

# Paradise Post

News From Ojochal, Costa Ballena,  
Costa Rica and Beyond

April 2013



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## Updates from the Osa

Ojochal is solidifying its reputation as a foodie's paradise. Restaurant Week presented by "El Sabor de Ojochal" ran April 19-26th which included wine tastings, cooking competitions and special meals from 12 of the best local restaurants. The next event will be the Food & Wine Gala in July. You can follow them on Facebook

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

A new restaurant in Baru has just opened, The Charter Restaurant, situated in a completely rebuilt airplane. The construction took almost 3 years and they're finally open for business.

The new spheres museum will be opening soon in Palmar Sur (more to follow) and Kokopelli/Kokomana Restaurant in Sierpe [www.kokopellicr.com](http://www.kokopellicr.com) is having their 2nd year anniversary party on May 19th at 8:00 PM.

Anja Sonnenberg's Shop Adorable [www.shopadorable.com](http://www.shopadorable.com) at Playa Ballena is offering Saturday craft projects, the first one a workshop on making beautiful bracelets. Anya's Oasis Market is offering homemade cheese, medicinal plants, fresh baked bread, homemade soaps and more. Be sure to give them a visit.

A new movie "Altos Exodus" is currently being filmed in Costa Ballena. The storyline involves humans who have evacuated earth returning 325,000 years later to a much different place. The movie is expected to premier sometime this summer in the US and Costa Rica.

Bob Swanson of Roadhouse 169 continues to offer open mike Thursdays and regular events including big name bands and he's recently opened a deli in Uvita called Roadshack Deli offering fresh subs, salads, smoothies and more.

Also, Shelagh Duncan of Royal Palm Interiors just started offering a new line of ready-to-hang curtains with matching throw pillows and bed runners in lovely tropical colors.

Pura Vida!

Kristina Welburn  
[Kristina@PacificLots.com](mailto:Kristina@PacificLots.com)



General Sales Manager, Patrick Langille, recently wed the lovely Noelia in Greece.  
Congrats to them both!  
We wish them the best.

## Costa Ballena is Recognized as a Top Travel Destination

Costa Ballena, in the Southern Pacific area of Costa Rica has been getting some good press lately. Travel and Leisure magazine recently named Bahía Ballena one of the top 13 "Hottest Travel Destinations of 2013" and TripAdvisor announced the 2012 Travelers' Choice Awards naming Uvita number 15 on a list of top destinations in Central America. Of the top 25 Central American spots 12 were in Costa Rica.

Travel and Leisure, a US based company, is read by almost 5 million people worldwide and describes Bahía Ballena as a pristine bay previously a favorite of backpackers and migrating whales but recently discovered and accessible.

TripAdvisor is the world's largest travel site garnering more than 200 million unique monthly visitors and they describe Uvita as a tiny village with miles of pure white sand and fabulous swimming. The Marino Ballena National Park is a gem named for humpback whales who meet and mate there every year.

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

## Tourism Rebounds

With Costa Rica's steady, year-over-year, strengthening of the tourism sector the country's tourism has climbed back to the level it was before the 2009 world financial crisis.

International passenger arrivals increased by 7% last year with the country reaching 2.34 million tourists. The largest source of tourists is the United States followed by Canada. Direct foreign investment within the tourism sector increased by 24% in 2012.

## New Flights Announced

This coming July Delta Airlines will begin to offer non-stop flights between Los Angeles, California (LAX) and San Jose, Costa

Rica (SJO). The route will be operated by a Boeing 757-200 with capacity for 180 and will depart at 11:00 PM, returning at 6:55 AM. The airline currently offers



Juan Santamaría Airport (SJO)

direct flights from Atlanta, Georgia.

Also, United Airlines will begin offering flights between Washington-Dulles International Airport (IAD) and San

Jose, Costa Rica this month. The route will be operated with Boeing 737-800 aircraft with 154 seats.

## Social Progress Index Ranks Costa Rica First in Latin America

According to the Social Progress Imperative chaired by Harvard Business School Professor, Michael Porter, numerous studies have found a high correlation between economic growth and a variety of social indicators. The organization believes that it is becoming more apparent that economic measures alone don't fully capture social progress.

Social progress is defined by the capacity of a society to meet basic human needs of its citizens while establishing building blocks to allow citizens to enhance the quality of their lives ideally attaining their full potential.

