

# Paradise Post

News From Ojochal, Costa Ballena,  
Costa Rica and Beyond

OCTOBER 2015



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## UPCOMING TOUR DATES

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

October	19 – 22
November (sold out)	12 – 15
November (Thanksgiving Tour)	25 – 28
December	9 – 12
December	28 – 31
January	9 – 12
January	27 – 30
February	27 – March 1

[Click Here To Sign Up](#)

## Updates from the OSA

Greetings from Pacific Lots of Costa Rica, it's been another busy year. In the past few months we've been doing lots of shows and events. In April we sponsored the "Fast Track Panama" event hosted by International Living in Panama City, Panama. It was the same weekend as the Summit of the Americas, with Presidents from nearly 45 countries in attendance. This is where the bilateral agreement between Castro and Obama was signed, leading to the opening of Cuba. Our event was hosted at the Hilton Hotel which was the base headquarters for the secret service.

I was also a keynote speaker at the AARP "Life@50" event in Miami in June. I had a full house of attendees looking to learn about retirement outside the US. I also sponsored the International Living "Ultimate Event 10" in Cancun Mexico in June. This was a great event and my daughter Alex joined me at the show. I was also a speaker at International Living's "Fast Track Costa Rica" event in San Jose Costa Rica in August and also represented Costa Rica at the "Fast Track Your Retirement Overseas" event in September in Las Vegas, where I had nearly 200 people attend my workshop on Pacific Lots.

Our next event is the "Tampa Bay Home Show" at Tropicana Field in St Petersburg, FL November 6 - 8 followed by the "Fund Your Life Overseas" event in Phoenix, AZ November 12 - 14. I'll finish the year doing an event in the Riviera Maya in Tulum, speaking at the Real Estate Trend Alert conference at Bahia Principe Tao in December.

As always, our tour schedule has been busy and booking up for the winter months, a great time to escape the cold in the Northeast. We'll be adding more tours as we sell out the ones currently on the schedule. We have a special tour around New Years that I'm sure will sell out so contact us soon to insure space is available. With the uncertainty about retirement costs, the high cost of healthcare and rising home owner insurance, Costa Rica is becoming more popular as a retirement destination. It's also a great place to own a vacation or rental property or just to invest in raw land as a hedge against a loss in value of the dollar. Come see us and find out why.... Our 4 day Discovery tours are a great way to see why so many North Americans have chosen Costa Rica for retirement or second home ownership. The current list of tours and the sign up link is on the home page of the website at [www.pacificlots.com](http://www.pacificlots.com) toward the bottom of the page.

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## Annual Ojochal Community Food Bank Campaign helps our neighbors and their families

**T**he Ojochal Community Food Bank provides food and other related items and services to individuals and families in need of basic necessities. We help people in our community to remain self-sufficient and to maintain a sense of individual worth and dignity.

You can drop off your donations at the “Ojochal Tourist Information Center”, the “Century 21 office” or in any wooden Food Bank donation box throughout the village. For further information, contact us at: [ojochalfoodbank@gmail.com](mailto:ojochalfoodbank@gmail.com) or call 8409-2496. Like us on our Facebook page for more information, <https://www.facebook.com/ojochalfoodbank>

**Support your Community, and your neighbors!**



To support our neighbors and their families for the coming year we need:

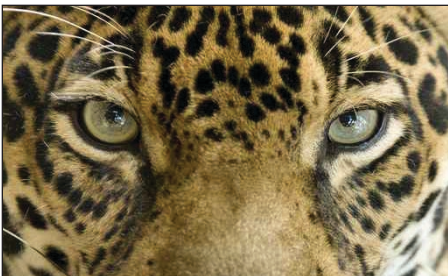
**Cash:** To purchase food

**Non-perishable food items:** Rice, powdered milk, canned tuna, beans, oil, etc.

**Secondary items that we distribute throughout the year:** New or gently used children's clothes, school supplies and backpacks

**A two week food basket for a family of four costs 20,000 colones. The total cost of supporting one family of four for one month is 50,000 colones.**

## Corcovado National Park—It's intense!



**I**f you visit the Osa Peninsula on Costa Rica's southern coast, you'll find a paradise of rain forests and pristine beaches. You'll also find one of the country's most amazing natural wonders—Corcovado National Park.

Established by the government in 1975, Corcovado National Park is considered the crown jewel in Costa Rica's extensive system of national parks and nature preserves. In fact, National Geographic has called it “the most biologically intense place on earth in terms of biodiversity.”

Corcovado is home to 115 species of amphibians and reptiles. There are 400 species of birds. You can see 140 different

mammals, including numerous species of monkeys, jaguars and other big cats. Rounding out the Corcovado landscape are over 40 species of fish and 400 different types of trees. WOW!

