

Paradise Post

News From Ojochal, Costa Ballena,
Costa Rica and Beyond

OCTOBER 2017



**Discovery
Property Tours are
\$299 per person,
4 days all inclusive.**
*We don't bill until a week
before the tour.*

UPCOMING TOUR DATES



November		15 - 18
November		22 - 25
December	Sold Out	6 - 9
December		13 - 16
December		27 - 30
January		3 - 06
January		17 - 20
February		7 - 10
February		21 - 24
March		7 - 10
March		17 - 20
April		11 - 14

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Updates from the OSA

Wow, here we are at the end of October already, seems like summer had just begun. I will admit this year was a wakeup call for me. Many of you are aware that I own a home and office in Key West, Florida. This year I had a visit from Irma, hurricane Irma, which rolled through the Florida Keys as a category 4 hurricane. Much of the keys was severely damaged with nearly 60% of all the hotel rooms now out of service and in need of repair. Fortunately the eye of the storm went about 10 miles to the east of Key West and our home and office were largely spared but I have been volunteering to do disaster response services just 28 miles north of my home, where nearly 500 homes were completely destroyed. The Florida keys have some of the highest price per foot costs for housing in all the US and I realized how close I came to losing much of the value of my home. Even with insurance, the 2% hurricane deductible, the lack of coverage for outbuildings, landscape, etc and the loss in value of the land under the house when such a disaster occurs made me acutely aware of what it means to live in hurricane central. Kristina (my wife) is the development director for Habitat For Humanity Key West so we've been working double duty trying to get people back in their homes.

Following the elections in the US, we've already seen a measurable increase in attendance on our 4 day Costa Rica tours and sales are up for the year. We expect a very busy winter season and have already sold out one of our tours this winter. Book

early if you want to come visit, since in past presidential election years we've seen a large increase in visitors considering leaving the US. Costa Rica not only offers a refreshing alternative to the US political scene but to those living outside the US, there's no requirement to carry health insurance through Obamacare. Legal residents in Costa Rica receive excellent healthcare coverage through the CAJA at a fraction of the cost in the US. It's worth noting that my updated insurance premium just came in through the "Affordable Healthcare Act". Monroe country Florida has some of the highest insurance rates in the US and only one insurance provider in our market (Blue Cross). I am self-employed and not eligible for any kind of supplement to my insurance costs. The

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Hurricanes and Fires – Billions of dollars in costs that will fall on all of us



Photos show damage in the Florida Keys

Here we sit in a hotel room in Orlando impatiently waiting permission to return to our home and office in Key West. We are apparently one of the fortunate ones. Our house appears to still be intact via the satellite photos that the Navy has posted online for those who have not yet been permitted to return.

The real cost of these hurricanes and other recent weather events to those of us living in the US is soon to be apparent. The insurance industry and FEMA are quickly racking up billions of dollars in debt. This cost will have to be passed on to the fine citizens of the United States via increased premiums on home owners insurance, increased prices on goods and services from those industries and businesses that were affected by the storm damage along with closures and loss of business as millions of people were displaced and businesses were shuttered or closed in preparation for these storms. Couple that with the recent devastating fires in California and the losses will be in the billions of dollars. The secondary insurance market (the reinsurance pool) will bear the cost of these

The reinsurance pool - A risk financing mechanism used by insurance companies to increase their ability to underwrite specific types of risks. The insurer cedes

risk to the pool under a treaty reinsurance agreement. The insurer may be a part owner of the pool and may assume a quota share of the pool risk.

Everyone who purchases insurance in the US will bear the costs in higher premiums from these disasters and the future actuary tables show predicted losses to be increasing. Fortunately Costa Rica is “below” the hurricane belt and in all recorded weather has only had one named hurricane touch their soil and that was in the northeastern most corner by the bottom of Nicaragua. Costa Rica does get the rain effect from larger storms but not the wind associated with these storms.



