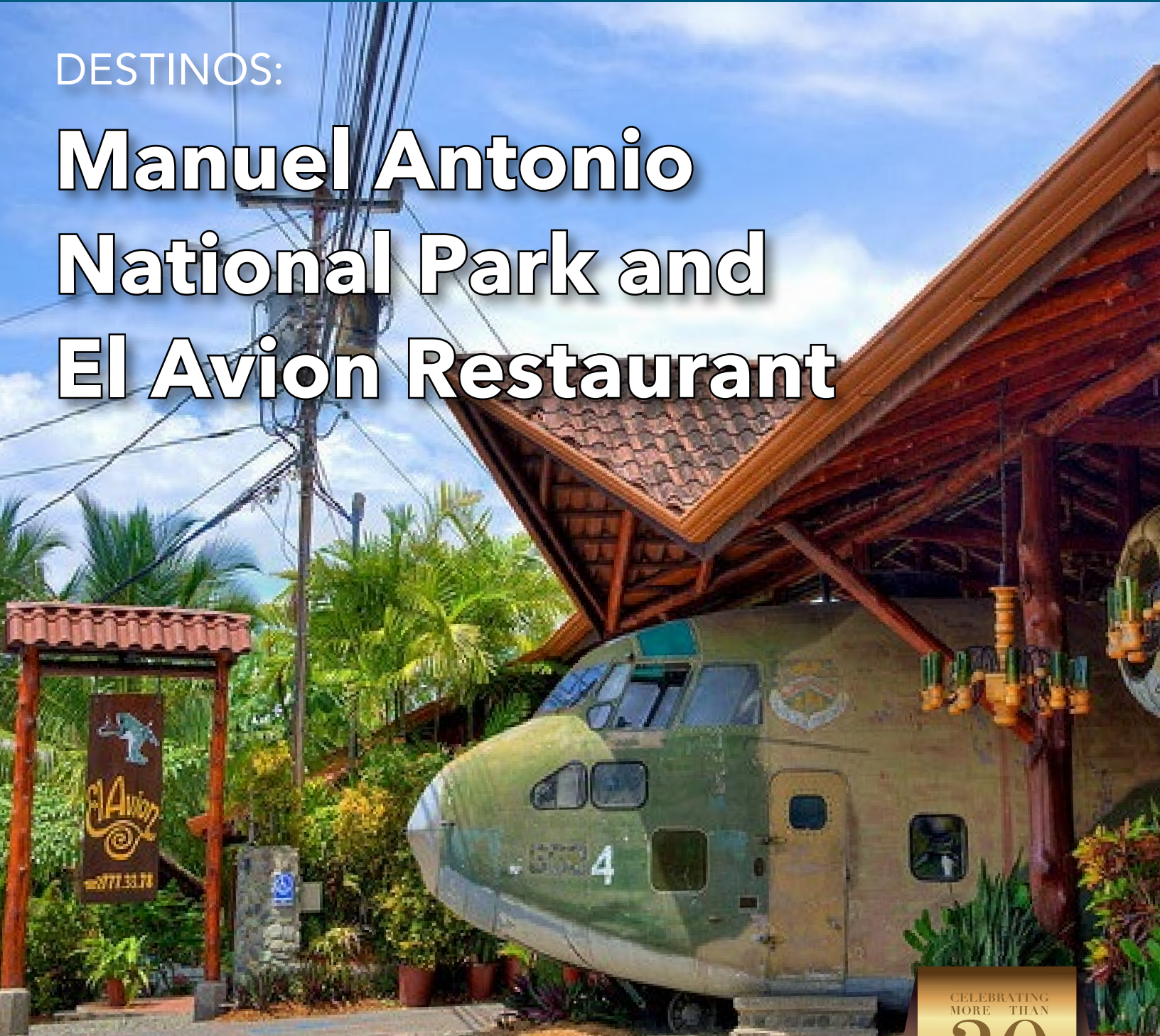
March

April

2026

DESTINOS:

## Manuel Antonio National Park and El Avion Restaurant



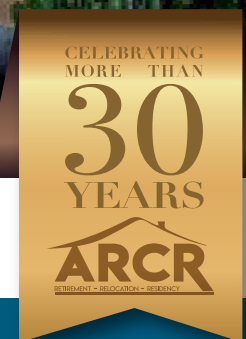
ALSO IN THIS ISSUE:

**Juan Santamaria Day and Holy Week**

**Costa Rica's Exchange Rate: What's Really Going On**

**Platanos**

**Laurel's Originals**



Celebrating more than

**30 years**  
of doing things **RIGHT!**



**Here yesterday, today, and tomorrow**



*Providing Information, Residency, Legal  
Services, Seminars, Magazine, Discounts,  
and more to expats from around the world.*

Association of Residents of Costa Rica  
[www.arcr.cr](http://www.arcr.cr) email: [service@arcr.cr](mailto:service@arcr.cr) [www.facebook.com/ARCR123](http://www.facebook.com/ARCR123)  
(506) 4052 4052 San Pedro, Mall San Pedro, Ofimall, 3rd floor, San Jose

## CONTENTS

<b>Across the Board</b> ARCR Board of Directors	<b>4</b>
<b>Destinos</b> William Duckwall	<b>7</b>
<b>Out and About</b> Mitzi Stark	<b>14</b>
<b>Caribbean Connection</b> Connie Foss	<b>20</b>
<b>Out and About</b> Mitzi Stark	<b>21</b>
<b>Taste the Tropics</b> El Residente Staff	<b>24</b>
<b>Guest Column I</b> Garland Baker and Licda. Xochilt Quezada	<b>29</b>
<b>Giving Back</b> Martha Rollins	<b>36</b>
<b>Alajuela North</b> Berni Jubb	<b>40</b>
<b>Tech Update</b> El Residente Staff	<b>45</b>
<b>On the Grid</b> Ivo Henfling	<b>46</b>
<b>Guest Column II</b> Kerry Scotland	<b>49</b>
<b>Club Corner</b>	<b>54</b>
<b>Business Directory</b>	<b>56</b>

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.

If you wish to place an ad in El Residente, please contact the Advertising and Publicity desk in the ARCR Administration Office or at the email address listed in the masthead. Goods & services offered are paid advertisements. Neither ARCR Administration nor El Residente research the companies and take no responsibility for the quality of such goods and services. Some articles published in El Residente may have been written by non-professionals. El Residente attempts to check all facts included, but takes no responsibility for their accuracy.

## Editor's Note

We are in the middle of summer now, and in a couple of months the rainy season will be on us again. So now, while it's mostly sunny, is the ideal time to take a day-trip and go visit some of the interesting places around the country you've been meaning to see. Here's a hint: In this issue, you'll find a Destinos "twofer" article about two places that you can visit in one trip, the Manuel Antonio National Park and the El Avion Restaurant. And there's a lot of other cool places to explore, so quit putting it off, load up the car and go explore a little. We'll be here when you get back.



## Contact Information

**Published by:** ARCR CR Corp. S.A.  
**Email:** [service@arcr.cr](mailto:service@arcr.cr)  
**Managing Director:** Rómulo Pacheco  
**Editor-in-Chief:** Allen Dickinson  
**Graphic Design and Advertising graphics:** Eduardo González  
**Advertising Sales:** Hayley Babb  
**Office hours:** Monday - Friday, 8:00 a.m. to 3:00 p.m.  
**Main office:** Mall San Pedro. Ofimall, 3rd floor, San Pedro, Costa Rica  
**Telephone:** (506) 4052-4052  
**WhatsApp:** 8935-2444

**Advertising and Publicity:** [service@arcr.cr](mailto:service@arcr.cr)  
**Insurance Office:** [insurance@arcr.cr](mailto:insurance@arcr.cr)  
**General information:** [legal@arcr.cr](mailto:legal@arcr.cr)  
**Caja account info:** [service@arcr.cr](mailto:service@arcr.cr)  
**Residency info:** [legal@arcr.cr](mailto:legal@arcr.cr)  
**Facebook page:** [www.facebook.com/ARCR123](https://www.facebook.com/ARCR123)  
**ARCR Webpage:** [www.arcr.cr](http://www.arcr.cr)  
**Instagram:** [residencycr.com](https://www.instagram.com/residencycr.com)

# 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.

### NEW NAME FOR FOREIGN TRAVELERS

A new TSA (U.S. Transportation Security Administration) rule now requires non-U.S. citizens to be officially referred to as "aliens". The new rule was promulgated on Friday, February 14, 2026. The addition to the TSA vocabulary was approved by Homeland Security Secretary Kristi Noem. (Reported in The Sun at: <https://www.the-sun.com/travel/15950357/>)

**ACCEPTABLE IDENTIFICATION AT TSA CHECKPOINTS** All passengers 18 years and older must show valid identification at airport checkpoints in order to travel. The following is a full list of accepted forms of identification at TSA checkpoints.

- State-issued Enhanced Driver's License
- Driver's licenses or other state photo identity cards issued by the Department of Motor Vehicles (or equivalent): Beginning May 7, 2025, the state-issued ID or license must be REAL ID-compliant. To confirm an ID complies with REAL ID, check with the issuing Department of Motor Vehicles. A temporary driver's license is not an acceptable form of identification.
- U.S. passport

- U.S. passport card
- DHS trusted traveler cards (Global Entry, NEXUS, SENTRI, FAST)
- U.S. Department of Defense ID, including IDs issued to dependents
- Permanent resident card
- Border crossing card
- An acceptable photo ID issued by a federally recognized Tribal Nation/Indian Tribe, including Enhanced Tribal Cards (ETCs).
- HSPD-12 PIV card
- Foreign government-issued passport
- Canadian provincial driver's license or Indian and Northern Affairs Canada card
- Transportation worker identification credential
- U.S. Citizenship and Immigration Services Employment Authorization Card (I-766)
- U.S. Merchant Mariner Credential
- Veteran Health Identification Card (VHIC)

**BEST HEALTH AND WELLNESS DESTINATION** The renowned Spanish lifestyle magazines and platforms Men's Health and Women's Health awarded Costa Rica the "Best International

Destination” prize in their “Healthy Places 2025” awards. Costa Rica was selected as the ideal setting for wellness and improving physical and mental health, allowing visitors to disconnect and connect with nature. The Costarican Minister of Tourism noted that the award was based on the country's iconic "Pura Vida" lifestyle, its commitment to biodiversity protection, and its wide range of outdoor activities. Reprinted with permission from the January 9, 2026, issue of the online newspaper QCostarica

**CR DRIVER LICENSE REQUIRES MEDICAL EXAM** A reminder that all driver license renewals, as well as initial issue, require a mandatory medical exam. Known as a dictamen médico, it is a requirement for every person seeking to obtain, renew, or convert a driver's license, regardless of age. Expect to pay between ₡18,000 and ₡25,000. The examining doctor will upload the examination results directly to the COSEVI.

**SOCIAL SECURITY RECIPIENTS TRAVEL TRACKED** The U.S. government passed a new tracking rule for millions of Social Security recipients. As of January 2026, the Social Security Administration updated its Foreign Travel rules

to increase scrutiny of foreign travel by Americans receiving benefits. This change allows the agency to use data collected by the Department of Homeland Security (DHS). Prior rules required SSI and Social Security recipients to self-report any foreign travel lasting 30 days or more. The revised rules update this reporting requirement to lean less on self-reporting and more on data collected by the DHS. The SSA claims the change is part of an effort to “curb improper payments”.

How you can protect yourself: First, if you receive Social Security and are traveling outside the country for an extended period, or expect a change in your situation that may impact your benefits, make sure you document and report it carefully to avoid errors. Many different changes in circumstances, such as your earnings, employment status, or medical conditions, are all reportable to the SSA and can affect your benefits.

Second, review your SSA records regularly. Errors can and do happen, and automated systems are not immune to them. Regularly checking your Social Security information helps you discover these discrepancies and resolve them before they impact your benefits or, if it comes to that, voting rights.

**pricose**  
SOCIEDAD AGENCIA DE SEGUROS

## Automobile Insurance\*

Automobile insurance provides protection against damage to your vehicle, another's vehicle or property, and injury or death of persons involved in an accident. It also contains provisions for civil liability, medical services, legal expenses, and special equipment. A basic policy provides multiple assistance among many other protections.

