

No Bull Guide to
Costa Rica

By
Randy Berg

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My wife and I moved to Costa Rica 8 years ago intending to retire. Like many of you ...I had spent literally thousands of hours on the internet so, of course, I knew precisely what to expect once we hit the ground in Costa Rica. Boy, was I wrong. All of my hours of study and all of my emails and surfing the net...all down the drain. Don't get me wrong... I did find a few useful tidbits but quite honestly, if I had read nothing I would probably have been further ahead. But of course, by that time, we had sold everything we owned and had arrived at Juan Santamaria airport with two suitcases each and two dogs!... for better or for worse...we were in Costa Rica.



I was excited...after all we were retired and about to set forth on the “adventure of a lifetime.” Rhonda didn't tell me for five years what a terrible depression she was in for the first week. And of course, we didn't have a clue what we were doing...but we simply started by putting one foot in front of the other. And keep in mind that... even eight years ago...there were very few realtors, websites and “gringos” (non Costa Ricans) offering advice.

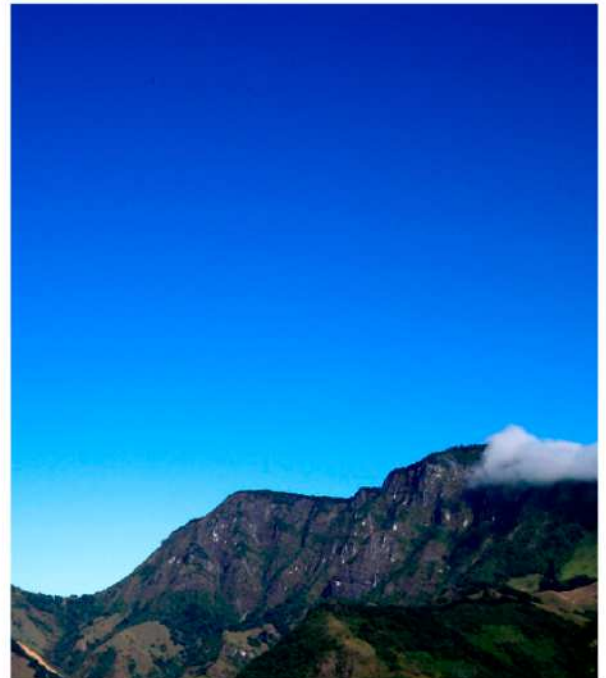
How difficult could it be? Well, we knew absolutely no one in Costa Rica and we spoke no Spanish. Were we naïve? Of course, we were. But we persevered.

And ultimately we purchased land, designed and built a house and became firmly entrenched in the community of Grecia. And we decided to tell others of our adventures...and all of the pitfalls that we had experienced... so that “maybe” others could learn from our mistakes.

Our website was a hit. We were two hicks from Minnesota who actually had retired in Costa Rica and loved it here. We honestly knew virtually nothing when we landed and have continued to learn since then. And we have grown...to selling properties which offered value...to building homes...and ultimately developments ... to finally having offices in three locations.

And none of it was planned...it all just kind of happened. And that is what has been the most fun...the fact that our success was just Rhonda and I putting one foot in front of the other and communicating our adventures with others...AND admitting when we screwed up too.

There have been negatives and there have been growing pains but there is really nothing that we would change... in looking backwards. Sure we have made mistakes...everyone does...



...but they are part of the growing process and it is important that we remember that we started literally from square one.

One of the things that I always wanted to do was to write a book about Costa Rica. But quite honestly, I have not had the time. But the one thing that I do, and do it fairly well ... is "tell it like it is."

Eight years ago there was no one talking about the "two tier pricing system" for real estate in Costa Rica. Now it is everywhere and acknowledged. No one talked about "net selling"... or the marking up of real estate to whatever level the "traffic will bear." Now everyone knows it exists. But 8 years ago...real estate agents were making fortunes here and taking advantage of a system of virtually no oversight. Nearly everyone NOW knows that real estate agents in Costa Rica are not licensed and, for the most part, not exactly universally trusted.



What are other areas or facets of Costa Rica that should be "exposed"... or brought to outsiders' attention? What are differences in the cultures ("back home" and Costa Rica) that people thinking of moving to Costa Rica should definitely be aware of?