The park has plenty of hiking trails, although it can be strenuous going at times. And it rains up to 240 inches a year. But for adventurous nature lovers, it's an experience that will never be forgotten.

Corcovado National Park is open to the public and can be visited on day trips and for overnight visits. One important note, all Corcovado visitors must be accompanied by certified professional guides. But that is not difficult to arrange.

Reservations for overnight visits in the park can be made in Puerto Jiménez on the east coast of the peninsula. You may camp or stay indoors at one of several ranger stations equipped with bunks. You can also arrange to have basic meals served if you make a reservation at least a week in advance of your visit.

## Hybrid auto sales are picking up speed

**V**room . . . vroom. It's a sound being heard more frequently in Costa Rica. New car imports and sales have increased in each of the past few years. In 2014, a record number of new vehicles were imported—34,000—and the trend is expected to continue.

While it's true that the sale of hybrid cars,—available in Costa Rica since 2004—have grown more slowly, dealers who have ventured into the green auto market report that the pace of their sales is also gaining speed. There are currently three agencies selling hybrids and two more preparing to enter the market.

A primary factor driving the growing interest in hybrid vehicles is the tax exemption they enjoy. In keeping with the Costa Rican government's interest in all things eco-friendly, hybrid autos are exempt from vehicle restrictions in force in the country. In addition, hybrid purchasers only pay 10% of the selective consumption tax, not the 30% levied against conventional auto sales.

Similar to all new car purchases in Costa Rica, green vehicles are relatively expensive to buy. But compared to the U.S., they are very inexpensive to maintain. Plus, they hold their re-sale value quite well.

Americans in Costa Rica can find familiar brands marketed by Honda, Toyota and Ford, as well as models from international manufacturers, such as the BYD Qin, a plug-in hybrid that is produced in China.

## Did you know...

Costa Rica is smaller than Lake Michigan in the U.S.

Costa Rica is Central America's longest-standing democracy.

Approximately 10-percent of the world's butterflies live in Costa Rica.

The sun rises and sets at the same time in Costa Rica—365 days a year!

# What Are The Expat Compromises Required To “Make-It” in Costa Rica?

By Attorney Richard (Rick) Philips



I have lived and worked in Costa Rica for seventeen years. I can say without a doubt, that the natural beauty and the climate in Costa Rica is very easy to adjust to as being very pleasant in both regards, but as an expat American, Canadian, or European, it will not be “business as usual”, in most other respects.

Costa Ricans are generally a polite, friendly, and pacifistic group of people, however, the social, legal, and cultural differences are strikingly different indeed, from those of most expats.

Costa Rican Society and Latin American society in general, does not aspire to the same level of logical thinking and efficiency as most expats would be used to in their home countries.

Problem solving is always performed on a “reactive”, rather than a “proactive” basis. This means that the negative aspects of the problem must be felt and experienced, prior to a solution to the problem being considered.

Accordingly, in the mind of most expats, needless suffering will have to be endured.

Likewise, the general reaction to work, or production of any sort, including the implementation of solutions to problems, is slow, creating further hardship, at least in the minds of expats, for the population as a whole to endure. Logical thinking does not “leap to the rescue”, as it would in most expat home countries.

The reaction to pressuring Costa Ricans to deliver on an expat anticipated time frame is “stone-walling” and then nothing will happen.

Most expats will come from jurisdictions where English Common Law is the legal system utilized. This system of laws originates from England and is the dominant system of laws utilized by the U.S., Canada, and British Common Wealth

countries. It is a system composed of Statutory and Judge-made laws, which allows for an evolution of the law based on societal changes over time, as are interpreted by Judges in Court, producing a “common thread” of legal development respected by the Courts as a whole.

In Costa Rica, as in all of Latin America, Civil Law (Roman Law) is the legal system which has been adopted.

This legal system is considerably different in its approach to delivering justice. Each subjective area of the law (eg. Criminal, Family, etc.), is codified into various legal declarations in the form of articles, which are applied by a Judge to any fact situation presented in Court, largely without reference to any established jurisprudence.

Document production in Civil Law, such as company incorporation and powers of attorney, is much more formal in its requirements than in the Common Law system, with many circumstances dictating that the form of the document produced takes precedence over the substance of its content.

Corruption also permeates the legal and social system in Costa Rica, down to the traffic police taking bribes instead of issuing traffic tickets and Government employees accepting bribes in return for granting permits and permissions for various business endeavors, such as Municipal Building Permits, and the like.

As Judges in Courts are largely not bound by jurisprudence (Precedent decisions made by another Court on a similar fact pattern), corruption, likewise, has made a significant intervention in the judicial process. It is not that corruption doesn't take place in the home country expat societies as well, however, it is

practiced in a much more open and accepted manner of operation in Costa Rica.