*\*Terms and conditions apply.*

For more information about this and the full range of INS insurance packages, allow us to advise you at ARCR Customer Service, Juan Carlos Calero or Carlos David Ortiz

**Sonia Gómez García** Insurance Agente and Consultant Lic. SUGESE 08-1271

+506 8338-1297/4052-4052 | insurance@arcr.cr

Exclusiva del INS

# Honesty!

**We've had your back for more than 30 years**

**Here yesterday, today, and tomorrow**

**- Information - Residency - Legal Service - Seminars - Magazine - Discounts, and more.**  
**Serving expatriates from around the world!**

Association of Residents of Costa Rica. - San Pedro, Mall San Pedro,  
Ofimall, 3rd floor, San Jose, Costa Rica (506) 4052 4052 - Email: service@arcr.cr  
Website: www.arcr.cr - www.facebook.com/ARCR123

# DESTINOS

by William Duckwall



## Manuel Antonio National Park and El Avion Restaurant

**M**y wife and I have visited Parque Nacional Manuel Antonio four or five times over the years. It is the smallest of the national parks, but the one most visited. Located on the Pacific coast, just south of Quepos, it is 130 km from San José. From Quepos, the road to Manuel Antonio goes inland along a ridge, with views of the sea. The road is lined with hotels and restaurants, but the tropical forest still holds sway. After half a dozen kilometers, it drops down to a little village at the entrance to the park. There are

souvenir shops and sodas, good places to take a break after walking in the park. There are also various private parking lots that serve the park; expect to pay 4–5 mil colones (about \$8–\$10) to park for the day.

Some criticize the area for its semi-tame wildlife, no longer terrified of humans, but for a tourist whose time in the country may be brief – Hey, look, monkeys!

Hikers and beachgoers had enjoyed the area for decades. In 1971, a Frenchman purchased the property and fenced



it off, intending to build a private resort. At the urging of local activists, however, the national legislature passed a law forbidding commercial development of the property, and the park was born. Since then, development has flourished outside the park boundary, notably along the ridge to Quepos. Orbitz now lists more than 90 hotels nearby, ranging from backpacker hostels to high-end resorts.

NOTE: The park is closed on Tuesdays. It is open every other day from 7:00 am to 4:00 pm, including holidays. Be advised, tickets are not sold at the park entrance. Buy your tickets online, well ahead of time. The ticket will specify a day and an entry timeslot, i.e., 8:00 am – 8:40 am. The official Costa Rican website for buying park tickets is: <https://serviciosenlinea.sinac.go.cr/?indice=0>. In any case, you will need your passport, cédula, or DIMEX card to enter the park. No pets; no drones; no food. Beverages are OK. The trails are easy and well-maintained with signage; you won't get lost. If you want to see it all, allow for three hours of "browsing", plus extra time if you want to relax at one of the beaches in the park.

You may also book a guide in advance, or a full guided tour (including hotel pickup and transportation to the park entrance). All options are available online or through your hotel or travel agent. Note that some local hotels offer free shuttle service to the park. There are options for booking guides – either a private guide for just your party or joining a guided group of up to eight people.

Do you really need a guide? If you are already familiar with plants and animals here, you could forgo the guide. But, if you (or someone in your group) is here for their one bucket-list visit to Central America, a guide is a good investment. They will spot animals you never suspected were there and add some local color to the experience. The guides are all well-trained, friendly, and happy to show visitors the local wildlife. They carry high-end spotting scopes, which they train on all manner of critters, and make sure everyone in the group gets a good look. And they are adept at taking photos through their telescopes, using whatever cell phone you hand them.



Expect to see monkeys; all four species of Costarican monkeys are in the area: spider, capuchin (white-faced), squirrel, and howler. Monkeys are inquisitive creatures. Given an opportunity, they will happily rifle through your packs and belongings looking for items of interest to steal. Shiny new cell phones are favorites. The local raccoons will add to the mayhem if there is food; the odor of recent food may be enough to pique their interest. And, there will probably be a sloth or two, and a selection of lizards: basilisks, iguanas, perhaps garrobos (sometimes called the black spiny-tailed iguana).

As you drive from Quepos to the park, keep an eye out for interesting restaurants on the seaward side of the road. Specifically, watch for a restaurant with the nose of a good-sized airplane sticking out. This is the El Avion Restaurant, part of the Costa Verde Hotel complex, opened by Allan Templeton in 1988. El Avion was his first property with an aircraft (a 727 with a luxury suite was added later, across the street) and has proved to be irresistible to tourists and travel writers.

The airplane in El Avión is a Fairchild C-123 cargo plane. How did it happen to end up here? The plane turns out to have a fascinating history involving the CIA and the Contras in Nicaragua. The history, like much of Central America's, is tangled and complex; the following thumbnail sketch only scratches the surface.

Let me preface this digression with the admission that I lean a bit left of center politically, as you will doubtless realize as you read on. But I have met some knowledgeable, intelligent people here who have a very positive view of Oliver North, a central figure in the Iran-Contra scandal. I don't share that view, but I respect their viewpoints. Some of my fellow debaters have been here much longer than I and may have experienced things I haven't even imagined. Certainly, the current state of Nicaragua under Daniel Ortega is dismal; tens of thousands of Nicaraguans have sought asylum here in Costa Rica. The chain of events that began with the Sandinistas' overthrow of the Somoza dictatorship has sadly led to the Ortega dictatorship, one which is often compared to that under Somoza.

**Nicaragua:** In the early 1900s, Nicaraguan President José Santos Zelaya invited European and Japanese interests to aid in the construction of a transoceanic canal. (The subject of a canal route continues to pop up from time to time, as recently as about five years ago.) It would go from the Caribbean, up the Punta Gorda River to Lake Nicaragua, and then follow the Brito River to the Pacific Ocean. At that time, the U.S. promptly engineered a coup, financed by the powerful United Fruit Company (UFC, now Chiquita), forcing Zelaya out. Adolfo Diaz was installed as President, backed by the U.S. Marines.



In 1926, Augusto Cesar Sandino was a payroll clerk at a U.S.-owned gold mine. He and 29 of his co-workers began a guerrilla war of sabotage against U.S. holdings. In 1933, the U.S. Congress lost patience and cut off funding for the Marines, but by that time they had trained the Nicaraguan National Guard, who ably took their place. In 1934, Sandino was led to believe the Marine withdrawal was the end of the war. When he tried to attend a “truce dinner,” he was assassinated. The assassins were likely sent by a Nicaraguan sergeant, Anastasio Somoza, who subsequently became President of Nicaragua.

Somoza and his heirs controlled the country’s politics for the next 45 years, maintaining power by catering to U.S. interests. In 1939, when Somoza visited Washington D.C., an advisor asked Franklin Roosevelt why Somoza was getting a red carpet reception when he was such a “son-of-a-bitch.” Roosevelt reportedly replied, “Yes, he’s a son-of-a-bitch, but he’s ours.”

In 1956, Anastasio was assassinated, and the presidency passed to his son, Luis, and later to his second son, Anastasio Jr.

In 1960, after Kennedy was elected president, Washington settled on a two-pronged Jekyll-and-Hyde strategy for Latin America, satisfying both hawks and liberals. The first prong was the Alliance for Progress (AFP), which focused on health, education, and democratic progress.

The second prong was support and training for police and military forces. The AFP was thwarted in Nicaragua by the Somozas. As Anastasio Jr. bluntly put it, “I don’t want educated people. I want oxen.” The AFP funds supplied to Nicaragua were diverted into the personal accounts of the Somozas and their cronies.

In 1961, a group of revolutionary nationalists formed the Sandinista Front for National Liberation – the Sandinistas – named for Augusto Sandino, the guerrilla leader of the 30s. Results were mixed until 1972, when an earthquake demolished the capital city, Managua, killing an estimated 15,000 and leaving half a million people homeless. Funds for relief aid flooded in from virtually the whole world. Those funds, like the AFP funds, disappeared into the coffers of the Somozas. This was the last straw, and by 1974 the Sandinistas were drawing broad support from Nicaraguan society, reinforced by the new liberation theology of the Catholic Church. Until



then, the Sandinistas had been impaired by infighting among internal factions. Finally, all factions united behind Daniel Ortega.

Jimmy Carter became U.S. President in 1976, and human rights gained a new importance. Nicaraguan National Guard brutality had reached new heights, which led to a cutoff of U.S. aid in 1978. Somoza, in desperation, stepped up the level of repression; the Guard's final act was the bombing of civilian neighborhoods in Managua. With opposition from Nicaraguans and virtually all nations of the world, the Somoza family fled to Miami on July 17, 1979. Two days later, the National Guard collapsed and the Sandinistas took control. An additional 70 members of the National Guard were spirited away to Miami as well. Some of these men became key players in the Contra war against the new Sandinista government. Carter was still president, but the pendulum of U.S. policy had already begun to swing back.

Reagan campaigned as tough on communism, and Congress was subsequently unable to restrain him; no one could afford to be "soft on communism." Support for

the Contras continued – one way or another – through the eight years of the Reagan presidency. It was cyclical – new atrocities in Nicaragua, followed by new assurances of improving human rights. In the fall of 1984, when it leaked out that CIA operatives – not the Contras – had mined Nicaraguan harbors, Congress finally cut off funding. Thereafter, the National Security Council (NSC) started a program known as "The Enterprise" to fund the Contras covertly.

Concurrently, the U.S. administration had begun to sell arms to Iran for its war with Iraq. In return, Iran was to pressure Hezbollah to release American hostages in Lebanon. After the first delivery, Marine Colonel Oliver North, an aide in the NSC, proposed that the weapons be sold at a higher markup, with the profits used to fund the Contras.

The scheme unraveled in October 1986 when a Fairchild C-123 cargo plane full of weapons and ammunition for the Contras, operating out of El Salvador, was shot down in Nicaragua. Of the plane's four crew members, only Eugene Hasenfus parachuted to safety. Documents found on the bodies of the other

three crewmen linked them to Oliver North. Hasenfus was captured and brought to trial in Nicaragua, where he was sentenced to 30 years, but was subsequently pardoned (with a statement that the real offenders were U.S. policymakers). He was released in time for Christmas. Until this time, Congress had been in the dark about the arms deals and the ongoing support for the Contras.

About that same time, with the tacit approval of Costarican President Luis Monge, the CIA built a mile-long runway in Guanacaste known as Point West. Construction started in January 1986 and wasn't completed until May. The runway ran parallel to the dry riverbed of Rio Potrero Grande. (A "dry" riverbed in Guanacaste is really only dry during the dry season. By May, the rains had started.)

**Costa Rica:** 1986 was an election year, with two leading candidates: Rafael Ángel Calderón was favored by the Reagan administration. He pledged to reinstate the Costarican army (Washington was threatening to suspend aid otherwise), and he supported the Contra forces that were operating from Costarican territory on the Nicaraguan border.

Oscar Arias was the second candidate. He was a young, long-shot candidate whose campaign slogan was "Roofs, jobs, and peace!" He opposed rearmament and opposed having Contras on Costarican soil.

The U.S. secretly helped fund the Calderon candidacy, yet Oscar Arias won the election and took office in May. He immediately shut down Contra operations in Costa Rica and had the Point West airstrip seized and occupied by Civil Guards. He was assured by U.S. Ambassador Lewis Tambs that the Contra flights would not resume, and the guards were withdrawn at the end of the month. Months later, when he found out that Point West was back in operation, Arias had it seized again and kept a force of 30 guards on site. The Reagan administration applied every form of pressure to keep the airstrip open, but to no avail.

Arias went on to bring together the presidents of Honduras, Guatemala, and El Salvador in February 1987. They agreed that:

- Military aid to the irregular forces in the region should stop.
- There should be cease-fires, with amnesty for political prisoners.
- Free elections should be held, and military forces reduced.

Daniel Ortega did not attend, but within a month, he also accepted the agreement. In August of that year, all the presidents – including Ortega – reconvened in Esquipulas, Guatemala. They spent two days formalizing their agreement, now including a timetable for implementation. Two months later, Arias received the Nobel Peace Prize, a great honor for him and for the people of Costa Rica.