Photos show damage in the Florida Keys



Costa Rica Aims to Strengthen Trade Agreements with Canada

Although Costa Rica has had a trade agreement in place with Canada since 2002, President Solis is now working to strengthen the existing trade agreement in the interest of attracting more direct investment from Canada and to open markets and reduce tariffs on Costa Rican products sold to Canada. From October 26 - 28 Costa Rica's President Guillermo Solis will be attending the Toronto Global Forum. The Toronto Forum provides an opportunity for global partners to discuss and create strategies to expand trade globally for the benefit of all involved. The event helps develop partnerships between global stakeholders interested in trade and direct investment opportunities both in Canada as well as in countries where Canada is interested in placing direct and indirect investment. The climate

at this event provides a great venue for world leaders and trade development experts to address barriers, tariffs and other restrictions. President Solis will be meeting with industry leaders in hopes of attracting more investment into Costa Rica as well as reducing trade barriers and tariffs that limit an expansion of trade with Canada. Presentations will cover topics such as internet and digital opportunities, renewable resources, trade infrastructure, existing Inter-American system and agreements, Energy initiatives, Growth management and the current world economic outlook. Henry Kissinger is a featured speaker and the list of attendees is like a Who's Who of world trade and development. The event, now in its eight year, is taking place at the Fairmont Royal York Hotel in Toronto.

Updates from... continued from page 1

quote for Kristina and I for 2018, with individual deductibles of \$6500 each just came in at \$2203 dollars PER MONTH! Our healthcare system is clearly out of control, we are both in great health and yet are expected to pay as much as most people's mortgage payments just for healthcare. With the hurricane damage fresh in our mind and healthcare costs that are totally ridiculous, we realize it is now time to sell our home in the Florida Keys and move full time to Costa Rica.

Come see for yourself why so many North Americans have chosen Costa Rica for their retirement destination or to own a vacation home or rental property. With super low taxes and insurance, owning a home in Costa Rica is very cost effective. Rental demand has been strong and carrying costs are often less than \$1000 per year for property tax and insurance. See the tour schedule page in the newsletter and sign on up and come on down.

Stephen Linder

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Costa Rica earns high praise on Drug Interdiction Efforts

In the past two years, nearly 15 metric tons of cocaine has been seized in Costa Rica between the Costa Rican police and the US Coast Guard. In a record seizure this summer, 4.16 metric tons were seized off Costa Rica's coast, beating the prior seizure record of 3 tons in 2012. Costa Rica maintains a joint maritime patrol agreement with the US, allowing the Coast Guard to patrol in coastal waters off Costa Rica. In a recent award winning article published by the Mexican Newspaper El Universal, Costa Rica was however cited as part of the problem, not in the interdiction efforts but increasingly discovered as a unknowing participant in money laundering and transport.

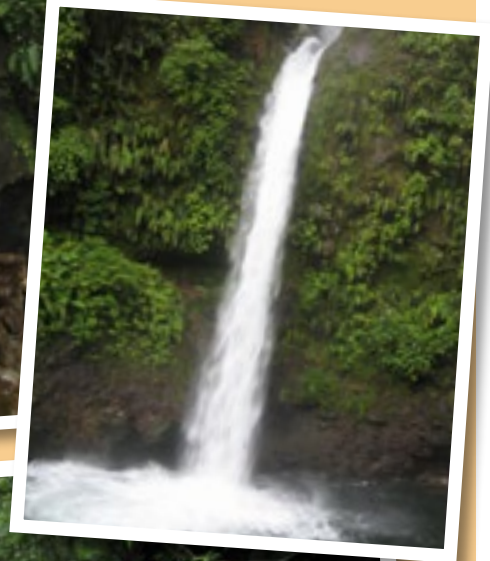
Costa Rica's Waterfalls

One might assume there'd be waterfalls in a country noted for mountains and rainforest but I never imagined how spectacular and numerous they would be. Costa Rica is loaded with waterfalls. When I think of waterfalls, I remember the freezing waters of the Kankamangus River in New Hampshire, close to where I grew up. The difference in Costa Rica is that most are nice and warm and many are open for swimming. Do be aware, sometimes swimming in waterfalls can be dangerous but I've always liked to live a bit on the edge and adventure tourism is one of Costa Rica's main attractions.