What we want to do...and what the aim of this "no Bull guide..." is to ensure that you have as many of the facts as possible BEFORE you move to Costa Rica...or at least before you even "think" you want to move to Costa Rica. A simplistic example is a gringo who visited us and who was 110% positive that Costa Rica was to be his home for the rest of his life (he was 61). He was here two days and figured that the simple fact that no one spoke English was more than he could handle. Sound stupid? Well, yes...but the bottom line is that reality is sometimes harsher than the written word. Plan on spending time here with the intent of examining life here with a jaundiced eye and a fine toothed comb. I personally am a Type A and certain things about Costa Rica are difficult for me to adjust to...but I was prepared before moving here and the adjustments were easier because I knew to expect them in advance.



So...where do we start?

1. A lot of websites will tell you that a huge number of Ticos (Costa Ricans) speak English. Don't believe it. While, by comparison, a lot of Ticos do speak English...plan on almost no one speaking your language. It IS frustrating and you WILL have to learn some Spanish to "get by." You will not necessarily have to be fluent but making an effort is almost mandatory. Plan on it.

2. There are no addresses in Costa Rica...thus no mail delivery, no bills are delivered to your house and no packages. How do you find someone or something? Well, you get very specific and detailed directions. Go two kilometers east then 200 more meters south, look for a yellow house, turn right...and so on. This is how EVERYONE gets around. Get used to it.



3. Costa Rica is small...really small. Everyone knows that it is the size of West Virginia and the population but everyone thinks of Costa Rica as a COUNTRY...and countries are big. Costa Rica is the size of a smaller, or medium sized city in the States or Canada. And yet we all have a tendency to think of Costa Rica in LARGE terms. Face it, the government is on a par with a small city...no better. We gringos expect that it will be run with efficiency and with a no nonsense attitude. Well, can you compare your own city "back home" with the federal government and its outlook and attitude? Of course not...but that is what gringos expect here...the same efficiency and the same attitudes. Few people here can understand why the sewage problems and the crime problems and all of the exact same problems that we have "back home" are not handled the same way. Think about it . Money is one answer...there is not enough of it. The other facets of the question will be covered later.

4. Many websites stress how friendly Ticos are. And for the most part, they are. However, make no bones about it...not all Ticos like gringos. Face it. Gringos can be obnoxious... they can be pushy and an awful lot of the time they expect to be waited on AND worst of all...many times gringos are condescending. Those of us that live here see it every day. Sometimes it is intentional , sometimes not. Ticos have a totally different culture than others do. Does this sound like it is common sense? Well... it is. But we sure forget it in a hurry. We forget that we are guests here ... we are in Costa Rica as guests of the Costa Rican government and the Costa Rican people. We are not here as favors to them. Many gringos complain that they feel like "targets" because they have more money. Get over it...because for the most part...gringos do have more money than Ticos. And of course it is resented by a lot of people.



5. There is crime here. There is more crime than there was five years ago or ten years ago. It IS a growing problem. But it is not everywhere. It is more prevalent in certain areas than in others. Do your homework. But also use common sense...do not leave your luggage or your camera on the front seat of your car when you park it and go into a restaurant. Especially in a tourist town. It will be gone. If you are concerned about crime...and you should be...do your homework first about the area you are considering moving to. Rhonda and I have never been bothered, robbed, or encountered any type of problems whatsoever...but we know people that have. Use common sense. Crime exists everywhere.



6. Many people have mistaken impressions of how much it costs to live here...some think that it costs almost nothing...others think that it is priced out of sight. People can live here on their social security but there are also people we know that easily spend \$4-5000 per month. Granted, they live better than in the States or "back home" and you can definitely get more "bang for the buck" here...but be careful... expenses and costs can creep up in a hurry. Electricity is a prime example... everyone thinks that utilities are dirt cheap here...they aren't...it is just that Ticos typically know how to conserve better than we do. If you have air conditioning you will be facing a minimum of at least \$100-150 per month.

7. As mentioned above, one of the most mentioned qualities about Ticos is their desire to "make everyone happy". This statement couldn't possibly present a problem, could it? Well, yes, and the problem arises when a Tico is asked a question, wants to please you, and doesn't know the answer. Yes, oftentimes an answer is made up. Think we're kidding? Ask anyone who has lived here at least five years about this one...see what they say. And then the problem becomes..."is the answer true or false?" Yes, we know...it is hard to believe.



8. Ticos are xenophobic. They will always say "xxx (Panamanians or Nicas, or etc.) are lazy and they can't be trusted." Or (spoken by a person from Grecia) "people from Naranjo (neighboring town) are stupid and have ugly children." There is seldom anything good said about another group of people...they are never as good as in their own neighborhood or their own town.