Peace did not magically happen overnight, but the Arias Peace Plan served as a blueprint for subsequent efforts. Esquipulas was a turning point for Central America.

**Back to the Plane:** El Avión is one of the two Fairchild C-123 cargo planes that were brought to Central America by the CIA. Due to the scandal surrounding its sister ship's crash in Nicaragua and the Arias administration's opposition to the Contras, the plane was abandoned and remained in San José. In 2000, it was purchased for USD \$3000 and shipped to its current resting spot near Manuel Antonio. The plane now houses the Contra Bar. The C-123 in El Avión is a reminder of Central America's turbulent history. Many visitors – especially those under forty – have no memory of the Iran-Contra scandal. I'm way past that age; I was drawn by the history to El Avión, to sit in the Contra Bar, and then unload myself down the cargo ramp to the main floor of the restaurant, a ramp just like the one Eugene Hasenfus leapt from in 1986.

El Avión is a good restaurant, only a mile from Parque Nacional Manuel Antonio, where you can enjoy watching the sun set into the Pacific. If you are visiting Manuel Antonio, stop in for something refreshing at the Contra Bar, served with an appetizer of history. Enjoy a meal with the ambiance enhanced by a great view, and be thankful that this C-123 has found a peaceful home. We recently revisited the restaurant with my family, including my grandsons, ages 2 and 5. Having a plane in a restaurant was an enormous hit with both boys. They were as happy as they could be, sitting in the cockpit, moving the yoke back and forth, imagining who knows what. Also, we were astonished at how much seared tuna a five-year-old can eat.

Other places of interest:

Hotel Victoriano in San Juan del Sur, Nicaragua – Beautiful hotel overlooking the Pacific, formerly the beach house of the Somozas. Forty-five minutes by taxi from the Costarican border crossing at Peñas Blancas.

Ollie's Point is a legendary, isolated Pacific surf spot in Guanacaste, accessible by boat from Playa del Coco. It is named for Oliver North, who briefly trained Contra fighters there.

Arias Foundation for Peace and Human Progress – started with the funds from the Nobel Prize. See their website for current endeavors. <https://arias.or.cr> You can also connect via Facebook or LinkedIn. In 2025, Oscar Arias's US visa was revoked by the US State Department. He is 85 years old.

*William is a retired engineer who lives in Guapiles with his wife Janet. He has varied interests – Costarican birds and orchids – and writes a little now and then. He can be reached at: [bduckwall@mac.com](mailto:bduckwall@mac.com)*

*Portions of this article were previously published in the July/August 2018 issue of **El Residente**.*



# Transform your Home with Us

Lamps, Tables, Home Decor and more



Visit Us in

CASA ESTILO CASA\_ESTILOCR  
[casaestilocr@gmail.com](mailto:casaestilocr@gmail.com)

## COME JOIN US!



### AMERICAN LEGION COSTA RICA POST 10

Facebook: American Legion Costa Rica

Leonardo Nelson (726) 205-9746 Open to NATO Country Veterans

Meets at Yakky's Restuarant and Bar, located on Calle 134 in Escazu Centro, at 12:30 PM on the first Thursday of the month.



### MARINE CORPS LEAGUE COSTA RICA

Website: [marinecorpsleaguecr.com](http://marinecorpsleaguecr.com) - Facebook: [mcleaguecr](https://www.facebook.com/mcleaguecr)

Andrew "Andy" Pucek: (506) 8721-6636

Meets 2nd Saturday of the month, Tap House Restaurant, City Place, Santa Ana, 11:00 am

Helping indigenous children & schools - Keeping up with Veterans Benefits & Issues - Helping veterans and their families

**PLEASE HELP US HELP OTHERS**

# OUT AND ABOUT

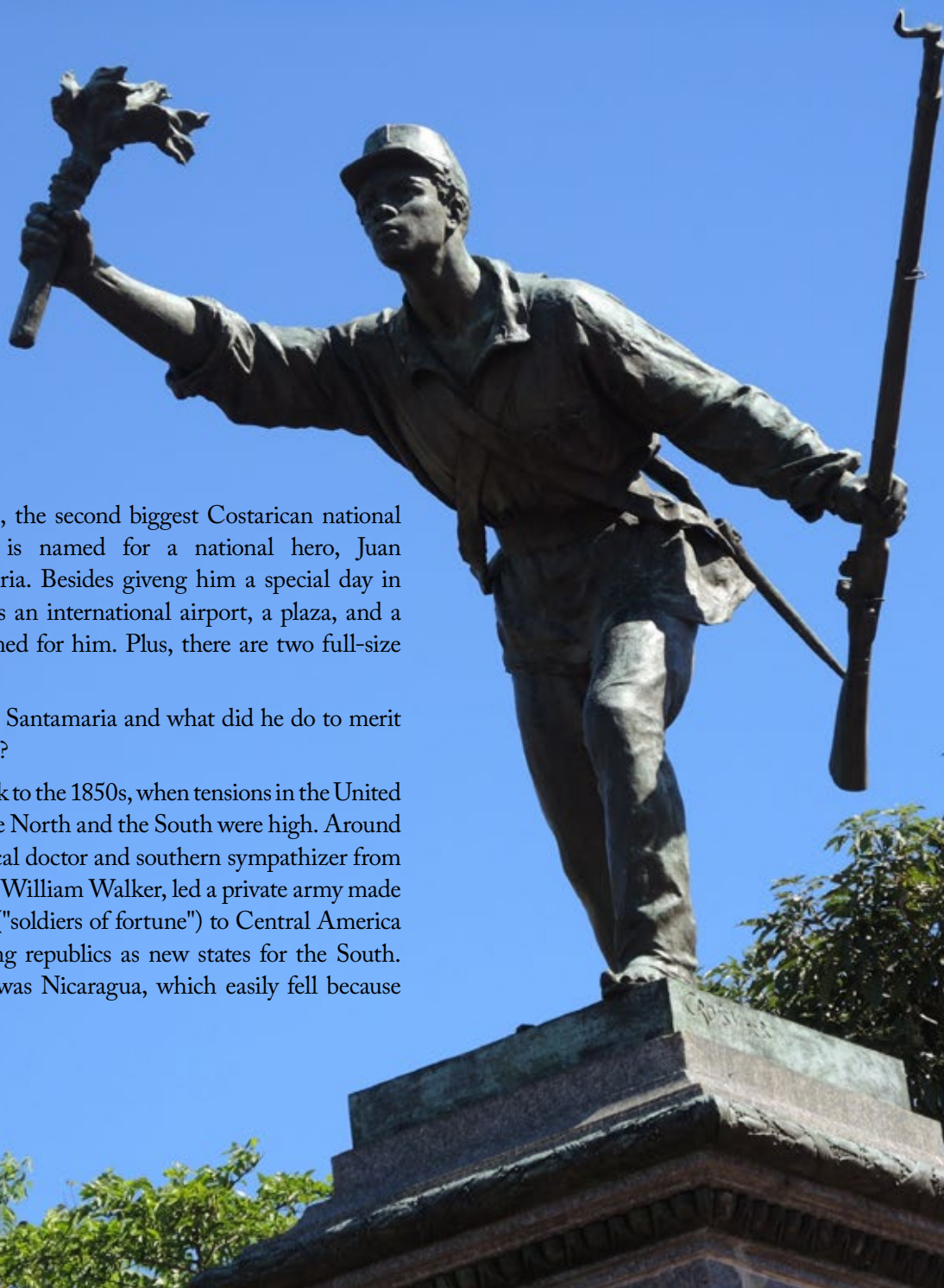
by Mitzi Stark

## Juan Santamaria Day and Holy Week

**A**pril 11th, the second biggest Costarican national holiday, is named for a national hero, Juan Santamaria. Besides giving him a special day in his honor, there is an international airport, a plaza, and a museum also named for him. Plus, there are two full-size statues of him.

So, who was Juan Santamaria and what did he do to merit so much attention?

The story goes back to the 1850s, when tensions in the United States between the North and the South were high. Around that time, a medical doctor and southern sympathizer from Tennessee named William Walker, led a private army made up of filibusteros ("soldiers of fortune") to Central America to claim the young republics as new states for the South. Their first claim was Nicaragua, which easily fell because



the various government factions were always squabbling. Walker made himself president.

In 1856, Walker turned South toward Costa Rica, sending his army across the border as far as Santa Rosa in Guanacaste. At that time, Costa Rica had a well-organized and trained army with an infantry, artillery, and cavalry. Their uniforms consisted of white blouses and trousers, and broad-brimmed hats and boots.

Following the invasion of national territory, Costa Rica's President, Juan Mora Porras, issued a call to arms to form a militia to accompany the army. Although the men were required to be Costarican, over 18 and single, according to one historian, many married men joined the ranks. Under Generals Jose Joaquin Mora and Jose Maria Canas, the 9000 men of the expanded army marched from the Central Valley to Guanacaste and, on March 20th, following a fierce battle, the invaders gave up, headed north, and back across the border. The victorious Ticos pursued and reached as far as Rivas, Nicaragua.

There, the war came to a standstill with the Walker's general staff holed up in the Meson de Guerra, a stout building surrounded by tico soldiers. The date was April 11, 1856. It seemed like a standoff until a humble soldier from Alajuela, Juan Santamaria, took up a torch and set the thatch roof of the Meson ablaze. That ended Walker's ambitions for the time being.

A deadly cholera epidemic forced a retreat by the Tico army, but it was not the end of the war. Santamaria's sacrifice, however, had guaranteed Costa Rica's liberty and independence and set the course for Central America's freedom.

Who was this man who is credited with saving Costa Rica's independence? Juan Santamaria was born in 1831 in Alajuela, just a few blocks from where the museum is located. (The house is now gone, but the lot across the street from the Institute of Alajuela's soccer field where it stood, is known as the fountain of liberty.) He was the son of Manuela Santamaria, a single mother. There are no contemporary portraits and certainly no photos of him, but he is described as being dark-complexioned and having "frizzy" hair, which gave him the nickname Erizo, which means hedgehog. His father is unknown, but from the description of Juan, it is thought that he was from Guanacaste.



Skip a few years and we come to 1891. A nationalist movement around the world led countries to search for their identities, and that meant heroes and statues. (The Statue of Liberty was gifted to the United States by France in 1886.) Veterans of the 1856 campaign recounted the story of Juan Santamaria, and he seemed like the perfect hero for Costa Rica, so a plaza with a great bronze statue of him holding his torch was dedicated in the city of Alajuela in 1891.

This year is the 170th anniversary of the Battle of Rivas. April 11th is annually celebrated with a grand parade of kids in their school uniforms, some marching with their bands, color guards, and baton twirlers, starting at the Juan Santamaria plaza. The President, the Minister of Education, and other dignitaries will be present. It's a summer day for all to enjoy. The evening wraps up with a Baile de Polillo, or moth dance, which means it's outdoors, with live music under the lights of the Santamaria plaza. Originally, it was a dance for older



adults, but now it is for all ages. It is, however, still popular with older adults.

The Juan Santamaria Museum sits in the heart of Alajuela, across from the central park. Its proper name is Museo Histórico Cultural Juan Santamaria. It houses the history of the 1856 war with dioramas and visuals of the campaign, plus artifacts from the daily and political life of the era. A brief film gives details of the battles. A half-block of land for the museum was donated to the city of Alajuela in 1815 by Rosario Carrillo and his wife, Maria Fernandez, for

educational use. Somehow, however, it has at times been used by the army as a *cuartel* (or headquarters) and later as a jail for the city. Some of the jail's cell blocks are used today for restrooms.

After the abolition of the army in 1948, the building was used for the civil guard or the city's police force, and that's when it housed the jail. In 1959, it was turned over to the Ministry of Education for a high school. The building maintains many of the original features, including a central courtyard, turrets (you can go into one), and a parapet on the roof. Ask the guards for a *tour de techo* (or tour) of the parapet.

The museum is open Tuesday to Sunday from 10 a.m. to 5 p.m. and is FREE. Theater, concerts, fairs, and other programs are held at the museum. Go to [www.museojuansantamaria.go.cr](http://www.museojuansantamaria.go.cr) for programs to see what's going on.

