

15th Edition

Hi Expat

INSPIRING & INFORMING EXPATS

COASTAL
HAVEN:
DISCOVERING
SERENITY ON
ECUADOR'S
EQUATORIAL
SHORES



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MADE IN ECUADOR

Welcome, fellow adventurers and seekers of new horizons, to HiExpat Magazine! Here, within the pages of our publication, you'll find a vibrant community of like-minded individuals who share a common passion for exploring the world, embracing new cultures, and building a life beyond borders.

Whether you're a seasoned expat with a wealth of experiences to share or someone who is just beginning to dip their toes into the exhilarating world of international living, HiExpat Magazine is your go-to resource, providing inspiration, guidance, and a sense of belonging. We understand the unique challenges and exhilarating opportunities that come with living abroad, and our mission is to empower and support you every step of the way. Within the colorful tapestry of our magazine, you'll discover a plethora of articles, features, and expert advice to enhance your expat journey. From practical tips on navigating the intricacies of visas and residency permits to captivating tales of personal triumphs and cultural immersion, our contributors bring you stories that will both inform and ignite your wanderlust.

But **HiExpat Magazine is more than just a source of information. It's a community, a gathering place where expats from all walks of life can connect, share their experiences, and find solace in the knowledge that they are not alone on this extraordinary path.** Engage with fellow readers through our interactive platforms, share your stories, ask questions, and find inspiration in the diverse perspectives of our global community.

Whether you're seeking inspiration for your next adventure, practical advice on settling into a new culture, or simply a place to connect with kindred spirits, HiExpat Magazine is your guide, your confidante, and your source of inspiration. We are here to celebrate the joys, navigate the challenges, and revel in the beauty of expat life.


So, open the pages of HiExpat Magazine and embark on a journey that transcends borders. Let the stories, advice, and connections within these virtual pages empower you to create a life filled with exploration, growth, and unforgettable experiences. Together, we'll navigate the expat landscape, find solace in shared experiences, and embrace the world as our playground.

Welcome to HiExpat Magazine, where every page is an invitation to live your best expat life!

COFFEE. TEA, OR 2M DOLLARS

BY MARK BRADBURY





Most of you reading this will remember the hot coffee case that changed the way US courts looked at civil cases. *Liebeck v. McDonald's Restaurants*, also known as the McDonald's coffee case and the hot coffee lawsuit, was a highly publicized 1994 product liability lawsuit in the United States against the McDonald's restaurant chain.

Quick summary: A woman had purchased a cup of coffee at a McDonald's Drive Through and while attempting to remove the cover she spilled the entire cup of coffee in her lap, causing her to receive 3rd degree burns on her pelvic area and buttocks. She had initially asked McDonald's to cover her damages, medical expenses and aftercare, which totaled around \$20,000 at the time. They refused, she hired an attorney and by the time the dust had cleared, McDonald's ended up paying somewhere around \$2 million dollars!

ABC News called the case

"the poster child of
excessive lawsuits."

It became the rallying cry for thousands of what many have referred to as frivolous lawsuits across the US. Corporate entities lost millions of dollars from these suits, while attorneys everywhere chased after these types of cases. It was easy pickins,' most thought.

As I said, almost every one of us has heard about this case or would have remembered it when you read my summary. It was 1994, 30 years ago. You were probably one of thousands who said "Damn, I should have thought of that!" It all seemed so simple; a "get rich quick" story to fill up your bank account.

But, my friends, that happened in the United States. The liability cases that so many thousands of Americans had filed and won were done inside the US; not anywhere else, and certainly not here in Ecuador!

If you had taken this case to an Ecuadorian court, several things might have happened, and none of them involve you getting any money. The first, and worst, reaction might have come from the judge, who could have you fined, arrested and thrown into an Ecuadorian prison for wasting everybody's time.

The second reaction might have been that your attorney might have been thrown in jail and you could have been laughed out of the courthouse.

And finally, you and your attorney might have both been laughed out of the courthouse. No money; only ridicule for thinking you could get a reward for being dumb!

So, here we are, either in Ecuador, or thinking about coming, and we should know some basics. Here's a few:

Slip in the shower....not the landlord's fault; install some safety bars.

Finger crushed in the refrigerator door....not Mabe's fault; move a little faster!

Spill your coffee....my, my, how silly!
Change your pants!

Choke on a fishbone while eating Camotillo....sorry, you should eat a little slower; fish have bones, you know!

Drive your electric scooter into a wall....hmmm, did the wall jump out in front of you?

I could go on for quite a while citing instances of us doing potentially less than smart things to cause ourselves or our property damage, but you've probably gotten the point by now.

We are not living in the United States anymore, and the laws of Ecuador are very different than the laws in our former home country. You should know the difference, or at least try to learn. Just like you have heard me say that the laws of Ecuador are very different when it comes to personal expression, or personal freedoms, then you need to know that the laws relative to personal responsibility are quite different too!

Most of us came to this country to start a new life. That means completely leaving our past lives in the United States, and that means realizing that things are done differently here. You'll be your happiest when you accept these differences! This is Ecuador - TIE!

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WHAT THE HEC.UADOR

BY PETER STROMBERG



If you've lived abroad long enough, you know the type. They just can't seem to figure out their new environment. Bless their hearts. They seemingly go against the grain as if they are trying to transform their new country into the country they've left behind. As they pile on mistake after mistake, their situation seems to worsen each day, and eventually, they seem to disappear into the ether, boarding a plane and chasing the next disaster. But alas, not before leaving the obligatory scathing post on their local Facebook expat community page. Preaching down from their high horse about how Ecuador and the Ecuadorians have wronged them and warning others to look out for this or that person. It's sad on many levels, and they always seem to put a lot of effort into making a grand exit instead of putting that energy into learning how to adapt to the new culture or simply grow as a person.

Conversely, if you've been abroad long enough, you've probably met the type of people who have adapted to their environments and have a way of moving and interacting with their surroundings that looks very natural. Often, those people are the entrepreneurs who make it look easy or the retired but "culturally active" types. The ones who keep a busy schedule and are seen scooting from project to project, attending a painting class, book club, or engaging in volunteer work.

They are the ones you meet as a tourist, and they make you think, 'Damn, that couple is having a great time down there. I wonder if we could do that.' You know these people because they were probably a factor in your decision to move here.

The ones who make it look smooth are generally not the ones you see at happy hour seven days a week, complaining about the speed of the internet as if it were the equivalent of making small talk about the weather.

We don't have small talk about the weather here on the coast of Ecuador because the weather is gorgeous every day! Instead of writing an article about what not to do in Ecuador or how to race to the bottom, I thought we would try to flip the switch and talk about how to thrive in Ecuador. By sharing some lessons gleaned from people who make it look easy abroad, we hope to provide a couple of tips that might help you thrive in your grand adventure of being an expat.

I posed a question on a popular Facebook expat group here in Ecuador and asked for responses from people who have lived in the country full-time for at least five years.

The question was, 'What is one tip or one piece of advice that you view as essential to thriving in Ecuador?' The caveat being that learning to speak Spanish was the obvious number one answer, so what were the tips besides overcoming the language barrier, if one exists? The answers were enlightening, and some of them were very well thought out. Here are a couple of the top comments from the post, some great points, and some thoughts that everyone living abroad can certainly consider. In no particular order, here are some of the comments from expats living in Ecuador.

5

Adaptability.

1

Always greet passersby with a smile and eye contact, for me the benefits have been threefold. First, I am known in all the neighborhoods I frequent. Second, people who "know" me look out for me. Lastly, I have averted being mugged a couple of times.

2

Earplugs.

3

A medical plan that includes a translator in emergency situations if needed.

4

In writing or speaking, always begin with a greeting and take time to inquire about the other person before you start your topic of conversation.

6

Rent, don't buy the first year. Go through all the seasons to see if the spot is right for you.



Visit first. The honeymoon phase is real. Enjoy it, but recognize it's not going to last.

7

Ecuatrocities and Ecuatastrophies happen. The fastest way to make a small fortune in Ecuador is to arrive with a big one. Not all sharks swim in the ocean, and the most dangerous animal you will meet is a Gringo with a business card.