9. Ticos typically think that gringos have money trees back home. No matter what is said, it is assumed that ALL gringos are millionaires and have unlimited funds (and of course, that means that a large portion of it should be shared with their Tico acquaintances, of course). This attitude is widespread, frustrating...and it is simply easier to accept the fact that it exists instead of trying to fight it.

10. Your main concern when thinking about buying here should NOT be a house or property, it should be the area. 50% of the people who buy beach property end up selling and moving within five years. Think about that: 50%! There is a cottage industry just servicing stupid people who make rash decisions. There are literally hundreds of different areas and microclimates within Costa Rica...make a list of things that are important to you in a residence or area. Then plan on spending time travelling and viewing different areas. You will be shocked at the variety of choices which exist.

11. Nearly all gas in Costa Rica is full service... you do not have to pump your own. Nor do you have to check your oil, fill your own tires and all of the chores that you have been conditioned to do for yourself "back home." Back to the 50s!

12. Ticos eat healthy! Sure, there is more fast food than ever before here but you still rarely see overweight Ticos. Fruit is plentiful and costs almost nothing. Three pineapples for a dollar cheap enough for you? Mangos, bananas (over 200 varieties), strawberries, blackberries, starfruit, and so many that you will never discover them all. You will lose weight here for sure and live to over 100!

13. Family is probably the single most important thing to Ticos. They watch out for each other...extended families are huge...they "get together". One of the major complaints of spouses of Ticos is that their spouses seem to care more for their family than their new spouse. This is the cornerstone of Tico society.

14. Everyone has the conception (or misconception) that everyone is "on the take" or corrupt here in Costa Rica. It is probably no more different than in the States or your own home country. Sure, there are a few traffic police that will take a bribe to "let you off" from a speeding ticket but it is mainly gringos that pay the bribes...Ticos don't do it as often and they sure don't pay exorbitant bribes.



15. The upper class here in Costa Rica really does control things. It is not overly apparent, like in Mexico, but the 50 wealthiest families in this country control it. It is not talked about...but simply acknowledged. These families control almost everything. On paper this country is a democracy... (this one will get me in trouble!)

16. The legal system here is different than nearly every other democracy in the world. It is Napoleonic and is frustrating and confusing and certainly makes no sense to those of us who have been raised in the American or Canadian justice system. And gringos seldom win in court in Costa Rica...right or wrong, "it is what it is."

17. The court system in Costa Rica is heavily slanted in favor of the woman. A woman can go to court with a fabricated story against her boyfriend or husband and walk away with it all. It is one thing to acknowledge that women have rights, but the court system in Costa Rica has swung the pendulum too far. Ask any gringo who has fallen in love with a Tica (Costa Rican woman) and run up against the court system with a bogus complaint... literally thousands of gringo men here have been taken advantage of by women here who know how to work the court system. Be careful here, guys.

18. The worker ALWAYS wins in Costa Rica...not management or the employer. 99 times out of 100. So if you think you can outsmart the government and a worker complains about you short changing him or her...they will win, not you. And it will cost you. You can listen to your other new friends who will tell you that it is OK to hire your workers as subcontractors, thus avoiding taxation and other fees. You will nearly always end up paying.



19. Most employers here know how to work the court system. Anyone can be sued here and law degrees are worth very little here but judgments and lawsuits mean virtually nothing. This statement will get me in trouble too.



20. Ticos are considered lazy by many “outsiders” but it is definitely not true. The “manyana” concept is considered foreign to all of us gringos but it is a way of life here and it does not necessarily mean laziness. Just because Ticos do not jump to the same drummer that many gringos jump to does not mean that one outlook or culture is superior to the other. It simply means that the two cultures are different... and sometimes those differences are very hard to get used to...much less to try and understand. (just keep saying “it is what it is”). Remember...the slower pace of life is one of the many things that attracted us to Costa Rica in the first place!

The above points are just to whet your appetite. You may think that they are silly or that we are exaggerating... well, let us know what you think after you have lived here for a couple of years.

