



## **Fast-Track Costa Rica Conference 2013**

**San Jose, Costa Rica – August 5-7, 2013**

### ***The International Living Networking Hall: An Oasis of Opportunity***

I guarantee the following scenario will happen to you at least once during the conference: You've just left the best session yet, where you've learned about an opportunity that meets all your criteria...or you've discovered a town where properties cost less than you thought they could...or maybe you've just heard about a new off-plan development and you want in.

That's it...you've discovered the missing piece of your plan...you're ready to make the next move...it's exactly what you've been dreaming about. The presenter has time for just a few questions...but you have tons! As the room breaks out into applause, the presenter says "Thank You" and you start to panic...you turn to your schedule to see if they are speaking again...is there a cocktail party coming up where you can corner them?

Relax! That's what the Networking Hall is for. A relaxed space where you can ask all your questions and swap stories and information...in most cases, you can even handle business details and transactions.

Our presenters pass on a lot of information during their half-hour sessions. At first, it may be a little overwhelming. But the idea here is to spark your thinking and imagination, give you a smorgasbord of opportunities to choose from—and then douse you liberally with the time and space to learn more in the Networking Hall.

After all, the process of buying a house in another country isn't always simple...and with differences in language, culture, and bureaucratic systems it can easily become confusing, costly, and frustrating...without the right experts by your side. When you connect with people who know how to navigate the red tape, you'll discover the hidden time- and money-saving tips that can make the process seem almost effortless. And remember, the relationships that you make here at the conference are likely to serve you well for months—or even years—down the road. You will emerge from these few days with a new rolodex of useful contacts.

If it's true that you can judge a person by the company they keep...then we think this crowd speaks highly of our little organization. Remember, we don't just publish information—we do business, too. We purchase properties in countries around the world, our staff members relocate and travel frequently, and we often have to navigate the same legalities, bureaucracy, and tax issues that our readers do. So the people we invite to come to our conferences are the people we wouldn't mind doing business with ourselves.

Because when you are far from home, the most valuable asset you have—in fact, some would argue the only real currency that transcends national borders—is trust.

We research and even perform background checks on all of our associates around the world. When you meet an exhibitor at one of our conferences, you can be assured they have not been invited in off the street.

Of course, we can't guarantee that everything will go smoothly, no matter what lawyer, real estate agent, banker, or contractor you decide to work with. In the end, always remember when it comes to buying overseas real estate to buy what you see...not what is promised.

Take a moment now to see who is here:

## International Living Representatives



### **SUZAN HASKINS**

**Latin America Editor, *International Living***

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Suzan Haskins hails from the great American Midwest, where she spent nearly 25 years working in corporate advertising and marketing in Omaha, Nebraska. Finally, in 2000, she said “not another winter in Omaha” and began looking for a way to live where the weather and scenery were better and she could do more of the things she had always wanted to do.

An *International Living* subscriber, she started pestering the company for a job. In 2001, *International Living* relented, and hired Suzan and her husband, Dan Prescher, to work for the company in Quito, Ecuador. From there, the Haskins/Prescher team moved to Mexico in 2006 and in 2007 they lived in Panama and Nicaragua before returning to Merida, in Mexico’s Yucatan state, where she and Dan renovated a colonial home. They’ve now moved on yet again and live full-time in Cotacachi, Ecuador, when not on assignment researching and writing about the world’s best relocation destinations for *International Living*.

### **JASON HOLLAND**

**Costa Rica Editor, *International Living***

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Jason Holland had the benefit of living overseas from an early age. His father was in the U.S. military and later worked for the U.S. government in Turkey, Germany, and Spain. Jason was born in Madrid and, after a brief stint in the States, spent most of his childhood back in Spain, on the southern Atlantic coast near Cadiz. He returned to the U.S. for college, graduating from the University of Florida with a degree in Journalism.

After several years in the trenches covering local news for community newspapers in Florida, Jason was offered a position as a writer and editor with Early to Rise, an Agora-affiliated company offering educational resources for entrepreneurs and online marketers. Over the years, he managed to indulge in his love of travel with trips to Thailand, Singapore, Jamaica, and Costa Rica. After years of dreaming of living overseas again, he and his family moved to Costa Rica in February 2012.

### **DANIEL PRESCHER**

**Emcee for the Event, *International Living***

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Dan Prescher is a native of Omaha, Nebraska. He earned a degree in Journalism at the University of Nebraska and a Master of Fine Arts from the University of Iowa Writer’s Workshop. Dan worked as a copywriter for many years in educational fundraising and electronic fund transfer systems marketing until he met his wife, Suzan Haskins, with whom he ran a successful multi-media marketing business in Omaha until 2001. That’s when Suzan suggested selling the house, cars, and furniture and moving to Ecuador to take a job with *International Living*. It was a decision that has occasionally made them (and their friends and family) wonder about their sanity, but one that they have never regretted. Since then, Dan and Suzan have lived and worked in Ecuador, Panama, Nicaragua, and three locations in Mexico for *International Living*. Dan currently lives in Cotacachi, Ecuador and in his spare time he enjoys playing the guitar and songwriting.

