

Hi Expat

INSPIRING & INFORMING EXPATS

EDITORIAL

by Mark Bradbury

Manta Urban Gardens

IESS:

HISTORY, AFFILIATION AND DECLINE
THE INSURANCE OF ECUADORIAN WORKERS.

Interview with the Minister of Tourism of Ecuador.

Withdraw
your investment money

YES!

You Can Earn
Nice Rates of Interest
on Your Savings

Raising my Children
in Ecuador.

EDITORIAL

Mark Bradbury

ECUADOR CULTURE

Douglas Hoggatt

INSURANCE NEWS

Carlos Ramirez

IMMIGRATION NEWS

Marcos Chiluisa

ECUADOR LIVING COLUMN

Darlene Blackett

PARENTING IN ECUADOR

Sidney Fraser

KIDS BY KIDS

Juan Francisco Carrasco

FINANCE COLUMN

Jhon Williams

HEALTH COLUMN

Dr. Víctor Carreño

GARDENING IN ECUADOR

Marciana Valdiviezo

FOOD COLUMN

Rolanda Stinson

TOURISM COLUMN

Patricio Tamariz

ECUADOR ADVENTURE

Peter Stromberg

REAL ESTATE COLUMN

Andrew Sweeny

EVENTS COVERAGE

María Inés Arcentales

ART DIRECTION & DESIGN

Daniel Vallejo

PRINTING OFFICE

Imprenta Mariscal Cia. Ltda.

Hiexpatec@gmail.com

WWW.HI-EXPAT.COM

Hi Expat Launch Event

On December 15th, we had the immense joy of officially launching this magazine with our team. We have been very fortunate to find the perfect team whose hard work and dedication has made this possible.

All of us at HiExpat are very proud and grateful for the support of the magazine by the expat community, writers and advertisers. We spent months meticulously planning how we would promote Ecuador and contribute to making this country a better place to live, not only for expats but for Ecuadorians as well.

We would like to share with you a little snapshot from the special night of our launch of HiExpat.



Editorial

by Mark Bradbury

Manta

Yesterday, Today and Tomorrow

As the owner and administrator of a local Facebook group, Manta and Manabi Expats and Amigos, I see and hear a variety of opinions and ideas coming from the members in the group. The group is a diverse collection of people from all walks of life, with a sizable percentage of it composed of people living here in Manta, or people who have lived in Manta in the past. They have both an interest and an opinion of where our city is going, and from where it has been.

This article will deal with something that nearly every one of our members has an opinion about, and most of them are not shy about expressing their opinion on, either. It is about the growth that Manta is experiencing right now, and the additions that will soon follow. It's about the dichotomy between the old and the new, the "good" and the "bad."

As I said last month in my article about Manta, it has historically been a business center on the Coast. The fishing industry and its related manufacturing has long been a revenue source for many of the City's wealthier families. The sales and shipping of locally grown produce and fruit has contributed heavily to the local economy, as well. Today, things like shrimp farming, coffee and cacao farms, and tourism feed the flow of commerce here, too.

Even with the COVID-19 pandemic, the exporting industries have continued to grow. These commercial interests located here have all been doing more business. And they should all continue to increase their export dollars as we emerge from behind the curtain of COVID-19 and its variants.

...

There are those who have lived here for a long time who don't want to see their city grow much more than it has, but it's an unrealistic approach to developing and maintaining the new vitality that permeates Manta and its surrounding area.

But there are others who want Manta to become a world-class city, and a terrific place to live, work and play. Many of the members of my group are Ecuadorians who left Manta to relocate in the United States, Canada and parts of Europe, and there are quite a few who want to return to Manta to live once again.

“I think most of them would like to come home to live in a brighter and shinier Manta.”

I am writing to address the Expat community here, also. There are many of us who have chosen to come to the Manta area because it has so much to offer. The new 200-million-dollar Mall del Pacifico (rated in the Top 3 in Ecuador), the new restaurants that have opened, the healthcare opportunities, and so many other things that we have here are tops on the list for most everyone.

And yet, so many people living here or planning to live here, seem to be against some of the growth that is going on. It seems that some people would like to “freeze” Manta, keeping it just like it is, but that is not going to happen anytime soon. Manta is on fire, and it will be the focal point of every development firm looking for solid places to invest in. It will become the “Crown Jewel” of the Ecuadorian Coast, and it will probably happen before most of us even think it will!

When I listed the reasons to come to Manta above, I intentionally left something out; something that may be the single most important factor in the development of our city. The City of Manta sits on the Pacific Ocean!

The Pacific stretches a long way down the western coast of the America's, offering thousands of miles of beautiful views, sandy beaches, rocky shores, and some of the most iconic tourist sites on the planet. It's the same ocean from Alaska to Chile. Living on, or near, this amazing ocean is high on the list of anyone who has a desire to be close to everything it offers!