After 2 years of in-depth research the Social Progress Imperative released its first Index with Costa Rica obtaining the best rating in Latin America. The small country ranked #12 overall followed by Chile at #14 and

Argentina at #15.

Michael Green, Executive Director says, "there has always been the idea that economic growth is what gives you wellbeing, but what the index shows is that it also works the other way around and that wellbeing also creates economic progress. If a country is more stable and more at peace, then clearly it's a better place to do business."

The report also stated that Costa Rica excels in the areas of medical care, health and wellness but could improve access to basic knowledge. Costa Rica scored high regarding personal freedom and choice (higher than the U.S.) but falls short in access to higher education. You can find more information here:

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

## Fitch Affirms Costa Rica's Rating

This past February, Fitch Ratings affirmed Costa Rica's long term foreign and local currency Issuer Default Ratings (IDRs) at BB+ while also affirming the short-term foreign currency rating at B leaving the outlook at Stable.

Fitch stated that the rating was supported by Costa Rica's institutional stability, steady growth and high per capita income. They also mentioned that the country has received better financing of their large current account deficit.

Costa Rica's diverse export-based economy should continue to be resilient while the world faces slow growth. Their economy expanded around 5.1% in 2012 while the median BB rated peers grew by 4%.

## New Insurance Option Available

A new insurance company has recently entered the Costa Rican market. Sagicor, a financial services company founded in 1840, has invested more than \$12 million in Costa Rica and as of March 18th is offering life, health and personal accident insurance. Costa Rica will be a subsidiary to Sagicor Jamaica who will be providing support and administrative services. Sagicor has a presence in 23 countries and is entering Costa Rica with the intention of expanding throughout the rest of Central America. You can find more information here: [www.sagicor.com](http://www.sagicor.com)

## Costa Rica and Canada Sign Organic Import/Export Agreement



Costa Rica and Canada have signed an agreement called the Canada-Costa Rica Organic Equivalency

Arrangement, simplifying the import and export of organic products. By signing this

agreement Canada accepts that fruits certified as organic in Costa Rica can enter the country without the need for additional paperwork and certification,

therefore reducing Costa Rica's export expenses and vice versa.

This agreement places Costa Rica in a more favorable position to compete in Canada. The only other countries who have been granted similar arrangements are the European Union, the United States and Switzerland. Costa Rica produces many organic products including; rice, bananas, coffee, cocoa, sugarcane, pineapple, and spices. The primary market for these goods has been the European Union.



# Welcome to the Neighborhood



Daisy



Steve

Steve is 63 and Daisy is 61, and they plan on retiring at the end of this year if fate allows. At this point in time, they haven't totally decided if they are going to permanently relocate to Chontales, or if they're going to "winter over" and perhaps rent their new house out during part of the year... Time will tell!

Currently, Steve's a Consultant and owns a small consulting firm in the Cincinnati, Ohio area called 2nd Opinion Group, LTD. Daisy is an Assistant Store Manager for a Barnes and Noble bookstore in the area. They have two grown kids, and one grandchild.

Steve's been toying with a website called gabbygeezer.com, and hopes to spend more time on it after he retires. He's not sure exactly which direction he wants to go with the website, but thinks it might be a way to generate a little retirement income... Who knows? If nothing else, he plans on chronicling the construction of the house and maybe helping others who wish to take a similar retirement path.

Daisy's hobbies are reading, writing, surfing the web, knitting and spoiling the grandchild. Steve's hobbies include Ham Radio (his callsign is AA8HH) and he's operated from Costa Rica already. Also, he enjoys woodworking... his most recent project was to build a Marimba. Daisy insists that it is going to get moved to Costa Rica since it is sometimes considered to be the "National Instrument of Costa Rica". He thinks she just wants to get it out of the house because it's kind of large.



The Beautiful and large Marimba

Both of them love cooking, enjoy watching wildlife, spending time at the beach, and exploring Costa Rica. Since they started coming to Costa Rica a few years ago, they've made quite a few friends around the country, and feel like they already have a support structure in place if they decide to make the move permanently. They're both looking forward to building a house in Tropicos Verde very soon.