## **The IL Events Team**

### **NIAMH DALY**

**Event Director, *International Living***

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Niamh is originally from Waterford. After obtaining a degree in Business, she took a position with *The Irish Times* newspaper in Dublin. She then worked in a publishing house in Ireland, but was based in New York City, where she was involved in high profile events on the Irish-American scene globally before returning to her hometown to take up a position as IL's Event Director. Niamh is well traveled throughout Europe and the East Coast of the U.S. And now with the help of International Living, she is exploring and learning about the amazing countries where the International Living events are held.

### **DONNA DE REMIGIS**

**Events Customer Service Liaison, *International Living***

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Donna came to *International Living* after a 15-year career in the travel industry. She grew up in Baltimore, Maryland, and received her Bachelor's degree from the College of Notre Dame, Maryland. She has a degree in Marketing and Communications. She has also studied Ohashiatsu at the Dai Bosatsu Zendo in the Catskills of New York and is a certified Ohashiatsu practitioner. Her passion for travel and the arts has taken her to many countries outside of the U.S. including Panama, Costa Rica, and Mexico. Her spare time is spent practicing Ohashiatsu and working with stained glass.

### **JOHN S. WILKINSON**

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As the son of a career U.S. Naval Officer, John spent the majority his childhood overseas. Born in Scotland, he also lived in Germany, Guam, Thailand, and Puerto Rico before moving Stateside during his high school years. The experience of spending his boyhood abroad has left a deep and favorable impression on John.

Prior to joining Agora Publishing in 2003, John worked as an investment advisor and Certified Financial Planner for over 12 years with Lincoln Advisors. His extensive, fee-based practice specialized in comprehensive planning with a strong emphasis on investment and estate planning.

Since joining Agora, John has helped build an industry-recognized premium services department. John and his team are responsible for assisting Agora subscribers and members with finding the best service to meet their investment or offshore goals.

## Wealth Preservation With Strategic Metals



### A New Asset Class to go alongside your precious metal holdings!

Swissmetal Inc. provides you with allocated & segregated ownership of rare and strategic metals stored in private, duty free vaults and storage facilities in Switzerland and Panama.

Free of speculation and manipulation, these metals are going up in value because of simple supply and demand issues, similar to oil in the 1970's. Having 40% of the world rare and strategic metal reserves, and controlling over 90% of the refined end product of all the world's supply, the Chinese now have a monopoly on these metals and are reducing exports, buying up all the available reserves outside of China, and are driving up the value of the metals to the proper market value in light of all the new applications for the metals in the past 20 years.

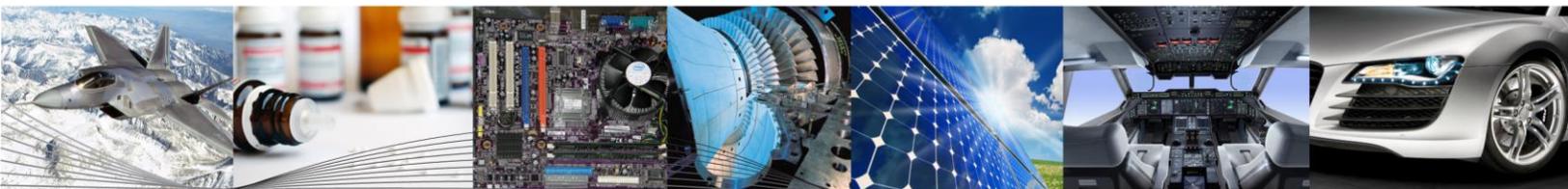
In addition, there are almost a billion souls emerging from poverty in Asia, Latin America and Africa. These are the new consumers. Thanks to the internet and satellite transmission of TV and advertising these people know all about the products out there that we in the developed world take for granted. The first thing they spend their now extra cash on, are these very products. The foundation of all these products is the rare and strategic specialty metals.

This is good news if you are part of the Swissmetal Inc. rare and strategic metal stockpile outside of China! Convert your vulnerable paper or digital currency into physical assets used in 80% of all products today! The National Geographic Magazine referred to these metals in a 2011 article as "The secret ingredient in almost everything."

Protect what remains of your vulnerable, underperforming IRA and 401k funds with an IRA containing an offshore LLC holding rare and strategic metals and other assets! A proven, IRS compliant method for the last 15 years!

### The Benefits Offered by the SMI Program:

- ✔ **Security:** Swiss & Panama duty free zone vaults. Private, insured, with Swiss & Panama customs verification of contents
- ✔ **Diversification:** A new asset class, not subject to speculation and manipulation, with overseas private storage
- ✔ **Physical Ownership:** 100% allocated, 100% segregated stacks of real, strategic and or precious metals
- ✔ **Reliability:** A solid Defensive posture during volatile times with values averaging 12.5% in yearly gains since 2009
- ✔ **Flexible Exit:** Sale proceeds in any currency, sent to the financial entity of your choice, anywhere in the world



## **THE FACULTY**

### **KNUT ANDERSEN**

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*Sponsor of the VIP Cocktail Reception*

Knut Andersen is the General Manager of SwissMetal Inc (SMI) in Panama City, Panama. Mr. Andersen directs an experienced team of rare and strategic metal account managers that provide personalized access to scarce, high demand, rare and strategic industrial as well as precious metals for individuals and institutions worldwide.

