

ATENAS TODAY



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Issue No. 35

April 16, 2008

***ATENAS TODAY** is a free English language newsletter for the residents and potential residents of Atenas, Costa Rica. It contains informative articles and creative compositions submitted by our readers, and is distributed via email approximately once a month to over 350 email addresses. To get on the distribution list or to submit material, please send an email to Fred Macdonald at fredmac222@yahoo.com.*

Compositions from back issues are archived by category on the Atenas Chamber of Tourism and Commerce website, www.atenascatuca.com. Click on the English version and then [Atenas Today](#) on the business page.

My Experience with Scotia Bank

By Ruth Thumm

I opened an account with Scotia Bank, which is a private bank. At the time I believed it was part of the Scotia Bank of Canada, and it came highly recommended by different friends.

On April 30, 2007, I drove to Alajuela to the International Mall and used my debit card to try to withdraw 250,000 colones. No money came out. I tried again, this time requesting 200,000 colones. This time I received the cash, but alak and alas, both amounts were deducted from my account. So of course I went to the bank, and they said that before they could credit my account, they had to count the money in the automatic teller, to see if indeed I did not receive the money. After a couple of phone calls and a couple of weeks the money, \$483, was finally credited to my account.

In February, 2008, after not using the account for 3 months, I needed some cash and so I went to the Scotia office in Multi Plaza (my account is there) and tried to withdraw \$1400. The teller said: "Sorry but you only have \$1000." I looked at the statement and saw that the bank had debited my account with \$483, the exact amount that they had credited my account in May of 2007.

I was shocked. I always keep hand written records of my bank transactions, so I asked to see someone who could help me. I was directed to a woman named Lila on the accounting staff (names have been changed to protect the innocent). Lila told me was that the \$483 was never deducted from my account in the first place, in April 2007. I told Lila that I had statements at home to prove different, and that I also had written records of every transaction. I said I would bring these documents along on my next visit.

On the following Saturday, I arrived with my friend, Katharine, and my statements. I actually was surprised that I had kept the April 2007 statement. This bank does not mail monthly statements since late last year sometime.

When I confronted Lila with my statements, she told me that she was unable to obtain the bank's record of my statement, as it was special going back so far, and it was Saturday. I had to come back another time again. I felt this was a stall tactic.

But of course, I didn't give up.

Once again I went to Multi Plaza to see Lila, armed with my statements. At this point Lila handed me a statement, which she claimed was mine, with every transaction from the date of my first deposit in 2006. I tried to compare my figures with her statement, but I found that nothing tallied. I NEVER withdraw 37, 873.26 colones .It was always even amounts.

It didn't take me long to realize that this was creative accounting to the nth degree and not even clever. I just stared at Lila and asked to speak to the Manager. She asked for her

Waking Up

by Diane Holman

My dogs and I are feral in the morning,
with hooded eyes moving by instinct
to make coffee or to ensure
the boundaries of the yard remain intact.

Who knows what takes us in the night?

Not a predator, I am certain of that—
but some rough equal that leaves us wily and wild
against the onslaught of day