

"Is Costa Rica REALLY as good as its own press releases?"

BY RANDY BERG

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About a year ago, I started work on a book about Costa Rica and our experiences from start to the present. The book was my first ever... and it included some VERY boring portions (yes, it was done intentionally... not necessarily the boring portions... but the more informational chapters).

I got a lot of positive feedback on the book because it was targeted primarily toward people that were looking to possibly relocate to Costa Rica and needed specific types of information, such as banking, costs of living, construction, real estate...

And it also included basically OUR story and what we encountered on our journey from beginning to today... from Minnesota to Costa Rica.

And while it was a project that I had always wanted to do, somehow it fell flat. My own sister, an English teacher back in Minnesota sent me a short note after reviewing it... "nice book." A left handed compliment if I ever saw one. Of course, I got even when I asked her if she had finished the book she was always "going to write."

I think that I accomplished what I wanted to when I wrote my first book. But somehow it simply did not convey how I felt about Costa Rica and what I "really" wanted to convey to those reading my book.

This is the next step... what Costa Rica really is all about, what it has meant to me and what it can mean to others.

When Rhonda and I moved to Costa Rica it really was our intent to retire. Of course, I had never "retired" before and had no preconceived ideas of what it all entailed. All we knew for certain is that we had spent a heckuva lot of time on the internet and we had sold everything we owned and were moving to a country where we knew absolutely no one and didn't speak a word of Spanish. Beyond that... it was all new and it was "our great adventure"... and definitely without a blueprint.

We spent the next few years acclimating ourselves to Costa Rica, building a total of three new homes for ourselves, starting a real estate brokerage firm, and learning the "lay of the land" the hard way. We began building homes for others... and when the real estate markets collapsed (yeah, they collapsed here too... maybe not as much but the buying dried up almost totally in the beginning) we began joint venturing with local landowners to sell more affordable housing and we also offered financing.

Retirement? For me, retirement is working a little less.

But the point of my writing this... is all about Costa Rica.

Because of our unique perspective, we have seen and done a lot more than most expats who retire here or even come here to work online or commute. And Costa Rica is a lot more than just "pura vida", and sunshine and smiles.

A lot more.





Costa Rica has the reputation for being one of the most "green" countries in the world. And that reputation has been carefully cultivated and crafted. The country has publically stated that it intends to be carbon neutral within the decade. "Ecotourism" is the euphemism for the brand of tourism formulated by Costa Rica.

But it has become more than just rhetoric. Because Costa Rica sets aside almost a third of its land for national parks and reserves. More than almost anywhere else in the world. And its electric power is over 90% hydroelectric... there is no oil drilling, no nuclear power, no strip mining, no commercial logging and no mineral mining.

The Osa Penninsula (the lower 10% of the country) is the most biodiverse region in the world and contains over 5% of the ENTIRE world's biological species.

This accounts for a large, large portion of Costa Rica's attractiveness to the rest of the world.





How can anyone argue with a country that cares about its environment? And how can anyone NOT like a country that has scenery that belongs in Better Homes and Gardens? Everytime you round a curve in Costa Rica you encounter another Kodak moment. There is nothing like it.

There are biological gardens everywhere... orchids (over 1600 species), Costa Rica exports more ferns and ornamental plants than almost anyone in the world. The country exports more pineapples than anyone else... and is a close third in bananas and melons. Butterfly farms... zip lines... canopy tours... even insects contribute here!

And to top it all off... the country has no military. Costa Rica was the first country in the world to constitutionally abolish its military.

Who can argue? Especially since the country has the lowest crime rate in Central American and nearly all of Latin America.

And of course... a better literacy rate than the United States... rated as "the happiest country in the world"... infant mortality rate is superb... the country's medical system is excellent and in many ways superior to FIRST world countries... and the country boasts one of the few "blue zones" in the world, where residents routinely live past 100 years of age.





What is not to like?

"Great, you're probably saying... but now that the P.R is out of the way... what is Costa Rica REALLY like?"

Costa Rica is REALLY REALLY difficult to be objective about.

Why?

Because nearly all of the tourists see the things that I mention above... and that is what outsiders read about. And that is what they rave about.

And they are the easy things to talk about... to mention in newspaper columns and write about in travel magazines.

They are the things that attract probably 95% of the people that ultimately move to or buy property or invest in Costa Rica.

But Costa Rica is a lot more than that... a LOT more.