Knut is a trained engineer from Norway who has directed a variety of sales programs throughout the Far East, Australia, and southern Europe, and Latin America.

Knut attributes SMI's success to the VIP treatment that all their clients receive and its program to combat inflation by offering physical ownership of a unique, new asset class of metals combined with private, overseas, duty free, insured, secure storage.

Knut has been a presenter at Sovereign Society, Agora, and Oxford Club events, to name just a few, in the past two years.

SwisMetal Inc. provides "turnkey" rare industrial strategic and precious metal acquisition and private, anonymous, insured, allocated, and segregated storage services, in Switzerland and Panama Duty Free, Tax Free Zones.

### **JUAN CARLOS CALERO**

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Juan Carlos Calero has six years experience in the insurance business in Costa Rica. He has helped hundreds of expats with insurance claims.

Pricose Insurance Agency specializes in customer service and assisting their clients in obtaining the best insurance options. The team has extensive experience and are highly dedicated to their clients, and are always there when their clients need them.

### **LIC. GONZALO VIQUEZ CARAZO (JR)**

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Lic. Gonzalo Viquez Carazo is partner and founder of Viquez Oreamuno & Associates Real Estate Law Department Costa Rica. His 14 years of experience covers a broad range of real estate law, including assisting clients in purchases, escrow, sales and leases of property, trusts and development (hotels, condominiums, and major urbanization projects) and zoning work; representing borrowers and lenders in real estate loans; assisting in foreclosures and workouts; advising on condominium law and condominium constitutions, concession land, negotiating construction and architects' contracts; and assisting in real estate litigation.

He is a member of the Star System Stewart Title Costa Rica (Title Insurance Company). He has participated in real estate seminars around the United States and Costa Rica as a key speaker on the legal aspects, development and investment in Costa Rica. His clientele vary from individual investors to multinational developers; he has provided counseling from the initial closing procedures to the development stage of real estate projects.

**WINTON CHURCHILL**

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Winton Churchill is founder of Churchill Method, an international training and consulting company. His firm helps clients find ways to put their skills, services, products, and career experience on the global market by tapping into the 30% to 70% of opportunity most U.S.-only and Canada-only businesses and individuals leave on the table.

“By taking charge of their earning power, rather than waiting for governments, financial institutions, and employers to “right themselves,” the baby boomer generation now has the power and access to put their skills and abilities on the global market regardless of where they live or work now,” according to Winton.

In addition to consulting, Winton has written and lectured on a broad range of career and Internet sales and marketing topics. His opinions are frequently quoted in a variety of publications including *The Wall Street Journal*, *Entrepreneur Magazine*, *Marketing Sherpa, Inc. Magazine*, *SoftwareCEO*, *Sales & Marketing Management*, Fox News and a number of industry related business, Internet, and software related publications. He is the author of bestselling book *Email Marketing for Complex Sales Cycles* (Morgan James Publishing).

Prior to the founding of his own firm, Winton has been involved in a variety of senior sales, marketing, and management roles for Apple Computer, Oracle Corporation, Spinnaker, Contact Software (ACT!), and Sun Microsystems.

Winton is past President of the South Bay Association of Chambers of Commerce. The SBACC serves 18 Chambers and more than 53,000 businesses in coastal Southern California.

In 2007, Winton made Huatulco, Mexico his primary residence and divides his time between Huatulco and San Miguel de Allende.

**BRAD COOK**

**President**

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Brad is a pioneer in the field of medical tourism and international insurance billing and collections having developed and led these programs for Hospital Clinica Biblica and its physicians in Costa Rica between 1995 and 2011. Today Brad runs Medical Tours Costa Rica and International Medical Tourism Center which are one-stop medical tourism operators on the ground in both Costa Rica and Puerto Rico.

In 2006 Brad launched the Global Healthcare initiative for Hospital Clinica Biblica orchestrating an aggressive service-oriented model that has helped position Hospital Clinica Biblica and Costa Rica as one of the top destinations in Latin America for medical services with over 2,500 medical tourists from the U.S. and Canada coming for surgery through his company.

Born in Costa Rica to U.S. parents, Brad spent time in Brazil and the U.S. before finally settling down in Costa Rica. This unique tri-cultural background has allowed Brad to better understand the concerns and expectations of clients from many different cultural backgrounds.

Brad is a recognized expert on the topic of medical tourism and international patient services having spoken and directed workshops at various Medical Tourism and Benefits conferences around the world.

The success Mr. Cook has had developing the international patient programs has been viewed as a model for other hospitals in Latin America who are implementing an international program of their own and he is often contacted by hospitals and governments as a consultant.

As an Advisory Board Member and Strategic Development officer for Latin America for the Medical Tourism Association, Brad is contacted regularly by local and international publications on the subject of Medical Tourism and is a key proponent and strategic contact for the Costa Rican government in their ongoing development of Costa Rica as the region's premiere medical tourism destination.

Mr. Cook has a Bachelors of Arts degree in Economics from Calvin College in Grand Rapids, MI.

**DR. ED & BEATY FOMBY, PA**

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Ed is a dentist and Beaty is a physician's assistant and they are both 68 years old. They've been married for 32 years, and have four children. They are from Crockett, Texas. Ed had a large dental practice in Austin, Texas and Beaty was office manager, but they both found life very stressful, so they sold the practice and for the next 16 years Ed practiced dentistry in the Texas Prison System and Beaty practiced medicine in a family practice in Crockett.