Next...because there is a real lack of transparency and oversight by the government in a great many areas... primarily because of lack of money AND because the government here believes that people are actually capable of making their own decisions...there are conflicting opinions on just about everything in Costa Rica. It really is up to the individual to make up his or her own mind when making any financial decision here. The things which follow here are just a few of the things which illustrate how important it is to do your “homework”:

1. Cars...they are priced a minimum of 50% higher than the States, Canada or most other places because of customs, duties and taxes. AND there is no governmental oversight regulating salvage titles, mileage rollbacks and just about anything else when it comes to the purchase of automobiles. Sadly, at least 50% of the cars you will see would not even be allowed on the streets “back home.” Obviously, you will need to check the title, the VIN number to ascertain if it is a salvage vehicle or has been rebuilt. The mechanics, detailers and body men here know more ways to get around scrutiny than we would dream of. There ARE decent places advertised that say they will ensure that what you buy is exactly what you want. But you will not get a guarantee. Find a mechanic you trust and listen to him. Or ask your friends that have been here for a long time. And even then, you might consider having two mechanics look at the vehicle. I have actually had mechanics that I knew for at least a year... examine a vehicle and give me the OK...only to find out a month later that he thought I only wanted an opinion on the mechanics, not the body! Sound stupid? Well, just ask someone else who lives here. Be very careful here.



2. Because of the attitude toward gringos regarding them all as millionaires there is really a two tier pricing system for just about everything. When I first started asking about this “phenomenon” everybody denied it. But gradually it became apparent that it is pretty hard to deny when there are actually often posted prices for Ticos and for “others”. One price for ticos in hotels, one for gringos. And many restaurants, etc. It is acknowledged country wide now and most people don’t even realize it because they don’t pay attention. Is it discrimination? Well, you decide. But there really isn’t anything you can do about it.

3. There is almost a schizophrenic attitude toward gringos by the Tico mainstream here. On one hand, Ticos are basically are very kind and very honest people...but with the influx of gringos, most of whom have more money than the Ticos...it is culturally acceptable to “relieve them” of some of the money... simply because “gringos have so much money that they won’t miss the little amount that we will take.” Hard to believe? Ask anyone who has been here for a while.

4. Ticos are very, very proud of their country. The attitude of “green”, being environmentally conscious and knowledgeable about Costa Rica is common to most Ticos. It is not an attitude fostered just for foreigners. In many ways this is very very positive and yet in other ways Ticos can be quite condescending to foreigners such as Nicas (Nicaraguans) who are less fortunate than they.

5. The court system in Costa Rica (as mentioned above) is overburdened and incapable of dealing with the increased amounts of crime that have occurred in the past few years. Ticos themselves are incensed that the courts seem to be unable to cope with the problem and the enforcement arm of the government seems powerless. This problem is worsening and without significant adjustments to the court system...well, you see what COULD happen. And with the economic problems occurring in many parts of the world...there is a decided carryover to society here. The new Chinchilla administration in Costa Rica has made a strong commitment to increased security...hopefully there will be follow through.

6. The commercial side of Costa Rica is held up by an unstated system of commissions and barter. Nearly everything sold includes a commission which is always reflected in the ultimate price. Say Javier has a car for sale... he tells his neighbors, puts an ad in the paper, and a sticker in the window. His neighbor refers a friend who ends up buying the car...the neighbor typically will receive a commission of 2-5% for the referral. Is this a big deal? Well, yes and no...because you will really never know if the car that your new friend Ramon told you about "really is a good deal" or is it being recommended just because there is a commission involved? Kind of puts a different slant on things, doesn't it?



7. Gringos who have been in Costa Rica for a few years swear that an invisible tattoo exists on expats' foreheads that says "take advantage of me, I'm a Gringo". Count on feeling like a target and feeling like you are discriminated against... because you will be... and there is really nothing you can do about it. Actually, you have a choice... you can either fight it, which will do nothing more than raise your blood pressure OR accept it and simply make up your mind "not to be taken advantage of." Those of us that live here know that it happens and simply walk away when it does. And Ticos can then accept our business or not.

8. If you are offended by garbage and pollution ...stay away from second and third world countries. They simply do not have enough money to have a pristine environment like we all wish they had. It would be nice if Costa Rica had the extra \$125 million that it would cost to build ONE septic system and treatment plant in San Jose that would clean up the nation's most polluted river. But they don't. But China maybe will kick in and build it as the Taiwanese had committed funds before Costa Rica gave them the old "heave ho" by siding with the Chinese as part of their long term economic strategy. Garbage and pollution exists here. Some areas are cleaner than others but face it...money has a lot to do with the cleanliness of a country. It will be a while.

