

Paradise Post

News From Ojochal, Costa Rica
and Beyond

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Updates from the Osa

As you can see in our first article, Costa Rica has been identified as the happiest place in the world; but we already knew that. It's gotten lots of press in the past month or so. We certainly hope it stays that way.

In June, Standard & Poor's maintained the rating of BB+ and outlook of the Government of Costa Rica. The agency maintained its stable outlook for Costa Rica because it expects the Government's financial profile will not deteriorate, despite the recession and poor international conditions.

The new immigration bill which will raise financial requirements for pensionados (retirees) from \$600 monthly to \$1000 monthly has passed another hurdle. It now goes for a final vote and if passed will be implemented within 6 months.

Costa Rica's President, Óscar Arias, has been mediating talks between

interim Honduras President Roberto Micheletti and ousted President Manuel Zelaya. Many countries have acknowledged that he is the best man for the job. President Arias is a highly experienced mediator and a recipient of the Nobel Peace Prize for his efforts to spread peace in other Central American Countries in the 80's. This is not a situation where one should jump to a quick conclusion and support the ousted president simply because the military expelled him from his country. The situation is quite a bit more complex. The Supreme Court of Honduras, backed by Congress, ordered his arrest.

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Happiness Resides in Costa Rica

It's official. Costa Rica is the happiest place on earth. According to the New Economics Foundation (nef), a think tank based out of the UK, a good life doesn't have to cost the earth. nef's second annual Happy Planet Index is based on data from 143 countries representing 99% of the world's population. The USA ranked 114th. The index is devised by an equation that weighs life expectancy and people's happiness against their environmental impact. Traditionally progress has been measured by a country's GDP. However financial wealth doesn't necessarily lead to a fulfilling life. The Happy Planet Index (HPI) provides a clear guide to what ultimately matters to us - our well-being in terms of long, happy and meaningful lives - and what matters for the planet

- our rate of resource consumption.

With more than 85% stating that they are happy with their country, Costa Ricans report the highest life satisfaction in the world. Life expectancy is 78.5 years (slightly higher than the US and the 2nd highest average life expectancy in the New World), Costa Rica has the 5th lowest human poverty index in the developing world and the country is nearly perfectly balanced between consumption and preservation of natural resources.

This is not a matter of chance. Costa Rica is a haven of democracy and has taken deliberate steps to reduce its environmental impact. Unique in the world for combining its energy and environmental ministries back in the 70's, 99% of its energy comes from

renewable sources. Deforestation has been reversed and forests cover twice as much land as 20 years ago.

Professor Mariano Rojas, a Costa Rican economist at the Latin American Faculty of Social Sciences in Mexico, is not surprised by his country's performance and adds a few further explanations: the abolition of the country's army in 1949, freeing up government money to spend on social programs, solid social networks of friends, families and a sensible work-life balance, rich natural capital, equal treatment of women and strong political participation.

To learn more or view the full index click here:

<http://www.happyplanetindex.org>

www.PacificLots.com

Paving Starts on the Costanera Sur

Although some people may find it hard to believe, the paving has started along the Costanera Sur. In the works for decades, major work on the road began a couple of years ago and the end is finally in sight.

4 new bridges have been erected, 3 more are under construction and 3 contractors are working on paving different sections of the highway. Officials expect to have the work finished by the end of this year.

The completed road, running from Dominical to Quepos, is 26 miles and is expected to give a boost to tourism to the southern area as well as a more convenient route for commerce. Currently traffic follows along the windy Interamericana highway from San José, through Cartago and then over the Cerro de la Muerte. The new road will allow easy transportation down the picturesque and often breathtakingly beautiful coastal highway.

President Óscar Arias was on hand last month to inaugurate the commencement of the pavement as well as a new bridge over the Rio Naranjo. Once completed, the trip between Quepos and Dominical will take less than 30 minutes.



President Óscar Arias preparing for a new career for when his term is up next year. Just kidding. I hope the worldwide economy isn't that bad.

Renewable Energy in Costa Rica

Frequently, environmentally conscious clients ask if they should consider installing solar panels when building their new homes. In fact, Costa Rica is already providing 99% of its electrical energy from clean sources and is planning on becoming the first carbon neutral country in the world.



Cachi Hydro Station

Costa Rica's energy sources include geothermal, solar, wind and primarily hydroelectric. 82% of the country's electrical energy comes from its hydroelectric dams. Hydroelectricity is electricity generated by the production of power through use of the gravitational force of falling or flowing water. It is the most widely used form of renewable energy. Once a hydroelectric complex is constructed, the project produces no direct waste, and has a considerably lower output level of the greenhouse gas carbon dioxide (CO2) than fossil fuel powered energy plants. Worldwide, hydroelectric power provides approximately 20% of the world's electricity, and accounts for about 88% of electricity from renewable sources.