When they decided they were ready for retirement, they bought a lot at Vistas del Lago on Lake Arenal. Beaty had already retired and when they sold their house in Texas, Ed retired and they moved to Costa Rica in September 2011.

The couple rented a condo on Lake Arenal while their retirement home was being built and they moved in in March 2012. Now, they are living a relaxed lifestyle. There is a very active expat community around Lake Arenal so they have an active social life, work on their acre of land, and Ed manages the family ranch, tree farm, and a small corporation via the Internet. They often look out at their 180-degree view of the beautiful lake with Arenal Volcano in the distance and say to each other "We just can't believe we are really here".

**DOUGLAS A. HENDLER**

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Doug received his Bachelor of Arts (Economics and Political Science) from McGill University in 1968. He then obtained his law degree (J.D.) from the University of Toronto in 1971. He was called to the Bar of Ontario in

1973 and the New York State Bar in 1984. Doug has practiced law in Toronto since 1973 and is currently practicing with the firm of Blaney McMurtry LLP.

Doug's practice involves representing individuals and the business community in corporate commercial matters, real estate law, and estate planning matters, including the structuring of the personal and business affairs of clients. Doug has developed an extensive network of lawyers in Canada, the U.S., and abroad with whom he works on a regular basis to assist clients in meeting their business and personal needs. Doug's corporate commercial practice includes all aspects of legal services required by the business community including representing clients in commercial transactions, drafting and negotiating agreements, and assisting in the proper structuring of transactions.

Doug's practice includes all aspects of real estate and real estate development as well as representing both borrowers and lenders in financing transactions for both individuals and for businesses. Doug's estate planning work for clients includes the creation of trusts and estate plans and advising clients with respect to asset protection strategies and the structuring of the assets and affairs of his clients.

**NICK HODGES, CPA/PFS, MBA, CFP**

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Nick Hodges, CPA/PFS, MBA, CFP has a specialty niche tax and financial planning practice working with Americans who hold an international perspective.

For over 20 years, he has helped his clients handle their tax and financial affairs stateside and abroad, mitigating taxes and maximizing opportunity.

Nick is well-versed in the matters of American expat tax. In addition to being featured in an article series in the UAE newspaper, *The National*, he has been interviewed for radio and television features. Nick has taught thousands of other CPAs advanced tax planning and advanced wealth planning techniques that can help expats reduce their taxes, and has been quoted in various financial planning books by CNN reporters.

An extensive traveler, he understands what American expats need as they manage their tax and financial worlds across multiple continents.

**DR. ALECKEY MURILLO ALFARO**

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Dr. Alekcey Murillo is the Assistant Chief Medical Officer at Hospital Clinica Biblica in San José, Costa Rica. He completed medical school in Costa Rica and then obtained his specialty in Family Practice at the Mayo Clinic in Rochester, Minnesota. He also served as a primary care physician under the Indian Health Services in Arizona and New Mexico. He currently holds licenses to practice medicine in the U.S. and Costa Rica. Dr. Murillo is also the Medical Director for a medevac operation in Costa Rica. He serves as the Executive Director for Indigenous Community Development International, a non-profit organization in the U.S. and Proyecto Emanuel, a participatory community development initiative in the rural and indigenous areas of Costa Rica.

What if you could  
move sooner?

What if you knew how to  
earn from anywhere on  
the globe?

What if you knew how  
to earn in your sleep?

What if you could have  
fun doing it?



**DR. ADAM PAER****Obstetrics and Gynecology****Mediplaza 500 mts south Multiplaza, Escazú, Costa Rica****Tel. +506 2201-7201; fax +506 2201-7041; cell +506 8384-8997****E-mail: [apaermd@medicos.cr](mailto:apaermd@medicos.cr)**

Dr. Paer was born in New York City and came to Costa Rica at age 10. He is a graduate from the University of Costa Rica Medical School. He did his year of social service in Monteverde and San Isidro de El General. He specialized in Gynecology and Obstetrics in Hospital Mexico in San José, graduating in 1994. He has worked in several hospitals in the social security system of Costa Rica. He worked as Post Medical Advisor for the U.S. Embassy in San José from 1996 to 2000.

Dr. Paer has been in private practice for 17 years and currently works in his office in Mediplaza and performs gynecologic surgery and Obstetrics in the three main private hospitals in San José: Hospital Cima San José, Hospital Clínica Bíblica, and Hospital La Católica. He is an associate member of the American College of Obstetricians and Gynecologists (ACOG) as well as a fellow of the Latin American Association and Costa Rican Association of Obstetrics and Gynecology. He is a member of the International Society of Ultrasound in Obstetrics and Gynecology. Dr. Paer is a pioneer of water births in Costa Rica.

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Roger Petersen is a partner in the Costa Rican law firm of Petersen & Philps. He has been practicing law for 18 years with a specialization in Costa Rican real estate transactions. Mr. Petersen is a member of both the Costa Rican Bar Association and The Florida Bar.

In addition to his legal education Roger holds a B.A. degree from Tulane University in International Relations and an M.B.A. in Finance from National University in Costa Rica.