In North America, people pay over a million dollars for a condo on most of the beaches; some homes go into the multi-million-dollar categories there. But here, in Manta, if you want to live on the ocean, with amazing views, you can buy a condominium on the waterfront from \$150 thousand to \$500 thousand. You can also rent apartments in some of these condo developments for \$1000-\$1500 per month.

“Wow, that’s out of my price range!” said one of my members recently. It’s out of mine, too, but it is not out of the range for many potential buyers who want a place on the ocean. The prices here are (approximately) in the 20-25% range of similar units in California, or even further north up into Vancouver. Relatively speaking, buying property in Manta, on the Pacific, may be one of the best opportunities you will ever have to buy an ocean view property that nobody can build in front of!

There are those who question the policy of allowing development firms to construct new condo towers along the Manta waterfront. Their complaint is that other people who have built homes near the water (but not on the water) will lose their beautiful view. I think it’s very unrealistic to think that unless you live on the water that there will never be another building in front of you. You are viewing on borrowed time if you aren’t on the beach already!

There are others who have expressed their displeasure in seeing Manta look like Miami Beach, with one condo tower after another all the way along the beach. I understand their worries, but I don’t agree. Manta will continue to improve their infrastructure and the people of Manta will have hundreds of jobs in the construction and service industries. Those people who own businesses here will sell more, and service more, hopefully growing their businesses, too. Growth in Manta will spread from the beachfront developments to every corner of the city at some point, bringing prosperity with it. Manta needs this!

If you drive around Manta and see the new buildings that are emerging, you will be quite impressed as I was last month when going to a restaurant in La Quadra. There is so much happening at that end of town it blew me away! And there is a lot more on the way!



The Millenium Development Company has recently announced a new property called Grand Bay Manta, in the Barbasquillo area. It will eventually consist of two 14-story towers, and two 16-story towers. The project is slated to take 32 months (about 2 and a half years) to complete, with construction on the first tower starting this June.

There are other projects, some of which have not been officially announced, that will also enhance the waterfront in Manta. These new projects will help to draw new people and investments to our city which will help to strengthen the local economy, and that is a huge positive for the City of Manta!

Stay tuned for what’s happening in Manta and Manabi right here in Hi Expat Magazine!



oceanside

FARM RESIDENCES

PUERTO CAYO, ECUADOR

SUSTAINABLE - LUXURY - BEACHFRONT LIVING

(STARTING IN THE 200'S)

AS SEEN IN:

Forbes Robb Report GG

WWW.OCEANSIDEFARMS.COM

SALES@OCEANSIDEFARMS.COM

(SALES BY APPOINTMENT ONLY)



oceanside

FARM RESIDENCES

PUERTO CAYO, ECUADOR

LIFESTYLE BY DESIGN

SEE WHY OTHERS ARE CHOOSING OCEANSIDE FARM RESIDENCES AS THEIR
PREFERRED LOCATION FOR INVESTING IN ECUADOR.

SUSTAINABLE BEACH COMMUNITY . GASTRONOMIC EVENTS . HIGH-END DESIGN
ONSITE ORGANIC FARM . EXCEPTIONAL AMENITIES . WELLNESS FOCUSED

WWW.OCEANSIDEFARMS.COM

SALES@OCEANSIDEFARMS.COM



Manta Urban Gardens

By Marciana Valdiviezo

I am in a council meeting and suddenly the phone vibrates in my purse, I try to silence it and by mistake I answer the call, “Miss Marciana, I’m glad I caught you, I just wanted to call and ...” The other councilors look at me with a smile, waiting for me to accept the motion. I hung up the phone, I’m still focused on the meeting, but intrigue was sown in me.

The council meeting ends and I prepare to go to my office, just when someone calls again.

“Hello,” I manage to say, right when a journalist runs into me on the stairs and without giving me a chance to breathe, I have to hang up the call again. While I was sitting in the interview, all I could hear was my phone going off repeatedly.

I finish the interview, lock myself in my office, and the call from the unknown number comes in again:

“Hello, am I speaking with Miss Marciana?”

“Yes, this is her, and with whom am I speaking?”

“My name is Martha, you do not know me, but I am calling to thank you.”

“Oh, that is so sweet, but thank me for what?”

“Well, two months ago I was fired from my job where I worked for 20 years.”

“Ah, how unfortunate. But I must ask, why are you thanking me?”

“I am one of the beneficiaries of the community garden and thanks to this I have been able to have access to plentiful vegetables not only for me, but for my neighbors as well in the past two months. My neighbors have been so thankful that they also gifted me bananas, fish, and meat. I think my ‘saldo’ is going to run out, I just wanted to spend it thanking you.”

The woman finished thanking me and the call was cut off.

I collapsed in my chair, tears flooding my eyes from all the warm feelings,

I began to reflect on the impact the community gardens truly have. Mrs. Martha had been the beneficiary of the 37th out of 100 community gardens that we had made. That same afternoon I gathered the members of my team and invited them to coffee so they would not faint from the news and I was about to tell them: “We are going to make 1000 gardens...” They laughed to death, and then stunned they asked me: “You’re kidding, right?”