A few really unique waterfalls include one on the Rio Celeste, where minerals interacting between the volcanic spring fed river and the natural minerals of a rainforest stream cause the conjoined river to glow a bright iridescent blue. It's breathtaking. Though a hike to get there, the trip is one of my favorite day trips in Costa Rica.

You can also find waterfalls that flank Arenal volcano, originating from volcanic hot springs. One of my favorites is La Fortuna waterfall on the Tenorio river. This waterfall plunges nearly 60 meters into a perfect swimming hole. Along the flanks of Arenal volcano a number of spas have been built to take advantage of these naturally heated rivers. One of our favorites is Tabacan Hot Springs resort.

Further south, in the town of Dominical another favorite is the Baru River falls where you can jump from the upper falls into deep pools formed by millions of years of water eroding the stone. In another area in Tres Rios Coronado, about 25 miles further south, parents often drop their children a few miles upriver and park further down and wait for them to slip and slide their way down. A popular hotel in the area is the Rio Tico Safari Lodge, built along the river and waterfalls. The hotel consists of luxury tents built on platforms that flank the river. The Paz Azul waterfalls are unique in that a huge boulder rolled down the river only to end up stuck between both sides of the top of the waterfall.



One of the best viewable waterfall collections is an attraction known as La Paz Waterfall Gardens. This national treasure, a private reserve that's open to the public, has a series of trails, bridges and stairways to allow one to get up close and personal with some of my favorites. I joke that a trip to La Paz is like two hours on a stairmaster, but most of the stairs go downhill to a bus at the bottom that returns you to the top. The park is located on the back side of Poas Volcano where the owners have built a variety of other attractions to compliment the amazing location tucked in a cloud forest. There's a huge aviary, a butterfly garden, an orchid and bromeliad display, a frog exhibit, a serpentarium, a big cat exhibit, a hummingbird garden, a trout pool, a

traditional Costa Rican farm house and about 6 large waterfalls, complete with viewing stations. You can even get next to or behind a few of the larger ones, making for great photo ops. Having led tours in Costa Rica for over 10 years, our clients rave again and again that this is the best attraction in Costa Rica.

One point to note, if swimming in waterfalls in Costa Rica, do be aware that rocks, debris and large branches are often tossed or floating down the river upstream and may come over the top of a waterfall at any time so avoid getting directly under the waterfall, as this debris can do serious damage to you. Also be aware of the currents during rainy season, I have witnessed people being swept away by the unexpected force of water.

SHOW SPECIAL

Jetty by FIFIELD



SPECIAL SHOW PRICING

\$1200.

plus \$85 shipping

Regular Price is \$1499. plus tax

I bought one of these 3 years ago and love it — Steve

Designed for the open road and narrow storage space, the Jetty is the perfectly adaptable transporter. Powered by our 250W motor, this little mover jets you around town and folds down to a compact size.



TECHNICALS & STATS

Motor	250W Rear Brushless
Motor Frame	Aluminum Alloy
Gears	Shimano Tourney 7-Speed External Gears
Tires	Kenda reflective tires with Kevlar belt
Rims, Fenders, Saddle, Seat Post, Headset	Manufacturer specified
Drive System	Chain
Braking System	Disc brake
Battery	36V/7Ah Lithium

Max Motor Speed	20 MPH
Range	28 – 38 miles
Assist	Throttle or pedal
Weight	51 pounds
MSRP	\$1,499
Warranty	1 year for frame, battery, and motor
Accessories	Front and rear LED lights, bell, rear carrying rack
Reflective paint	

Living in Style in Costa Rica

Click on each image to see a larger version. Click on the larger image to return to normal view



Living in Style in Costa Rica

Click on each image to see a larger version. Click on the larger image to return to normal view



Tourism - What types of tourism does Costa Rica Offer?