In short, if you are an expat merely living on an offshore pension, or investment income and paying monthly living expenses, your requirement to compromise to accept these social, legal, and cultural differences required to integrate into the Costa Rica Societal make-up, will be minimal.

However, to become totally immersed in Costa Rican Society, from a living and a business point-of-view, will require a significantly greater compromise to be made, in order to sustain an enduring social integration and an ability to feel “comfortable”.

Attorney Richard (Rick) Philips is a Canadian citizen, naturalized as a citizen of Costa Rica. Rick practiced law in Victoria, B.C., Canada as a member of the Law Society of British Columbia, for fourteen years, prior to moving to Costa Rica in 1998. Rick then earned his Bachelor of Laws and Licensing Degrees (Civil Law), with Honors, and a Post-Graduate Degree in Notary and Registry Law, from the Metropolitana Castro Carazo and Escuela Libre de Derecho Universities, in San Jose. Rick is a member of the Costa Rica College of Lawyers, and practices law in Costa Rica in the areas of real estate and development, corporate, commercial, contract, immigration, and banking with the Law Firm of Petersen & Philips, located in Escazu, a western suburb of San Jose. To contact Attorney Rick Philips, please use the following information: Lic. Rick Philips - Attorney at Law, Petersen & Philips, San Jose, Costa Rica Tel: 506-2288-4381, Ext. 102; Email: rick@costaricacanalaw.com Website: www.costaricacanalaw.com





## Getting off the beaten track

**C**osta Rica is a country that's ideal to explore. A small, safe and welcoming nation; there's so much to offer that staying in one place simply isn't an option! The best way to see the volcanoes, beaches and rainforests that the county boasts is to rent a car and discover them for yourself.

Driving in Costa Rica is an enjoyable experience with spectacular views, hidden beaches and wildlife hanging from the trees. There are a few practical points that'll make the driving experience easier:

- Rent a GPS system. Signage can be poor and there is no real address system in the country, so take some assistance from the GPS. Few Costa Ricans drive and so often directions aren't as helpful as they could be, and will usually be in Spanish outside of tourist areas. Directions are usually given with landmarks – go west two blocks after the church and then a hundred meters north until the large mango tree, the gate is the first wooden one on the left. Remember that a block is the same as a hundred meters and it is all a little easier.
- Journeys in Costa Rica are measured in time and not distance. Many routes are one lane, there's a lot of mountains and the road conditions may or may not be great.
- Be alert. Much of the driving in Costa Rica is on lazy lanes through picturesque farmland and forest, but the roads are shared with pedestrians, cyclists, dogs and all number of other animals; both wild and domesticated.

- Keep the gas tank topped up. Gas stations can be few and far between outside the city center. The pump attendant will provide full service, so a small tip is a pleasant gesture. Check that the pump is on zero before the attendant begins filling the tank.

- A flat tire should be changed in a well-lit, secure area.

- Night driving isn't advised as routes are often poorly lit.

With a bit of common sense and caution, car rental allows the visitor to Costa Rica the liberty to go beyond the beaten track and to see the real treasures that the country has to offer with the independence to go where you want when you want.

Renting a car in Costa Rica is straightforward if the customer is well-informed. There can be hidden fees in car rental quotations: the third party insurance, airport taxes and other taxes and surcharges can add hundreds of dollars to the actual rental cost. Third party insurance is mandatory. In Costa Rica, this insurance is government-imposed and cannot be covered by a credit card, although CDW coverage from your credit card provider will be accepted with written proof issued by that provider.

**Vamos Rent-A-Car is Pacific Lots' chosen car rental agency for their transparent fees, personalized and professional service, and free perks that help save a few bucks.** This local firm is the number one recommended car rental

agency for Costa Rica on online travel forums such as Trip Advisor and Lonely Planet. A vacation should be stress-free and trustworthy pricing, meticulously maintained vehicles and friendly customer service is the perfect start to a relaxing trip!

One of the joys of Costa Rica is that it is such a friendly country. Tourists are welcomed to the country by locals who are proud to share their green and peaceful nation with others. Even unexperienced travellers are quickly put at ease when arriving at one of the country's two international airports and ready to embrace independent exploration. So ditch the AI resorts, the so-called package deals and the cramped minibus transportation to discover the real Costa Rica!

### Meet Our New Guest House Manager

## RICHARD OWENS

**R**ichard joined our team almost two years ago now, he's a 38 year old from Birmingham, Alabama. Richard went to school at Embry-Riddle Aeronautical University for Professional Aeronautics, (business end of running an airport) and then spent 6 years in the Air Force working on airplanes. He also worked in consumer banking before starting an Insurance and Investment agency with Country Financial.

