

Paradise Post

News From Ojochal, Costa Ballena,
Costa Rica and Beyond

February 2025



Inside this issue:

Updates from the Osa	1
Healthcare in Costa Rica	1
Costa Rica is known for many things	2
New neighbors	
Costa Rica Tours	3
Cuba Tours	3
Costa Rica to Panama Tour	3
Beneficiaries Law	4
8 Day Tours to Cuba	4
How to pick a developer	5
Cuba 8 Day Tour itinerary	6
Free Travel Hacks & Secrets	7

Updates from the Osa

Things have really started to heat up. we are in full swing high season in Costa Rica and town is booming. It seems that the recent elections have increased demand for both rentals and sales. We've released a few finished homes, ready to move in, and we also have some "special price" offerings. We're seeing prices increasing on finished homes and expect that trend to continue, especially now, with uncertainty in the stock market. Real estate tends to be a safe haven in times of market uncertainties. Many investors take their money out of the market and park it in real estate. We have a large villa project that we're offering at big discounts. I don't expect these units to last long. They are ready to move in, located in our phase 3. See the details below. We have a new list of 4 day tours available, come see for yourself.

Upcoming Tour Dates 2025

4 Days All-Inclusive @ \$399 pp

March 26 - April 1

April 9 - 12

April 13 - 16

April 23 - 26

May 7 - 10

June 11 - 14

June 25 - 28

July 9 - 12

Sign up [HERE](#) for 4 Day Tour

Cuba Tour April 26 - May 3,

2025 \$2,000 per person

Sign Up [HERE](#) for Cuba

8 Day Costa Rica only Tour

June 14 - 21, 2025

\$2,400 pp \$4,400 cpl

see details here [Book Here](#)

Medellin, Colombia July 19

-26 see details here \$2,000 pp

[Book Here](#)

Marrakech, Morocco Tour

September 12 - 21, 2025

see details here [Book Here](#)

\$2,800 per person \$5,200 cpl.

residency program is specifically designed for retirees. To qualify, retirees need to show proof of a monthly pension or retirement income of at least \$1,000 per couple to qualify. This program makes it straightforward to gain legal residency. As part of the

www.PacificLots.com



We have so many great restaurants in our area. The food is amazing and so fresh.

Healthcare in Costa Rica

Costa Rica has excellent healthcare services, both public and private. The public system (Caja Costarricense de Seguro Social or "Caja") is affordable and accessible for legal residents. Meanwhile, private hospitals and clinics offer high-quality care for a fraction of what it would cost in many other countries. The Hospital de Osa is located just south of Ojochal, in the town of Cortez. Our largest development is just a stones throw from the hospital. The "pensionado"

pensionado residency program, you have access to the national healthcare system.

Costa Rica is known for its beaches, rainforests, volcanoes, and biodiversity. For retirees who enjoy nature and outdoor activities like hiking, bird-watching, or just relaxing on the beach, it's paradise. National Geographic stated that 5% of the world's biodiversity is located in just a tiny fraction (.02) of one percent of the earth's land mass. Costa Rica, a country the size of New Hampshire, has more species of birds than both the US and Canada combined, ditto for species of trees. The southern Pacific region is the most biodiverse area in all of Costa Rica. Noted for stunning natural beauty, Costa Rica is known for its beaches, rainforests, volcanoes, and biodiversity. For retirees who enjoy nature and outdoor activities like hiking, bird-watching, or just relaxing on the beach, it's paradise. You won't be alone... There's a large and growing expat community. Many retirees find it easier to transition because there are familiar social networks and support systems in place. This region includes charming coastal towns like Dominical, Uvita, and Ojochal. It's less developed and more tranquil than Guanacaste but still offers beautiful beaches, lush rainforests, and a focus on sustainable living. Ojochal is particularly known for its fine dining and expat-friendly vibe. Ideal for retirees seeking a quieter, nature-focused lifestyle in a tropical setting. Tranquil and relaxed, Ojochal is popular with retirees and expats who are drawn to its lush tropical