We may all be expats, but we all come from very different backgrounds and lived experiences. In addition to experiencing the culture of a new country, you will encounter expats with very different personal agendas from yours. Living like a local sounds cool, until you really learn what that means. You want to be sure you have the basics (for you) before you agree to live anywhere long-term.

8

If your idea of the Amazon is getting a box of stuff delivered to your front porch every day, Ecuador is not for you.

9

Be open to adventure, no matter your age, and live simply. Strive to make a minimal impact on your surroundings.

10

If you see something that surprises you, just say **'What the Heckuador!'** and roll with it.

In 15 years of living in Ecuador, I have seen several people move down here and live a life without Spanish. They are constantly out of the loop and never really know what is going on around them.

They have to rely on the interpretation and explanations of others to form their worldview. It creates a subtle anxiety and a palatable fear of engagement with the locals that can lead to a whole slew of unintended consequences and misinterpretations. It's sad to watch.

There are plenty of ways to learn Spanish, from taking in-person classes to using language learning apps or simply hanging out with locals and interacting in a non-expat environment.

The key point is to have the desire to learn and participate, despite having some reservations about how you might sound or the fear of not sounding grammatically perfect.

Learning a foreign language is a lifelong work in progress. The more you live in Ecuador, the more your vocabulary will grow just by living in your new surroundings. The learning curve is steep. You will learn your banking vocabulary when you go to open your first bank account, and it can catch you off guard, but you just put it on your 'to learn' list and carry on. Practical immersion starts with a lot of hand signals and Google Translate and eventually ends with using slang and local colloquialisms to communicate. If you're really going to thrive as an expat, it is imperative to be able to communicate proficiently in the local language.

A portion of the world measures the success of a country based on its GDP or gross domestic product, which generally indicates how much money a country produces and is often used by "first-world" countries to rate progress or "success." In another part of the world, success is measured by a person's daily calorie intake. How much food a person gets or doesn't get is another marker of success. This paradigm shift is important and can be easily overlooked by expats coming from the "first-world" and moving into a developing nation. One trap that an expat can fall into is living in the neighborhood of "Comparison Heights," constantly comparing their new country to their country of origin. Some of the things that expats complain about often come down to a simple matter of economics; there simply isn't as much money circulating in a country like Ecuador compared to Europe or North America.

Drinking water from the tap, reliable electricity, and transportation infrastructure are utilities often taken for granted in North America. Seeing things in Ecuador as different rather than better or worse is an important shift for truly integrating as an expat.

Another common thread among successful expats is that they refuse to play the role of the victim. Trust but verify and do your due diligence are the first steps in avoiding victimhood. It's amazing how many times I've seen people overly trusting of strangers in foreign countries, as if they think the only people with nefarious intentions are the crooks in their countries of origin, as if people in tough economic positions can't be criminals. You would never enter into a lease agreement for a rental property in North America without first reading the lease and understanding the details of the transaction, in a language you understand. While Ecuadorians are some of the most hospitable and gracious people I've encountered in my travels, there are good and bad elements in all societies, and not putting yourself in a position to be taken advantage of in the first place is key. "No pone la papaya!"

Mostly encouraged by economic factors and also a fierce sense of entrepreneurship the locals can and will do most things. If you ask a taxi driver if they can recommend a home builder, they will say of course they know a builder....in fact it's your lucky day, not only am I a taxi driver, I'm also a builder. They "can" do it but they might not do it well or up to your standards.

Most of the time they are not in the economic position to turn down such an opportunity. It's not like North America where we specialize or we have the economic means to hire a professional master electrician or plumber. In Ecuador most people have to be more resourceful than their North American counterparts. They are the original DIY culture. There's a saying here, "there's no junk yards in Ecuador" which holds true for most developing nations where they don't have the "throw-away" society that we've unfortunately been infected with up North.

There are plenty of countries in the world to make money in. Beware of expats making money in developing nations. It's often at the expense of another expat. I'm not saying that every expat making money in Ecuador is a bad person, but there is a percentage of the population.

Just because you are from the same country as another person does not mean that you have the same intentions or the same set of values when traveling or living abroad. Some of the most nefarious transactions or worst cases of abuse I've witnessed have been committed by an expat at the expense of another expat, and it usually happens in the realm of real estate.

Rent for a while. It's a very North American trait to have the urge to "own" something. When rents are so cheap in Ecuador, it makes financial sense to experience a location for a while and make sure it's the spot where you'd like to settle before committing long-term.

While it's true that certain things in Ecuador may seem really cheap when compared to North America, such as food, where you can still find a great lunch with a soup, main dish, and a juice for \$3.50, it can create a false impression that everything is cheap in Ecuador. There may be a wider range of prices and options for things like medical care and legal services, but the cheaper options are not always the ones you'll end up enjoying. There are certain things in life where quality is imperative, such as financial/legal advice and doctors. These are areas where it's worth spending a little more money. I've seen some lawyers down here give "legal" advice that is downright criminal, but it's cheap. I've seen North Americans with the means or insurance to seek out the best medical care in their countries of origin end up dying in a public hospital here in Ecuador due to minor complications. Ecuador may be cheap, but medical care and legal advice are universal services where quality truly matters, and cheaper does not always equal better.

Learn the language, avoid living in the realm of "should or shouldn't" or "better or worse," and don't put yourself in a position to be a victim. That's a good start on the path to being a happy expat. Writing this article was a challenge for me because I truly believe that there are a million ways to live as an expat, and I by no means have it all figured out. I still stumble and put my "cultural" foot in my mouth from time to time. I can't tell you how many times I've been the only person sitting at a party with blasting music, right on time and alone. Even though I know it's culturally accepted and expected to be late, I just can't do it. To this day, I show up on time and laugh at myself for not being able to fully adapt to the less-than-punctual culture here.

Seek professional advice for matters of great consequence, such as large financial transactions or medical services. Just because something seems cheap now doesn't mean it will prove to be cheap in the future. Put your best smile forward, act as a guest, trust your instincts, and try not to take yourself too seriously. Good luck and see you around sometime.

"THERE'S
NO JUNK
YARDS IN
ECUADOR"





FREE
DRINK
COUPON



HI - EXPAT | 4

It's Paradise...