Peter and Ellen live in Perth Ontario. Ellen has recently retired from the Canadian Navy after a career as a Logistics Officer. Peter was a Submarine Captain and now works for a global mining company. They started looking at overseas property as an investment opportunity and their research led them to Costa Rica and then the Southern zone and Pacific lots. They went on a chill weekend with the intention to buy a lot if they saw something they liked. After touring the area it took them 10 minutes to decide to buy and the next day after touring the development they decided on the lot they wanted and put a bid in. They said "we are so enchanted with everything about Costa Rica we now have plans to build next year."



Peter and Ellen



Ken

Originally from a small farm town in Illinois Ken had the opportunity one summer to explore by motorcycle "Route 66" from Chicago to Southern California and the Pacific Coast Highway up to San Francisco. This opened his eyes to all the wonderful places and people and the "travel bug" took hold. Over the following years he started a property management & maintenance business which allowed him to continue his travels throughout the US.

Three years ago he happened to come across an International Living magazine which described retirement / investment opportunities outside the US. Knowing his career was winding down he began researching these overseas retirement / investment options. He began initially by traveling to several locations in Mexico; Campeche, Cancun, Playa del Carmen, Tulum and Puerto Vallarta. In February of this year the opportunity arose to visit Costa Rica on a 7-day tour with Steve & Kristina to Pacific Lots in the southern zone. He said "what an experience from San Jose to Pacific Lots!!! Being conservative in investments my original intent was to view what Pacific Lots offered and then return home to review and analyze the opportunities. During our tour of the property we viewed finished homes and spoke with the owners as well as view available sites and homes under construction. Although we looked at many beautiful building sites when I viewed one particular parcel I knew this was it. I revisited the parcel the next afternoon and a purchase offer was placed & accepted the next morning..... Now I 'own' a piece of paradise and can begin to visualize my new life!!!!"

# Welcome to the Neighborhood, continued



Dan and Cory

Dan and Cory are getting near the time to scale back from working year-round to taking the winters off and enjoying some time together in a warmer climate. Cincinnati winters are usually not much fun. Dan has worked since high school as a construction electrician and Cory has held various jobs in addition to raising their five children. They want to stay active on their time off and not just look out the window as they add wood to the woodstove.

They visited Pacific Lots in February after reading a lot of articles on the internet about Costa Rica and its many benefits. They said, "the south Pacific region is beautiful and has tremendous potential as it's sensibly developed. We were very excited to put our names on a lot in the new Vientos del Sur development. We had a wonderful stay at the guesthouse and all the Pacific Lots representatives were very friendly and informative. We can't wait to call them 'neighbors'!"

Tim is a new property owner in Tropicos Verdes in Chontales. His US home is in Florida, and he's a Wisconsin native.

Tim did software development for a variety of organizations for about 20 years, and he's taught classes and tutored disabled and other students part-time at his local community college. He has degrees in computer science, geography and education, and speaks intermediate-level Spanish.

He's been involved in local and international humanitarian organizations. He's served in the US Peace Corps three times, and is a US Army veteran. Locally, he's served as a volunteer with the Red Cross, a hospital, and AARP Tax-Aide, and he's a regular blood donor.

Tim's been active with Habitat for Humanity for several years. Last fall he served as a full-time volunteer at Habitat's headquarters in Americus, Georgia, and joined a build team in the Costa Rican town of Buenos Aires. He's also participated in Habitat builds in El Salvador, Honduras and the state of Mississippi.

His interests include jogging and hiking, geography, world cultures,



Tim

cartography, architecture, modeling, green technology, solving logic problems and inventing things. He also enjoys cooking and eating healthy foods.

Tim says, "I hope to start construction of a home this year on my Chontales lot, and I'd welcome anyone's home design suggestions. It's my pleasure to become one of your neighbors, and I'm looking forward to meeting many of you in the near future! Gracias y Pura Vida"



Tim bending rebar at a Habitat home in Honduras.

Morris and Diana live in Bastrop, Texas which is a suburb of Austin. They have a real estate rental business and a consulting/expert witness business in the electrical utility business in which they both participate. They have a daughter in the computer/high tech industry who lives in Austin, Texas. They purchased lot # 277 in Chontales and are looking to build on it later this year. They said "we love Costa Rica and look forward to spending time there and enjoying the natural beauty."