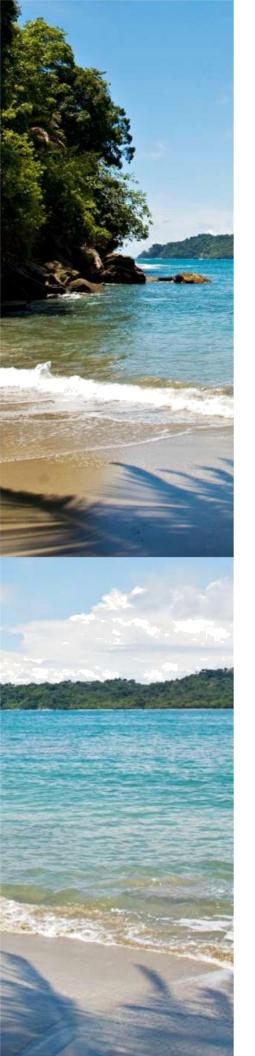
There are a lot of books and websites that give you specifics on how to open up a bank account, availability of internet, pet importation and care, how to buy a car, insurance, medical availability, dentists... all of the little details that expats and retirees need to navigate a completely different culture. It is the little things that are the "killers" for "gringos" being happy in Costa Rica. Many expats have headed home in disgust because of the unexpected... or they simply could not tolerate Chinese appliances (low quality) or slower than "normal" internet... or long lines to pay bills... the unexpected is the killer without a doubt.

The unexpected is easy to remedy with education and visits and asking a LOT of questions. Do NOT expect the culture or Costa Rica to be a junior version of "back home." IT IS NOT THE SAME.

Read, study, visit, rent, ask questions. Then ask more questions. Think about what you would do if you were moving from St. Louis, MO or to Jupiter, FLA... you would automatically know that some things are the same, but you will also know that you would want certain other things to be in place... golf courses, womens' groups, volunteer services, prescriptions, medical, veterinary, internet, telephone, air conditioning, Spanish schools, a mechanic...

Almost everything is different.





Now... I would like to share with you what I feel to be the most important things about Costa Rica. Most of them are intangible and many of them you will not read about... but they are the things that you will remember all of your lives if you live here. They are not things like orchids or sunsets or low cost medical care... they are the things that make us more human and that make us smile and that give us meaning. And no, this is not a philosophical treatise, it is a subjective communication from me to you... about what Costa Rica means to me.

Most of you have heard the phrase "pura vida" and most of you have heard of "tico time" or mañana (tomorrow... always tomorrow)... Most of these words and phrases are not just buzzwords, they are a way of life.

Let's take the first phrase, "mañana"...

Time in Costa Rica is flexible... it is not regarded as a rigid mechanism with no flexibility. Costa Ricans do not respond well to schedules and stress. And, for the most part, it is not a part of the culture. Obviously, Ticos have had to adapt to the gringos' demands for "being on time" as time is a precious commodity in Western cultures. But most Costa Ricans never have contact with gringos so they will never change.

It is difficult for most Westerners or gringos to understand how Ticos or Latins can be half an hour to an hour late to an appointment or a dinner or meeting and think nothing of us. We have been conditioned that this type of behavior is basically insulting. In Costa Rica, it is normal.

Hard to accept?

Very, for most gringos. But, remember, this is a Costa Rican culture and if we cannot adapt, then we should think twice about living here. Everyone who lives here has adjustments. Some simply adjust better than others.

Remember, many of us moved to Costa Rica to get away from stress and to "slow down". So... next time you are impatient... remember that. Stress takes many forms.

You will seldom see Ticos exhibit impatience. And the things that drive many of us crazy... e.g.; long lines in banks, three different steps to completing a purchase in a department store, traffic jams, no water at 7 in the morning because pipes are being repaired, completely "illogical" ways of repairing roads or rerouting traffic...all of these "little things" drive many expats to eventually leave the country.





Why?

Well, face it... most of us have lived all of our lives in one country and the way of life... its customs and ways of living are ingrained. The traffic patterns, the efficiency, way that retail stores conduct business... we have all grown up with these being part of our lives. And when we are confronted with the differences... we are uncomfortable and they make no sense.

I have seen traffic stalled on a bridge going both ways... a massive traffic jam on a one lane bridge... The police came and yet did nothing. After an hour my friend and I walked down to the bridge from 400 meters back, directed traffic, and within half an hour it was flowing. And we just looked at ourselves and shook our heads. Ticos accept life the way it is. It is difficult for the rest of us. But remember, that is why we moved here. Accept the differences. Or leave. Because you cannot fight them. And you will honestly feel a huge difference in the way you feel if you accept life the "way it is" instead of "the way you WANT it to be."