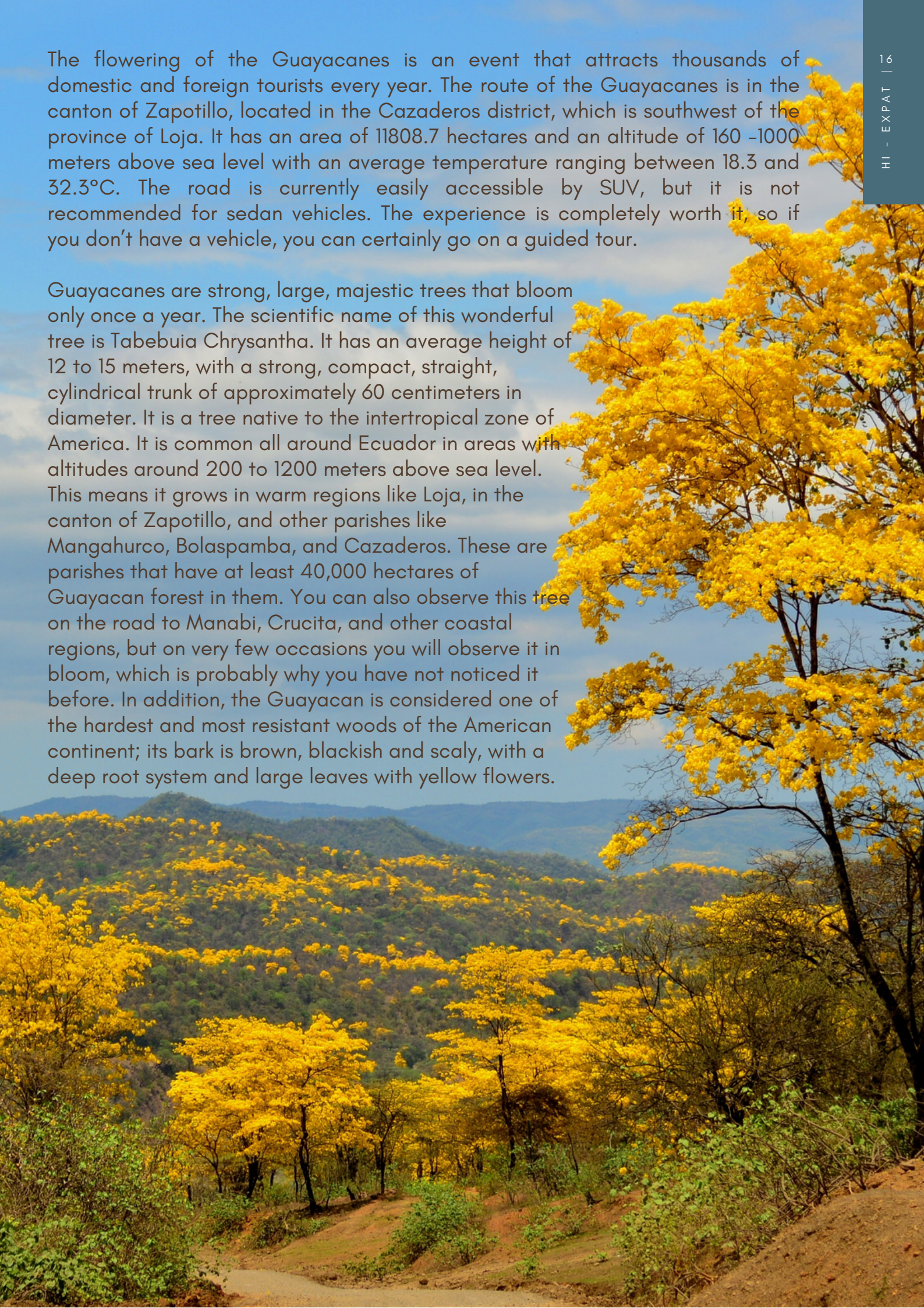
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GUAYACANES THE **YELLOW** BLOOMING



The flowering of the Guayacanes is an event that attracts thousands of domestic and foreign tourists every year. The route of the Guayacanes is in the canton of Zapotillo, located in the Cazaderos district, which is southwest of the province of Loja. It has an area of 11808.7 hectares and an altitude of 160 -1000 meters above sea level with an average temperature ranging between 18.3 and 32.3°C. The road is currently easily accessible by SUV, but it is not recommended for sedan vehicles. The experience is completely worth it, so if you don't have a vehicle, you can certainly go on a guided tour.

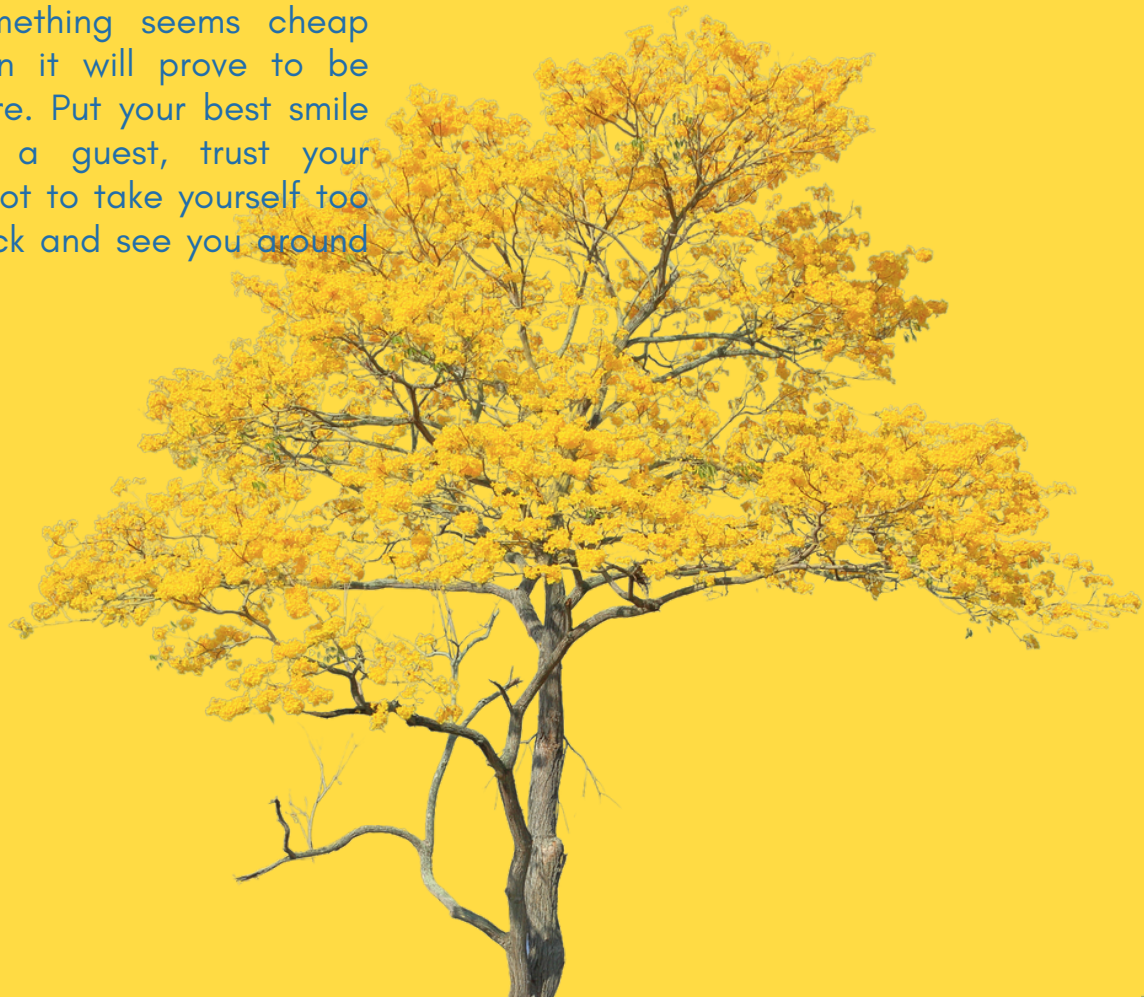
Guayacanes are strong, large, majestic trees that bloom only once a year. The scientific name of this wonderful tree is *Tabebuia Chrysantha*. It has an average height of 12 to 15 meters, with a strong, compact, straight, cylindrical trunk of approximately 60 centimeters in diameter. It is a tree native to the intertropical zone of America. It is common all around Ecuador in areas with altitudes around 200 to 1200 meters above sea level. This means it grows in warm regions like Loja, in the canton of Zapotillo, and other parishes like Mangahurco, Bolaspamba, and Cazaderos. These are parishes that have at least 40,000 hectares of Guayacan forest in them. You can also observe this tree on the road to Manabi, Crucita, and other coastal regions, but on very few occasions you will observe it in bloom, which is probably why you have not noticed it before. In addition, the Guayacan is considered one of the hardest and most resistant woods of the American continent; its bark is brown, blackish and scaly, with a deep root system and large leaves with yellow flowers.



Learn the language, avoid living in the realm of "should or shouldn't" or "better or worse," and don't put yourself in a position to be a victim. That's a good start on the path to being a happy expat. Writing this article was a challenge for me because I truly believe that there are a million ways to live as an expat, and I by no means have it all figured out. I still stumble and put my "cultural" foot in my mouth from time to time. I can't tell you how many times I've been the only person sitting at a party with blasting music, right on time and alone. Even though I know it's culturally accepted and expected to be late, I just can't do it. To this day, I show up on time and laugh at myself for not being able to fully adapt to the less-than-punctual culture here.

Seek professional advice for matters of great consequence, such as large financial transactions or medical services. Just because something seems cheap now doesn't mean it will prove to be cheap in the future. Put your best smile forward, act as a guest, trust your instincts, and try not to take yourself too seriously. Good luck and see you around sometime.