How were the community gardens born?



How were the community gardens born? When I tell this story, it seems like our country is in chaos but the truth is that the event I am about to describe has not happened in Ecuador since the 90's. In 2019, due to a disagreement with the price of fuel, the taxi driver's union organized a "paro." This term can be a bit difficult to understand, but I define it as a group that mobilizes to create a disruption. This meant that the taxi drivers stopped working, they blocked the streets, main access roads, and disrupted the supply that allows for food such as fruit and vegetables to be transported around the country, in order to call attention to a bigger problem. Unfortunately, after a few days the situation was getting so bad that we only had rice, lentils and some non-perishable products left. Suddenly though, a good friend of mine, Benito, called to offer me some vegetables because he had some left over... I thought, "how is that possible at a time like this?" He invited my husband and I to his house, and we were fascinated by his land that was full of all kinds of fruits and vegetables.

"Where did you get all of this?" I asked shockingly. He smiled as he walked out to the patio of his house, that's when we saw it, paradise...

A beautiful garden...



The 17 gardens in four years:

When the city was shut down due to the paro, we met online with the department of productive development to see how many gardens had been made in the city in the last four years. I was surprised to learn that only 17 gardens had been created in the past four years, which is why they may have thought I lost my mind when I told them I wanted to create 1000 more.

Unexplainable things:

Everyone told me that I was crazy, that it was impossible, but by the grace of God he put strategic allies in front of me to make this project a reality. We started strong, in a week we made seven gardens without stopping and we realized that we could do one daily if we worked hard. In the next 100 days we made 100 gardens. But just then the pandemic hit, everyone was forced to stay inside, and we became unmotivated. Unexpectedly though, the beneficiaries of the 100 gardens that we had made wrote to us to thank us for the fruits and vegetables that they were already receiving. Martha, being one of the most persevering and resilient people pushed us to continue to create the gardens despite the pandemic...Somethings are truly unexplainable and all we can do is remember that God blesses us when we least expect it. We not only reached our goal of 1000 gardens, but as of today while I write this article we have created 2553 gardens. People now come from all over to learn how to create gardens so quickly using our methodology. We are excited to turn Manta, as our Mayor says, into a #MejorCiudad (#BetterCity) or as I say, we want to make a #CiudadDeOtroPlaneta (#CityFromAnotherPlanet).



A Corner of Argentina in Manta.

by Rolanda Stinson-Smiley

Believe it or not, Manta has more to offer than just seafood. I've found that barbecue, sausages, and arrays of grilled meats are very common in many of the restaurants here. One of the best restaurants in town is El Resero Restaurante. El Resero is a steakhouse with an Argentinian influence. The name "El Resero" literally translates to "the herder". "Los Reseros" are what cattle herders in the early 1900s were called in Argentina. These gauchos (cowboys) were very important figures in Argentina at the time. So much so that between 1962 and 1968, a figure of El Resero could be found on the 10 peso coin in Argentina. With a history like that, it's no wonder this place knows steaks.



Getting to the restaurant is no easy feat however, as it is definitely off the beaten path. This is not a place you will stumble upon while walking. It's better to find a taxi driver that knows how to get there. If you are driving yourself, the location is off the major highway of Ruta del Spondylus, past urbanizacion Manta Beach, and on a small road across from Unidad Educativa Manabí. There are signs on the Ruta del Spondylus pointing in the direction of the restaurant, but they are small and could easily be missed.

El Resero is open daily starting at 17:00h. When pulling into the parking lot, you can see the restaurant sign lit up and a glow from all the lights inside. I dined there during the holidays, so there were extra lights all over the restaurant. El Resero is mostly an outdoor dining restaurant, beautifully decorated with bamboo walls and fixtures, beautiful tropical plants and trees, and of course the lights. I loved seeing the colored lights all around the restaurant for the holidays. I hope they incorporate the lights for their permanent year-round décor. There's a massive bar, a pool table, and even a play area for kids. They have thought of it all. If dining outdoors is not your thing, there's a small indoor dining area that is very cozy as well.

The waitstaff are wonderful and wear such stylish uniforms. The men wear all black collared shirts and dress pants, but the women are by far the best dressed waitstaff I've ever seen. They wear the cutest white blouses and black skirts, but the best part is the black and white striped hair coverings. Because of the pandemic, they all even wear matching black masks and face shields. They are a very professional looking waitstaff with great personalities to match.