Although Roger was born in Costa Rica he grew up in eight Latin American countries which gives him a unique perspective on Latin America in general. This practical living experience helps him provide the best guidance to expats considering relocation to Costa Rica.

Roger is also the author of the best-selling book *The Legal Guide to Costa Rica* and numerous other publications on retiring, living and doing business in Costa Rica.

**RYAN PIERCY****Director, ARCR (Association of Residents of Costa Rica)****Tel. +506 2233-8068 or +506 2221-2053; fax +506 2255-0061****E-mail: [info@arcr.net](mailto:info@arcr.net)****Website: [www.arcr.net](http://www.arcr.net)**

Ryan Piercy comes from a background of administration and hospitality management. Originally from Western Canada, he has traveled and worked internationally since 1990, finally arriving in Costa Rica in 1997. Since then time he has worked with the Association of Residents of Costa Rica, managing and expanding the services offered to their members. The ARCR was originally formed in 1984, in response to the influx of foreigners relocating and retiring to Costa Rica. They have now assisted over 12,000 families in their move here, over 60% of which have arrived in the last 10 years.

The ARCR offers a wide variety of information and assistance on many topics for living or moving to Costa Rica to its members. As an organization they also benefit from special pricing on group plans in insurance and other areas, as well as discounts on many services through the discount program. They also provide information on residence and legal information, customs and shipping, insurance, mail services, vehicles and licensing, medical and dental services, and banking through monthly seminars, social activities, and chat forums, and they keep members informed through their publication *El Residente*. The ARCR is the foremost lobbying group in Costa Rica for the protection of the expats who live here.

**JONLE MARY SEDAR**

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Jonle Sedar heads the Groups Department of CPI, Costa Rica's premier Spanish immersion school with three distinct, fully-staffed campuses located in different parts of Costa Rica—the town of Heredia, the Monteverde cloud forest, and Flamingo Beach. Jonle travels internationally to promote CPI's full service, personalized language programs, particularly to universities and professional organizations looking for custom-created itineraries. Once in Costa Rica, she and her staff coordinate and provide the logistical support to the university professors and group leaders responsible for organizing study abroad programs to Costa Rica.

Jonle holds a MA in International Development from American University in Washington, D.C. and a BA History/French from Moravian College, Bethlehem, PA. She has also taught as a lecturer for the Texas A&M University semester abroad program in Costa Rica.

**JUAN L. SOSTHEIM**

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Juan L. Sostheim was born in Chile and is a graduate of the University of Florida in the United States. In 2004 he purchased 152 hectares of mostly barren fields on the shores of Lake Arenal and founded Rancho Margot.

Juan has spent most of his professional life in international business. His main experience has been in the food, chemical and construction industries. In 1975, he founded and managed Burger King Holding GmbH in Germany where he was responsible for introducing Burger King fast food restaurants in Germany as well as overseeing the start of franchise operations in Spain, England, Sweden, and Denmark.

Juan was recently featured on CNN's The Next List and is the current president of the Foundation for the Biosphere of Water and Peace as well as a member of the consulting committee of the UNESCO Biosphere of Water and Peace.

He has owned and operated companies in The Netherlands, Germany, France, and Belgium as well as done consulting work in Europe, North America, and Africa.

## **CHRISTINA SPILSBURY & RICHARD MACSHERRY**

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Christina Spilsbury and Richard Macsherry moved to Costa Rica in January of 1989, intending to spend one year away from New York City in order to paint and write and get to know the country where Christina's grandmother was born. Twenty-four years later, they are still living in Playa Tamarindo.

In the meantime, they have worked as tour guides, published a bilingual newspaper, served on the board of the Asociación Pro Mejoras de Playa Tamarindo, and are now the owners of Sunset Catering—a private chef and party service in Tamarindo. They also have a food blog on [www.tamarindo.com](http://www.tamarindo.com) called Cooking in the Tropics.

## **MIKE STYLES**

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**Website: [www.actionalliancecr.com](http://www.actionalliancecr.com)**

Two years after his move to Costa Rica in December 2006, Mike Styles and his wife Jacki were forced to re-evaluate their plans and make changes. The souvenir store they had opened was losing money and their nest egg was dwindling. They closed their store and conducted personal “inventories” to identify what was really important to them. Mike felt an overwhelming desire to connect with the community and to find something to which he could direct his passion.

Along with several friends he formed the Community Action Alliance which, in three short years, has become the leading expat-based community group in Costa Rica. Now his days are active and his life fulfilling as he dedicates much of his time to working with the expat community to support his new home city of San Ramón. It took a couple years to find their niche, however Mike and Jacki have settled into a comfortable and gratifying life in beautiful San Ramón.

## **BARRY WILSON**

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Barry is a Canadian-born, Costa Rican citizen. He has been in the exclusive business of shipping household goods and cars for nine years. He drove here from Toronto in 1992 and just never went home! He speaks both Spanish and English.