The lovely parish of Cazaderos, which is located in the province of Loja, gets its name from the activity of hunting that the land owners from the surrounding estates, including Guayaquil, engaged in during colonial times. Currently, this small town enjoys an unparalleled landscape, but the residents of this parish have limited resources, so if you visit and you have a good heart, bring gifts, especially for children who are the ones who enjoy these events the most. Because it is uncommon to visit this location at other times of the year, the government has forgotten many of these nearby villages, which has stunted these people's growth and prevented their development. Take comfortable clothing, sports shoes, and water with you because the road to see these lovely trees is long and hot. If you go in your own car, drive carefully.



The road is in good condition but it is narrow because locals rarely use it, and sometimes they drive at high speeds, which could give you an unpleasant surprise. It is important to drive slowly and lightly use the horn when you approach curves. In addition to taking in the majestic trees and their yellow foliage along the journey, you will also likely see gorgeous colorful birds perched on the trees and rare exotic flora. The place is a paradise.

If you have more time on your tour, don't miss the Baños del Inca, which are naturally formed stone resting places that were used for ceremonies and baths of important Incas who visited this place at certain times of the year. These resting places are filled once a year by the heavy rains in this area. Another must-see site in the area is the beautiful Petrified Park of Puyango, which is a protected natural reserve for its faunistic beauty, flora, and the impressive discoveries made in the area. The park is easily accessible with the minor difficulty of walking, and people of all ages visit it without difficulty. Our main recommendation is to always take mosquito repellent because, although there aren't many of them in the area, they can be annoying.

Last but not least, try to include in your tour the town of Alamor. This region is little known to tourists but definitely worth seeing. Alamor has a clock with eight dials that was manufactured in Germany at the request of the priest Dr. Lautaro Loaiza, a philanthropist from Gonzanameño.

Dr. Lautaro Loaiza had the clock built with his own money in Berlin and later moved it from the port of Hamburg to Guayaquil, passing through the province of El Oro. This beautiful clock, which can be observed from anywhere in the town, was installed on November 1, 1924. Thanks to the meticulous requests of the buyer, who made sure the clock would function in a hot, humid climate and instructed the manufacturer to take into account that the metallic amalgam needed to be of such consistency that the clock itself and the hands of the clock dials are preserved from all types of oxidation, it is preserved in perfect condition. Another curious fact about this clock is that it was built in separate units and this is the reason for its rarity.

The majority of these quiet towns become more popular as tourist destinations during the Guayacanes' flowering season. The picturesque landscapes you will see along the way will astound you and each destination you visit will be magical for you. Make sure you try the local cuisine, bring a good camera so you can capture these memories forever, and, most importantly, pack minimally so that you can travel light and comfortably. It will be an unforgettable experience and if you are not very fond of sleeping outdoors, you can find good places to rest in Alamor, as well as in Zapotillo which is the closest area to Cazaderos.

END OF LIFE DOCUMENTS SEMINAR

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DISCOVER



Lúpulo Beer Garden - Manta



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A PROMISING FUTURE OR A RISK FOR HUMANITY...

ARTIFICIAL INTELLIGENCE



AI

BY CAROLINA SEGARRA

In the current digital era, technology is constantly evolving and changing the way we interact with the world and with each other. Technological innovations have dramatically improved our lives, but what are the risks that may come along with these advancements?

From the invention of the personal computer in the 1980s to the popularity of smartphones today, new technologies have significantly enhanced our lives. Nowadays, we can instantly communicate with people around the world, access information on any topic with just a few clicks, and carry out online tasks, from shopping to banking and medical appointments.

However, new technological innovations also bring risks for humanity. One of the major concerns is job displacement. As more jobs become automated and robots perform tasks that were once exclusive to humans, many workers may lose their jobs and face difficulties in finding employment in other areas.

A study by the World Economic Forum estimates that by the year 2025, 85 million jobs worldwide will be lost due to automation and artificial intelligence.

This is particularly concerning for those working in low-skilled or entry-level jobs, such as factory and service jobs.

Although technology may be responsible for job losses, it can also create new job opportunities. Technological advancements have given rise to new professions and careers, such as programmers, data analysts, game designers, and mobile app developers, among others. It is important to foster education and skills development in technology-related areas to ensure that workers are equipped for these new jobs.



In addition to job displacement, technological innovations can also impact our mental health.

With the growing dependence on smartphones and technology in general, people may feel isolated and disconnected from society. They may also experience mental health issues, such as anxiety and depression, due to information overload and the pressure to stay constantly connected.

It is important to remember that technology is not a one-size-fits-all solution and that human contact remains important for our emotional and social well-being. Establishing boundaries in technology use and promoting in-person social interaction are crucial.

**85 MILLION JOBS
WORLDWIDE WILL BE
LOST DUE TO
AUTOMATION AND
ARTIFICIAL
INTELLIGENCE.**

New technological innovations can have a significant impact on our lives. While they can improve efficiency and convenience, they can also bring risks for humanity, such as job displacement and mental health challenges. It is important to continue developing technology-related skills to ensure preparedness for emerging jobs while maintaining human connection and setting limits on technology use.





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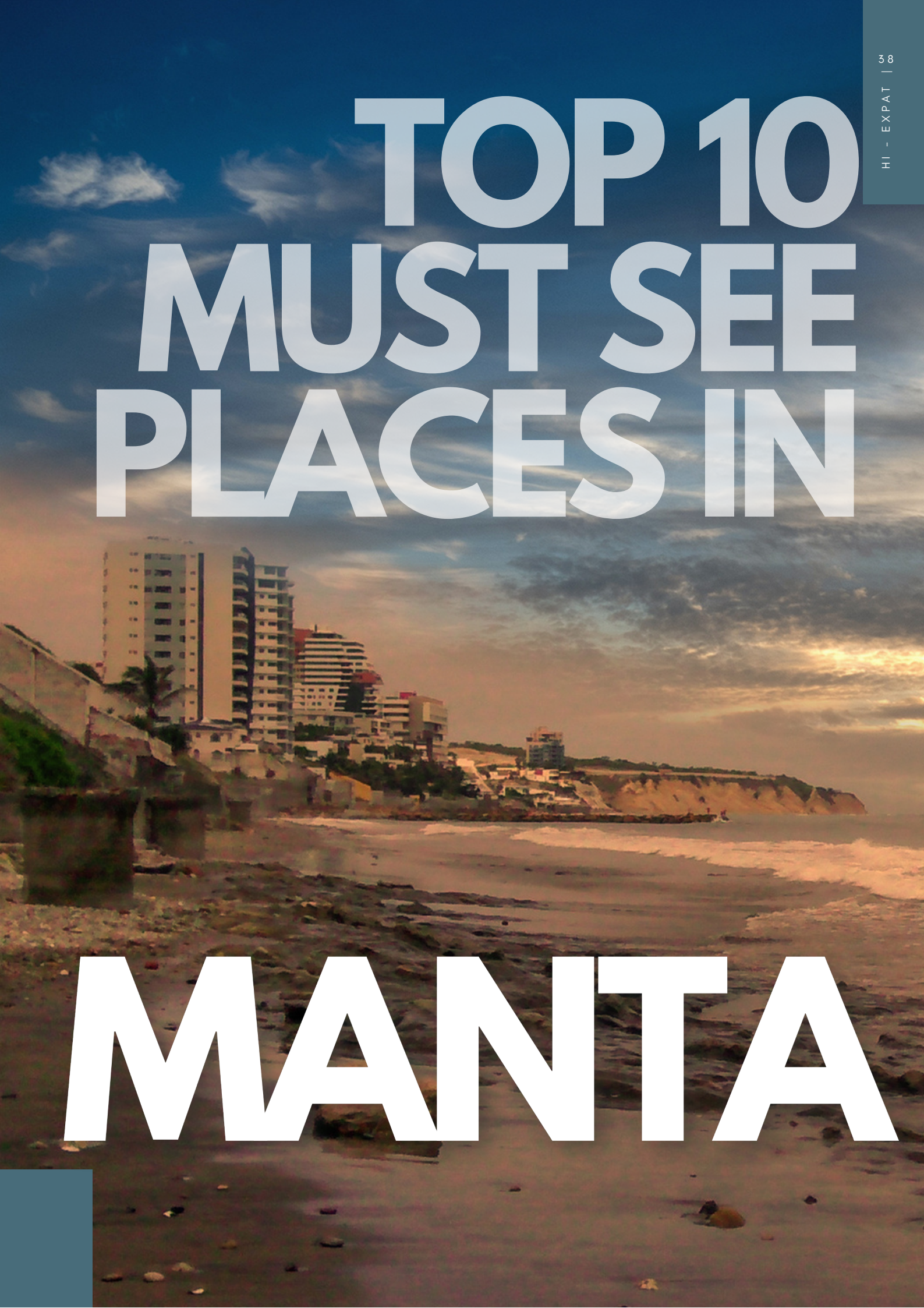