Let me start by pointing out that tourism is the number one source of income in Costa Rica. Tourism is different things to different people. Some tourists want to sit on white sand beaches drinking tropical drinks while they post photos for their snow bound friends in cold northern climates to drool over. But Costa Rica offers many forms of tourism.

Birding is a big deal in Costa Rica. As a migratory destination for both North American and South American birds, Costa Rica is home to more species of birds than the US and Canada combined, over 800 species. There are tour companies that cater just to birders.

Health tourism is also popular in Costa Rica. A private healthcare network offers everything from face lifts to hips and heart surgery, at a fraction of the cost of the US.

Dental tourism is also popular, offering dental implants, crowns, root canals and other expensive procedures at significant savings versus North America, many tourists combine needed dental work with a vacation that ends up costing less than the dental work alone in North America. Search the internet for "Costa Rica Dental Tourism" and a slew of listings result.

Adventure tourism is another big draw. A country noted for active volcanoes, rugged high mountains, one of the largest lowland forests in the eastern hemisphere and one of the largest mangrove estuaries



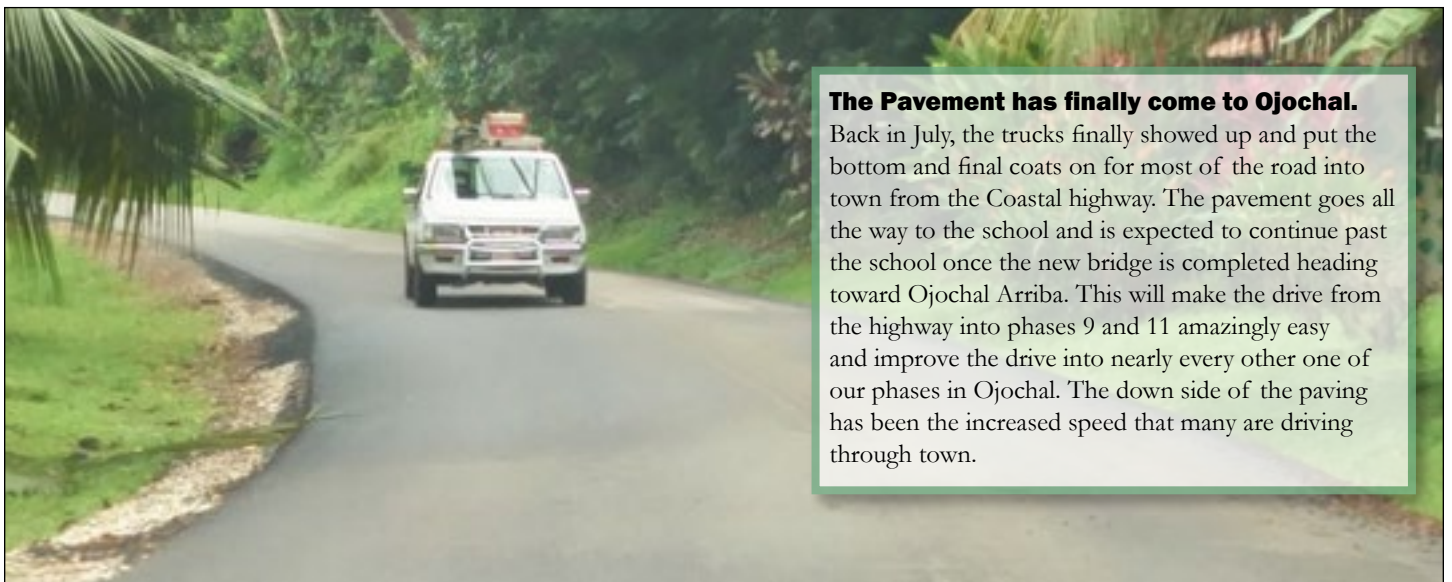
on the entire Pacific coast provide the perfect backdrop to find opportunities for adventure. Whether white water rafting in class 5 rapids, bungee jumping the face of a cliff or zip lining across a deep ravine, Costa Rica is loaded with these offerings. Throw in world class surfing, great scuba diving and miles of ATV trails in pristine forests and the options are nearly endless.