## Uvita Christian Academy Opens



A new school has opened in Uvita. Scott and Brigit Bogard from Indiana moved to the Costa Ballena area last July and it's been their dream to provide a premiere international school in the southern zone. Uvita Christian Academy (UCA) recently became a reality and offers schooling from 1st to 12th grade.

The academy is bi-lingual offering native Spanish speakers the chance to learn English and vice versa. The

academy is following the Accelerated Christian Education (A.C.E.) program which will allow graduates to earn a high school diploma that will enable them to enroll in Universities in Costa Rica, the United States or abroad. They're also offering additional classes in art, music and gym.

The Uvita Christian Academy is located at the soccer field in Uvita. You can find more information here: [www.uvitachristianacademy.org](http://www.uvitachristianacademy.org).



The Costa Rican government has recently pledged to install internet access in every public school to ensure that Costa Rican children can compete globally.

Currently 4,800 public schools have internet access and ICE, the state-owned telephone and electric company has said that this year they'll install internet in the remaining 151.



## High Quality Organizations for Expats

One thing most people aren't aware of is the large number of expat organizations that exist out there. Sure most of you have heard of International Living, by far the largest and most well known but there are many others. Here is a list of some of the larger organizations with a brief description of them and their offerings. There are many more, a simple search engine query can find expat information on nearly any country or interest.

[www.InternationalLiving.com](http://www.InternationalLiving.com) – Based out of Ireland, International Living is the oldest expat organization out there.

They have a magazine, a real estate scouting division and host multiple events related to living offshore in a variety of countries. They have a small forum section on their website and classified ads as well. Their events are well run and many of you learned about us through their alerts and events. They do more “due diligence” on the projects they recommend than any other expat organization.

[www.EscapeArtist.com](http://www.EscapeArtist.com) – This organization has also been around longer than most but has been recreated a few times over the years. They feature a magazine named “Escape from America” and have a variety of information on their website. Lately they have grasped at a variety of offerings including investing, wealth management, get rich quick schemes and the like, diluting their core focus which was initially about expats living abroad. They now cover topics like yachts abroad, health tourism and even dating.

[www.ExpatExchange.com](http://www.ExpatExchange.com) – This organization was formed by a woman doing her doctoral thesis and does not have the commercialized aspect of most of the other expat offerings. The business model relies on advertising to support the various forums, blogs and articles. They offer a weekly e-newsletter, The Foreign Exchange, as well as a variety of forums. They also offer a monthly subscription based jobs and property newsletter. The best part of Expat Exchange are their country forums. They are well attended and get a lot of interesting topics about nearly every country in the world. Most of the content on the site comes from users and not from the organization.

[www.BoomersAbroad.com](http://www.BoomersAbroad.com) has a primary focus on Mexico but also offers information on about 17 other countries. The site has a great online community where users can create their own profiles, groups and forums. Boomer's holds a small number of events, again with emphasis on Mexico.

[www.EasyExpat.com](http://www.EasyExpat.com) another basic expat site with a variety of forums, classifieds, blogs and country specific information. The clear specialty to Easy Expat is a consolidation of blogs about living abroad, country specific blogs, health and tourism, etc.

[www.ExpatWomen.com](http://www.ExpatWomen.com) is a blog for women living abroad. The spin is a bit different but the content is much the same but with more emphasis on things like raising a family in a foreign country, schooling children, owning a business as a woman and other issues that might be unique to women abroad. They've currently suspended their monthly newsletter and made the site more of an open forum for users.

<http://americansabroad.org> is primarily an advocacy group looking out for the rights of Americans living abroad, with focus on issues like banking, taxation, non-resident reporting requirements and changes in tax laws affecting Americans living abroad.

[www.ARCR.net](http://www.ARCR.net) is an expat website specific to Costa Rica, offering information and assistance in relocation, immigration, insurance, events and activities and more. They offer a bi-monthly magazine, El Residente, as well as a variety of forums and seminars.

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## Celebrating Semana Santa in Costa Rica

Semana Santa (Easter Holy Week) is a major Catholic holiday celebrated all over the world and it's important to Costa Ricans as well. The celebration is a mix of religious traditions and relaxation. The weeklong festivities include parades, festivals and quite often beach time.

The actual holiday is celebrated on Thursday and Friday before Easter Sunday and many businesses, including some public transportation, close during those days. Many Costa Ricans take the entire week off to spend time with family and friends.