setting and sense of community. Ojochal is often referred to as the "Culinary Capital of Costa Rica." It boasts a surprising number of gourmet restaurants offering French, Italian, Asian, and fusion cuisines. Popular spots include Exotica, Citrus, and Fusion. This fact, combined with the amazing natural beauty, the area is surrounded by dense rainforests, rivers, and waterfalls. Beaches like Playa Tortuga, Playa Ventanas, and Playa Ballena (near Marino Ballena National Park) are just a short drive away. Ojochal is home to a large, welcoming expat population, mostly from Canada, the U.S., and Europe. Social activities, community events, and opportunities for volunteering make it easy to integrate. While Ojochal is slightly more expensive than inland areas, it remains affordable compared to North America or Europe. Housing options include everything from modest homes to luxury villas. Ojochal embraces sustainability and eco-tourism. Many homes are built to blend with the natural environment, and conservation efforts are prominent. Ojochal is not a party town. It's ideal for those who prefer peaceful, nature-focused living. You'll find a mix of Tico (local Costa Rican) culture and international influence thanks to the expat community. Many homes offer ocean or mountain views, often with lush gardens or jungle surroundings. Gated communities are available for those seeking additional security, community and amenities. Modest homes can start around \$200,000-\$350,000, while

luxury villas with ocean views can range from \$500,000 to \$1 million+. Lots, serviced with road, water, and electric, are available from \$40,000 on up, with no time limit to build and very few restrictions on what you can build. Political uncertainty and a declining stock market has increased demand for relocation to Costa Rica. Prices are rising as demand increases for homes, condos and raw land, so come see for yourself why this area is so popular.



New Costa Rica Tours Ready for You to Join

We've scheduled lots of new tours to Costa Rica for those who are looking for a change of pace. Our 4 day, all-inclusive tours are a great way to see what's available in both finished homes and ready to build lots. We've got a variety of offerings including some off price condos that have been highly discounted and would be perfect for a savvy investor looking for an AIRBNB opportunity or a rental compound. We have a cluster of units that we are offering at a great price. Gains of 20% to 30% are possible in just a few years. We also have a few ready to move in, brand new properties available for sale. Our 4 day tours are affordably priced at \$798 per couple, and include all meals (except on your day of arrival when you are at the Martino Resort), all transportation (does not include airfare), 3 nights lodging including the first night at a hotel in San Jose and two nights at our guest house. If you make any property purchase on our tour, we credit you \$1,000 toward the purchase price to offset the cost of the tour. We have our own chef, will make meals to accomodate any dietary requirement and we are ready to host you today, what are you waiting for? If you want custom dates not on our list, please let us know. We can likely create a tour for you.



E.K. and Holly from Cody, Wyoming



We can build your custom home

Are you setting your sites to relocate to Costa Rica in the near future! The road less travelled leads directly to the Osa Peninsula. As the largest developer of custom homes for expats, we are standing by ready to build your dream home. Our team of architects, engineers, building tradesmen, landscape architects, pool design and build team and service staff are ready to make things easy for your transition to a slower pace of life. Our community is made up of local Costa Ricans and folks from a variety of countries. We have a large French contingent, from both France and the Quebec region of Canada. We also have lots of Americans, likely the largest group of expats in the region. There's a surprising number of people from other parts of the world, so we describe it as an international residential community.

Cuba Tours: We've been running tours to Cuba that are really great. I'm just not sure if Donald won't shut down Cuba's access by Americans like he did the last time he was elected. Biden had taken down the "terrorist nation" designation put on by Trump during his first year in office, two days before he left office. The day Trump took office, he redesignated Cuba a "terrorist nation", one of only 4 nations worldwide, Iraq, Iran, Syria and now Cuba. The designation is uncalled for. To say that Cuba is more a terrorist than a country like Yemen makes no sense and I'm very concerned because the Chinese have been courting Cuba. The last thing we want is for China to become Cuba's top ally.



Our Costa Rica Panama tour has been a huge success. We offered 2 Costa Rica Panama tours in 2024. This was the fifth year we've offered that tour and response is amazing. We've scheduled one Costa Rica Panama tours so far for 2025. The tour is scheduled for May 4 - 11, 2025. These tours hit the highlights of both Costa Rica and Panama and are mostly about tourism but with a smattering of real estate viewings mixed in. High season (winter) tours are difficult, come see the Panama Canal, volcanos, beaches, monkeys, sloths, Boquette, Panama, David, Dominical and more. We visit some of the best tourist attractions in both countries and we keep adjusting the tour to make it even better. We stay in some amazing hotels on this tour, including the Costa Verde hotel in Manuel Antonio. www.costaverde.com The cost of the tour is \$2,800 single or \$5,200 couple.