Wedding tourism? Costa Rica is one of the top destination wedding locations in the world and growing and there's also ample opportunity for social impact tourism whether working to preserve the rain forest, work with religious missions or on an organic farm.

Yoga retreats are also popular as well as holistic living. Sport fishing tours, turtle nesting tours, Spanish language tours, spring breakers, bachelor and bachelorette parties, the list goes on and on. Over 25% of the entire country is preserved in National Parks and reserves, Come see for yourself why tourism outranks every other form of income in Costa Rica.

I'll be running a 10 day country and property tour January 20 - 29. We used to offer these tours and they are great fun. We'll tour Poas volcano and La Paz Waterfall Gardens, spend a few days in Manuel Antonio, see Jaco and Dominical and spend two nights at our development since it is also part property tour. We'll also get into the east side of the central valley visiting the towns of Orosi and Paraiso. These tours always sell out and we are limited to 6 couples this time, cost is \$2400 per couple or \$1500 per single with the single supplement and is pretty much all inclusive. We still spend two days at our guest house touring properties but we get to swim in waterfalls, zip line if anyone dares and even have an optional sport fishing day while in Manuel Antonio (\$200 extra per person for sport fishing but worth every penny).

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The Pavement has finally come to Ojochal.

Back in July, the trucks finally showed up and put the bottom and final coats on for most of the road into town from the Coastal highway. The pavement goes all the way to the school and is expected to continue past the school once the new bridge is completed heading toward Ojochal Arriba. This will make the drive from the highway into phases 9 and 11 amazingly easy and improve the drive into nearly every other one of our phases in Ojochal. The down side of the paving has been the increased speed that many are driving through town.



If you build it, they will come

There's a building boom going on in the southern Pacific region of Costa Rica and nowhere is that as obvious as in the building materials industry. In our little town of Ojochal we now have two large home centers that rival nearly any Home Depot or Lowes. In the next town up from us, in Uvita, There are also two huge retail centers, along with specialty supply companies for concrete products, electrical products, glass etc.

On my last visit I took the time to some time in our newest home center, called Colono, to see what they had and how competitive the pricing was. I was amazed. There was a full array of power tools from Dewalt, Makita, Milwaukee and the typical off price brands. The paint department offered nearly everything I could find at home and pricing was about 20% cheaper than I'd pay in the US but not having used the brand before, I can't really attest to the value. The store featured drive through loading for lumber, materials and concrete products and a special order desk that was well staffed. All in all I was really impressed with the store, the staff and the inventory. I just can't believe that all four of these new stores can thrive in our pristine corner of the earth yet each time I have gone to any of them, they've appeared full of customers.



New Bar & Pub opens in Ojochal

La Mona Grita is located at the entrance to Ojochal, and is the gathering spot of the area. The beers are served ice cold and they have full a range of mixed drinks available, specializing in Margaritas and an extensive Tequila collection that is continually evolving. With three tv's and a 9' projection screen; it's a great place to catch your favorite teams while hanging out with the many residents in the area. The food is pub grub and they are currently serving excellent taco's, burrito's and nacho's served with chicken, beef, pork or vegetarian. La Mona Grita is a great place to get to know your neighbors, meet new friends and network locally. La Mona Grita has a friendly staff and are very helpful and knowledgeable about the area and attractions. La Mona Grita is the place for cold drinks and a little Monkey Business.



A picture is worth a thousand words...



Rush hour in the United States



Rush hour in Costa Rica