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MANTA



Discover the Top 10 Must See Places in Manta: A Guide to Enjoy Your Trip from Beginning to End

Manta is a city located in the province of Manabí, on the Pacific coast of Ecuador, known for its stunning beaches and delicious cuisine. If you find yourself in this coastal city, here are the 10 places you shouldn't miss:

1

El Murciélagos Beach: One of the most popular and beautiful beaches in Manta. It offers a wide variety of restaurants, bars, and nightclubs, making it a perfect place to spend the day and enjoy nightlife.

2

Machalilla National Park: This park is one of the most important in Ecuador, with a rich variety of endemic flora and fauna. It includes places like Los Frailes Beach, which is among the country's best beaches.

3

Central Bank Museum: This museum is a great place to learn about the history and culture of the region. It features an impressive collection of artifacts and ancient objects from the Manteña culture.

4

Jocay Stadium: This stadium is home to the local football team, Manta FC. It's a lively and exciting place to watch a soccer match and experience the passion of Ecuadorian fans.

5

Paseo Shopping Manta: This shopping center has a wide variety of shops and restaurants, and it's an ideal place to buy souvenirs and gifts.

6 Isla de la Plata Cruise: This island is known as the "Little Galapagos" due to the abundance of endemic species it hosts. It's an ideal place for snorkeling and birdwatching.

7 Manta Cathedral: This church is a beautiful place to visit and admire colonial architecture. Located in the historic center of the city, it showcases the architectural heritage of the region.

8 Dining on Flavio Reyes Avenue: This avenue is known for its great variety of restaurants, offering options for all tastes and budgets. From fresh seafood to international cuisine, this place is a culinary paradise.

9 Surfing in San Mateo: This is a great spot for surfing, with waves of different sizes and difficulties for all levels. There are several surf schools that offer lessons and equipment rental.

10 Humpback Whale Watching: Manta is a the perfect place for humpback whale watching, especially from July to September. Tourists can hire boat excursions to see these majestic creatures in their natural habitat.

Manta is a growing city that has a lot to offer to tourists and visitors. In addition to its beautiful coastline and rich culture, the city is experiencing a tourism boom and an improvement in its tourism infrastructure. If you're looking for an exciting and adventurous tourist destination, don't miss out on Manta.





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Ecuador Everything you need to Consider



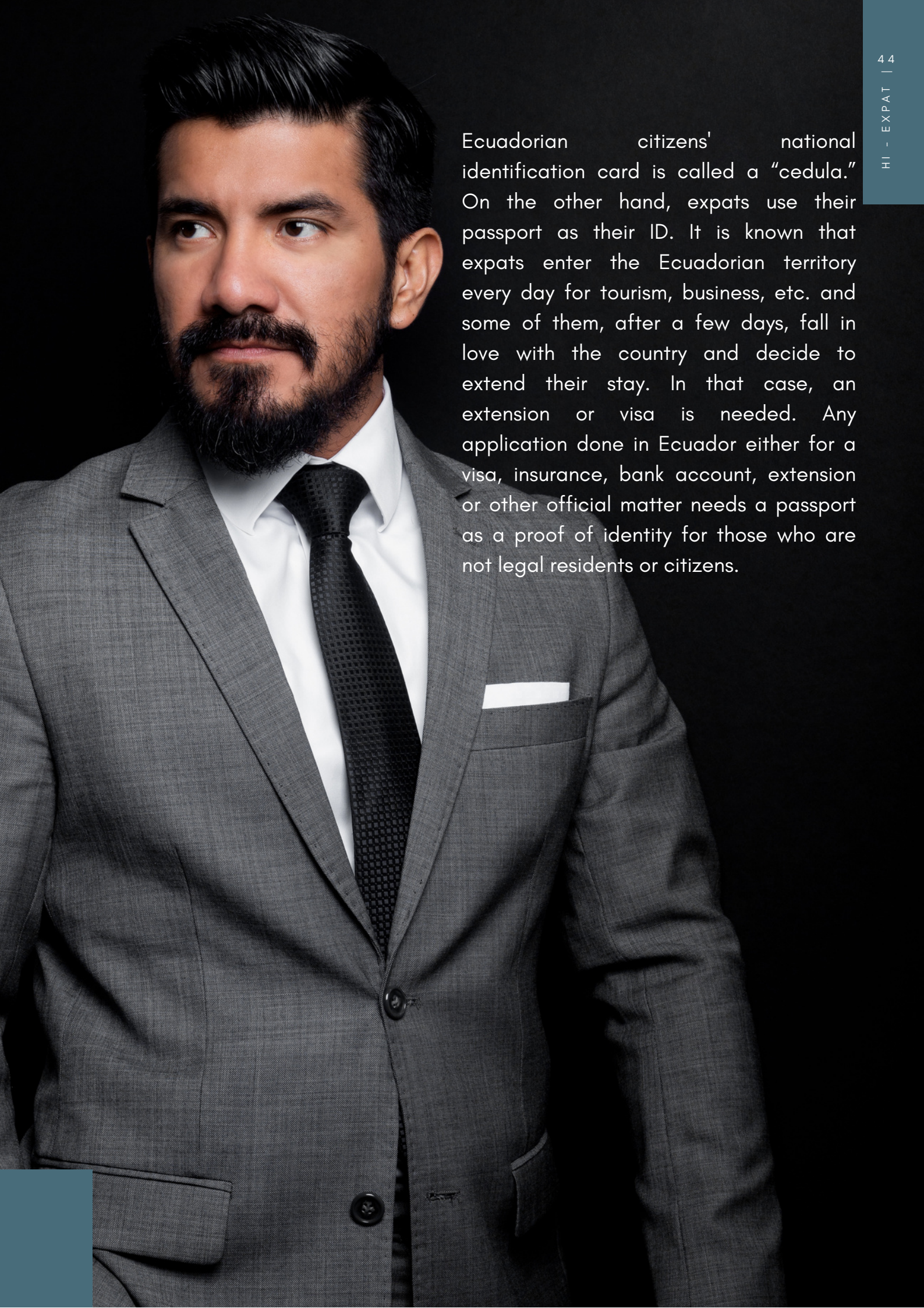
**DON
SHADER**

THIS IS THE START OF A SERIES OF INTERVIEWS I WILL CONDUCT THAT COVERS LEGAL ISSUES THAT EVERYONE NEEDS TO THINK ABOUT AS A RETIREE IN ECUADOR.

AVAILABLE ON YOUTUBE

6 MONTH PASSPORT VALIDITY THE ECUADORIAN RULE

We are all familiar with our national IDs, driver license, or other types of country official IDs, but foreigners that travel around the globe must also bear their official international ID, which in this case is the passport. A passport is a travel document issued by your country of origin needed to leave a country and enter another one, but that is not the only use.



Ecuadorian citizens' national identification card is called a "cedula." On the other hand, expats use their passport as their ID. It is known that expats enter the Ecuadorian territory every day for tourism, business, etc. and some of them, after a few days, fall in love with the country and decide to extend their stay. In that case, an extension or visa is needed. Any application done in Ecuador either for a visa, insurance, bank account, extension or other official matter needs a passport as a proof of identity for those who are not legal residents or citizens.