Sign up now if you want to join this tour since we won't likely be offering another until late fall We expect this tour to sell out quickly so don't delay if you want to join, you can sign up here.



Obligatory Registry of Transparency and Final Beneficiaries law

There's a new law that came into effect in Costa Rica designed to indicate the legal owners or beneficiaries of a Costa Rican corporation. The law has caused both concern and confusion to many of our owners since prior to the law, corporate ownership was "anonymous". The law is adopting international standards of tax and transparency of ownership. Under the new law you must disclose all owners of a corporation in Costa Rica as well as any beneficiaries of that corporation.

Disclosure includes providing a copy of the passport of all registered owners of the corporation, as well as the legal address, email address, phone number, place of birth, date of birth and details of share ownership. The filing can be done online at the web portal of the Costa Rica central bank. To be able to file the form you must have a digital signature certificate which can only be provided by a Costa Rican national or a foreigner residing in Costa Rica. Many of our owners meet neither requirement in which case you would need a designated agent that requires giving a Power of Attorney to that agent. Our staff has notified all owners of the new law and we are providing the registration service and Power of Attorney.

Filing deadlines depend on the last number of your corporate ID as follows: Corporate ID's ending in 0 or 1 must file by September 30, ID's ending in 2 or 3 must file by October 31, ID's ending in 4 or 5 must file by November 30, ID's ending in 6 or 7 must file by December 31 and ID's ending in 8 or 9 must file by January 31.

The penalties for not filing are steep, with a minimum of roughly \$2,500 to a maximum of nearly \$78,000. Anyone who has a minimum of a 15% ownership interest in a Costa Rican corporation must file. All Costa Rican SA corporation, Limited Liability corporations, General Partnerships, Limited Partnerships, Branches of foreign corporations within Costa Rica, Individual companies with limited liability and Civil Law corporations must comply with the new law. Rest assured, we will take care of filing for your taxes and any additional filing requirement such as this one.

An 8 Day Tour of Cuba

An Unforgettable 8-Day Journey Through Havana, Viñales, and Varadero, April 26 - May 3, 2025

Cuba is a destination like no other, offering a perfect blend of rich history, vibrant culture, stunning landscapes, and breathtaking beaches. If you have eight days to explore this Caribbean gem, visiting Havana, Viñales, and Varadero will give you a well-rounded experience of the country's best offerings. Cuba is like a country stuck in time.

Day 1-3: Havana – A Step Back in Time

Your adventure begins in Havana, Cuba's capital, where history and modernity collide. Upon arrival, take a stroll through the streets of Old Havana (Habana Vieja), a UNESCO World Heritage Site, where cobbled streets, colorful colonial buildings, and vintage cars transport you back in time.

Spend your first day exploring the iconic Plaza de la Catedral, Plaza Vieja, Plaza de las Armas, and El Capitolio. Enjoy a meal at a paladar (private restaurant) like La Guarida or Doña Eutimia, where you can taste authentic Cuban dishes. In the evening, sip on a mojito at the famous La Bodeguita del Medio, where Ernest Hemingway once frequented, or daiquiri at La Floradita.

On day two, dive deeper into Havana's history with a visit to the Museum of the Revolution, housed in the former presidential palace. Afterward, take a ride in a classic American car along the Malecón, the city's famous seaside boulevard. In the evening, enjoy live music and dancing at the legendary Buena Vista Social Club or the vibrant Fábrica de Arte Cubano.

For your final day in Havana, venture to Fusterlandia, a colorful mosaic-filled

neighborhood inspired by Antoni Gaudí's art. Then, explore the Vedado district, known for its eclectic mix of architecture and lively atmosphere. Don't forget to stop by Hotel Nacional for a classic daiquiri while enjoying stunning views of the city.

Day 4: Viñales – The Lush Countryside
On day four, head west to Viñales, a picturesque town known for its breathtaking landscapes, limestone cliffs (mogotes), and vast tobacco fields. The journey takes about 2.5-3 hours from Havana, and it's worth every minute.