## HOLY WEEK

Holy Week, which starts on March 29th this year, begins with Palm Sunday and culminates in Easter Sunday, April 5th. Officially a religious holiday, it has become a



vacation week for much of Costa Rica, and many offices and businesses will be closed. On Thursday and Friday (April 2nd and 3rd), everything will be closed except for some major food stores. Many Ticos will head for the beaches, the mountains, or the churches, especially the Catholic churches, and celebrate the Passion of Christ with processions following the Way of the Cross on Thursday and Friday. They are often elaborate with apostles, saints, Roman soldiers, the Virgin Mary and the Magdalene, and Christ shouldering the cross. It is an honor for the people of the parish to be in the procession, and it brings the words of the Bible to life.

In many smaller communities, everyone participates as neighbors construct the stations of the cross and help make costumes. One year in my village, the fourteen stations were set up on the soccer field. They were bedecked with symbols of faith, flowers, and statues, and the final station in the center of the field was made up to

look like a cave with a rocklike bed. The young man who played Jesus was good-looking and muscular, and with a beard and draped in a loincloth, he resembled the image we have of Christ. He spent the whole evening lying on the stone bed with his eyes closed and probably wishing it would end soon, while the whole parish stopped for prayers at each of the other thirteen stations. Finally, the stream of visitors to the tomb ended and “Jesus”, with an aching back, rose from his rock-like bed and stepped out of the cave, only to see a bunch of stragglers heading his way. Hiding a smile, an embarrassed Christ turned around and headed back to his stone cot.

These processions are pure Tico culture. The biggest will be in San Jose. Other large churches in Alajuela and Cartago will also hold them. Times will not be posted until Holy Week, but ask at a church near you for the times and hours of Semana Santo events.



Judas Night (*Noche de Judas*) focuses on Judas, pronounced "Hudass" in Spanish, the apostle who betrayed Christ. He now lives on in Costa Rica, appearing on the night before Easter. Years ago, it was a night of pranks; some older men still smile when they think of the Judas nights of their youth when they made an effigy of old clothes stuffed with straw and firecrackers, fastened to a cross-like wooden frame. During the night they would approach a house, make noise, shake the house itself, and make off with all the porch furniture and plants and, in one case, the family outhouse. All these treasures were carted off to the village plaza in front of the church and various Judases, filled with straw and firecrackers, were set on fire just as the sun came

up. On Easter morning, villagers marched to the plaza to retrieve their things. The priests were furious for spoiling Easter, but it was all in fun.

In more recent times, Judas Night has become an excuse for vandalism and setting fires, and police crews running from one scene to another. It became so destructive that it was banned in some localities. **HOWEVER**, some communities are reviving Judas Night as a safe activity for families and kids of all ages. After all, it is a tradition. So Beware... Judas Night is coming.

*Thanks to Adrian Chavez Marin, historian at the Juan Santamaria museum, for information on the Campaign of 1856.*

## CORRECTION

In the last issue of *El Residente*, the article about voting in Costa Rica said, "The voter will be given two ballots, one for presidential candidates and one for Deputies for their canton..." The sentence should have said, "The voter will be given two ballots, one for presidential candidates and one for Deputies for their province..." We regret any confusion this may have caused.



## Experience Distinction in Geriatric Care at Villa Alegria

- Compassionate, specialized care
  - Wide range of geriatric services
  - International community of retirees
- Contact us today to schedule a visit.*



*Scan Me!*

(506) 8920-6849

villalegria@nursinghomescostarica.com  
www.nursinghomescostarica.com

# Resources!

We've had your back for more than 30 years



**Here yesterday, today, and tomorrow**

**Information - Residency - Legal Service - Seminars - Magazine - Discounts - And more.**

**Serving expatriates from around the world!**

Association of Residents of Costa Rica. - San Pedro, Mall San Pedro,  
Ofimall, 3rd floor, San Jose, Costa Rica (506) 4052 4052 - Email: [service@arcr.cr](mailto:service@arcr.cr)  
Website: [www.arcr.cr](http://www.arcr.cr) - [www.facebook.com/ARCR123](https://www.facebook.com/ARCR123)

# CARIBBEAN CONNECTION

by Connie Foss



## A Ripple Effect in the Port of Limon

Some years ago, while teaching in the USA, I used TED Talks to practice listening skills with my International English students. One of the talks I remember was “The Generosity Experiment.” After watching the presentation, my students debated the pros and cons of saying “Yes” to someone who asks for money. Who would it help the most? Would generosity ever do harm? It was an interesting discussion.

I have always been a “Yes” person – sometimes to my detriment. I inherited this weakness from my parents, who modeled their concern for others with acts of

generosity. So, it was only natural that a major reason I chose to retire in Costa Rica was to serve the local people. As an English teacher, mostly – but more than that, as a neighbor. I wanted to invest in the human resources of my new home.

In 2013, while living in Limón province, I was introduced to George Watts Williams, a retired Social Studies professor who generously took me under his wing and taught me about the history and culture of Limón. (He is the reason I know anything about



Limon!) Eventually, Mr. Watts invited me to dinner with his family, where I met his daughter, Linda.

Later that same year, I left Costa Rica to teach in China, then in Mexico, and eventually returned to the United States for family reasons. All during this time, my new friend George Watts and I stayed in touch via email. Then, in early 2019, I received an email from him, asking me for a favor. He wanted to attend a Mission to Seafarers organization conference that was being held in Panama and needed \$150.00 for transportation costs. He told me it was a very important conference, something about a new ministry he wanted to start in Limon.

\$150.00 was doable for me, although I was trying to save my money to retire at the end of the year. After considering the pros and cons – and remembering the Generosity Experiment – I wired him the money. That gift was an appropriate gesture of thanks for his generosity to me over the years.

Soon after that exchange, I received an email, along with a photo of him in his new “uniform,” to let me know that he was now the official, part-time chaplain for an organization called The Mission to Seafarers. He had always been active in the community, so this new post was a perfect way for him to channel his energy and knowledge into a new vocation. My gift was already bearing fruit in his life.

But the surprising – and biggest – impact of that gift was on his daughter. Linda, in her 40s, lived in San José and worked at a call center. But her aspiration was to become an Episcopal priest, like her father. In 2025, when George Watts was ready to retire from his post as part-time chaplain, The Mission to Seafarers organization offered Linda a full-time position. This enabled her to leave her call center job (ugh!) and move to Limon to be near her parents. Her husband also found a job in Limon as a bus driver for MEPE (an improvement

for him, too). In 2025, Linda was also ordained at St. Mark's church in Limon, the same church where her father had served as priest.

Now, Reverend Linda Watts works full-time as the chaplain for The Mission to Seafarers organization. She was even given a car for job-related travel. (She doesn't know how to drive – but she will learn that, too.) Because she lives in Limon, she also serves as an assistant to the priest of the Cieneguita Episcopal church.

My 2019 gift of \$150.00 to George Watts for attending that Mission to Seafarers conference not only helped him, but most of all, has changed Linda's life. One

more thing: Because she's now in Limon and serves the English-speaking community, she could become a candidate for the next Bishop of the Episcopal Church of Costa Rica.

It is truly humbling to see the ripple effect my small gift has had. The effect is felt not only in the lives of the Watts family but also extends to impact the lives of thousands of ship crew members who come ashore in Port Limon and Moin to be welcomed by Linda and George Watts.

*Next issue, the role The Mission to Seafarers plays in the local community.*



**Comprehensive Home Insurance\***

Basic coverage protects your home and its contents against losses from fire, winds, hurricanes, floods, landslides, tremors, earthquakes, and other risks.

Additional coverage for theft, civil liability claims, and work related injuries for domestic employees, can be added.

*\*Terms and conditions apply.*


For more information about this and the full range of INS insurance packages, allow us to advise you at ARCR Customer Service, Juan Carlos Calero or Carlos David Ortiz

**Sonia Gómez García** Insurance Agente and Consultant Lic. SUGESE 08-1271

+506 8338-1297/4052-4052 | insurance@arcr.cr

Exclusiva del **INS** (Instituto Costarricense de Seguros)

(506) 2291-5151 | Toll Free from USA 1-866-741-8194

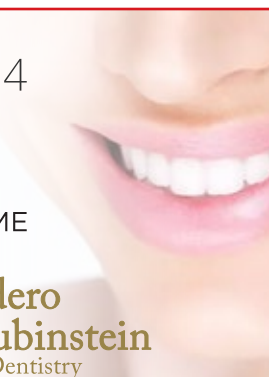


**CHANGING LIVES**  
ONE Smile AT A TIME

**Drs. Josef Cordero**  
**Telma Rubinstein**  
Cosmetic Dentistry

esencial COSTA RICA

clinic@prismadental.com www.prismadental.com  
300 m east Plaza Mayor, Rohmoser, SJO, Costa Rica





# Save Time, Book Online!



(506) 2656-2424 | 8706-7176  
Info@CostaRicaInfoCenter.com

*Free Travel Planning and Booking  
Service for all of Costa Rica*



TRANSPORTATION

TOURS

ACCOMMODATIONS

ALL COSTA RICA

## Tips and Tricks for Pura Vida: **A SEMINAR**

### **HOW TO BE AN INFORMED EXPAT**

Join us on the last Thursday and Friday of any month (except December) in San José to find out more about what it is like to live in Costa Rica

#### **Subjects covered in the seminars**

Residence - Costa Rican Law - Private insurance - State Insurance - Private banking - US Embassy - Costa Rican Culture - Real Estate - Dental care & general medicine in Costa Rica - Taxes in USA and Costa Rica



For more information on seminar dates and to reserve your seat, visit the ARCR web site at [www.arcr.cr](http://www.arcr.cr), or send an email to [service@arcr.cr](mailto:service@arcr.cr), or contact the office by telephone at (506) 4052-4052. Facebook: [www.facebook.com/arcr123](https://www.facebook.com/arcr123).

# TASTE THE TROPICS

by El Residente Staff



## Platanos

**F**ried platanos (plantains in English) are a universal food in Costa Rica. Evidence indicates that both bananas and plantains originated in Southeast Asia; researchers believe that plantains first grew on the island of New Guinea some 10,000 years ago and spread along the Indian Ocean coastline. In the 15th century, seafarers from Spain and Portugal brought plantains to the New World. Some sources claim that a Portuguese monk introduced this fruit to the Caribbean in 1516. The plants are now grown in tropical regions worldwide, have become an important

part of Central, South American, and Caribbean cuisines, and are nowadays served on virtually every breakfast plate in Costa Rica.

Although they are ubiquitous in the pantheon of Tico foods, they are not common in North America and therefore might be overlooked by those unfamiliar with them. It may be time to take a closer look at this delicious fruit.

Their appearance can be confusing to those new to the fruit because, in the early stages of ripeness, they look a lot like large, fresh bananas, and fully ripe ones may



appear spoiled. They are of the same family, *Musaceae*, however the two are quite different. For instance, although plantains are a fruit, they are never eaten raw and are almost always cooked (most often sliced lengthwise and fried) before consumption.

As well as being versatile and delicious, plantains are a good source of nutrition. They are low in fat while providing plenty of important nutrients, making them a great substitute for potatoes and grains. They contain vitamin A, are a good source of vitamin C, and are high in potassium.

Their preparation largely depends on their degree of ripeness, indicated by skin color, which ranges from bright green to yellow to black. All stages of development are edible in their own way. Here's some:

Green plantains are quite solid and difficult to peel. The fruit inside is firm and starchy-flavored. They are often cooked by boiling, with chunks of the fruit included in preparations like soups or stews. Another popular way to prepare them is to slice the green plantain into roundels, then mash them flat before frying. These are called *Patacones*. *Tostones* are a plantain-based version of potato chips which are fried twice to make them extra crispy.

As they ripen, the skin of the plantains, like bananas, turns from green to yellow; a completely yellow plantain is considered ripe. As they mature their flavor becomes sweeter and they become much easier to peel. The most common way to prepare mature plantains is to fry them.

Before delving deeper into various preparations, let's look at another characteristic of the fruit.