If you ask any one of the waitstaff the best thing on the menu, you will get pointed to the house specialty, “novillo a la mar.” This is what we call in the US, surf and turf. It’s a nice-sized filet mignon wrapped in bacon and covered in mushroom sauce, accompanied with garlic shrimp, and a whole grilled langostino. It’s served with a salad and either french fries, a baked potato, or a mashed potato. It’s a lot of food and the best thing on the menu according to many. Another popular dish recommended by the waitstaff is the “lomo a la diablo.” If you’ve spent any time eating in Manta, you know that “lomo fino” is a very popular type of beef steak. “Lomo fino” literally translates to fine loin, thus it’s a sirloin steak. However, at El Resero, you’re not just getting a sirloin on a plate, you’re getting a show with the “lomo a la diablo.” The steak is large and brought out on an iron platter, the waiter then takes a cup of brandy, lights it on fire, and pours the flames onto the steak. Since the steak is a long tenderloin it burns for a while creating quite the showstopper. The meal is served with a delicious pepper sauce, a salad, and again your choice of potato.

Be prepared to get food to go at El Resero. The portions are large. I recently ordered the “picanha” and literally got six mini steaks on a grill. “Picanha” is a popular cut of beef in South American countries. It is the top sirloin cap and what makes “picanha” unique is the layer of fat on top of the meat that keeps it really juicy. At El Resero, the “picanha” is brought to the table on a grill top. It was still sizzling and there were actual hot coals right underneath. It was so cool to continue cooking my steak to my liking right at the table.

The menu is large and a little more expensive compared to other restaurants in Manta. However, that should be expected when going to a nice steakhouse. The “picanha” was \$24, the “novilla a la mar” was \$18, and the “lomo a la diablo” was \$16. I can personally vouch for the high quality of meats served here, but I will add there is also something for everyone at El Resero. There is seafood on the menu and the stuffed corvina (white fish) is quite delicious. There’s also barbecue platters with sausage, chicken, and steak combinations. There are shareable platters for groups, and for the adventurous eaters, there’s the “achuras” (offal) section of the menu. This includes beef heart, kidney, gizzards, and chitterlings. Not for me, but if they cook and season it like their other dishes, I’m sure it’s delicious.



El Resero is a beautiful outdoor restaurant, and I can see why they have been named one of the best in Manta. I enjoyed the atmosphere and the décor almost as much as I enjoyed the food.

Update on Manta's Eloy Alfaro International Airport – December 2021

The construction of the new terminal and eventual concession of the Eloy Alfaro International Airport operation in Manta (MEC) has been the subject of numerous efforts from several different groups. This includes national, provincial, municipal, and foreign governments to concerned local citizens, some of whom unfortunately act more like overlords, interested primarily in maintaining their control over city infrastructure while ensuring their position as perceived leaders in the community.

Regardless of this, a small group of committed citizens keeps working every day to help local authorities overcome special interests, as well as political and financial challenges related to the development of Manta's Airport.

The Airport Committee put in place by Mayor Agustin Intriago of Manta is currently focusing its efforts on these five issues below:

1 Finishing the construction of the new terminal: This process was most recently stopped due to a legal issue with the consortium of companies that was contracted to build the airport. This issue has been resolved and funds have started flowing once again to the builder. This means we should be no more than a few months away from completing this infrastructure.

2 Transferring the negotiation process for the concession of the Eloy Alfaro airport to the local Manta authorities: In early November 2021, during Manta's 99th anniversary of becoming a canton, Transportation and Public Works Minister Marcelo Cabrera announced that the process of negotiation for the concession of the Manta Airport would soon be transferred from the Civil Aviation Authority to the Municipal Government of Manta. This process I am told has been delayed due to an issue between the Director of Civil Aviation and the Minister of Transportation and Public works. The Director of Civil Aviation has decided he first needs a letter from the President of Ecuador authorizing him to transfer the negotiation process to Manta. The letter from President Lasso which was requested by Civil Aviation is supposed to now be ready and is expected to arrive in the next few days to the Governor of Manabi, who will then present it to the Mayor of Manta, Agustin Intriago. This will finally transfer the responsibility to a local government instead of having the central government manage this seemingly never ending process.

3 Working out a win-win deal with a professional airport operator who can develop international connectivity and operate the airport efficiently: Once the negotiating ability is transferred to Manta, we will have to find out if the Korea Airports Corporation (KAC), the company who was originally selected to operate the Manta airport, is still interested in moving forward in the process. Credible sources have advised me that this company's officials are urging the central government in Quito not to transfer the negotiation to Manta's municipal government, and they are maneuvering to block this from happening. I will not speculate on the reason for this initiative until I speak personally with the folks from Korea Airports Corporation, however the last meeting we had scheduled a few weeks ago with KAC and local government authorities was cancelled by KAC at the last minute. We shall however soon know if they will continue to be interested in operating Manta's airport

or we will have to reopen the contest for the airport to new bidders. If we have to restart this entire process once again from step one, this will be an unfortunate development, as I believe it will mean we are at least several years away from actually having a professional operator running the Manta airport. In order to assist and provide support to local Manta negotiators and legal teams during the entire process, we have developed a cooperation plan for the city to receive support from the United Nations International Civil Aviation Organization (ICAO) out of Montreal.