How are Ticos different from the rest of us?

Here are a few ways:

- 1. They are more passive... which makes sense as they are more accepting of life in general and "the way things are." Ticos are more likely to accept the status quo than try to fight it. Agression is totally foreign to most Costa Ricans... and remember, there is no military in the country and nearly all disputes are settled by negotiation. Attorneys here, even when representing one party... regard the successful conclusion of a lawsuit as one in which ALL parties come away happy. Hard to swallow for most gringos.
- 2. Ticos do not take risks. Remember, the status quo is the most comfortable of all. Change is difficult.



3. The "upper class" in Costa Rica, as in many other Latin countries... despite being a democracy, really "rules" the country. There are a few families here which have a huge say in virtually everything that happens in the country... from the economy to the nation's laws. Of course, that is not publicized but it is acknowledged. Everyone knows that former President O. Arias won the Nobel Peace prize and was the nation's first to service two terms (after changing the country's constitution to allow it)... but very few know that he is one of the nation's richest men. As is his family. Next year's elections are dominated by two individuals who have spent years OUTSIDE the country evading crimes or even being convicted of crimes. Yet their crimes apparently mean nothing. Media? Of course, these same people control it.

4. Many visitors to Costa Rica remember the Ticos and the welcomes here as a major highlight of their visits. There is probably no other country in the world that makes visitors feel as welcome. Yet... Ticos still regard gringos as "meal tickets". Make sense? Of course not. Yet every gringo or expat who lives here often says that they know that Ticos see gringos as having "money trees" back home. A close friend swears that her church in Costa Rica teaches people that it is OK to "relieve" expats of their "excess" money as we will not miss it.

This bothered us when we first moved here but now it is simply part of the culture and makes perfectly logical sense as most of us DO have more money than most Ticos. We are just a little more careful when it comes time to pay a bill. (well, maybe a LOT more careful).



5. In past years, because Costa Rica has attracted a great many U.S. corporations because of its great work force... there is a rapidly growing middle class. That middle class places a great deal of emphasis upon "things and possessions". These, in many respects, are things we are trying to (at least partly) leave behind and in many ways it is difficult to watch. More money means more susceptibility to marketing and prestige. A home, a car, a mortgage are all now being desperately sought after. So, in many ways, it is good for the prosperity of the country... and yet, in another, it is sad.

6. Costa Ricans are very reluctant to take a stand on almost anything or to give their opinions. This attitude carries over into even the workplace and it is commonplace that a Costa Rican will absolutely not make a decision when there is even the remotest possibility that it could have negative repercussions... even though that is what he or she was hired to do. Ticos want to please and therefore do not want to take the risk of alienating anyone with a potentially wrong answer. It is a common "joke" among gringos that Ticos, even if they do not know the actual directions when asked, will give even a fictitious answer to seemingly satisfy the person asking. Honest. This obviously leads many gringos to regard all Ticos as liars... which is obviously not true. But realistically, sometimes it is difficult to tell the truth from the proverbial "white lie."



It is difficult sometimes, because Costa Rica is a small country, and so well known... to realize how truly small it is... the size of West Virginia and with a population smaller than most midsized U.S. and Canadian cities... Would you have the same expectations of Denver or Austin or San Diego as you would of Costa Rica?

Face it, Costa Rica is small... REALLY small and it has just burst upon the international scene in the past couple of decades. Can it reasonably be expected to have the same amenities as other countries which are far more advanced?

A lot of people do have those expectations and that is why they have a hard time adjusting.

And it's also important to remember that Costa Rica... for all practical purposes has been around for less than a century... it is still establishing its own identity. And, realistically, can anyone expect Costa Rica to offer the same amenities as and run as "efficiently" as virtually anywhere "back home?" The answer of course, is obvious ...but a great many people are still frustrated because they have gotten totally and completely used to efficiency and comfort which is driven almost exclusively by profit.





Okay... so we have established that Costa Ricans are more laid back and less apt to be held to a time schedule. They are less efficient overall and less apt to be assertive or aggressive than their northern counterparts.

Now... what is all the noise about "pura vida"?