Passports, just like every other ID, have an expiration date and when it comes to the immigration process we have to consider the importance of passport validity. We have seen passports that are good for 2, 5, 6 and 10 years but when it comes to immigration and traveling, they share the same rule. Passports cannot expire within 6 months from your date of entry into a country. In the bylaws of the Immigration and Human Mobility Law Article 58, it states the following:

“El solicitante deberá presentar el pasaporte válido y con un período de vigencia mínimo de seis (6) meses.”

This means that the applicant must show a passport that has at least 6 months of validity at the time of submitting documentation. This is a universal rule when applying for visas. We can see this requisite as the first item listed on every single visa category shown on the webpage of the Ministry of Foreign Affairs and Human Mobility of Ecuador.

So remember, if a passport expires in less than six months when requesting a visa, it will not be accepted. If your plan is to complete an immigration process in Ecuador, make sure to look at your passport expiration date to avoid problems when submitting your application.

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IMMIGRATION & REAL ESTATE



CARLOS RAMIREZ

HUMANA MVP



H U M A

The COVID-19 pandemic has demonstrated the importance of having solid and comprehensive health insurance. Now more than ever, people are seeking options that provide adequate coverage to protect them in case of any medical emergency at a moderate cost and with excellent coverage. That's why Bluebox Asesores, in partnership with the prepaid medical company Humana, is pleased to introduce its new health product.

This new plan is designed to offer broad coverage at an affordable price, including an additional individual plan that works with international or IESS policies.

Humana is an insurance company backed by CONCLINA, which has been operating in Ecuador for 28 years. Over the years on the market it has been able to improve its network of medical agreements, develop a virtual platform that allows its members to review the status of their reimbursements, accept monthly payments, and schedule medical appointments.

A N A

This new health insurance product from Humana is a combination of plans designed to provide broad coverage at an affordable price. The policy has a coverage of \$500,000, which means you can be confident that you will be covered in any medical emergency.

Additionally, the policy includes a \$5,000 plan that covers the deductible of the major medical expenses policy of \$500,000. This allows you to have an extensive network of private healthcare providers nationwide through METRORED and external coverage in the country's top clinics.

Furthermore, Humana offers an additional plan with a coverage of \$10,000 that can be combined with the IESS plan, Ecuador's state health insurance that has limited availability of medical appointments and exams. Our private health insurance allows you to access multiple benefits and coverage options, making it an attractive and comprehensive choice for anyone who wants to be protected in any medical emergency.

The combination of plans offered by Humana allows users to have adequate coverage for their specific needs. Whether you are looking for comprehensive coverage for medical emergencies or a policy that covers your daily healthcare needs, Humana has the right solution for you. Our plans are tailored to your specific needs, which means you won't have to pay for coverage you don't need.

With our health insurance, you will have access to an extensive network of doctors and specialists across the country. This means you can receive high-quality medical care in the best clinics and hospitals in the region. Additionally, our health insurance provides you with the peace of mind of knowing that you will be covered in any medical emergency, no matter where you are.

One of the most important factors to highlight about this product is that only Bluebox Asesores is authorized for its nationwide distribution and has included a dental benefit that you won't find in other health policies. These health policies have been generated based on the medical needs of naturalized foreigners in Ecuador who are looking for a health option that fulfills what is offered in the contract, with advice in their language.

Our advisory service is free and allows you to have your documents submitted through our broker for the reimbursement of your medical expenses.

In summary, the new Humana health insurance is a combination of plans designed to provide broad coverage at an affordable price. With a coverage of \$500,000, our health insurance provides you with the peace of mind of knowing that you will be protected in any medical emergency. Additionally, our plans are tailored to your specific needs, which means you won't have to pay for coverage you don't need.

With access to an extensive network of doctors and specialists across the country, our health insurance is the right solution for anyone who wants to be protected in any medical emergency in Ecuador. Don't wait any longer and secure your well-being and that of your family with Humana health insurance.

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CARLOS RAMIREZ
BLUEBOX CEO

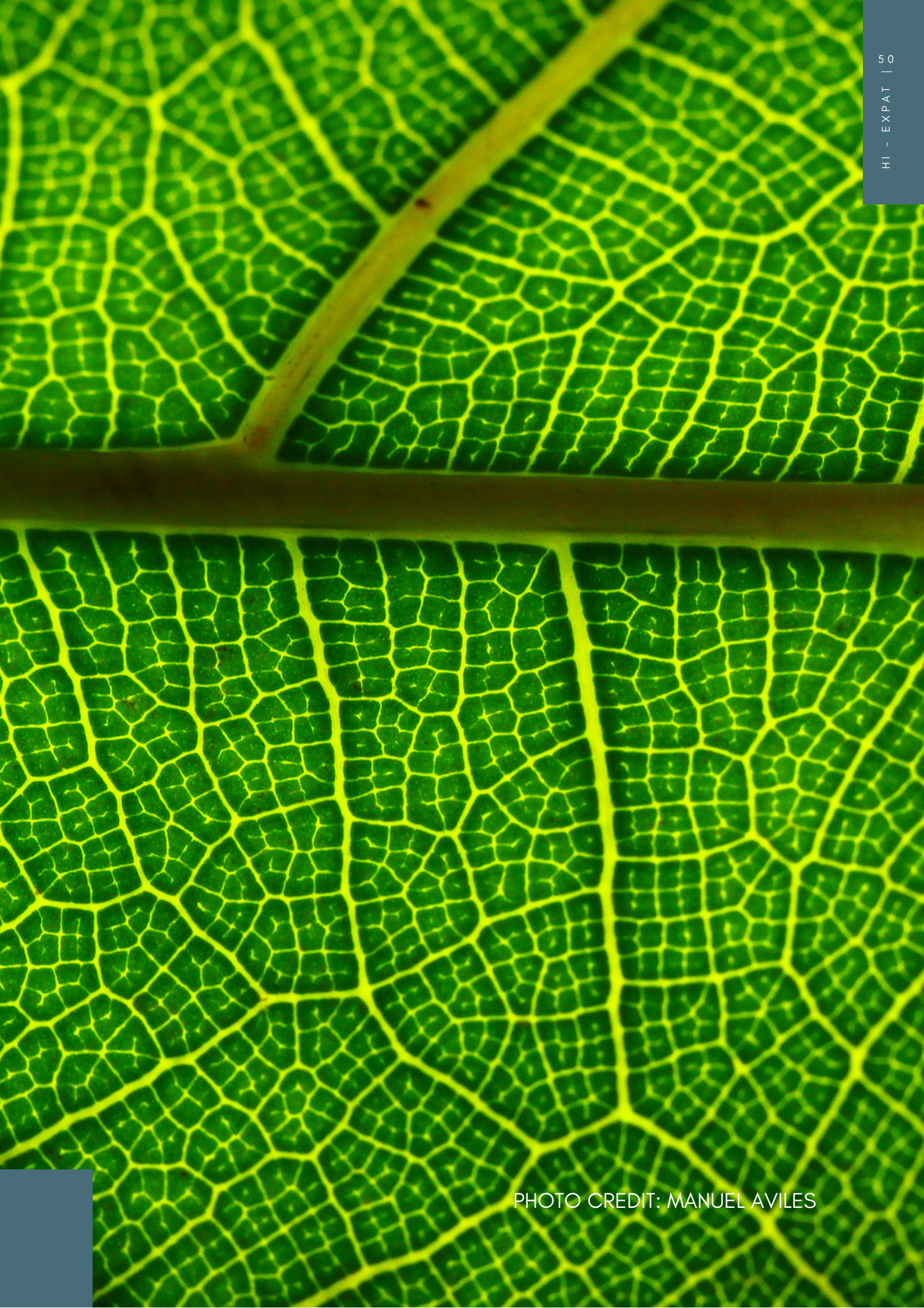


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HEALTH & WELL - BEING FOR THE ELDERLY



PHOTO CREDIT: MANUEL AVILES

Taking care of health is of vital importance for everyone, especially for older adults. That's why it's important to discuss recommendations and tips from a doctor for taking care of the health of older adults. In this article, we will focus specifically on what older adults living in the city of Manta can do for their health.