**PAUL & GLORIA YEATMAN****Expats, San Ramon de Alajuela****Apartado 187-4250, San Ramon de Alajuela 20201, Costa Rica****Tel. +506 8919-2710 and (410) 665-4961 (in the U.S.)****E-mail: [info@retireforlessincostarica.com](mailto:info@retireforlessincostarica.com)****Websites: [www.retireforlessincostarica.com](http://www.retireforlessincostarica.com), [www.actionalliancecr.com](http://www.actionalliancecr.com)****Videos: <http://www.youtube.com/user/GloriainCR/videos>****Skype: gloria.paul.yeatman**

Paul and Gloria moved to Costa Rica in April 2009 with 12 suitcases, two laptops, one trunk, and a cat. They came to Costa Rica to simplify their lives and to retire less expensively—and much sooner—than they ever could have in the United States. Having attended college in Mexico, this move fulfilled a life-long dream of Paul's to live in Latin America again, and Gloria's desire for some adventure. They love their new lives and have no desire to move back to the U.S.

Paul and Gloria stay busy, but only as busy as they want to be—learning Spanish, volunteering, and speaking and writing about their favorite topic—life in Costa Rica. They developed their popular website, [retireforlessincostarica.com](http://retireforlessincostarica.com), to give people who share the dream of retiring in Costa Rica a place to learn about life there, ask questions, and find helpful products and services. They also offer tours of the Western Central Valley, including their town, San Ramon. Whether you have already visited and fallen in love with Costa Rica, or you are just thinking about retiring in a place where your money will go further, this website site is for you. Their free monthly newsletter strives to answer the top questions people ask them.

Paul and Gloria are also active members of the Community Action Alliance of Costa Rica and, for the last four years, have served on its steering committee. The experience has broadened their sense of community and given them many opportunities to give back to their adopted country.

**ROGELIO MARTINEZ, CFA, MBA****Vice President, International Franchise Development****Tutor Doctor****Tel. (302) 482-8020 (in the U.S.) and +506-8718-5940 (Costa Rica)****Website: [www.tutordocor.com](http://www.tutordocor.com)**

Rogelio is originally from Chihuahua, Mexico, but he is a true international road warrior. On average, he flies 120,000 miles a year and typically visits between two and five different countries a month. He is a world-renowned franchise expert and his work has appeared in *Business Week*, *Wall Street Journal*, *Franchising World*, *IL's Incomes Abroad* and other publications. As his work only requires having access to the Internet and a nearby airport, one day he decided to stop dreaming and start living the dream. So, he moved from Toronto to Costa Rica in 2010 with his wife and his two children.

Rogelio has worked for Tutor Doctor since May of 2009. Rogelio's contribution has been fundamental in getting Tutor Doctor ranked in the prestigious Franchise 500 list and in the Top 30 Fastest-Growing Franchises worldwide, published by *Entrepreneur Magazine*. Rogelio is also a board member of the International Committee at the International Franchise Association and an avid real estate investor. In three years, Rogelio has amassed a well-diversified real estate portfolio in Costa Rica, including office, retail, residential, and beach land properties.

Rogelio graduated from the Program on Negotiations at Harvard Law School, the MBA program at the University of Montreal, Franchise Management from Georgetown University, Bachelors of International Business at Monterrey Tech (ITESM), International Finance at University of Geneva, and Project Management at the University of Toronto. He is also a Certified Franchise Executive by the International Franchise Association. Rogelio is fluent in English, French, and Spanish and has a working knowledge of Portuguese and German.



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### PATHFINDER



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Until 2007, we were part of *International Living*. We told you about Nicaragua, Panama, Costa Rica, the Bay Islands of Honduras, Argentina...long before the rest of the world had caught on to their incredible real estate opportunities.

Global events can create opportunities, but you need to be armed with the most in-depth and up-to-date information to capitalize on situations as they arise. That's where Pathfinder excels.

Working with our in-country experts, professional contacts, and other sources throughout the world, Pathfinder digs deeply into the geo-political, economic, and strategic factors that influence property values—the likely effects right now and the possible trends in the future—to keep you ahead of the curve.

Pathfinder brings you in-depth knowledge of local markets...the kind of information that can help you assess an overseas opportunity, whether you're looking for a second home, a retirement property, or an investment vehicle.

While Pathfinder is a fee-based advertiser for real estate agents and developers, and will receive a fee if you buy from any of the developers or agents present at this event, we are extremely selective about the projects we work with.

Every year Pathfinder investigates hundreds of projects around the world. Most don't stand up to our rigid scrutiny. Only a small percentage makes the cut—and they're the only ones we'll tell you about.

Pathfinder's goal is to recommend real estate opportunities you can be confident in, and to provide you with all the information you need in order to begin your own due diligence process to determine if a particular opportunity is right for you.

Of course, we always recommend the use of a qualified legal professional to help with any real estate transaction, and strongly advise the purchase of title insurance. In many offshore markets, the ownership and development process is very different than in the U.S., Canada, and Europe. For this reason you should always buy what you see and not just what's promised.

### **MARGARET SUMMERFIELD**

**Managing Director**

**Pathfinder**

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Margaret was born in Ireland but has spent most of her adult life living outside her home country. Real estate has always been her passion.

In 2005, Margaret joined Pathfinder. She spent her first 15 months with the company analyzing the paperwork and due diligence of countless real estate projects. The next step was boots on the ground scouting.