Upon arrival, check into a cozy casa particular (Cuban homestay) and take in the serene atmosphere. In the afternoon, visit the Viñales Valley National Park, a UNESCO-listed area where you can explore caves like Cueva del Indio and take a boat ride through its underground river.

Day 5-7: Varadero – Beach Paradise

On day five, make your way east to Varadero, Cuba's most famous beach destination, located about 4 hours from Viñales. With its powdery white sands and crystal-clear turquoise waters, it's the perfect place to unwind after days of exploration.

Spend your first day simply relaxing on the beach, enjoying the warm Caribbean waters, or indulging in a beachfront spa treatment.

On day six, take advantage of the various water activities Varadero has to offer. Go snorkeling or scuba diving at the Cueva de Saturno, a natural cave with an underground pool. For a more relaxing visit, tour the art galleries and shops along First Avenue.

For your final day in Cuba, soak in the last moments of paradise with a sunrise beach walk, followed by some souvenir shopping at the Varadero Street Market. If time allows, take the hop on, hop off bus and see the resort areas, golf courses and marinas.

Watch our website for upcoming dates of our popular Cuba Tours.

We'll be offering them in June, August and September. Don't miss your chance

Considerations When Comparing Areas and Developers

With any development be sure to ask the following questions, there have been a lot of failed projects in Costa Rica.

- Is the developer financially stable?
- Is any of the development funded by loans (potential for default)?
- Is the infrastructure complete (road, water, electric)?
- What is the track record and history of the development?
- Is your potential purchase in a development or stand alone, is it secure when you are not there?
- If you will be building, do you have a reliable, experienced, financially sound builder?
- Are there time limits that you must comply to, can you build your own home or hire any builder of your choice?
- Is the development sustainable? Is there adequate water supply, environmental issues?
- Are their environmental permits in hand (Minae, SETENA) from the regulatory overseers?
- What services are available from the developer/builder? Rental management? Property management? Residency assistance? Landscape services? Pool design/build?, Interior design? Help with banking?
- Is there a resale market readily available?
- How is the property zoned, farm zoning or residential zoning, mixed use, commercial, en condominio, can you do what you want?
- Is there an HOA and CC&R's? HOA's in Costa Rica are important to ensure funds are available for future maintenance but be sure they are reasonable, ours average about \$300 per year
- How large is the expat community? Are there services readily available: shopping, domestic help, gardening, pool cleaning, things to do?
- How safe and secure is the community, the development and the individual property?
- How far away are healthcare services and what level and quality of service is available?
- Are there ample restaurants, retail, philanthropic activities?
- How accessible is the area by air, bus, taxi, car, 4 wheel drive or 2 wheel drive? Drive time from International airport?
- Stability of the government, currency, democracy, property rights, banking system? Political stability?
- What is the level of income in the area compared to you, will you be a target, rich and poor in the community and the local crime rate.
- What is the social community like, unemployment level, opportunities, happy people?
- Economic conditions within the country and area in particular?
- How is the cost of living, specifically property tax, cost of healthcare, insurance, inflation?
- What is the future outlook of the area you are considering? Accessibility, infrastructure, major projects, healthcare?
- Any environmental issues, volcanoes, flooding, dry spells, fires, rain, cold, hot?



Don't let a nice gated entrance fool you. These are failed developments in Costa Rica.



Costa Rica 8 day Tour itinerary

You can sign up [HERE](#) for this tour.... The cost of the tour is \$2,400 per person or \$4,400. We travel in our luxurious Mercedes Sprinter and have the same driving throughout the tour.

Basic Itinerary Hotels - We spend the first night at the Martino Resort in Alajuela. On the 2nd day we're going to La Fortuna and to the Arenal Volcano Inn for 2 nights, then on to the Falls Hotel In Manuel Antonio for one night, on to the Villas Rio Mar in Dominical for two nights and spend the last night at the Hotel Barcelo in San Jose. We'll spend a day in the volcanic hot springs pools, visit the most popular national park in Costa Rica, Manuel Antonio National Park. We'll see an amazing number of waterfalls, as well as rain forests, cloud forests, monkeys, sloths and amazing birds. Costa Rica has more species of birds than the US and Canada combined.