Semana Santa is a time when special meals are prepared which include many varieties of seafood. Shrimp with rice, ceviche and other seafood

dishes are common as well as delicious empanadas.

The Catholic churches in each town organize traditional masses and dramatic processions which recreate Jesus' journey through Jerusalem to his crucifixion and resurrection. Participants dress up in costumes depicting Roman soldiers, angels, the apostles and Jesus.

Traditionally it was illegal for shops, bars and restaurants to sell alcohol from midnight on Ash Wednesday until midnight on Good Friday so many people stocked up early for the festivities. However, this year several cantons, including the capital city, decided not to restrict the sale of alcoholic beverages. It reminds me a bit of growing up in the puritanical state of Massachusetts

where it was illegal to sell alcohol on Sunday unless of course it was Super Bowl Sunday.

If you're visiting Costa Rica during Semana Santa you'll enjoy a very special time with the local population however, be prepared for scarce lodging, traffic snarls and crowded beaches filled with happy Costa Rican families enjoying the holiday.





Here it is springtime in the US, an economy that appears to be picking up and more demand than ever for our property tours and property in Costa Rica. It's been a strange year so far. We've seen an increase in sales over the past two years and into the first four months of 2013. We seem to be getting more baby boomers who are ready to leave the US, more frustration with the situation in the US and more concern about the US deficit, the value of the dollar and prospects for retirement. I, too am concerned, enough so that I recently self directed my retirement. See (<http://www.pacificlots.com/the-benefits-of-self-directing-your-ira-or-other-retirement-funds>)

So what's new in Costa Rica. We now have nearly all the water and electric in the Chontales development. This summer has been warmer than most in Costa Rica (remember their summer is our winter) and for the first time ever, we had a grass fire burn through some of the Chontales development. The fire was started down-wind by a farmer burning sugar cane and quickly got out of control. Fortunately it did little damage, just burning off the grass and low growth shrubs. The new Baxter Bowling Alley is set to open next month. And last but not least, Travel and Leisure Magazine recently rated Uvita, Costa Rica (the next town up from us) as the #2 destination to visit in 2013.

We'll be exhibiting at the Ultimate Event hosted by International Living March 20 - 25 at the Fairmont Mayakoba in Playa Del Carmen, Mexico. We're also sponsoring the International Living event in Costa Rica being held August 5 - 7 and we'll have our 4 day discovery tours before and after the event. These tours always sell out so register early if you are attending the event and want to join one of our tours. You can sign up for our tours here and find out more about our tours here. We still have space available on our June 14 - 21 eight day country and property tour and are offering a special tour to RETA members May 9 - 12 that also still has space available.. This may be the last time we offer the longer country and property tour so sign up now if you want to join us in June.



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## A Look at National Debt

One interesting aspect to consider when choosing a country for relocation is their gross national debt as a percentage of GDP. National debt is different from external debt, which includes both public sector and private sector debt. Countries with large national debt are more likely to suffer from economic catastrophies like recently took place in Greece. Japan has the highest gross national debt worldwide followed by Greece. High debt can have dramatic effects on currency values, leading to devaluation of a nation's currency. I'll look at some of the preferred countries for expat retirees to help add insight as to potential issues or problems that may not be apparent. Economic crisis can lead to a loss in value of property, difficulty getting goods and services and even social and political unrest. Developed countries typically can handle more debt. Most of these figures came from the International Monetary Fund (the IMF) and from April 2012.

World Ranking	Country	Debt % per GDP
• #1	Japan	229.8%
• #2	Greece	163.3%
• #9	Ireland	105%
• #10	USA	102.9%
• #19	Canada	85%
• #24	Belize	80.3%
• #32	Nicaragua	72%
• #42	Brazil	66.2%
• #70	Argentina	44.2%
• #71	Mexico	43.8%
• #86	Panama	37.8%
• #110	Costa Rica	30.8%
• #113	Dominican Rep.	29.3%
• #133	Ecuador	18%
• #148	Chile	9.9%



Once again we've received the All Star Award from Constant Contact. The status is awarded to only 10% of their customers who have successful email campaigns with high open rates and low bounce rates.

Pacific Lots is currently one of Constant Contact's largest customers with just under 20,000 contacts.



The Charter Restaurant and Bar