Margaret relocated to Panama in 2007, and since then has traveled extensively in Latin America, scouting for real estate opportunities. She's spent time in places you've never heard of...researched more markets, scrutinized more deals, and checked out more projects in the region than just about anyone you're likely to meet.

Margaret is also the editor of Pathfinder's free e-letter, *The Pathfinder Alert*.

**CHRISTIAN FAUTZ**

**Punta Playa Vistas**

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Christian Fautz is part of the development team at Punta Playa Vistas, located along the beautiful Pacific Coast in the Guanacaste region of Costa Rica. The development team combined has over 30 years' experience developing residential projects. Punta Playa Vistas is a gated, boutique, residential development situated on 25 acres offering panoramic ocean-view condominiums and ocean- and tropical- view lots located close to the famous Playa Conchal beach. It is only a five- minute walk to beautiful Playa Piratas (pirates' beach) which is described by National Geographic "as a secluded gem." This area of Costa Rica has a large number of expats that provide a sense of community along with numerous amenities while still retaining the local charm.

Punta Playa Vistas is close to the resort towns of Tamarind and Flamingo. It is less than an hour from the international airport at Liberia and close to the new state-of-the-art CIMA hospital. While this ocean-view community is set in a tropical, lush paradise it still provides direct access to Costa Rica's finest activities such as: world class fishing; breathtaking canopy tours; horseback riding; golf tennis, surfing, yoga, and more.

The development is fully permitted and has completed construction of the first building of ocean-view condominiums in Phase One along with a swimming pool, rancho-style clubhouse, and bathrooms. Punta Playa Vistas offers ocean-view condos starting at \$175,000 and non-ocean view units at \$160,000. Ocean view lots start at \$109, 000. The recently-released Mango Walk section offers 21 residential lots nestled in a tropical setting surrounded by natural vegetation and against a forest backdrop. These lots start at only \$49,999 with 50% down at closing and the balance financed interest-free for five years.

Punta Playa Vistas offers custom luxury homes for clients starting at \$100 per square foot. There is no time limit to build on the ocean-view lots and a five-year time limit for the Mango Walk residential lots. They offer two model home designs to choose from for the Mango Walk lots that start at 1,325 square feet and various upgrade options including increasing the outdoor covered terrace.

**HANNAH RICO FLETCHER**

**Broker/Owner**

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RE/MAX is known worldwide for having outstanding agents and outstanding results and their NAR and CBR certified team in Costa Rica is no different. They provide service of the utmost quality. RE/MAX's real estate professionals are on hand to show you the best properties for sale in Costa Rica and help guide you through the buying process. They can provide current exclusive listings, Costa Rica real estate market news, and other key information crucial for buying and selling property in Costa Rica's Central Pacific.

Hannah Fletcher came to Costa Rica for the first time in 2000 to surf and work for Young Life and Christian Surfers Costa Rica, two non-profit organizations. After a short time she knew Costa Rica was the place she wanted to call home.

The more she travels the more she realizes that there is something special in the Central Pacific of Costa Rica. It offers such a special mix of lifestyle, activities, nature, wonderful people and a richness to life itself. In her free time she loves to surf, play tennis, paint, garden, and travel the world.

**STEVE LINDER**

**Sales Manager**

**Pacific Lots of Costa Rica**

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Steve Linder is from Cambridge, Massachusetts and currently lives in Key West, Florida and Ojochal, Costa Rica in the winter months and Salem, Massachusetts in the summer. Steve attended Northeastern University in Boston for both undergraduate and graduate (MBA) business school and majored in International Business. Steve is the Global Sales manager for Pacific Lots of Costa Rica. He also recently served as President of the Board of Directors for the Banyan Resort in Key West. Steve has nearly 25 years experience in property sales and management.

Pacific Lots developments is located in the southern Pacific region of Costa Rica, recently made much more accessible with the opening of the new Caldera Highway from San Jose to the Pacific Coast as well as the new Costanera Highway connecting the central Pacific region of Costa Rica to the southern Pacific region. The development is also located directly across the highway from the newest hospital in Costa Rica, the Hospital de Osa (an 80,000-square-foot facility) and is only a 25-minute drive from the location of the proposed southern region international airport, soon to be completed.

Pacific Lots boasts a 24-year history with hundreds of homes and thousands of owners. Their developments are one of the largest and oldest in the country, encompassing land holdings of over 13,000 acres. They have hundreds of homes in developments as well as 17 phases of home sites, with over half of the phases completely sold out. Lots start at \$40,000 and all are fully improved with road, water and electric. Ocean view lots start at about \$100,000. Turnkey home land packages are available with air conditioning and granite finishings starting at \$155,000.

Pacific Lots of Costa Rica build custom luxury homes for clients at \$100 per square foot. They have no time limit to build and will allow you build your own house or hire any other builder of your choice. Ojochal, Costa Rica is well known as a hot spot for international residents and is noted for its great restaurants and hotels.

**TERRY MORAN**

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Terry comes from a real estate family that moved to the U.S. Virgin Islands in 1956 and founded Moran Real Estate. Their family business eventually grew to five offices on four islands and covered the entire Caribbean. With their own aircraft, they had the ability to show a piece of property anywhere in the Caribbean and be back the same day.