Tired of the stress and faster pace of the states, he packed it up and moved to Costa Rica. After 18 months in San Jose teaching English as a second language, Richard realized the southern Pacific is the place to be in Costa Rica.



Fishing on the Sierpe River



# FEATURED HOME – PAUL & CINDY



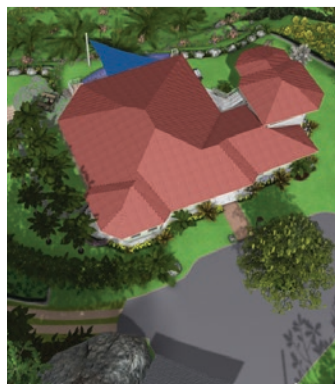
**P**aul and Cindy L are building their dream home on one of the top lots in Phase 9.

The hilltop lot is 1.33 acres with a long 15 degree inclined driveway and a large parking area in front of the house. The house has 2,915 square feet under root which includes a 300 square foot patio and a 275 sq ft second floor observation deck with a stunning 360 degree view.

The house has 3 bedrooms and 3 baths as well as a 33' by 10' pool with a 32' long infinity edge overlooking a western sunset view. The pool features 4 in pool bar stools as well as a ceramic tile finish.

There's ample parking in front of the house and ocean, mountain and jungle views.

Each bedroom is set up as a master suite with king size beds, patio and private bath. Paul and Cindy plan to spend 3 to 4 months in residence and rent the house when they are not there.

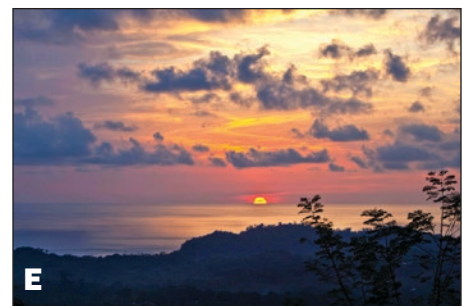
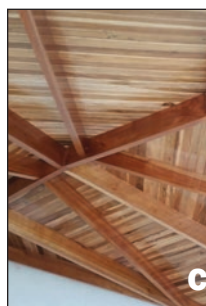


Artist's renderings of Paul & Cindy's completed dream home

## Construction is well underway and proceeding smoothly



A. Southwest view | B. Northside view  
C. Ceiling detail, front bedroom  
D. Pool tile installation | E. January sunset







# INVESTORS CORNER

*A short list of some premier investment opportunities*  
*Contact us for details and photos.*

**1** The first property consists of 945 acres that was purchased by an investment group in 2006 for \$2.66 million but the group ended up in foreclosure and the property is now available for \$1.35 million. It is located 20 minutes from Quepos/Manuel Antonio and has some nice ocean views as well as a river on the property and small waterfall. The land is very usable and has an access road as well as some farm buildings in place, it was originally a cattle ranch. The current appraisal on the property is \$2.7 million.

**2** The second investor special is for a 281.7 acre parcel in the Tarralba river watershed, priced at less than \$1000 per acre at \$275,000 dollars. This nearly 300 acre recreation area parcel is in central Costa Rica near Turrialba Volcano. Much of the land is virgin forest. Beautiful wilderness property, 114 hectares with deed and parcel survey, registered in the public registry. The parcel is just 40 minutes from the center of Turrialba.

**3** Offered is a 202 acre parcel in the town of Ojochal owned by a doctor in Atlanta, primary and secondary forest with some development restrictions but perfect for a private estate or retreat. The parcel has a river running right through the middle with a number of waterfalls, available at \$425,000.

**4** Offered are 3 parcels that were a planned development, close to Orotina and 30 minutes from the coast, water and electric at the parcels, average size of 10 to 15 acres each and priced at \$200,000 each. Permits were issued initially to the entire parcel as one unit to build 220 homes but that permit has since expired. The owner has now sub-divided into 3 parcels.

**5** Offered is an estate with nearly 50,000 square meters on the Nicoya Peninsula plus 34,000 in the maritime concession zone (ocean front) in Playa Blanca, Costa Rica. The property features 5 buildings, 3 residences, an in-ground pool, well and town water and offered at \$750,000. This would make a great hotel site, with over 20 acres total. Sold furnished with car.

**6** Dreaming to own a well established hotel in Ojochal, right on the Coastal Highway. Featuring 14 casitas and casas, this hotel is celebrating 20 years in business. There's a full restaurant and added revenue through tour booking and spa services. Available for \$1.35 million, quick payback, revenue figures available.



## Introducing Menta y Limon

We have a new restaurant opened in Ojochal called Menta y Limon (Min and Lemon). I hear they have one of the best "casados" in all of Costa Rica. A casado is what a married person would eat if they were at home (casado means "to be married").

## The Circus in Costa Rica Versus The Circus in the U.S.