4 We need to get jet fuel/avgas back to the Manta airport so equipment can refuel locally: We have spoken to government authorities as well as local fuel provisioning companies who are both interested in resolving this issue. We are encouraged that this will happen once the first three issues above are properly addressed.

5 Getting regional and international connectivity: We seek to attract flights from Panama, the U.S. and other countries to land in Manta on regular schedules. To bolster Manta Airport's international connectivity appeal, in addition to promoting commerce between Manta and the Galapagos, we have been working with the mayors of Manta and the principal cities on the Galapagos Islands, Governors, Ministers of Tourism, Agriculture, Transportation and Public Works, other government agencies, and private groups to overcome the hurdles preventing the central government's approval of the Manta-Galapagos route. Fortunately, all government officials are on-board with this plan and we are encouraged that the pest control/environmental groups, who have posed the biggest challenge to date, will eventually come around and approve the route once all requirements are met and they are satisfied.



Getting the Manta airport properly up and running is a complex effort with lots of moving parts, but we are committed to making it happen.

Getting the Manta airport properly up and running is a complex effort with lots of moving parts, but we are committed to making it happen. We seek to ensure a win-win agreement is reached with whomever receives the operating rights for the airport, one that results in a truly professional operator being selected to manage the airport, who can develop the airports full potential for passenger and cargo, create connectivity, commerce, and the resulting prosperity that internationalizing Manta/Manabi through its airport should provide to its citizens.

The ad honorem members of the Mayor's Committee for the Development of Manta's Airport have taken and continue to receive a lot of friendly fire from a few powerful local folks. Those who are accustomed to doing whatever they want for their own personal benefit, and who use their wealth and influence to try to treat Manta/Manabi like it's their personal hacienda and the Manabitas their farm hands.

Fortunately, there is a new generation of good hearted, smart, well-educated and pragmatic Manabitas who are working hard to create shared prosperity, and understand the importance of this critical infrastructure that has the potential to internationalize Manta/Manabi. This, I propose, is a benefit for the entire world.

I will conclude with the words of one of my favorite American patriots, Margaret Mead, who famously wrote,

“Never doubt that a small group of committed citizens can change the world, for indeed, it is the only thing that ever has.”

Onwards and Upwards,

Nicolas Trujillo Newlin
Manta, Ecuador

President, Ecuadorian American Chamber of Commerce of Manabi, AMCHAM
Senior Member, Mayors Committee for the Development of Eloy Alfaro Airport of Manta
Former Ambassador of Ecuador to Canada
Former Ambassador of Ecuador to South



1800 equair



equair.com.ec

tarifa promocional

111\$

Quito>Guayaquil>Quito
Guayaquil>Quito>Guayaquil

229\$

Quito>Galápagos>Quito
Guayaquil>Galápagos>Guayaquil



incluye impuestos y tasas

* Aplica para viajes que inicien desde el 22 de diciembre y retornen hasta el 27 de febrero de 2022.

Tarifa válida para compras online.

En caso de comprar en puntos de venta, aplicar el fee de emisión: USD11,20.

* Aplican restricciones * Sujeto a disponibilidad

#aquíahora

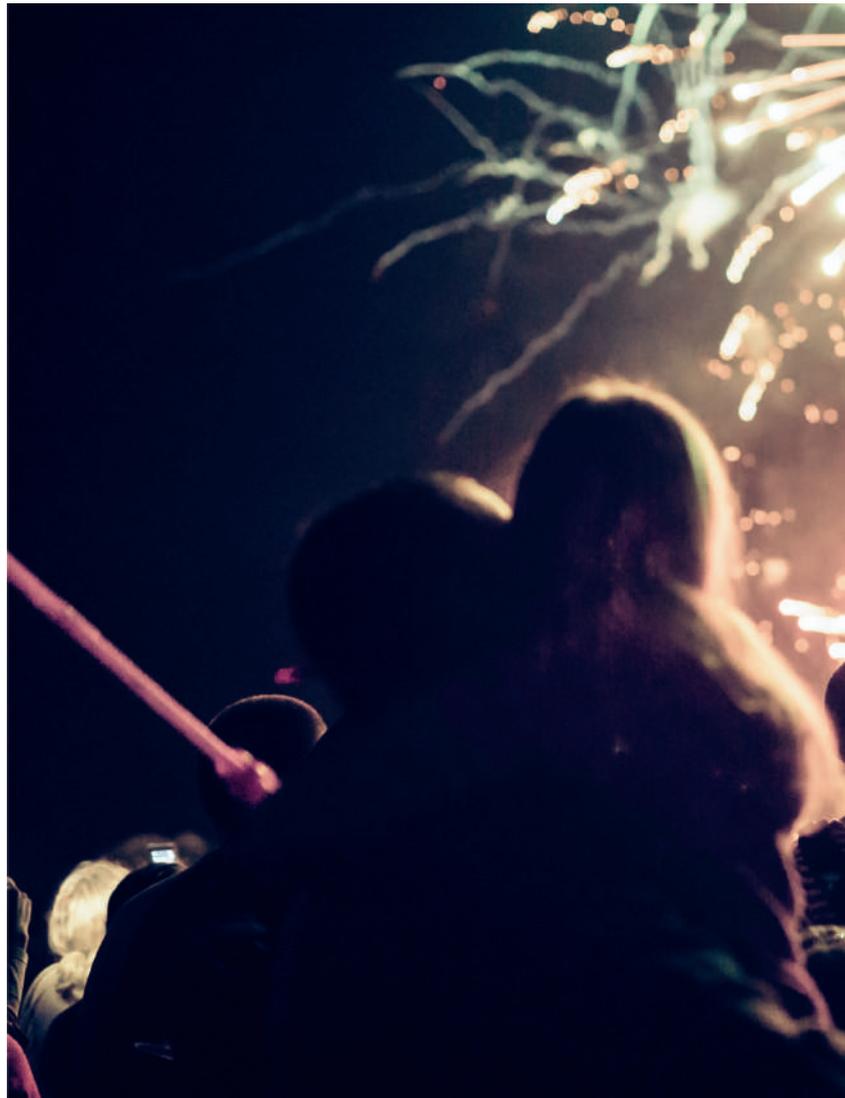
New Year's Day ramblings from my barrio...