First, it is important to mention that engaging in morning exercises is an excellent way to maintain good physical and mental health. These exercises can be simple and done at home or in nearby locations. Some exercises that can be done include:

1. **Walking on the beach:** Walking on the sand is a low-impact exercise that helps strengthen leg and glute muscles. Additionally, the sound of ocean waves can be relaxing and helps reduce stress.
2. **Stretching:** Before engaging in any physical activity, it is important to do some stretches to prevent injuries. Stretches can include arm stretches, leg stretches, and neck rotations.
3. **Swimming:** Swimming in the sea is an excellent form of cardiovascular exercise that strengthens the body's muscles. Additionally, saltwater is beneficial for the skin and helps combat fluid retention.

4. **Yoga:** Practicing yoga on the beach is a unique and relaxing experience. Yoga can help improve flexibility, posture, and concentration.

It is also highly beneficial for your health to be aware of your diet and ensure you are including necessary foods. It is important for older adults living by the beach to consume foods rich in vitamins and minerals to maintain good health. Some recommended foods include:

1. **Fresh fruits and vegetables:** Fresh fruits and vegetables are an excellent source of vitamins and minerals. They can be consumed in salads, juices, or as accompaniments to main meals.
2. **Fish:** Fish is an excellent source of protein and omega-3 fatty acids, which are beneficial for the heart and brain. Fresh fish can be purchased directly from the beach and cooked at home.
3. **Nuts:** Nuts are a good source of healthy fats and proteins. They can be consumed as snacks or in salads.

4. Coconut water: Coconut water is a refreshing and healthy beverage that contains electrolytes and is rich in nutrients. It is an excellent option for hydration after exercising.

Diet is an important factor in the health of older adults. It is necessary to maintain a balanced and varied diet, including foods rich in vitamins, minerals, and proteins. It is advisable to avoid processed foods and those high in saturated fats, as well as to limit alcohol and tobacco consumption. Additionally, it is important to stay hydrated and consume sufficient liquids throughout the day.

Another important recommendation is reading. In addition to being a relaxing and enjoyable activity, reading books about health care is an excellent way to stay informed and up-to-date on the latest trends and medical recommendations. Additionally, reading can be an enriching and stimulating activity for the mind, helping to improve memory and critical thinking.

It is also essential to undergo regular medical check-ups to detect any diseases or conditions at an early stage. Older adults should visit their doctor periodically for routine check-ups. In the city of Manta, there are various healthcare centers, clinics, and hospitals that offer quality services.

Outdoor activities are excellent for physical and mental health. In Manta, you can enjoy various activities such as beach walks, bike rides, and swimming, among others. Living by the beach has its advantages because the warm climate and sea breeze can be beneficial for health, especially for people with respiratory conditions.

Lastly, it is important to remember that taking care of health is not just about following medical recommendations and advice, but also depends on each person's daily habits.

Taking care of the health of older adults is crucial for maintaining a good quality of life. It is important to engage in morning exercises, maintain a balanced diet, undergo regular medical check-ups, enjoy outdoor activities, and maintain a positive attitude. Manta offers various options and places to stay healthy and enjoy beach life.

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you always
dreamed of!

HI - EXPAT | 2

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EL MONONO DE PACOCHE

By LARRY MARTINEZ & JULIE HARPER

In my search for a quick getaway from the hustle and bustle of Manta, seeking a natural refuge nearby, I was told that the Pacoche region was lush with both flora and fauna. I found what looked like a promising escape in El Mono de Pacoche Hotel, off the Spondylus just outside of San Lorenzo.

When I arrived at El Mono, I was greeted by the owner, Jeff, and his beloved and trusted companion Coco, an Australian shepherd who immediately became my best friend and minder during my stay.

I soon explored the property with Coco as my constant companion. I found this region of Manabi to be rich with all kinds of wildlife including butterflies, birds, and spiders. Coco guided me off the path a bit, but I was confident with my new canine companion leading the way.

After my short walk around the property, lunch was ready, which included an amazing chicken tonga that Jeff had expertly prepared.

After lunch, I felt rejuvenated enough to set out on my own toward San Lorenzo for a little exploring. I found a trail that took me to the top of a large hillside, allowing for a great view of the town.

After my preview of the local wildlife, I returned to the hotel and actually enjoyed catching up on some emails, lounging in my hammock as the sun settled, and sitting with Coco at my feet while birds and monkeys closed out the day with their final serenades.

After a Zoom meeting the following morning, I set out for a hike to a nearby waterfall, the Cascada San Lorenzo. The trailhead might go unnoticed by those who are not looking for it. However, once you're on the trail it is simple to follow, though a bit treacherous at times. This area is more arid than you might expect given the lush landscape surrounding you, so it is advisable to wear sunglasses, a hat, and a copious layer of sunscreen. As I made my way toward the falls, I was greeted by a variety of birds, large bulbous snails, and a vibrant blue-tailed lizard, which made the sometimes strenuous walk all the more worth it.

Approaching the waterfall, a zen-like calm came over me as I realized I was the only one there to enjoy this magnificent gem. After changing into my swimsuit, I eased myself into the refreshing water, comforted in this cool, tranquil pool. The cascade beckoned me, and I relinquished myself to the falling water and serenity of the moment.

Feeling rejuvenated from the relaxing respite from the heat of the day, I continued down the trail into San Lorenzo. This location is known for rock formations and a lighthouse, which one is encouraged to visit (I did not). After a nourishing lunch at a little place on the beach, I readied myself for the uphill trek back to El Mono.

Walking along the Spondylus and nearing the hotel, a small break in the fauna gave me pause, prompting me to imagine what could be discovered within. Dare I...?

I waited until there were no cars around and jumped through the bushes onto what turned out to be a narrow path through the most fantastic jungle scenery you could imagine. I barely walked 20 steps before guttural bellowing disrupted the tranquility.

A commanding male howler monkey! He clearly knew where I was, though I did not know his location, his howls enveloping me from every direction. I froze in my steps as I tried to adjust to my surroundings. I proceeded, very slowly, very carefully, and as quietly as I could.

Suddenly...monkeys were rapidly moving in my direction. As they approached it was evident that their advances were not haphazard, but with deliberate intention. My eyes darted nervously from branch to branch, as their movements swept through the limbs of the trees toward me. I was struck by their unwavering gazes, our eyes locked as we warily scrutinized each others' intentions in this unexpected encounter.

I then noticed a pair very close to me that I hadn't seen before, a mother and her baby! They were both looking at me intently and I realized my mistake. I was far too close to this baby for the troupe's liking. The mother and baby adjusted positions, but didn't run off...

At that time a young male appeared out of nowhere, right above my head. He too was looking right at me, he had the high ground, and he kept coming closer.

At that point I decided that was enough adventure for me and I ran back to the highway, happy to have avoided what (I thought) seemed to be an impending "monkey attack" from multiple angles. Nevertheless, I was exhilarated by this fortuitous and unexpected encounter.

Jeff at El Mono was delighted to hear about my experience. He explained to me that the monkeys are actually usually quite flighty and run off at the first sight of danger saying, "if they weren't running and were actually coming to check you out it must be because you have a really good energy." Maybe that's true and maybe that's not, but it was exactly what I needed to hear and is a testament to Jeff's welcoming nature at this beautiful ecolodge in the jungle. He makes everyone feel special, loved, and wanted.

An unfortunate Zoom meeting the next morning necessitated me to work the rest of that day, although I had planned to move on to my next destination at that point. However, Jeff was happy to accommodate me. I worked from the hammock I had adopted as my next temporary office all day and Coco came from downstairs to alert me that dinner was ready and my presence was expected in the dining room (Gosh, I love this dog!). After enjoying another delicious home-cooked meal, it was time for more relaxation in my new office (the hammock) for me and Coco,

who stayed by my side until bedtime. Incidentally, this is also when I learned not to leave my socks unattended because Coco will take them as his own souvenirs of your visit.