In 1998, Terry retired and moved to St Barts but became bored, so in 2001 he moved to Costa Rica and explored the country, coast to coast and border to border. When he saw Lake Arenal, he was stunned by the beauty and he

could not understand why it had not been developed. He bought property there and opened Moran Real Estate. Coincidentally, the lake was beginning to become known and has grown over the last years towards what Terry believes will be the greatest mountain and lake community in all of Central America.

**GILL PHELAN**

**Grand View Estates**

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Gill Phelan made Costa Rica his home in 2002 and currently resides at Grand View Estates on the beautiful Caribbean side of Costa Rica.

As a licensed realtor in the United States, Gill brings decades of building and real estate experience to his position of Owner/Developer and Construction Supervisor for Grand View Estates.

Myrna, Gill's wife, is a native Costa Rican and also travels extensively promoting Grand View Estates. She helps clients understand the culture and lifestyle that Costa Rica offers to prospective residents. Gill's son Shawn has recently moved to Costa Rica to help in the business. They enjoy living in Costa Rica on a full-time basis.

Grand View Estates is the first premium gated community on the Caribbean side of Costa Rica. The project stretches over 640 acres of stunning tropical beauty unlike anything else in Costa Rica. With only about 200 acres being utilized for home sites you will be able to enjoy miles of hiking and horseback trails with beautiful rivers and waterfalls right on the property. The new equestrian center is the finest in the country and is attracting interest worldwide.

The Caribbean of Costa Rica is still a ground floor opportunity, not only providing a superior climate and quality of life but is also a hotbed of entrepreneurial activity ensuring folks who want to stay active unlimited opportunity.

With lot prices starting at only \$65,000 and homes being built for \$75 a square foot there is no other location in Costa Rica that can provide the same standard of quality of life. The cost of living is very inexpensive, and this is attracting many people who want to retire comfortably and be able to do it on \$1,500 or less per month.

**JOHN PODESTA**

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John Podesta is originally from Milan, Italy but spent most of his life in the U.S. He returned to Europe to finish high school, and graduated from the American University of Rome. Hethen went on to complete his Journalism and Communications degree at the University of Wisconsin.

After spending most of his early career in commercial advertising and data processing services, John acted as a consultant to IBM USA and other Fortune 500 companies such as Lockheed and Motorola. John relocated to Costa Rica in 1991 as director of a large data processing operation based in the eastern suburbs of Curridabat, in

the San Jose area.

Once established in Costa Rica, John became a business partner for IBM International and helped establish IBM franchises throughout Central and Latin America in countries that included Peru, Panama, Guatemala, Salvador, Mexico, Nicaragua as well as the Caribbean. During that time, John worked on many government-level projects whose objective was to modernize state institutions such as property registries, government accounting offices, customs and immigration services, and Interpol's Records Division.

After leaving his company, John used the experience he had gained over the years to start his own property development career in Costa Rica in 2003. By 2005, John had become the Sales and Marketing Director for one of the biggest and most successful international property developers in Costa Rica, which sold over 800 properties in the Central Pacific area in a period of three years.

John brought this knowledge and experience to his latest project, Colinas de Miramar, in 2009. Colinas is a 650-acre piece of natural paradise nestled within the confines of over 15,000 acres owned by the Rudin family, a well-known and respected family in the Miramar hills overlooking the Bay of Nicoya, not far from the beaches and the gateway port city of Puntarenas. The residential community is surrounded by hundreds of acres of mango plantations, sugar cane fields, and open pastures. John spent his first 18 months with Colinas ensuring that all the necessary studies, permits, lot sub-divisions, and titles were in place before launching a sales campaign.

The Colinas de Miramar project is for those who seek "country living by the sea", with large 1.25-acre lots, majestic 200-year-old primary forests, clear running streams, and spectacular exotic natural vegetation. Lot prices are in the \$40,000 to \$100,000 range depending on the views. At Colinas de Miramar, John is not only building a development, he is helping to create a community.

If you want to be close to nature, close to the beaches, close to sailing, boating and fishing, close to adventure activities, an hour's drive from the capital San Jose, and all its cultural activities, the international airport, international restaurants and shopping, then this community is for you.

John looks forward to meeting you at the Colinas de Miramar booth at the conference in August.

## **KENDALL SANBORN**

**Owner/Developer**

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Kendall Sanborn is a second generation builder and developer and has over 35 years experience in building custom homes and land development. He started his construction career in Alpharetta, Georgia; Cashiers, North Carolina, and has been building and developing in Costa Rica for 13 years and is currently working on two successful projects in Guanacaste, Costa Rica.

Kendall has an eye for land and focuses only on the most breath-taking properties available and is experienced in taking full advantage of the natural landscapes, while providing the infrastructure necessary for buyers to enjoy the property.

Turtle Cove Lake & Yacht Club is a unique master-planned, 24-hour gated, lake front residential community and yacht club on Lake Arenal, with 42 homes and homesites, lake villas, common area with pool and barbecue area, lake marina, boat storage facility, and spectacular lake and volcano views. Turtle Cove development is focused on sustainability and has planted hundreds of fruit trees and has installed an organic vegetable garden for the use of all home owners, eco-friendly sewage treatment systems, underground utilities and municipal spring-fed water. Homesites start at \$38,000. Custom homes can be built for \$90 per square foot.