by Mark Bradbury

I live in Barrio Cordoba, behind the Mall. I enjoy living there, as I have a great view of the beach and the port. It's a little different than it is along the waterfront, where many of those in Manta's expat community live. Cordoba is an old, established neighborhood that can take on a life of its own at times.

Recently, I have been hearing loud explosions going on all day. They weren't exclusive to my neighborhood, but there is definitely someone, or several different people, that love to blow things up. Just prior to midnight, there was a non-stop chorus of big bangs being generated by these small bombs, some so close to my building they felt like they were inside my apartment. But, after hearing a few very early this morning, they seemed to have finished (at least for now!).

I've often said that Ecuador sometimes reminds me of my youth during the 50's and 60's. I remember playing stickball and football in the streets, and having the neighbors call the police about it. I remember sledding in the streets when it snowed, and having the same neighbors call the police! Having the police show up never stopped me and my friends from using the streets for whatever we wanted; we felt like it was our street!



Yesterday morning I went to Stella Coulter's place for some seafood to cook last night. I grabbed a taxi and told the driver where I wanted to go. He went down 20th Street and took a right on 7th Avenue, but about halfway down he had to stop and turn around, the street was blocked by a ton of kids playing fútbol.

He turned around and went down to 3rd Avenue, where we ran into another fútbol game in the street. The driver got a bit peeved, but I laughed because it reminded me of those glorious days of yesteryear, when we played in the streets and didn't give a damn who didn't like it! It was our neighborhood!



And despite the City asking people to not use explosive fireworks, Manta lit up in every direction with a midnight bombardment of fireworks from every corner. The only place we couldn't see any fireworks from our condo's roof was out over the ocean. I love fireworks, and have for my entire life. I understand why the Mayor and others are trying to eliminate them, but as long as the skies are filled with them on NYE, then I'll probably continue to enjoy them.

Just after midnight, our neighborhood DJ started cranking up the music. He lives somewhere here ≈in Cordoba, and regularly plays all the local parties. A lot of his shows consist of him yelling as loud as he can, screaming “Viva Manta” a thousand times! I agree with the sentiment, but he gets on my nerves after a while!

I got up just before eight this morning and heard him and his music still going strong. I don't know if there was a party going on, or if he was just hoping to continue one, but he finally stopped at nine, and called it a night. Viva Manta!

It's now a pretty quiet neighborhood here in Cordoba. Even the roosters are quiet, and the dogs are still tucked in after their night in dog hell. Our dog, who normally is very good with the fireworks and noises, was really freaked out last night. It was definitely a sensory overload for the animals and birds, for sure!

But it's Manta, Ecuador, and there is a joy to life and a celebration for everything meaningful. It's a city that resonates with its traditions, and that's not going to change anytime soon. I love living here and I look forward to another great year in my barrio!

Yes, Mr. DJ... Viva Manta!

The burning of “monigotes”, an Ecuadorian tradition.

by Carolina Segarra

The burning of “monigotes” (puppets), otherwise known as the “old years,” began in Ecuador in 1842 when we were going through a yellow fever pandemic. The tradition was born in Guayaquil where they began taking the old clothes of the deceased, filling the clothes with straw, and then burning the puppet. The thought was that the virus would be scared away and eliminated by fire. This tradition goes back thousands of years and it has its origin in the roots of Christian, Mayan and Garífuna traditions. Between the 5th and 6th centuries in Greece the tradition was that the king was burned alive at the end of his reign and after many years a wooden king was burned to symbolise and continue this tradition. The act was always carried out on the top of a mountain and traditions varied from region to region, but the meaning of it was always the same, burning the old to make way for the new.