Generally, you do not need to exchange money at the airport or worry about not having colones (the Costa Rican currency). Most everyone in Costa Rica takes US dollars and gives the official exchange rate - giving you change back in colones. Smaller bills are better, \$20's or lower are good, and you probably won't need much cash anyway. Credit cards are widely accepted with Visa and MasterCard more common than American Express. There are also ATM machines available.

Packing: You might want a sweater or light jacket for your evenings in San Jose and men are expected to wear long pants in the central valley area around San Jose. Once we get to the coast, light, informal clothes are all you'll need. Shorts and t-shirts, sun dresses, etc. with sneakers or closed toed shoes for the day at the national park in Manuel Antonio. And don't forget your bathing suit for a dip in the pool and/or ocean! The temperature should be in the mid to high 80's during the day and 70's at night. Light colored shirts and light weight shorts are best - not heavy jeans. Don't forget sunglasses and a hat. Since this is the beginning of the rainy season, you should pack a light poncho or raincoat. We typically don't need it and it's rare to have a rainy day, but it will likely rain at some point during our tour and it could be a tropical downpour.

Tipping: When eating at restaurants in Costa Rica a 10% gratuity is already added to the bill – leaving more is up to you but not expected in the majority of places. Typically, in the tourism industries (e.g., drivers, tour guides, hospitality, etc.), workers are paid lower wages because they are expected to earn tips. I don't expect any tip for the tour but do hope you tip our driver, who will be with us the entire time.

Meals - This tour includes breakfast every day as well as one other meal each day. We will be visiting restaurants for all meals, just some are at your own expense. We've done a great job of finding reasonable places for the meals on your own. Some of the meals will be family style, with a large selection of meats, fruits, vegetables, beans, rice, tortillas, plantains etc. We try to pay for the most expensive meal of the day, typically dinner. Alcoholic beverages are not included in any of our tours but we do have an meet and greet cocktail reception on the first day where we pay for all the drinks.



Free Travel Hacks and Ideas

Steve wrote a book on Travel Hacks and Secrets. The book is available online at \$99 but we are now going to include a free travel hack tip in every newsletter for your benefit. These tips will help you travel for less or even free. Using these few basic methods, you can be on your first free vacation in just a few months. You have to wait for these programs to kick in, typically about 3 months. That 3 month waiting period will only apply once since you can start working today on several different free travel strategies.

Free Airfare - First sign up for an American Advantage mileage account at www.aa.com. Then apply for the Citi Advantage Platinum Select Mastercard www.tinyurl.com/t2zahtt8 and the Aviator Advantage credit card <https://cards.barclaycardus.com/banking/cards/aadvantage-aviator-red-world-elite-mastercard/>, being sure to sign up for the one with the American mileage bonus and inserting your AA rewards account number. The first is issued by Citi and the second by Barclay bank. You'll need to then meet the minimum spend requirements of the Citi card, I think it requires you to spend \$3,000 in the first three months but check the offer to be sure. Then charge everything you would normally pay cash for and this should be easy. Be aware that the minimum spending needs to be met before the statement closes in the third month. I try to make the minimum as quickly as possible.

The Aviator card only required a single purchase (a cup of coffee) so you can buy nearly anything and qualify for the mileage bonus. There is an annual fee on these cards of \$99. At the time I wrote this, the Aviator card was giving you 60,000 Advantage miles and the Citi Advantage Platinum Select was giving you 65,000 Advantage miles. In three months after opening these cards and meeting the spend requirements, you will have enough miles (125,000 miles) in your American Advantage account for two round-trip tickets to nearly anywhere in the world. Once you've received your bonus miles in your Advantage account, feel free to cancel the cards. You can sign up again in 24 months, plan to rotate through various airline credit cards to keep a good supply of miles to receive free airfare throughout the year. Other cards you'll want to get include the United Explorer card, the Southwest rewards card, the Delta Skymiles card, etc. An example of your google search would be "Delta Skymiles credit card promotion" and choose the promotion that offers the most miles for the lowest annual fee. Often there are cards with no annual fee but they typically offer significantly fewer promotional reward miles than the cards with an annual fee. I've found the cards with a \$99 annual fee offer the best bang for the buck.

Visit www.topsecrettravel.com to buy our travel hacks guide, guaranteed to save you money or your money back!