Wind power contributes 8% of Costa Rica's energy. The Tierras Morenas Wind Farm located in Guanacaste is one of the largest wind projects in Latin America. It has the best performance and output records in the hemisphere. The project generates no air pollution, water pollution or greenhouse gas emissions. Located near Lake Arenal, the project consists of 32 wind turbine generators that produce about 70,000 MWh of electricity per year. The project sells its output to the Instituto Costarricense de Electricidad (ICE), the state-owned national electric utility.



Tierras Morenas Wind Farm



Miravalles Geothermal Plant

Geothermal power, has dropped from a high of 10% of the total domestic power supply in the early 90's to a 3% contribution today. Costa Rica has an abundant geothermal energy source thanks to its mountain ranges and volcanoes. Geothermal power uses underground steam from volcanic regions and is not dependant upon weather, which is a factor to consider with wind, hydro and solar power. The energy is harnessed by extracting the heat from within the earth's crust in the form of a fluid that is used to move the turbines. Solar power also contributes a small percentage of Costa Rica's energy.

Welcome to the Neighborhood

Robert and Polly sold their home in Raleigh, NC, three years ago, moved onto a new 46' sailboat, and became full-time cruisers exploring the eastern US coast from the Chesapeake to the Florida Keys and the Bahamas. They previously have traveled to almost 30 countries, including the Caribbean, Africa, the middle east, Central and South America, and planned on living abroad after cruising.

Three trips to Costa Rica convinced them they had found their perfect future home. Robert is a clinical pharmacist, published 2 pharmacy management textbooks, and has recently consulted to the health care and pharmaceutical industries. Polly was a health care consultant and partner in their consulting business, and real estate broker.

If you hear that Robert is a rodeo clown and part-time aluminum siding salesman, and Polly is writing a book on her successful recovery (3rd time's a charm!) as a home shopping network addict don't believe it. It's just a rumor.



Polly and Robert enjoying a day at Manuel Antonio National Park



Cheryl relaxing at Playa Ventanas

Cheryl grew up in Los Angeles and Hollywood. Although she dreamt of becoming an ice skating star her closest brush with fame was having the chance to march down Hollywood Blvd. as part of her high school drill team. Back in those days you could find her each Sunday on muscle beach performing gymnastics, sometimes with Jack LaLane present.

Cheryl enjoyed a long career in the aerospace and defense industries performing administrative and HR job functions. In preparation for layoffs that never affected her she started to acquire rental properties and would frequently change residences to maximize cash flow.

She's currently residing in Orange County with her husband Jerry (bio to follow). They enjoy traveling and are looking forward to designing and building their dream home in beautiful Costa Rica. She's planning on visiting L.A. on occasion to maintain her properties and visit precious grandchildren. She says "I believe there is an exciting and challenging adventure before us as we adapt to a new culture and learn to communicate in a new language." The only thing that she will miss is her neighborhood Starbucks. She's been a coffee addict since her freshman year in high school. She is willing to adapt since the Costa Rican coffee is excellent and she loves the fresh food available.

La Fogata: *The place to go for rotisserie chicken*

One of our favorite restaurants in the area is La Fogata in Uvita. Their specialty is rotisserie chicken on a wood fired oven but they also serve pizza, pasta dishes and salads. The rotisserie chicken is about the best chicken I have ever had, a combination of great cooking as well as the fact that the chickens are all free range. Unlike chickens in the US produced in some factory farm on a diet of corn, these chickens live outdoors and eat things chickens

naturally eat. You can bring your own beer and wine. The seating area is rustic on a deck covered by a roof but no walls. They doubled the size of the seating area last year since there was always a line to get a table. Even with the extra seating, if you show up after 7:00 pm on a busy day, the chicken may be all gone. Take the first right after the big bridge on the Coastal highway (heading south) and La Fogata is on your left about 200 meters down the road.



Fresh chicken served with a smile

Costa Rican Beer

by Kristina Welburn

The very first time I traveled to Costa Rica many, many years ago I actually asked the bartender in a remote jungle lodge for a Samuel Adams Lager. I'm much worldlier now but I have to say I'm still embarrassed (at least I didn't ask for their Oktoberfest). Currently you may be able to find imported beer throughout the country (although don't look for microbrew specialties from New England). Costa Rica has several home brewed varieties and one should suit your taste.

Florida Ice & Farm Co. (FIFCOA), is a public company founded in 1908 and its subsidiary Cerveceria Costa Rica is the primary brewer of Costa Rican beer. They actually were the first Latin American brewery authorized to produce Heineken. Their offerings include:

Imperial: For more than 83 years, Imperial has been Costa Rica's favorite beer. Its origins go back to 1924, when the Ortega brewery decided to create a beer that adapted German brewery traditions to the tastes of Costa Ricans. It's refreshing and ideally suited to a tropical climate. It was an immediate hit, and today it is the undeniable domestic market leader, preferred by more than half of Costa Rican beer drinkers.