In Ecuador, the puppets are no longer just simple rag dolls or cardboard stuffed with straw. The puppets are now extravagant works of art, made to honor science fiction figures, presidents, cartoons, soccer players, and celebrities of all kinds.

These puppets are put on display all over Ecuador in cities such as Guayaquil, Quito, and Cuenca. In Guayaquil the puppets line the streets of the suburbs and in Quito the puppets will be on display until January 16th near the Middle of the World (Mitad del Mundo). But you won't want to miss the contest for the best “old year” either, which is held in Cuenca. Although the tradition is to burn the puppets, it should be noted that they take months of complex construction to create. Because of this, many of the puppets will never be burned or sold and will be kept as a symbol of hard work into the new year.



Ecuador is a country marked by rituals, since its inception as a free and fertile land, its native people worshiped the moon and the sun and believed in the Andean worldview. As a people that come from the Incas, our customs are similar to those of our 'sister' Latin American countries, who value rituals as immeasurable traditions. Unfortunately though, many traditions and rituals have been forgotten since newer generations have stopped practicing them. One of these traditions is that of the "Viudas," or Widows. These are men disguised as women, wearing long black or tiny dresses, and donning caricatured features of the feminine image such as large breasts and buttocks. In Ecuador, this custom accompanies the burning of "old years." Widows go out on December 31 to make jokes and dance prior to the great burning of the puppets. The widows close the main streets of the towns, cantons, and cities to carry out their charades, stopping traffic by approaching the windows of the cars and ensuring that they cannot pass without leaving a contribution. Then they end the night by eating, drinking, and playing games with whatever they have collected throughout the day.



Another forgotten tradition is the "Testamentos" or Wills of the widows. Along with the burning of the 'old year,' one of the funniest end-of-year traditions is reading the wills of each puppet. This usually includes friendly jokes and some embarrassing truths for the chosen person. Towns will generally choose a well known person in their community or sometimes a person who has been going through rough times. The wills coincide with the artifacts and clothing that are adorned on the puppets and are read as the puppets are dragged through the streets until it hits midnight. Then, right at midnight is when the burning of the puppets starts, and the real celebration begins!



There are many traditions that accompany the burning of the "old years" in Ecuador, and they are varied according to the religions practiced by the believers of the rituals. Among the most common are: the ritual of the 12 grapes, the use of yellow pants, having a glass of champagne, having a lentil dinner, running a suitcase around the block, sitting and standing up from a chair 12 times, making a puppet out of your old clothes and burning it, writing everything bad from the past year on a piece of paper and burning it with the puppet, taking baths, and creating concoctions. A less common tradition for women who hope to get pregnant in the new year is to drink a tall glass of warm milk as well, but all of these traditions can be found somewhere in Ecuador every year on December 31.

Ecuador, a country full of traditions, begins this 2022 with a different feeling in the air.

Many postponed traditions, and long-awaited burnings, the last two years have not made it possible to enjoy the traditions that we are used to. But the meaning remains the same for everyone, a new year is symbolic of a new beginning, to start projects, and acquire new habits. Every January 1 we allow ourselves to be swept up by hope and joy, that maybe, just maybe, this year will bring us a few changes to make it better than the last.

Here's to a bright and beautiful 2022.

Raising my Children in Ecuador.

by Sydney Adelle Frost

I never thought I'd end up having children in Ecuador. Ecuador was meant to be a two-year break for me to learn Spanish and spend time with my mom. But after my first year here I met a wonderful Ecuadorian man, and six years ago we got married on the beach. Now I am a wife, homeowner, and mother of two daughters, ages one and four.

I live with my family on a small acreage outside of Manta. My mom has her home on the top of a hill, and we have our house on the same property just below. I consider it a luxury to have coffee with my mother every morning. We have dogs, chickens, ducks and rabbits, fruit trees, multiple gardens, a perfect view of the ocean, and a tiny backyard finca (farm) that we plan to develop one day. I truly believe that none of these things would have been possible for me if I had stayed in my native country.



As an expat in Ecuador, I find myself searching for different opportunities for my children. I no longer think of “opportunity” as a long list of extracurricular activities, or constant specialized attention from mentors (although you can definitely find that in Manta).

I am searching for a simpler, slow-paced life, where my children can play in mud, climb in trees, and have access to animals. We feel driven to cultivate a life that brings us back to the basics, and I feel like that’s exactly what I have found raising my children in Ecuador.

A simple day for us can include a trip to a quiet beach, to search for shells and jellyfish. We might see fishermen pulling in nets of fish - they’ll offer to show us their catch and we’ll all agree that sea snakes are the ugliest things to grace this planet. Or maybe we’ll go to our friend’s coffee farm five minutes away from our home, where we can search for monkeys, knock off ripe grapefruits from tall trees with bamboo sticks, or take the dogs for a walk to the watering hole. We’ll catch some frogs and bring back some plants to try and replant in our garden.