After breakfast the next morning (which is included) it was time for me to finally move on and I was a bit sad to be leaving as I packed my things. Jeff proved to be a thoughtful and easy going conversationalist (and now, friend) and Coco is incomparable (sorry to my dogs at home, Dash and DJ).

Jeff flagged a bus down for me and after a quick but heartfelt goodbye I was whisked off toward my next destination, knowing I'd be back, and hopefully soon! My time at El Mono de Pacoche was one of the most endearing and welcoming I have had in Ecuador due to the beautiful surroundings and the genuine hospitality of the monkeys, the flora and fauna, but most of all, because of Jeff and Coco. I was surprised that none of the people I had met in Manta were aware of this fantastic retreat. It is so close and yet so far away from Manta's fast yet fabulous pace. I highly encourage you to book a couple of nights there as it is a perfect anytime getaway.

THE COASTAL



HEAVEN

"Ah, to be in Ecuador, now that spring is here!" These words, paraphrased from Robert Browning's famous poem, echo the sentiment of countless North Americans seeking a new chapter in life. Picture yourself, dear adventurer, on the captivating shores of the Ecuadorian coast, where dreams intertwine with the ebb and flow of the sea.

Retirement is often seen as a time to sit back, relax, and enjoy the fruits of our labor. It's an opportunity to embark on a new chapter of life, one filled with exploration, adventure, and the pursuit of happiness. If you're an expat considering where to spend your golden years, let me introduce you to Ecuador, a country that holds the promise of an extraordinary retirement experience.

Ecuador, nestled on the western coast of South America, is a land of incredible diversity. From its lush rainforests to the majestic Andes Mountains, to its charming colonial cities and its picturesque beaches, this country offers a kaleidoscope of natural wonders and cultural treasures. It's a place where you can immerse yourself in new experiences and create memories that will last a lifetime.

"One of the most enticing aspects of retiring in Ecuador is its affordability. As a retiree, your hard-earned savings can go a long way here. The cost of living is considerably lower compared to many North American and European countries, allowing you to stretch your retirement budget without compromising on the quality of life. You can savor delicious local cuisine, explore the vibrant markets, and indulge in the rich cultural offerings, all while enjoying the peace of mind that your finances are secure.

"The sea, once it casts its spell, holds one in its net of wonder forever," wrote Jacques Yves Cousteau, and how true these words resonate when considering the allure of Ecuador's coastal splendor. It is a land where azure skies meet turquoise waters, and pristine beaches beckon you to embark on a lifelong love affair with nature.

Ecuador takes pride in its warm and welcoming culture. The Ecuadorian people, known for their hospitality, will embrace you with open arms, making you feel at home from the moment you arrive.

The sense of community is strong, and you'll have ample opportunities to connect with both locals and fellow expats who have chosen Ecuador as their retirement haven. The expat community here is diverse and supportive, offering a network of like-minded individuals who are ready to embark on this new adventure alongside you.

Imagine awakening to the symphony of crashing waves, as Pablo Neruda poetically expressed: "I need the sea because it teaches me." The Ecuadorian coast offers a serene retreat, a place to reconnect with the rhythm of life and find solace in the gentle whispers of the ocean. It is here that you can trade the hustle and bustle for moments of tranquility, a respite from the demands of modern life.

Every sunset brings the promise of a new dawn, and what better place to witness this eternal cycle than Ecuador's coastal paradise? As the sun paints the sky with hues of gold and crimson, you'll be reminded of life's ever-changing tapestry. Embrace the magic of each day, knowing that with every sunrise, new adventures and possibilities await you.

The Ecuadorian coast, with its vibrant towns and cities, offers a tapestry of cultural experiences to enrich your soul. Immerse yourself in the coastal communities, where vibrant markets burst with colors and flavors, and artistic expressions adorn the streets. Let the passion and creativity of the Ecuadorian people ignite your own spark of inspiration.

So, embrace the beauty, the serenity, and the endless possibilities that await you on Ecuador's stunning coast. Relocate, dear North American seeker, and let the Ecuadorian sea become your muse, your source of inspiration, and your forever home.



**ART IN
ECUADOR**

**A Journey
from its
Origins to
New
*trends***

Ecuador is a country full of culture and art. With a rich history dating back to pre-Columbian times, Ecuadorian culture and art have evolved over the centuries. From the ancient indigenous peoples who inhabited the region, through the colonial era, to the present day, Ecuadorian culture and art have much to offer those seeking to learn about and understand the rich history of this country.

Ecuadorian culture and art can be traced back to the pre-Columbian era. The indigenous peoples who inhabited the region developed a rich artistic tradition that can be seen in architecture, ceramics, and textiles, among other things. The influence of the Incas and other Andean peoples can be seen in many aspects of Ecuadorian culture.

With the arrival of the Spanish in the 16th century, Ecuadorian culture and art underwent a significant change. Colonial architecture became prominent throughout the country, with impressive churches and cathedrals that can still be admired in many cities. Sculpture and painting also flourished during this time, with many Spanish artists coming to the region to leave their mark on Ecuadorian culture.

In the 19th century, Ecuadorian culture and art experienced a significant change with the arrival of independence movements and the creation of the Republic of Ecuador. A strong sense of national identity developed, and the creation of Ecuadorian culture and art was encouraged. Music, theater, and literature flourished during this time, with many artists and writers becoming symbols of Ecuadorian culture.

The history of art in Ecuador has been marked by the influence of various trends, from traditional to contemporary. Over time, important artists have emerged who have left their mark on Ecuadorian culture. Here is a brief overview of some of the most prominent artists in the history of Ecuadorian art:

Oswaldo Guayasamín: Considered one of the most important artists of the 20th century in Latin America, Oswaldo Guayasamín was born in Quito in 1919 and passed away in 1999. His work reflects the social and political reality of his time, as well as the struggle for justice and equality. Guayasamín was a multidisciplinary artist who excelled in painting, sculpture, printmaking, and drawing.

Eduardo Kingman: Born in Cuenca in 1913 and passed away in 1997, Eduardo Kingman is one of Ecuador's most important painters. His work reflects the social and political reality of his time, particularly the struggles of workers and peasants. Kingman used strong and contrasting colors to express the strength and passion of his subjects.

Camilo Egas: Born in Quito in 1889 and passed away in 1962, Camilo Egas is considered the father of modern art in Ecuador. His work is characterized by the use of bright colors and the representation of everyday life of Ecuadorians. Egas was one of the first artists to incorporate elements of indigenous culture into his work.

Guillermo Muñoz Vera: Born in Guayaquil in 1910 and passed away in 1972, Guillermo Muñoz Vera is one of the most prominent artists in the history of Ecuadorian art. His work focuses on the nature and landscapes of Ecuador, with a special emphasis on the coastal region. Muñoz Vera was one of the founders of the art group "Los Contemporáneos."

Manuel Rendón: Born in Loja in 1912 and passed away in 1994, Manuel Rendón is one of the most important artists from the Andean region in Ecuador. His work focuses on the nature and landscapes of the Andean region, as well as the everyday life of indigenous people.

Currently, culture and art in Ecuador continue to evolve and change. Music and dance are integral parts of Ecuadorian culture, with many musical genres and dance styles that can be found throughout the country. Literature and poetry are also highly valued in Ecuadorian society, and many authors and poets have achieved recognition at the national and international levels.

Contemporary art in Ecuador has also had a significant impact on the country's culture. Many Ecuadorian artists are experimenting with new forms of expression, using innovative materials and modern techniques to create unique and astonishing artworks. Urban art and street culture are also on the rise, with many artists using art as a means of expression and social protest.

Culture and art in Ecuador are an important part of the national identity and the country's rich history. From ancient indigenous peoples to the present day, culture and art in Ecuador have evolved and changed, reflecting different influences and movements over time. Today, Ecuadorian culture and art are vibrant and diverse, with many artists and creators experimenting with new forms of expression and making Ecuadorian culture recognized worldwide.



Hi Expat