Like the banana, as the fruit ripens, the yellow skin begins to develop black areas. However, unlike the banana, these dark spots do NOT indicate over-ripeness, bruising, or damage to the fruit inside. In fact, developing black areas of the skin is a desirable part of the ripening process because the larger the black areas, the sweeter and more flavorful the fruit inside will be! Many people prefer partially to mostly black plantains for their tenderness and taste!

Once you have determined what degree of ripeness is right for you, some variations in preparation can become involved. There are literally dozens of ways to cook mature plantains, all delicious. As mentioned before, the most common method used in Costa Rica is by frying. The peeled fruit may be sliced lengthwise into thin slabs or vertically into bite-sized pieces before



frying in oil over medium heat. (Check the internet for the many variations.) Whichever way they are cooked, the results are the same; the fruit caramelizes with a delicious flavor.

Usually served plain, direct from frying, they are sometimes accompanied with a side of cream cheese or natilla (sour cream).

North Americans used to pristine, unblemished yellow bananas will often overlook this delicious addition to breakfast. Give them a try, they are inexpensive, easy to prepare, and a great addition to a plate of fried eggs and/or Gallo Pinto.

Want to try something unique at your next dinner party? Try cooking mature plantains as you would baked potatoes: bake them in their skins (375 F for 45 to 50 minutes), then serve them split open and seasoned with salt, pepper, and butter. If you want to reserve them for a special dessert, try slicing mature plantains into discs, coat them with cinnamon, and roast them. This will bring out their naturally sweet flavor and create delicious, bite-sized treats.



Advertise your business to  
**10,000 readers**  
 for as little as **\$99.00** per issue!

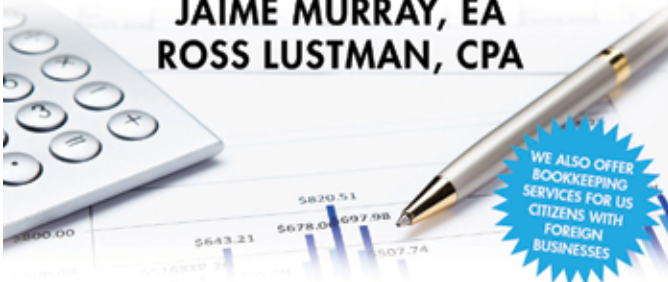
Contact us at  
 service@arcrcr or by phone at  
 (506) 4052-4052 for information.  
[www.facebook/arcrcr123](http://www.facebook/arcrcr123)



# U.S. TAX INTERNATIONAL

U.S. TAX AND ACCOUNTING SERVICES

JAIME MURRAY, EA  
ROSS LUSTMAN, CPA



WE ALSO OFFER BOOKKEEPING SERVICES FOR US CITIZENS WITH FOREIGN BUSINESSES

SPECIALIZING IN TAX PREPARATION FOR U.S. CITIZENS LIVING, WORKING OR INVESTING IN FOREIGN COUNTRIES

OVER 20 YEARS OF EXPERIENCE IN COSTA RICA

COSTA RICA - 4000-7288

USA - 800-345-7034

contact@ustaxinternational.com

www.ustaxinternational.com



All the veterinary care your pet needs...  
at the comfort of your home.

- ✓ Veterinarian consultation.
- ✓ X Ray.
- ✓ Ultrasound.
- ✓ General and specialized surgery.
- ✓ Specialties (dermatology, cardiology, neurology, orthopedics).
- ✓ Vaccination and deworming.
- ✓ Exportation permit.
- ✓ Transportation in Costa Rica and international destinations.



Dr. Alexis Calvo Zamora

+506 8603-5665

petexporting

pata\_e\_perro.pet\_exporting

pataperrosac@gmail.com

Ivo's Blog by  
Godutch Realty



<p>How Can Future Expats Go Native in Costa Rica? May 28, 2022</p>	<p>6 Super Tips That Unlock the Secret To Selling Your Home Online May 28, 2022</p>	<p>The Best Types of Home Water Filters That Don't Require Plumbing May 28, 2022</p>	<p>6 Passive Ideas to Stay Busy after Retirement in Costa Rica May 18, 2022</p>
--	---	--	---



Ivo's Blog  
Every  
SUNDAY morning  
in your inbox!

<https://www.godutchrealty.blog>

# LOOKING FOR AN ENGLISH SPEAKING CHURCH? JOIN US!



[www.ibccostarica.org](http://www.ibccostarica.org)



Discover why so many people move to Costa Rica  
"THE JEWEL OF CENTRAL AND LATIN AMERICA"

## Christopher Howard's Relocation & Retirement Tours to Costa Rica

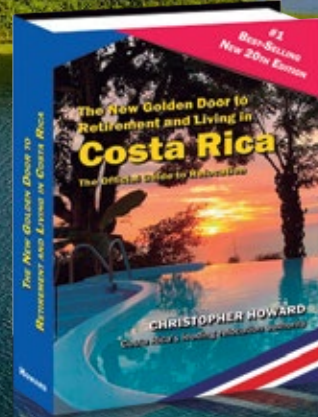
Recommended by the ARCR

Take the **FIRST** logical **CHOICE**  
before you make the move..

Contact us!

877-884-2502 / 506 8849-0081

[www.liveincostarica.com](http://www.liveincostarica.com)



AVAILABLE THROUGH

[WWW.COSTARICABOOKS.COM](http://WWW.COSTARICABOOKS.COM)

[AMAZON.COM](http://AMAZON.COM)

# GUEST COLUMN I

by Garland Baker and Licda. Xochilt Quezada



## Costa Rica's Exchange Rate: What's Really Going On

**C**osta Rica's exchange rate looks stable near 500 per dollar, but the reality is more complex. Deflation, abundant dollars, and Central Bank intervention have reshaped costs for expats earning in USD or CAD. This guide explains what's really happening in early 2026.

If you live in Costa Rica long enough, you stop asking what the exchange rate is and start asking why daily life suddenly feels more expensive, even when the numbers appear calm. For years, many expats grew

used to a weaker colón. The dollar went far. Budgets felt predictable. That balance shifted sharply beginning in mid 2022 and by early 2026 the consequences of that shift are still working their way through the economy. As of February 2026, the Costa Rican colón is trading near 500 per U.S. dollar. On the surface, that looks stable. In practice, it masks a much more complex – and for dollar earners, often frustrating – reality.

This article explains what actually changed, how Costa Rica's exchange rate is formed, why the dollar feels weak

despite being abundant, and why daily costs can feel higher even in a deflationary economy.

## WHERE THE EXCHANGE RATE STANDS TODAY

Costa Rica publishes an official reference exchange rate through the Banco Central de Costa Rica (BCCR). This rate reflects wholesale market activity but is not the rate most individuals receive. As of January–February 2026:

BCCR reference rate: approximately 492 buy / 499 sell.

Public banks (BNCR, BCR): Tight spreads, typically 6–8 from the reference.

Private banks (BAC, Scotiabank, others): Wider spreads, commonly 12–15, especially for smaller or frequent conversions.

This difference explains why two people converting money on the same day can have very different outcomes, depending on where and how they exchange.

## HOW COSTA RICA'S EXCHANGE RATE IS ACTUALLY FORMED

Costa Rica does not operate a fixed exchange rate, but neither does it allow a completely free float.

Reference Rate vs. Real Life. The BCCR reference rate is a benchmark derived from wholesale market activity. Banks and exchange houses apply their margins based on risk, volume, and operational expenses.

The Role of MONEX. At the center of the system is MONEX (Mercado de Monedas Extranjeras), the wholesale foreign exchange market where authorized institutions trade large volumes of currency. MONEX does not set your bank's price directly, but it anchors expectations across the system. The BCCR uses MONEX data to publish reference indicators, and banks price around those signals. Put simply: MONEX is where the real market speaks quietly – and everything else follows.

## THE BIG SHIFT THAT STILL SHAPES DAILY LIFE

The most important part of this story did not happen recently. Between mid-2022 and late 2023, the Costa

Rican colón strengthened sharply against the U.S. dollar. The move was large, rapid, and widely noted by international institutions. That appreciation permanently changed behavior:

Dollar income now converts into fewer colones.

Local costs feel higher to foreign earners.

Dollar-priced rents and services became misaligned.

Wage and service pricing adjusted slowly, if at all.

Even though the exchange rate has since stabilized near 500, the economy is still digesting that earlier shock.

## A CRITICAL REALITY: COSTA RICA IS IN DEFLATION

As of the end of 2025, Costa Rica entered a deflationary environment, with year-on-year inflation around  $-1.2\%$ . In theory, deflation should increase purchasing power. In practice, for dollar earners, the opposite has often occurred. Prices are declining slowly, while the dollar fell quickly. The result is a paradox:

National inflation is negative.

But the real cost of living for USD and CAD earners has risen.

Especially for rent, labor, services, and locally priced essentials.

This is why prices feel “sticky.” They are technically falling in some sectors, but not nearly fast enough to offset the exchange rate shock.

## IF THERE ARE SO MANY DOLLARS, WHY IS THE DOLLAR WEAK?

The dollar feels weak in Costa Rica not because dollars are scarce, but because so many dollars enter the country and are immediately sold. Costa Rica receives large and steady dollar inflows from:

Tourism.

Exports and services.

Foreign direct investment.

Expats and retirees bringing in monthly income.

Most of those dollars do not stay as dollars. They are converted into colones to pay wages, construction, utilities, groceries, local services, and taxes. When many people are

trying to sell dollars at the same time, the price of dollars falls. Currencies move on pressure, not popularity.

## THE MISSING PIECE: GOVERNMENT FINANCING AND RESERVES

In 2025 and early 2026, a new and decisive source of dollar supply entered the system. Costa Rica successfully issued Eurobonds and secured IMF-supported credit lines, injecting large volumes of foreign currency directly into Central Bank reserves. This reduced the BCCR's need to buy dollars from the market, raised reserves without market competition, and further suppressed upward pressure on the dollar. In short, non-market dollars changed the balance.

## A MANAGED FLOAT WITH ACTIVE INTERVENTION

While Costa Rica does not fix its exchange rate, the system functions as a managed float. In late 2025 and early 2026, the BCCR intervened aggressively in MONEX, purchasing large volumes of dollars – in some cases \$50 million or more in a single session – to prevent further colón appreciation. These interventions were intended to stop the exchange rate from falling into the 480 range. The result is stability near 500 that is policy-supported, not purely organic.

## WHY LIFE STILL FEELS EXPENSIVE

A stronger colón and national deflation should lower costs. Yet many people experience the opposite. Common reasons include:

- Sticky prices that do not adjust downward quickly.
- Tourist-market pricing driven by demand rather than exchange math.
- Labor costs that adjust very slowly.
- Currency mismatch when income is in USD or CAD and expenses are in CRC.

The exchange rate is only one gear in a larger machine.

## WHAT EXPATS CAN DO

This environment rewards discipline, not speculation. You can:

- Match currency to expenses.

Reduce conversion frequency to limit spreads.

Put currency terms in writing for rent and services, including whether amounts are fixed or tied to a reference tipo de cambio.

Use neutral reference points such as BCCR rates, bank ventanilla quotes, and MONEX indicators.

Clarity prevents conflict.

## WHAT COMES NEXT

Forecasts change. Policy shifts. Markets move. The responsible approach is to assume normal volatility and structure finances so exchange-rate swings are manageable, not destabilizing. Good planning does not depend on prediction. It depends on preparation.

## BOTTOM LINE

The U.S. dollar feels weak in Costa Rica not because it has lost global value, but because it is oversupplied locally, constantly sold, and actively managed by policy in a deflationary economy. For expats earning in U.S. or Canadian dollars, understanding that mechanism matters far more than watching the rate each morning.

## PROGNOSIS

Looking ahead, the most likely outcome for 2026 is continued stability around the 500 level, supported by active Central Bank management rather than pure market forces. With Costa Rica in a deflationary environment, interest rates already reduced, and dollar inflows still strong, there is little immediate pressure for a sharp rebound in the U.S. dollar. A gradual drift toward the 510–520 range later in the year is possible if dollar demand rises or policy easing continues, but any move is expected to be measured rather than dramatic. For expats, the prudent assumption is not a single forecast number, but a working range – and planning accordingly.