9. An awful lot of things that we fussy "gringos" don't like have to do with the lack of money in Costa Rica. A lot of developers swooped in, purchased land for a song, destroyed part of the local environment, put up high rises and condos in violation of a great many local and national laws...and yet were never punished. This has not only led to resentment of gringos who have "taken advantage" of the environment in search of monetary gain...but has also (and with good reason) forced the government to take a much tougher stand on development. It is now much tougher to "get away" with anything outside the law. The lack of funds prevented the government from having tougher and more stringent regulations...and virtually everyone knew that the laws could be circumvented by simply ignoring them. Again... lack of money.



10. Gringos like to complain that a lot of things in Costa Rica don't work the way they are supposed to. Or rather, they don't work the way they do "back home". And honestly, there is a lot of truth to that. Gringos says that a lot of the items purchased here are "seconds" from back home. And actually... they are. Because there are no restrictions of partially defective merchandise...and there are no disclosures that have to be made either. So it really is "let the buyer beware." And there really is an attitude here (which is changing, by the way) which says that , if it (whatever the job or product is) is 98% complete, it is done. Mechanics typically do not test the car to ensure that work is done properly... contractors do not clean up the worksite when the house is complete... it is the accepted mentality...and that leads to the next point...



11. Ticos are a very passive people. They rarely complain... even when they should. This makes , in many respects, for great friends and acquaintances but that trait can also backfire. Remember, Ticos want to please... and you don't please by disagreeing. So...what follows then is the question: how do Ticos vent their anger? Answer: they are passive aggressive. Ticos will never tell you of their anger...but you will find out about it at a later date. Ticos really do get even.



Ticos don't like barking dogs anymore than gringos do. BUT, there are an extraordinary number of dog poisonings every year. Sad? Of course...but fact. This will really bring the hate mail out.

12. Most of Costa Rica should NOT be viewed as black and white but rather shades of gray. What do I mean by this? Well, let's just say that the proverbial rabbit hole of Alice in Wonderland has no great advantage of Costa Rica because often times "things" are not what they seem. If you talk to five people that live here, you will get five opinions. Even if you have a question which you think would require a simple answer, oftentimes you will get several versions. If you have a question which DEFINITELY requires only one answer (in your opinion) most of the time you will get several versions as well. This obviously results in a great deal of paralysis and confusion. A good friend who was going to develop properties here in Costa Rica who was a CPA "back home" said he simply could not handle the fact that there were so very few "right answers."

13. Ticos do not have the same sense of boundary that most gringos have. Homes are closer together...there is MUCH more noise...and much less privacy. Even in the country, homes are clustered together. And in the "suburbs" very few houses are located off of a main or public road.

14. Ticos seldom read. The main reason is NOT illiteracy...it is because of the real lack of reading material, libraries, or simply money available to purchase reading material. And most Ticos do not have computers so access to the internet is the same problem... Most current events and topics of conversation are obtained from newspapers and television.

15. As incongruous as it seems, there are an awful lot of wealthy Ticos in Costa Rica. A trip through the more prosperous suburbs of San Jose and the number of Mercedes, BMWs, and even Maseratis will astound you. These are the people that REALLY control Costa Rica. And there is a growing middle class here in Costa Rica which is rapidly becoming accustomed to many of the same conveniences as "back home". You see growing numbers of McDonalds, Pizza Huts, Blackberry cell phones. Costa Ricans have parlayed the tourism of the outside world into a culture which is becoming more and more like the culture we chose to leave. In some ways this is good for Costa Rica...and in others not. But it is not our choice.

16. Without the benefits of a booming tourist business or a booming real estate market here Costa Rica will suffer. The bulk of the country's revenues are derived from tourism and many others who are aligned with the real estate markets. It is probable that a much larger percentage than anyone realizes has been gained almost solely from the purchases of Costa Rican real estate...from construction to legal to developments to furniture to just about any service necessary to service expats vacationing or living part time in Costa Rica. Our small firm alone employs almost 35 people and that does not count the part time help or others that provide services to us. What happens when those revenues dry up to nothing. The tendency is to blame gringos for the problems that real estate and developments bring...and sometimes rightly so. But it is important to remember who the beneficiaries are as well. And a large percentage of those are now gone.



17. As minor as it may seem... and as evident...it is important to remember that Costa Rica IS a foreign country. Sure, you know that...but reading about it and being here and living it are too different things. There are literally dozens of times weekly that I shake my head over actions which are completely illogical (to me!) and I know that I will never understand. At times like this all that can be done is an attitude of acceptance and the saying "it is what it is."