Pilsen: Launched in 1888, the Pilsen brand has graced the Costa Rican beer market for more than a hundred years, establishing it solidly as a national staple. It's second in popularity in the country. Pilsen is known for its intense flavor and more noticeable bitterness. Traditionally referred to as the "Blonde" beer, due to its color, it combines malt, grains and a strong hop flavor to provide its characteristic and refreshing bitterness, making it an ideal accompaniment to meals.

Bavaria: Produced since the 1930s, is a Dortmunder beer. Its high proportion of malt and fine-quality hops, golden color and appetizing head gives it the feel of a European beer. It is these characteristics that make it such an excellent accompaniment at mealtimes. The traditional Bavaria beer is considered Gold. They also offer a Lite and Dark version.

Rock Ice: It's prepared with the "Ice Brewing" process, which chills the beer to form fine ice crystals that are then removed from the liquid without compromising the flavor. The process gives the beer a more full-bodied taste and aroma.

Heineken: The most recognized European beer in the world. It is a classic lager, with balanced aroma and taste. Made with 100% malt, and with a level of bitterness somewhat higher than that of Pilsen, this beer is of the premium type. It has been produced in Costa Rica since 1986, under a license from the Dutch headquarters.

Kaiser: It's a nonalcoholic beer produced through the separation of its alcohol by an "osmotic membrane" process using dialysis modules, so that the "mother" beer's characteristics maintain a high level of flavor.

OK now I'm thirsty....



Popular Sports in Costa Rica

Costa Ricans are very active, much more so than those of us who live in the US. They spend lots of free time enjoying their beautiful weather, camaraderie and challenge of group and individual sports. The top three are soccer (fútbol here), surfing and bicycling.

The national pastime and passion of Costa Rica is soccer. If you want to make Costa Rican friends it would be advisable for you to pay some attention to the most popular sport in the country. Fans vehemently support their local team of choice (Saprissa, La Liga, Heredia, etc.) and the Costa Rica

all star team called "La Sele" is very good and has qualified for the World Cup three times so far (keep your fingers crossed for 2010). Children play soccer games whenever and wherever they can, with parents teaching them the game almost before they can walk. You can always see groups of people playing a "mejenga", which is a casual game just for fun between friends. There are also small indoor courts where the game is very fast paced and regulations vary from regular soccer. You can find one of these courts in Uvita.

Throughout the central valley and in particular around Lake Cachi you

see some pretty serious bicyclists. You'd have to be to deal with those mountains. Costa Rica has 150+ mountain bike races each year and the sport has grown in popularity to 2nd after soccer.

Surfing is also a popular sport in Costa Rica. The ISA (International Surfing Association) games are currently being held in Playa Hermosa on the Pacific Coast where 34 countries are competing to be world gold medalists. Costa Rica has surf camps and surf instructors galore. The country is not known for large waves but rather for consistent high-end conditions for surfing year round.

Health Tourism in Costa Rica

by *Steve Linder*

This is the second article we have written on Health Tourism in Costa Rica because the subject seems to get a lot of interest from readers from the US as well as Canada.

Background: Costa Rica has a nationalized health care system that is nearly free for all residents. Quality of care ranks #36 worldwide by the World Health Organization (the US is #37) and yet the cost per capita of healthcare in Costa Rica is less than 1/10th the cost of comparable care in the US. Many procedures cost even less, in fact many procedures cost as little as a tenth the cost of comparable care in the US.

What is their secret? With cost of living expenses in Costa Rica significantly lower than the US, the cost of doing business is less. Average per capita income in the country averages less than \$12,000 per year, so labor costs are significantly lower than many other countries. Furthermore, Costa Rica has basically eliminated malpractice expenses, a primary reason why health care costs are so expensive in the US.

It's an attitude. Costa Rica operates their health care system with the acceptance that health care providers do occasionally make mistakes. The difference in their system is that if a mistake occurs by a doctor, nurse or other party involved in providing health care services, legal claims are limited by the injured party to the actual cost of the procedure and nothing more. By taking out the cost of malpractice insurance, huge awards, litigation and compensation to these unfortunate few, their health care system is not supporting huge expenses paid through litigation. This eliminates a number of costs that we incur in the US, attorney fees, malpractice insurance costs, awards paid to injured parties for pain, lost wages and survivor benefits, etc. It also discourages the need to over test, over administer drugs and remedies, ie testing to find every possible malady, again out of fear of malpractice in the event some rare issue gets missed. Doctors in the US are so afraid of malpractice that they test for everything, exposing patients to

unnneeded surgeries, potentially lethal drugs and unnecessary expenses. This cost is passed on throughout our health care system by the hospitals, the staff, the increased use of equipment, over prescription of potentially lethal medications and the hectic pace that this over testing and fear based system requires.