Reprinted from the Costa Rica Expertise website with permission. Mr. Baker and Licda. Quezada can be reached at <https://www.costaricaexpertise.net/>



PROTECT YOUR  
INVESTMENT WITH OUR

# ESC ROW



Costa Rica  
+506 4000 3700  
United States  
+713 429 5323  
[www.stla.net](http://www.stla.net)

## Christopher Howard's Relocation & Retirement Tours to Costa Rica

Recommended by the Association  
of Residents of Costa Rica (ARCR)

The **FIRST** logical **CHOICE** before  
you make the move...

Costa Rica's #1  
Retirement  
Relocation Expert

Sign up here:  
[www.liveincostarica.com](http://www.liveincostarica.com)



## Join Costa Rica Social Security (CCSS) Through ARCR

- Get **COMPETITIVE RATES** through ARCR's group health insurance plan and save money!
- Automatic payment option available.
- Joining CCSS is mandatory for residency in Costa Rica.

Call the office at **4052-4052** or  
send an email to [service@arcr.cr](mailto:service@arcr.cr) to  
arrange your appointment.



[www.facebook.com/ARCR123](http://www.facebook.com/ARCR123)



# Your *Pura Vida* experience near San Jose Airport (SJO)



Best of the Best Award: Top 1% of hotels worldwide once again in 2025

Our guests write stuff like . . .

*"The Pura Vida is not just a hotel, it is an experience . . . we wanted something authentic, not a chain hotel. This was the perfect place."*

Lisa, Nov 2024

## Pura Vida Hotel

Alajuela Costa Rica  
info@puravidahotel.com  
www.puravidahotel.com  
WhatsApp: +506-8701-3411



Breakfast included, yours and theirs

As our guests like to say "we could have stayed at the Holiday Inn Express but why?"

Ask us about our special rates for residentes

# CEDULA EXPIRING?



# NEED TO RENEW IT?

## ARCR is ready to serve you

Call the office at **4052 4052** or send  
an email to **officearcr@gmail.com** to  
arrange your appointment



[www.facebook.com/ARCR123](https://www.facebook.com/ARCR123)



# Useful Numbers

## United States of America Embassy

Phone: (506) 2519 2000

Address: Vía 104, Calle 98, San José

Hours: 8:00 a.m. – 4:30 p.m.

American Citizens Services: (506) 2519-2590

Fraud prevention Department: (506) 2519-2117

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

## United Kingdom Embassy

Phone: (506) 2258 2025

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

Hours: 8:00 a.m. – 12:00 p.m., 12:30 – 4:00 p.m.

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

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

## Canadian Embassy

Phone: (506) 2242 4400

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

Hours: 8:00 a.m. – 12:00 p.m.

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

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

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

## French Embassy

Phone: (506) 2234 4167

Address: A022, San José, Curridabat

Hours: 7:30 a.m. – 12:00 p.m.

Email: [a.m.bafrcr@gmail.com](mailto:a.m.bafrcr@gmail.com)

## Spanish Embassy

Phone: (506) 2222 1933

Address: Calle 32, San José

Hours: 8:00 a.m. – 4:00 p.m.

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

Emergency assistance: (506) 6050 9853

## Venezuelan Embassy

Phone: (506) 2220 3704, 2220 3708

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

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

Hours: 9:00 a.m. – 12:30 p.m., 1:30 – 3:30 p.m.

## CONFUSED BY THE METRIC SYSTEM?

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

Milliliters × .034 = Fluid Ounces

Kilograms × 2.205 = Pounds

Millimeters × .039 = Inches

Meters × 3.28 = Feet

Square Meters × 10.764 = Square Feet

Square meters × 10,000 = Hectares

Hectares × 2.47 = Acres

Kilometers × .62 = Miles

Centigrade × 1.8 + 32 = Fahrenheit

Liters × .264 = Gallons

(These are APPROXIMATE factors, NOT EXACT.)

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

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

**ARCR: (506) 4052 4052**

To  
**ship**  
from

**HERE**

to

**HERE**

**call**

**SHIP TO COSTA RICA**

**shiptocostarica@ship506.com**

Partial or Full containers directly door to door from Canada and USA to Costa Rica.

We pickup palletized shipments all over the USA

Cars - Boats - Motorcycles - Quads - ATV's - Equipment - Lumber - Prefab Homes.

Moving back to the USA? We do that too! We are logistics consultants.

**Toll free: 1-866-245-6923**

**• Phone: (506) 2431-1234 • Fax: (506) 2258-7123**

# GIVING BACK

by Martha Rollins

## A Trip to Isla Caballo

*Editor's Note: The Association of Residents of Costa Rica (ARCR) demonstrates its appreciation for Costa Rica by sponsoring charity and cultural programs, sometimes partnering with organizations that share these values. Two of those organizations are the Costa Rica Humanitarian Foundation (CRHF) and the American Legion, Post 10. Isla Caballo, a two-mile-long island in the Gulf of Nicoya, is home to 250 residents who rely on fishing for a living. There are no tourist accommodations.*

*A member of Post 10, Sherman Dems, who founded the Foundation for Love of the Children of Grecia (FANG), learned that families on Isla Caballo face hardship when an annual, three-month ban on fishing takes place. Each year during that period, FANG provides food, medicine, and other essential supplies to island residents. On December 20, 2025, Martha Rollins from ARCR, along with Gail Nystrom from CRHF and a volunteer from the U.S., partnered with members of the American Legion and FANG to support a project to deliver contributions and gifts to the island. The following tells of that trip.*





Access to Isla Caballo is only by boat and depends on the tides. Because we had only a small window to ride the tides from a muddy river out into the Bay of Nicoya, we left Puntarenas for the 40-minute trip very early in the morning. The water was quite choppy and the spray dampened us, and when we arrived at the island we were greeted with some very welcome hot coffee and a full breakfast.

All the morning activities, swimming and sports, took place on the beach. The island has one school with one teacher. There is also a church, and lunch for 65 children and adults was served inside the spacious structure.

After lunch, a piñata was hung for the children (it was rehung three times for different groups, depending upon the ages). Central American style, a master of ceremonies played with the children by jerking the piñata out of reach

just as the child swung the stick. Among the candies in the piñatas were some small plastic tops that entertained children for at least an hour.

“OJ”, the Commander of the American Legion Post, had also brought frisbees made of paper he had from a trip to Hawaii. This type of frisbee was more popular (and less expensive) than the usual plastic versions.

Throughout the day, a doctor from Hospital de los Niños, Dra. Wendy Marrita Baquera examined any children and family members who needed medical attention.

During the afternoon, Gail Nystrom held a brainstorming session with about 15 local women. Their main concern was how to make some income while living and raising children on the island. Some of the women brought artwork that they had made from shells and stones. It is, however, difficult to market their crafts.



Dra. Wendy Marrita Baquera

Several more ideas were put forth. For example:

- Tour companies are now offering Kayaking Trips through the islands in the Bay of Nicoya, including Isla Caballo. In addition to selling crafts, providing tent camping sites and a small “pulperia” with food supplies for campers could be a source of income.
- The National University UNA has identified 71 species of birds that live or migrate through Isla Caballo. This includes the endangered Yellow-Naped Parrot. Another idea was to use information on the unique species of birds to sell pictures, drawings, and books to birders.

Gail and Martha agreed to help provide art supplies and will continue brainstorming and get back to the women with more ideas.

The last activity of the day was the most exciting for the children. Donors had purchased and wrapped gifts for the children, tailored to their age and gender. Each happy child was called to the front of the church to receive their gift and be photographed.

Hosts from FANG and island families served tiny pieces of tasty fresh fish. Considering the fishing ban,



the scene was reminiscent of the biblical story of the loaves and the fishes!

At the end of the day, everyone relaxed and waited for the tide to turn so we could leave; no one wanted to get stuck on the island or in the river's mud! We left Isla Caballo in the late afternoon and returned to Puntarenas, where we spent the night before returning home the next day.

*For more information about the organizations mentioned in this article, go to:*

American Legion:

<https://www.facebook.com/share/18PJNUy1X6/>

FANG:

<http://www.facebook.com/fundac.fang> or

<https://www.fangcr.org/>

CR Humanitarian Foundation:

<http://www.crhf.org/>

ARCR:

<https://www.facebook.com/ARCR123/> or

<https://www.arcr.cr>

The **ultimate**  
**REAL ESTATE**  
experience

Atenas  
Grecia  
Sarchí  
Naranjo  
San Ramón  
Escazú  
Santa Ana  
& much more

We participate in the  
**ARCR seminar!**

Check us out **NOW!**

<https://www.godutchrealty.com>

**Godutch Realty**  
Real Estate for Costa Rica

# Security!

We've had your back for more than 30 years

**ARCR**  
RETIREMENT - RELOCATION - RESIDENCY

**Here yesterday, today, and tomorrow**

- Information - Residency - Legal Service - Seminars - Magazine - Discounts, and more.

**Serving expatriates from around the world!**

Association of Residents of Costa Rica. - San Pedro, Mall San Pedro,  
Ofimall, 3rd floor, San Jose, Costa Rica (506) 4052 4052 - Email: [service@arcr.cr](mailto:service@arcr.cr)  
Website: [www.arcr.cr](http://www.arcr.cr) - [www.facebook.com/ARCR123](https://www.facebook.com/ARCR123)

# ALAJUELA NORTH

by Berni Jubb

## Tiny Flags: Reading the Code of Costarican Elections



On February 1, 2026, the street corners around the hotel were bustling with small groups of our neighbors, blowing football horns and squealing in delight as cars waving flags drove by, honking. Earlier that day when we had done the hotel shopping, we noted that the aisles of the market were packed – not with people panic-buying, but with Ticos stocking up for a proper fiesta. If you had just arrived from Mars and had learned all you know about Costa Rica from a guidebook, you might think the street kerfuffle was for a big football match. But if you have lived in Costa Rica any length of time, you would know those were not football flags being waved from cars and those on the sidelines, but political party flags – and something really interesting was happening.

The hotel was festooned with Laura Fernández stickers, a Presidential candidate, plastered by our neighbors without our permission of course, but who was I to argue with my neighbors?

Later that evening, I had to explain to the Fergusons from Denver what was going on as I welcomed them at the gate. They were fresh off the plane, wondering if they'd arrived in the middle of a banana republic revolution, since they were old enough to remember the resemblance to a scene from the 1971 movie *Bananas*. I told them not to be alarmed and that the mayhem on the streets was our standard Costarican election party – a pura vida celebration complemented by a remarkable 69.1% voter turnout.



I attempted to engage the Fergusons in local culture and asked the gathering as they waved flags and yelled at passing cars, who they had voted for, and quite remarkably, 100% said "Laura!".

## A BRIEF PRIMER

Costarican elections are held every four years. Campaigning is limited to a four-month lead-up period; no political advertising is allowed outside that time frame. Notably, there is also no campaigning allowed during the Christmas holidays, from Dec 16 to Jan 1st. And campaign spending this year was limited to about USD \$48 million (0.19% of GDP), spread across ALL parties. Expenditures are reimbursed by the government AFTER the election, based on voting success. No Super PACs allowed; only actual humans can donate to candidates. The candidates, in the meantime, while waiting to secure funding, can sell bonds to private individuals, which are repaid from the government funds the candidates receive. In Laura's case, she raised about USD \$3 million, which had to be reported in near real time on a public website.

Let me repeat that: A total of only three million U.S. Dollars was raised by the big winner, the new Presidente! That's why the flags are tiny – the smaller they are the cheaper they are, and the more a candidate can buy to give to their supporters.

For the 2026 election season, a healthy 20 candidates were running for President. In addition to the President's race, there are 57 diputado (deputy) seats; they are the equivalent of Congress. Voting is for the party, not the candidate, and the party selects the diputados from a list of candidates they submit. There is no "upper house" or "senate" – nobody to second-guess the lawmakers.

But it's not quite that simple.

I mentioned to the already impressed Fergusons (accompanied by their two college-aged girls) as I walk them inside the hotel and out of the madness on the corner, "You know about 50% of our diputados are female?" Now I had their attention!