When we first arrived in Costa Rica... wherever we went, EVERYONE said "pura vida." At first I thought it was some kind of response to being gringo or being a newcomer... like a snide comment.

I didn't pay much attention to it until we hired more Costa Rican employees... and I realized that they all said "pura vida" to each other... as a greeting, as a farewell, for literally anything.

The literally translation, "pure life" is a little helpful, but not much. One of the better definitions, and there really is no right or wrong definition... says that pura vida, or pure life, means being without weighed down by possessions. We are supposedly only free when we are free of the worry and stress of owning and possessing "things" and material goods.

Defining "pura vida" is like being able to see the wind... it can't be done and everyone either has their own definition or uses someone else's. No one is right and no one is really wrong.

I like to think of pura vida or "pure life" as the essence of Costa Rica... to me, it is nature as Costa Ricans see it and as they respect it. The country sets aside nearly a third of the country for its parks and reserves... it does not destroy the environment (and yes, I know that naysayers will say that the country pollutes but I believe that that is a simple function of economics). Costa Ricans love nature and all it represents... the representation of Costa Rica as being ecologically conscious is not an exaggeration... it is almost ingrained. To me, the love of nature and it's protection is what pura vida represents... it is nature and life itself exactly as it is "supposed to be."

"Back to the 50s" or living life in a "Spanish leave it to Beaver movie"...

When Rhonda and I first moved to Costa Rica we initially settled in a good sized town but with a small town flavor. In the beginning, we would go to town and every Sunday we would see fathers with their daughters, most of them buying them ice cream cones at Pops Ice Cream. And every Sunday was family day and, without fail, rain or shine, families got together and spent the afternoon together... with dinner, and conversation on the front porch. Almost everyone. It was simply the way things are done in Costa Rica.





And gasoline stations still had full service (when is the last time you had someone actually clean your car windshield and check your oil?). I mean, these guys WORK for their salaries... check tires, oil, water, clean windshields, all fluids... even handwrite receipts if you request them. All for probably a twenty five or fifty cent tip.

And remember when they actually delivered milk to your doorstep every morning? Well, they still do it in many rural and outlying areas except that this is fresh milk direct from the cows within the past hour... ladled out by hand, right at your doorstep. You can't even buy milk like this any longer because of the stigma of unpasteurized milk in many places. Eggs, fish, fruit... in many places still delivered to your doorstep.

Granted, most of the above is still about money and making a living but it was that way 50 or 75 years ago in the States or Canada too.

Rhonda and I live about two miles up the mountain just outside of San Mateo... there are no buses up the road and many people up here (probably 75 to 100 people total) don't have cars and have to make the trek up and down the road to the markets at least once weekly... sometimes they get rides, sometimes they don't depending upon their luck. And EVERYONE walks... because there is no choice for many of these people. No one is envious of those who have cars and every who does offers rides and assistance to those who need it. It's a great way to get to know your neighbors and your health as well. And everyone is friendly... in a community where we all depend upon one another it is rare not to get along. And yes, many people have bicycles, motorcycles, or horses. But a lot walk, especially those over 60... they move a little slower!

Costa Rica may have "officially" been a country for a comparatively short amount of time but its traditions are timeless. For many of us who come from a country where efficiency, fast food, and breakneck business are a way of life... it is refreshing to see cattle in the road, people walking instead of driving, enjoying each other's company instead of simply connecting digitally, enjoying healthy foods which are free (fruits, vegetables) instead of the more convenient "fast food", appreciating nature and the side of life that is natural, families spending time together not only because it is a tradition but because they genuinely enjoy each other. The country is filled with instances which take us back almost a century ago... to a time that many of us would love to return to... but know we cannot.

The old and the young...

One of the most endearing things that Rhonda and I noticed when we first arrived is how the young and their parents and grandparents interact. We would see teenage girls walking down the street with their mothers and their arms around each other. "Back home" teenagers are embarrassed to be seen with their parents and there may be love there, but it is often at arms length... not so in Costa Rica. There is genuine affection between members of the family.





I remember the first Christmas that we were in Costa Rica... and we had been invited over to the home of the people that we had purchased furniture from. They had a five year old boy and they were comparatively well off. For Christmas Alejandro received a toy with a value of perhaps \$20... and it was explained to us that children did not receive expensive presents for Christmas but that it was the time of spending the hours together in celebration that was important. And everyone knew it. Everyone in the family spends time with the other members... and if a small child cannot be accompanied to school by a parent, then one of the grandparents will go. And brothers and sisters spend time with one another... and there is no whining or complaining. This is the Costa Rican family. Tradition, yes... but with a lot of love, sharing

Seniors?

and giving.