How safe is their health care? The truth of the matter is that Costa Ricans have a life expectancy of longer than the US yet they pay roughly one tenth the cost per capita of health care services. Let me repeat that. They pay a tenth of what we do yet they are expected to live longer than us.

How can that be? As a result of the huge cost of healthcare in the US, many of us are uninsured or underinsured. Many of us don't get the routine care we should be getting and skip recommended procedures designed to find issues in early stages. This results in undetected issues that if treated early are typically not costly to deal with. Instead we wait until these issues are a true emergency and often with life threatening results. Those of us who are insured bear the cost of those who are not. In reality we all pay for the uninsured since everyone is entitled to some free care in emergency situations. Now with nationalized health care on the horizon from the Obama Administration, these costs will be mandated and spread among tax payers in the US. However until the system is fixed and doctors continue to base their care on potential malpractice exposure rather than sound health practice, the cost of healthcare in the US will still be unnecessarily out of balance.

My recent experience: Two days after our tour in July ended, I went to the Clinica Biblica in San Jose, a large private hospital in Costa Rica for an "Executive Check Up". I arrived at 7:30 am and was checked in. Within a few minutes after arrival I was already being seen. My day started at the lab giving blood for analysis as well as urine, followed by a general physical exam. Minutes later I was having a chest plate X-Ray as well as a bone density scan. The equipment used was all the same

as we'd use in the states, Ultrasound equipment by Siemens, X-Ray machines by GE, everything I was used to. Many of the doctors and lab assistants spoke multiple languages and I was escorted throughout the day by a translator for the few instances when the doctor did not speak English. Next I had a number of ultrasounds done to view all my vital organs, then off to the Endoscopy clinic. I opted for full anesthesia for both the Endoscopy and Colonoscopy. Next they fed me a great chicken dinner and then I was off to a sound proof room for the most extensive hearing test I've ever had in my life, followed by a complete eye exam. Next I met with a nutritionist who by then had the results of my blood work and urine, as well as a complete medical record with my chest X-Ray, bone density results, a complete set of color photos of the inside of my colon, stomach, esophages, photos of nearly all of my organs. He reviewed the results of all and reviewed my diet and exercise routine, with suggestions on where I could improve. I then visited with the chief resident doctor of the program who again reviewed my completed results. I learned that I suffer from osteoporosis as well as small ulcers in my upper GI tract from acid reflux. He prescribed medications as well as suggestions on how to treat these issues holistically. I walked out of the hospital before 3:00 pm on the same day with all results in hand, a medical history summary, all lab results, X-Rays and full color images. In summary: My experience was incredible. I did not wait more than 5 minutes between each test or procedure. My experience with doctors in the US is that we are treated by them as an enemy who they must guard themselves against due to the risk of malpractice and litigation. On the contrary however on this day in Costa Rica the doctors all explained to me what they were doing and why. They talked to me like a friend, were very thorough and I did not feel rushed. What I realized most was how broken our health care system really is in the United States.

Here it is halfway through summer in the US and our three short months of nice weather is passing by quickly. It's no wonder why Costa Rica is such a sought after destination, with year-round temperatures in the 80's. Kristina and I just returned from our July 9-18 tour and we stayed a few extra days for some R&R and for my over 50 health checkup (see story). I can't say enough about how great the health care is and it showed me how broken our health system is in the states. This past trip also showed me another reason why people are buying in Costa Rica, for preservation of capital and to get their money out of the US. Two out of three couples on this past trip were concerned about the declining value of the dollar.

We have recently released some new home sites in the \$40,000 range, 1/4 to 1/3 acre with all utilities on the lot and located only a couple of

miles from the ocean but with no ocean view. Everyone wanted a big ocean view on this past trip recognizing that they aren't making any more great view lots and prices on these continue to rise the fastest.

We were also very happy to see paving underway on the new highway as well as the toll booths open on the new highway from San Jose. We are already seeing a large increase in people heading south of Quepos to explore points further south.

Our next 10 day country and property tour is scheduled for September 17th - 26th and we still have some space available. At \$1500 per couple the tour includes all hotels, 1/3 of all meals and all transportation within Costa Rica. We apply the full \$1500 toward the purchase price of any home site in our development, making the trip nearly free if you decide to purchase.



We'll be offering a shorter tour in the future as well as our three day property visit that we offer every week of the year. We hope to see you soon....

Stephen Linder

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July tour group