In response to the Ferguson's questioning looks, I explain, "Our Congress is nearly 50% female because



of a cool little system called “the Zipper”, locally called the *lista cremallera*. When a party submits its list of diputado candidates, they aren’t allowed to just stack it with their male friends or influencers; they must alternate the candidate genders perfectly – Woman, Man, Woman, Man, etc. So, if a party wins, say, four seats, the top four people on that ‘zipped’ list, two men and two women, become the diputados. It’s a common-sense way to make sure the folks making the laws actually look like the population.”

The voters made it clear that Laura was their candidate; she won with 48% of the vote. Anything over 40% means no second round – even with 20 presidential candidates.

It was interesting to note that on the last day of campaigning, the day before the election, a TV interviewer talked to the top candidates in a kind of town hall meeting. There were no disparaging remarks, no insults, just the candidate’s calm descriptions of what their party would do. Likewise, the interviewer spoke with three college students and a family of four, all holding DIFFERENT party flags – amicable conversations about why they were going to vote

for whom. No drama. The key was that they all cared more for their country as a whole than for any separate group.

Before the election, a friend and Tico lawyer summed it up well; “We all go out and vote, someone wins, if even by only one vote, and then we all go home.”

Our noisy neighbors did not need to adhere to the restrictions that ban campaigning three days before the election; it was just a street party for all. And by around midnight on February 1st, most had gone home and tucked up in bed, leaving the hotel plastered with green election stickers.

It is interesting to note that under Costarican law, Presidents and diputados cannot run for two terms consecutively. Here’s a tale I tell at the breakfast table when our U.S. guests are bemoaning their democracy: “You know, we had a recent President who was so unpopular that his entire party lost ALL their diputados in the next election. The party went from 10 seats to 0 on election day! Quite refreshing! Oh, and by the way, in the 2018 election, a guy named Alvarado was elected. There were two candidates named Alvarado, so when ‘Alvarado’ won, everyone went home happy.”

That is what elections look like in Costa Rica now. Rewind the clock 40 years.

The habit of reading the election day street corners began for me in January 1986. The Juan Santamaría airport luggage claim was not exactly a carousel; it was an open-air shed back then. I was here on a business trip, feeling like a tropical Mac Macintyre from the movie *Local Hero* (about foreigners interfering in lovely places in Scotland), except I was in Ticolandia and working in software instead of oil.

At the airport, I was greeted by my local handler and was whisked off to Alajuela along a bougainvillea-filled Route 1. "Every house has a little tiny flag, and all are different," I noted. "What's that all about?"

"Ah, amigo, we have an election."

Over the next few days, I felt the excitement. Every house had a flag, cars too, and conversations were peppered with expectations. I learned that Oscar Arias, the young underdog, had the most flags in our area – little green and white banners of the PLN (*Partido Liberación Nacional*). To me, these flags were sending a message in a code, like maritime signal flags used for ship-to-ship communications. I didn't understand the code, yet; I was a human raised by Martians.

The energy was palpable. I knew enough history to recognize that those green and white colors belonged to the party of Don Pepe Figueres, the father of modern Costa Rica. After a botched election and a six-week revolution, he became the President. As such, he was responsible for implementing the modern constitution as well as finalizing the *Tribunal Supremo de Elecciones* (TSE) in 1948 – a branch of government that actually takes command of the national police on election day to keep them out of the hands of politicians, should stuff go sideways.

As a trained pacifist, learning about this TSE idea was a breath of fresh air. A Latin American country that had figured out how not to botch elections was unique. Oscar Arias and his PLN army of tiny flags had a message that resonated with the people of Costa Rica: "*Paz para mi gente*" (Peace for my people).

Why is that significant? The 1980s were turbulent. The U.S. was meddling in the Contra war on our northern border from a secret airstrip at Santa Rosa (now part of the Guanacaste National Park), and civil wars raged nearby. For example, in El Salvador a civil war lasted 12 years. (On one business trip, my plane

touched down in San Salvador. I told my colleague, "I feel safer now; all the tanks are pointing away from the runway!")

After his election in 1986, Oscar Arias invited the other four regional presidents (Cerezo of Guatemala, Duarte of El Salvador, Ortega of Nicaragua, and Azcona del Hoyo of Honduras) to San José to propose his "peace plan." It was simple; quit killing the opposition, stop the civil wars, and allow real elections. The story goes that after months of negotiating, as the five were seated in a conference room in Guatemala City, Arias told them nobody was leaving the room until they had a deal. He was telling them to care more for their country than for their party. The deal was done, and Oscar was later awarded the Nobel Peace Prize.

And that's how the Costarican elections of today came into being.

As an observer for many years, I've learned to watch for the moments when Costa Rica sends these messages. The world eventually "got it," too. The closest thing I've seen to the national euphoria of election day was in 2014 when La Sele (the Costarican national football team) made it to the World Cup quarter-finals. It seems odd to contrast a peace treaty with a football match, but such events provide huge validation of Costa Rica to Costaricans.

As I write this just a week after the vote, the quiet has returned. There are no little flags on the houses, the stickers have been scraped off the hotel walls, and the neighbors head off to work early in the morning just as they always have. The "miracle" is over, and the work begins.

I've been mighty impressed by the way this little country operates and, years later, the signals it sent led us to move here and develop the Pura Vida Hotel in Alajuela, the same town where I first saw the messages in the tiny flags.

Sometimes, we foreigners are privileged to actually read the code – to witness the messages and realize we've become a little part of the truth they represent.

*Berni Jubb and his wife Nbi, delight in exploring the curiosities of their adopted country and explaining them in allegorical form to their bemused guests at their Pura Vida Hotel in Alajuela. They can be reached at: [www.puravidahotel.com](http://www.puravidahotel.com)*



# Buying or selling property?

**Expert REAL ESTATE assistance from coast to coast**

**30 agencies  
UNIQUE MLS.**

**Check us out NOW!**  
<https://www.american-european.net>

## Travel Insurance\*

These policies provide the insured traveling outside of Costa Rica assistance in receiving medical care. The coverage can range from one to 180 days for round trips. It has an I.N.S assistance unit, which in the event of an accident, emergency or acute illness will help you coordinate medical care in the country where you are located.

*\*Terms and conditions apply.*

For more information about this and the full range of INS insurance packages, allow us to advise you at ARCR Customer Service, Juan Carlos Calero or Carlos David Ortiz

**Sonia Gómez García** Insurance Agente and Consultant Lic. SUGESE 08-1271

+506 8338-1297/4052-4052 | [insurance@arcr.cr](mailto:insurance@arcr.cr)

Exclusiva del **INS**  
INSTITUTO NACIONAL DE SEGUROS

# TECH UPDATE

by El Residente Staff



## Do I have an eSIM?

**M**any modern cell phones and other devices come with an embedded eSIM, which allows the phone to access different mobile networks without needing separate SIM cards.

What is an eSIM? eSIM stands for electronic Subscriber Identity Module and is a digital version of a traditional SIM card. They are included in phones and other devices during manufacture and allow them to connect to multiple mobile networks without needing different SIM cards. eSIMs can be activated instantly and get affordable data plans, wide global coverage, and seamless internet access while avoiding roaming fees, no matter where in the world they are. Having a phone with an eSIM is especially convenient for the international traveler who can easily and quickly switch networks to the one in the country they are visiting.

To determine if your phone has an eSIM, check one of the following ways:

1. iPhone:

Open Settings.

Tap on Cellular or Mobile Data.

Look for the option labeled Add Cellular Plan. If it's available, your phone supports eSIM.

2. Android\*

- Open Settings.
- Go to Network & Internet.
- Tap on Mobile Network.
- Look for Add carrier or Add eSIM. If either option is present, your phone supports eSIM.

3. Check Device Specifications

You can check the specifications of your device online by searching for your phone model followed by "eSIM support." Manufacturers typically list this information on their official websites.

There are many eSIM service providers, plans, and prices. To find the right one for you, search for eSIM cards online.

# ON THE GRID

by Ivo Henfling

## Unprepared Property Sellers: A Waste of Time



I encounter unprepared property sellers quite often. Because of that, I no longer list properties more than 10 minutes away from my office. Am I Lazy? No, not really, I've never been lazy. What I am is tired of wasting my time and effort traveling to meet with unprepared property sellers. In real estate, time is not just money – it is momentum, opportunity, and reputation.

Every serious buyer deserves a serious seller, don't you think? Unprepared sellers waste the time I could be devoting to those who are prepared; I choose not to spend it with those who rob an agent who only wants to serve them of their time and effort.

That's why good agents ask for all kinds of information on a property before even making a listing appointment. Well-trained agents always ask for all legal documents, a few photos, and a short description before making a listing appointment because it not only prepares them to serve the client, but it also informs them which sellers are serious and which are not.

Exactly what do I mean when I say “an unprepared seller”? There are four main characteristics:

### 1. THEY DON'T HAVE THE NECESSARY DOCUMENTS.

After the agent asks a seller to supply more information before a visit, they don't send anything. They think the agent is not interested, lazy, or is incompetent and wants everything given to them. They don't realize the agent needs to see legal documentation because, for a serious transaction, surveys, title information, permits, tax records, HOA details, and much more are required. Many unprepared sellers don't even have the required ownership documents or a survey map of their property in their possession.

### 2. THEY HAVEN'T PREPARED THE HOME OR YARD.

I have seen my share of unmade beds, messy offices, bathrooms with dirty towels and underwear on the floor, kitchen counters full of dishes and other “stuff”, and backyards that look like a dump.

It's absolutely essential that a house be ready to be shown, inside and out, when the agent comes for the listing appointment; how can an agent accurately represent the property to a buyer if all they know about it is messiness and trash?

### 3. THEY DON'T HAVE A REALISTIC EXPECTATION OF THE HOUSE'S VALUE AND THE CURRENT MARKET.

Unprepared sellers often believe their home is worth far more than comparable properties simply because of emotional attachment or outdated price perceptions from a booming market that existed years ago. The result? The client sets an unrealistic price, and the listing sits stale while properly priced homes attract attention and sell.

### 4. THEY ARE NOT PHYSICALLY AND EMOTIONALLY PREPARED TO SELL.

Here's a story of a listing appointment I had with one of the most unprepared sellers I have ever encountered.

The seller contacted us because he wanted assistance to sell one of the two houses he owns in the northern part of San Jose. The first difficulty came when setting up a meeting.

Seller: I want to sell my house in Paso Real.

Agent: OK, I know Paso Real. I can meet you at the house... or, at least, at the entrance to Paso Real.

Seller: Let's meet at TGI Friday's restaurant, and you can follow me from there.

Agent: No, we're coming from the other direction and traffic's terrible at that time. How about the new McDonald's in Sabanilla Centro?

Seller: OK.

Agent: What kind of car will you be in?

Seller: Ummm... it's a rental. I'm not sure what kind it is.

Agent: Well, let me know tomorrow.

The vehicle was identified, and a day and time for the meeting was set.

Agent: OK, here we are. Let's see the house in Paso Real.

Seller: No, I want to sell the house in Malaga (the subdivision next door) first.

Agent: Ok. You're the boss.

Seller: Ummm... I don't speak Spanish. Can you tell the guard we're going to see my house?

Agent: Sure, a pleasure.

Seller: Ummm... none of these ten keys seems to work. Wait here while I get some other keys at my house in Paso Real.

Agent: Ok, I'll wait.

Seller: Ummm... none of these keys work, either. Maybe we can try again next week.

Agent: Fine. Cool.

Seller: Hey, let me show you the Paso Real house.

Agent: OK, back to square one. So you're prepared to sell that house now?

Seller: No, I still want to sell the Malaga house first.

Agent: Well, then it's not worth taking the time to look at the house in Paso Real now.

Seller: OK. Hey, before you go, can you ask those painters across the street if they do any other kind of work? I need some work done in my backyard.

Agent: Oh yes, love to help out when needed. Let me know when you'd like me to start selling.

It's hard to keep your cool when you have unprepared property owners like this. If you're a selling homeowner, I'm sure you will never treat an agent like this. Few people do. But many unprepared property sellers don't have the property documents, the house, their lives (or their keys) in order enough for a listing appointment.

By the way, the seller never called the agent again to list either house. So it was all a waste of time.

If you are a well-organized, motivated, and well-prepared property owner, then please don't hesitate to contact us to list your property.