The Costa Rican family is changing and evolving... like the rest of the world. But most still have the majority of the family unit within a small geographical area. And seniors... are cared for and taken care of when they cannot care for themselves any longer. Sure, if there is medical care involved, many will go to a hospice or "old folks home" to ensure proper and necessary care... but for as long as possible, each family takes care of its own.

Pollution... the question is WHY?

A lot of people get upset when they find that pollution exists in Costa Rica.

"Costa Rica makes such a big deal out of the environment and nature... how can they let pollution happen? And why is there not better septic... better roads... less pollution in the rivers and better garbage pickup?"

Wake up... Costa Rica does not have the funds to keep the country as pristine as it would like... or that the whiners would like. There are other priorities such as education, health care, etc. which, like it or not, sometimes take precedence over garbage pickup. It is all a matter of economics.

Baby steps, and one at a time.

A lot of people admire Costa Ricans because they have abolished their military. And the funds that went into aggression and protection is now funneled into schools, education and the country's medical system.





Others think it is idiocy, because "how will Costa Rica defend itself against outside aggression from countries like Nicaragua, Cuba or even Venezuela?"

But Costa Rica has had less problems with crime than any other country in Central America and many in Latin America. And despite being bordered by Nicaragua, who has taken a decidedly aggressive posture with Costa Rica... there have been no problems whatsoever as a result of not having a military presence.

Ticos themselves are proud of having no military and settling disputes peacefully. In fact, one of the most irritating features of the "passive aggressive" nature of Costa Ricans is whenever a particular group of Ticos is upset with something... say, for instance taxi drivers with unlicensed taxi drivers...one group will strike by tying up traffic for literally hours with no repercussions... and ultimately the government or municipality will almost always give them what they want. Luckily, there are never major strikes or major issues.

Costa Ricans are proof that not having a military presence does NOT invite invasion or aggression... in fact the opposite is true. Other countries in Central and South America have continuing and growing problems with crime... and yet Costa Rica, with its limited resources has the lowest crime rate in all of Central America and most of Latin America. Sure there are problems with the legal system, which in most gringos' eyes, is too lenient... but thus far... it works.

"How easy is it to get a job or make money in Costa Rica?"

Firstly, technically it is illegal for a non Costa Rican to take a job away from a Tico. The Tico has to be offered the job first and a "gringo" cannot compete directly with him or her. And without a work permit, even that is difficult.

That being said... most gringos that live in Costa Rica see opportunities here that far exceed anything that they see "back home."

The obvious opportunities of the past... mainly, real estate development and brokerage is nowhere near the opportunity it used to be. Buyers are fewer and much more demanding... it is possible but definitely not a way to become rich.

Most newcomers that we have contact with almost always see opportunity here... and it usually is something that we never would have thought of. A good example is a small businessman from New York City that asked us what they did with the pulp which surrounds the coffee bean once it is extracted. Well, usually it is thrown away or used as fertilizer. But it is sweet tasting, and over time, this gentlemen actually began a business making jam and other condiments. Who would have thought?





Rhonda and I have bought several pieces of furniture made of Guanacaste wood... it has beautiful grain and is a strong, protected wood and the tree itself cannot be harvested without a permit. The dining table we have, as well as the desk and vanities in both bathrooms always draw rave reviews and we have sent the local artisan a LOT of business. This is not mass produced and is always a "ma and pa" type of operation. It could easily be expanded and margins are huge.

Loan sharking... money lending at high rates is legal in Costa Rica and nearly ever town has its small number. Always in demand and low risk. We are talking rates well in excess of 50% and averaging around 30%. This is not penny ante stuff.

There are more millionaires in Costa Rica (reputedly) per capita than nearly any other country in the world. Many come from neighboring countries where opportunities are nowhere near as prevalent as in Costa Rica.

There is a large contingent of internet marketers here and now are also a very large number of those who work online through such websites and portals as Elance, oDesk and many more. Internet service may not be QUITE as good as Stateside but is still pretty good, especially with backup. It beats a lot of places such as the Phillipines and Bangladesh or even India where infrastructure is far worse than Costa Rica. If you are looking for work, consider exploring these options and see what is available. Your cost of living here is a lot less than "back home" in nearly all cases.