18. The attitude of the country toward its physical infrastructure is sometimes a bit unsettling. The new tollway, which has been over 30 years in the making, is a good example. It was just completed... to great fanfare, and has opened up the Central Valley to the pacific coast so that it is now accessible to almost everyone. It passes from just outside of San Jose all the way to Caldera and Puntarenas...and the coastal highway along the pacific coast is directly accessible. The road is well designed and passes through huge gorges, valley, and through mountains. The problem is that the walls are too steep ... and with rainy season , the walls and cliffs literally rain rocks...and in some cases boulders onto the highway. The tollway was a concession obtained by a Spanish firm many years ago. But suddenly, despite supposedly constant oversight by the government and various agencies...everyone is crying about what a disaster it is. Well, sure it is and anyone including your average schoolchild could have predicted that this would have happened...but it is done...and it will have to be fixed...instead of built correctly in the first place. The same is true of bridges and many other problems with infrastructure throughout the country... it is easier to build and deal with the problems later than do it correctly (and maybe have to spend a little more money)... yes, this will get me in trouble too.

19. Tourist towns such as Jaco, Manuel Antonio, Tamarindo or Dominical get mixed reviews. Years ago, these sleepy little beach towns were literally dots on a map that no one knew about. Generally, surfers found the locations...wrote and talked to others and gradually settled there (part time or full time) and gradually , with air travel becoming more and more affordable, these little beach towns have become famous. And it is a mixed blessing, because with money and with tourists comes all of it...the good, bad and ugly. Crime increases and so does pollution and so on. The location, for the most part stays the same...but the reasons for the area's popularity are now obscured. If you expect exactly what the tour guides or travel agencies tell you...you will be disappointed.

20. Can you make a living in Costa Rica? Well, to start...without a work permit (which is extremely difficult to get) you are not supposed to work. There are ways “around” the rules...many gringos form their own companies and corporations and thus do not “work”. But it is VERY important to remember that the markets here which cater to Ticos are definitely not the same as the ones that cater to gringos...and there are vast differences between cultures. It is also important to remember to check into all of the other fees, customs, duties and prohibitions which may exist on certain imported OR exported items. We had a friend who was a millionaire many times over and he imported over 50 waterdamaged cars (brand new) into the country... and despite having retained the best law firm in the country and having already talked endlessly with the customs officials and literally “leaving no stone unturned”...the cars have now been tied up in customs for nearly 8 years. Why? Well, let’s just leave it with “someone didn’t want the cars to enter the country.” And scratch up another one for “it is what it is”

21. CRWA ...this is kind of a rallying cry for those who simply can’t stand the differences any longer and have given up: Costa Rica Wins Again!

I have put this guide together in a relatively short period of time and I know that there is no possible way that you can adequately prepare anyone for life in Costa Rica. But I have includes what I feel are the main differences and “things” that I feel that everyone SHOULD know. And even though I am aware that many of these will generate either ho hums or “that can’t possibly be true”...they are items which are not figments of my imagination.

Costa Rica is frustrating...it is captivating...it is ugly and polluted and yet it is one of the most beautiful countries on the planet.

The Costa Rican people are friendly, warm, and will do anything for you...and yet many will admittedly steal from you without a second thought because “everyone knows that gringos have too much money and I can use it more.”

Costa Rican people are the essence of “pura vida” or pure life and yet you will seldom see a Tico reading a book. The art of relaxation in Costa Rica is inborn and yet it is that very trait which drives gringos insane. “Tico time” is well known and accepted in Costa Rica and is one of the reasons why so many gringos move to Costa Rica...and yet it is probably one of the biggest complaints. The serenity prayer (“god grand us the serenity to accept the things I cannot change, the courage to change the things I can , and the wisdom to know the difference) is a big part of life here...especially the “acceptance” part.



Escape from the miles of franchises and the reliance upon a consumer driven economy is one reason why many come to Costa Rica. Yet even the most hardy of us miss a good pizza or a quarter pounder once in a while! ... or even a "really good steak."

Life in Costa Rica is full of contradictions... for Rhonda and I , it has become home. And it has become an escape from a world sometimes seemingly gone mad. It has become sanity...it has not only fulfilled our dreams and expectations...but has far exceeded them. If our life had been a movie script since we came to Costa Rica, it could not have turned out better!

Costa Rica definitely is not for everyone...but it has been paradise for us.

Thanks for reading,

Randy and Rhonda

www.cr-home.com