*Ivo Henfling is a Dutch expat who has lived in Costa Rica since 1980. He founded the American-European Real Estate Group in 1999, the first functioning Multiple Listing Service (MLS) with affiliate agents from coast to coast. He is the broker/owner of GoDutch Realty and can be reached at (506) 2289-5125 or (506) 8834-4515 or by email to: [ivo@american-european.net](mailto:ivo@american-european.net)*





**Jeannette Varela**  
Medical Billing Specialist




**TRICARE & VA BILLING SERVICES**

ADDITIONALLY, WE OFFER BILLING SERVICES FOR INTERNATIONAL INSURANCE PHYSICIAN AND CLINICS.

**SCAN HERE!**



**LIC. JEANNETTE VARELA G. MEDICAL BILLING SPECIALIST**

 TEL: (506) 8382-5533  
 USA TEL: (530) 6618845  
[jvarelains@hotmail.com](mailto:jvarelains@hotmail.com)

**FOR MORE INFO**



**To Do List:**

1. Join ARCR. (✓)
2. Apply for residency. ( )
3. Attend ARCR Seminar for Expats. ( )
4. Relax! ( )

**f Residencycr**  
[www.residencycr.com](http://www.residencycr.com)  
**Phone: (506) 4052 4052**  
 Serving ARCR members for over 30 years



# Costa Rica's Premier Retirement Residence

At Villa Alegría, we provide more than care — We provide a family, peace of mind, and a joyful life filled with dignity.



 **Villa Alegría**  
 Skilled Nursing Facility

**(506) 8920-6849**  
[nursinghomescostarica.com](http://nursinghomescostarica.com)

# GUEST COLUMN II

by Kerry Scotland

## Laurel's Originals



Laurel Anderson makes beautiful rugs out of canvas and paint and love. How did that ever come about?

In 1977, Laurel boarded a bus in Tijuana with a backpack and no plan.

“Where are you going?” her friends asked.

“I don’t know.”

“How long will you be gone?”

“I don’t know.”

She thought she might make it to Machu Picchu by land, but instead, somewhere between bus stations and

border crossings, Laurel met a young woman heading to Cahuita, on Costa Rica’s Caribbean coast. She invited Laurel along. When traveling alone, you learn to go with the flow, so she said, “Yes.”

Laurel spent her first night in Costa Rica in Cahuita, and a few weeks later, she met her future husband.

Life on the Caribbean coast in the late ‘70s was elemental: Wood, ocean, rain, sun. Over time, Laurel and her husband, together, built homes from tropical hardwoods; dense trees that had taken decades to grow, that he had planted years before. The home’s floors were smooth and beautiful, warm under bare feet.



And always, there was sand.

It came in on skin, on surfboards, on dogs' paws. It came with the wind and stayed in the corners. The only rugs available then were thin woven mats from the Central Market in San José. They were lovely for a few weeks, and then they surrendered; the sand passed through them as if they weren't there. Laurel didn't think of it as a problem at the time, it was simply part of living close to the elements. But somewhere in the back of her mind she knew there had to be a better way to soften the floor without fighting the beach.

Years passed. Children were born and grew. The family moved to Santa Bárbara de Heredia so the children could attend school. Life shifted from surf-tides to school schedules.

Then, twenty years ago, Laurel picked up a copy of Mother Earth News. Inside was an article about Lisa Curry Mair and her painted canvas floor cloths.

Heavy canvas. Painted. Sealed. Something you could sweep and mop as easily as the floor itself.

Laurel sat very still. It wasn't just that they were beautiful, it was that they made sense. They felt honest, practical, adaptable. Made for real living, especially in the tropics.

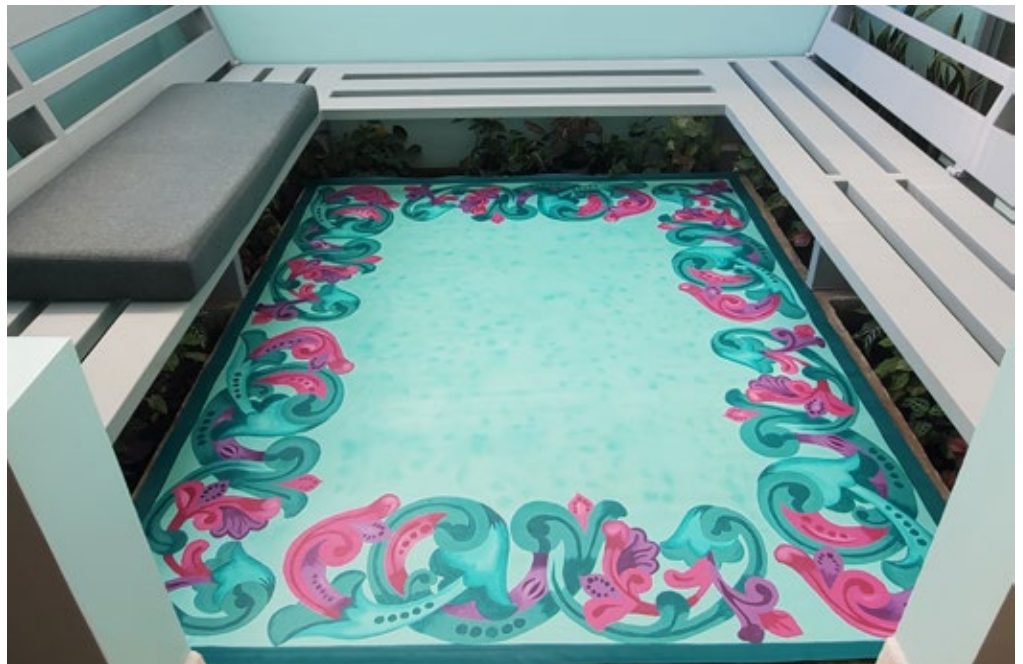


She talked about the idea for nearly a year. “I’m going to make these,” she told anyone who would listen.

Eventually, she found a source for heavyweight canvas and began experimenting. Tropical humidity proved to be an unforgiving teacher. Paint behaves differently. Finishes cure differently. She tested, adjusted, failed, and tested again, and slowly, the canvas began to respond.

At first, Laurel tried placing the rugs in home décor shops. But no one quite understood what they were. They weren’t woven; they weren’t textiles in the traditional sense, they were something in between.

So, she placed them on friends’ floors. She photographed them in real rooms. She built a simple website to show her work. She attended craft fairs and let people walk on them. Then she began working with



interior designers, people who understood that a rug is not just decoration. It is structure. It anchors a space. It gathers furniture into conversation.

Because a canvas rug begins as fabric, it can become almost any shape: a long runner for a hallway, a wide expanse for an open living room, an L-shaped piece that



wraps around a kitchen island. Each one is cut, sewn, painted, and sealed by hand.

Lural knew that canvas rugs are meant to be lived on. You sweep the floor and you sweep the rug. You mop the floor and you mop the rug. It lies flat. Nothing hides beneath it. In a country that experiences months of rain and mud, followed by months of dry weather and dust, and, notably, in coastal homes dealing with sand and salt, canvas rugs have stood up to every challenge.

The rugs began traveling farther than Laurel expected, into homes across Costa Rica, into hotels, and even beyond the country. She once installed rugs in Aruba and while there and standing in a stretch of Caribbean light, she reflected on how life unfolds in ways no one can predict.

The moment Laurel loves most is quieter; it is when a finished rug is carried into its room. When it is unrolled. When the light hits the surface, the furniture





settles onto it. That is when it becomes whole. On her worktable it is paint and canvas, but the art is never complete until it's settled in its home and becomes part of someone's daily life.

She works with high-quality paints from Lanco Paints and Sherwin-Williams, matching colors to walls, tiles, artwork, or sometimes simply to a feeling. Often, the designs become memory rugs, incorporating children's names or personal details.

Sometimes clients know exactly what they want, or fall in love with a design Laurel created. Other times they bring fragments: A border they love, a color from a pillow, an abstract painting that feels right. Together, those fragments are translated into something grounded.

After many years, people began asking Laurel to teach them. Through workshops and videos, she shares what she has learned, including not just technique but also patience. The willingness to experiment, the acceptance that

materials behave differently in different climates. Some students have started their own businesses, something Laurel finds deeply satisfying. When Laurel looks back at that young woman stepping onto a bus in 1977, she now sees that she wasn't searching for Machu Picchu; she was searching for a place to stand. And somehow, through wood floors and sand and years of trial and error, she found it, right beneath her feet.

To learn more about ordering a canvas rug, visit [www.laureloriginals.com](http://www.laureloriginals.com). Those interested in painting their own can attend a personalized art retreat in Laurel's studio in Santa Bárbara de Heredia. Questions are welcome via the contact page or WhatsApp; Laurel answers every message. Her studio is located next to Ark Herb Farm Restaurant, making a visit an easy day trip, where studio time can be followed by a farm-to-table meal in one of the area's most charming settings.

# 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: [www.costaricaaa.com](http://www.costaricaaa.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.costaricaaa.com](http://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 Leonardo Nelson (726) 205-9746

## ► 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](http://www.amigosofcostarica.org) or email to: [admin@amigosofcostarica.org](mailto:admin@amigosofcostarica.org)

## ► 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 non-fiction. 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: [marymason1946@gmail.com](mailto:marymason1946@gmail.com).

## ► 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](http://www.birdingclubcr.org) or email to: [info@birdingclubcr.org](mailto:info@birdingclubcr.org).

## ► 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: [canadianclubcr@gmail.com](mailto: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 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: [nylarryg@yahoo.com](mailto: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](mailto: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, visit our website at: [www.democratsabroad.org/cr](http://www.democratsabroad.org/cr) Register to vote absentee at: [votefromabroad.org](http://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](mailto:andy@marinecorpsleaguecr.com), [andypucek@live.com](mailto:andypucek@live.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](mailto: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 [info@pwnocr.com](mailto:info@pwnocr.com) The PWN website is: <http://www.pwnocr.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](http://www.sanvitobirdclub.org) or email: [eltangaral@gmail.com](mailto:eltangaral@gmail.com) 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: [jaygracefernandes@gmail.com](mailto:jaygracefernandes@gmail.com) or Kelly at: [kclayton2003@yahoo.com](mailto:kclayton2003@yahoo.com)

**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](mailto:service@arcr.cr) subject line; Club Corner, and post them on the the ARCR Facebook page at: [www.facebook.com/ARCR123](http://www.facebook.com/ARCR123).



# BUSINESS DIRECTORY

## Important dates in Costa Rica:

11 April Saturday  
Battle of Rivas  
National Holiday

Tips and Tricks for a Pura Vida Life: A Seminar, April 23 & 24 (Thursday/Friday) Location; D' Sabana Hotel, San Jose. Contact ARCR Office for reservations.

## Definitions:

**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.

## ONE-LINERS:

I just burned 3,000 calories. That's the last time I nap while the brownies are in the oven.

Always borrow money from a pessimist. They'll never expect it back.

Atheism is a non-prophet organization.

I don't suffer from insanity – I enjoy every minute of it.

The last thing I want to do is hurt you; but it's still on the list.

Today a man knocked on my door and asked for a small donation toward the local swimming pool. I gave him a glass of water.



## Pura Vida Hotel

Alajuela, Costa Rica  
www.puravidahotel.com  
info@puravidahotel.com

Minutes from SJO International Airport  
Phone: +506-2430-2929  
WhatsApp: +506-8701-3411



**Best of the Best Award: Top 1% of hotels worldwide once again in 2025**



Alejandro Piercy

Official Translator for the Ministry of Foreign Affairs

English-Spanish / Español-Inglés

(506) 8726-3100  
alejandro.piercy@gmail.com  
www.translations.co.cr

DR. ESTEBAN PIERCY VARGAS

Cod. 13230

Medicina General y Mixta CCSS

Home visits

En / Fr / Es

epv900@gmail.com  
(506) 8333-9222  
(506) 4052-4052



Hospital Internacional  
LA CATÓLICA

Our facility works with U.S. Veterans health benefit programs such as TRICARE & VA

Contact us on WhatsApp: (506) 8382-5533 | (506) 8948-9338




Like us on facebook!



facebook.com/ARCR123