The medical profession... good , better or best? ... or none of the above?

The medical profession and health care system in Costa Rica has a superb reputation. But what does that mean for you?

Just because the average person can even get FREE health care does not necessarily mean that it is the best care for expats or gringos who may have more health issues.

Most couples in the States or Canada that are middle aged are finding that their own health care insurance premiums are around \$1500 per month. The average insurance health care premium for standard health care in Costa Rica for expats is less than \$100 per month. This is the same basic health care that all Ticos have access to (or anyone else who lives here for that matter).

Most expats concerned with their health or those who want the absolute best will upgrade their policies for a small fee (by comparison). CIMA Hospital or Clinical Biblica in San Jose are regarded as the two best hospitals in the country. For another \$100 to \$200 you can obtain top of the line health insurance. And Rhonda and I have personally used both facilities and we know of others that have as well. We also know of many expats who have used the basic CAJA or social security hospitals and had nothing but good to say about them.





You are covered. I would honestly recommend the health care system in Costa Rica over almost anything in the States as the attitude is better and standard of care and quality of care is at least as good if not better. The differences are probably in the quality of equipment in a standard hospital versus an upper echelon hospital which is private.

Ticos are generally very very concerned about their health, eat well (I would have one caveat here, and that is that there have been more "fast food" type of places opening which is resulting in more obesity in Costa Rica than ever before) and generally get more exercise than their counterparts in other countries. There is a great deal of pride in the health care system here and it is almost a certainty that its maintenance will always be at the highest levels.

One of the more interesting statistics that most people don't think much about is the fact that Costa Rica has more people return after an initial first or second visit than any other vacation or tourism destination than anywhere else in the world. And when asked, people generally say "the scenery" or "the adventure" or "I love the place we stayed in". But it is really a lot more than that.

Rhonda and I have seen a fair number of people that have left Costa Rica for one reason or another for another foreign country (returning home is another matter) ... the "grass is greener on the other side syndrome". Many went to Panama where it was widely promoted that the cost of living was less. Others went to Nicaragua for the same reasons and others went to Ecuador, Mexico, Belize and even Thailand and New Zealand.

At least half returned after a year.

Costa Rica grows on you. Sure it is the scenery, the climate, and the flora and fauna. But it is a lot more... and a lot of it cannot be put into words.

When I ask Rhonda what she likes the best about Costa Rica... she talks about going on her early morning walks. We live in a rural setting and are on a small mountain range overlooking the ocean. The road we are on extends for another 7 to 8 miles and there are no buses that come this way and perhaps only one small "pulperia", if that. (convenience store). There are perhaps 100 to 150 people that live in Maderal de San Mateo. All of the people up here know Rhonda and all greet her and are friendly to her. If the people need rides they will not call us (that would be intrusive) but they may sit by our entrance and wait for our morning exit as we generally leave for the office at the same time... it is two miles down the mountain to buy food or go to the doctor... and two miles back up.





No one here resents us having more money. No one resents us having a larger house or a swimming pool. And no one has ever asked us for a handout or money. They have invited us into their homes and made us part of the community. Two of our community in Ventanas volunteer at the elementary school and the children constantly visit for Linda's homebaked cookies.

Rhonda walks for the exercise, for the birds, the quiet, and the scenery. But she remembers the friendliness and the people the most. And that is what most people that visit or live here remember.

Is it a reason to move to Costa Rica? No, probably not. But the people too, are something that most of us remember from a bygone time... when neighbors knew each other and all shared and did things together. Most of us remember our friends from the neighborhood we grew up in... and we probably still remember their parents names and the things we all did together. How many of you still experience that "back home"? Probably not too many. It is rare that many even know their surrounding neighbors' names, unless the children know each other. Community is something that is slowly fading away. But it is something that... when we are confronted with it again... we realize how important it is.

Costa Rica is not the cheapest place to live in... nor is it the closest. It probably does not have the best scuba diving, and probably does not have the best restaurants either. Costa Rica does not have the most picturesque capitol city in the world... and does not have centuries of accumulated history.

Individually, Costa Rica has been voted "the happiest country in the world"... it has a higher literacy rate than even the States... people live longer here ... people move to Costa Rica to unwind, to slow down, to relax. They move to Costa Rica ... or visit Costa Rica because of the beauty and the scenery... and the wildlife. There are a thousand and one reasons to visit or to move to Costa Rica.

But the best ones remain unsaid.

And they are the best reasons of all.