Or perhaps we will stay at home all day. We might plant a herb garden for our chickens (for less than \$15), observe cocoons and watch butterflies hatch on our passionfruit tree, find tadpoles during the rainy season, or look for “ant stations” (infestations) by following an army of ants to their hole. As a teacher I can tell you that the value of these experiences is unmeasurable.



This is all made possible because in Ecuador families can still live comfortably on one income, and it is common for mothers to be in the home.

Many times we (mothers) will have a side income; I for example continue to give English classes. But I do believe that the main occupation of the mother in Ecuador is to raise her children - a value that is no longer within reach for many women in other countries. It seems simple, but the opportunity to be at home with your children should never be taken for granted. If I lived in Canada, I probably wouldn't have this luxury available to me.

I've noticed that when expats are asked what their favorite aspect of Ecuadorian life is, they often refer to the warm family-oriented culture.

I believe that this is a result of children spending the majority of their time with their families. In the case that the mother works outside of the home, which definitely occurs, it is very often grandma that steps up to take care of the children. If grandma works too, then someone else in the family takes over. Children are raised understanding that family takes care of family, and in turn they are more inclined to take care of their aging parents, or their grandchildren when the time comes. Those are definitely the morals that I wish to instill into my daughters.



More than once I've had someone say to me: "I bet you never thought you'd end up in Ecuador." And the truth is that no, I did not. But I always knew that I wanted my life to be filled with nature. I wanted enough time to do the projects that I found interesting, and above all, I wanted to raise my own children. What I didn't know is that I needed to move to Ecuador to make it happen.

I used to believe that it was a weakness to ask your parents for help in raising your children. It took me many years to see things differently. However, once you have a child you realize that raising children is an effort of the tribe - not just the mother. I am so grateful for the support I receive here in Ecuador. It is a support that feels natural, non-judgmental, and oftentimes *sin fin* (without end). My mother-in-law, in particular, has taught me what it means to love your family without limits. There is nothing she wouldn't do for us.

In the event that I feel like I need an extra set of hands, or for those who don't have family nearby, it is affordable to bring in help. In fact, it's actually quite common. All mothers can appreciate someone who will watch the kids, help with laundry, or cook a meal. Of course, your "help" will quickly become a part of your family. One thing I learned from my Latino in-laws is that whoever helps the family, becomes the family. I have found this to be completely true. Aligning our family values with those found here in Ecuador is one of the best things my mother and I have done.





**It's
Something
Different**



@canoasuites

Healthcare in Ecuador:

Is Ecuador a good destination for medical and dental care?

by Dr. Victor Carreño

As we ring in the new year in 2022, more expats than ever have their eye on Ecuador as a potential country for retirement. As a native Ecuadorian, I feel great pride that my country has topped so many “best retirement destination” lists in the past several years. But many potential expats often share the same question: What is the quality of medical and dental care in Ecuador? To answer that question, let’s look at how health care in Ecuador has evolved in the past several years.

While South American countries have often been presented in North American media as “third-world”, the reality is that the medical landscape has evolved at lightning speed in Ecuador over the last two decades. One important catalyst for this change was the 2007 creation of the Ecuadorian Secretariat for Higher Education (SENESCYT).

Between 2007-2017, SENESCYT invested \$800 million in international scholarships for over 10,000 Ecuadorian professionals in the medical and STEAM fields.

This scholarship program was intended to counteract the ingrained class system and the “brain drain” phenomenon that had stymied development in these fields for many years. Prior to 2007, the few international scholarship opportunities were generally reserved for the powerful and connected, and not necessarily the most qualified candidates in Ecuador. But the only requirements to receive a SENESCYT scholarship were: gain admission to a qualified postgraduate program at one of the world’s top universities, and commit to return to Ecuador after graduation to work in either the private or public sector. Additionally, from 2007-2017, over \$13 billion was invested in the country’s healthcare infrastructure.

As a result of these major investments,

Ecuador now offers a transformed medical landscape with a new generation of highly-trained doctors, many of whom are bilingual, ready to meet the healthcare needs of the thousands of expats who decide to call Ecuador their new home each year.

While the public healthcare system is now equipped to meet basic needs, investment in private healthcare has also soared. In the coastal city of Manta, for example, several multi-specialty medical centers have opened in the past few years, with another under construction and more in planning stages. The larger cities of Quito, Guayaquil, and Cuenca also have many cutting-edge healthcare centers. Throughout Ecuador, one can now find state-of-the-art equipment and expert professionals in modern clinics, and the best part of all: at a fraction of North American costs.

Medications also tend to be much more affordable and easier to obtain here than in North America.

For expats who decide to make Ecuador their new home, there are a range of insurance policies available, though many choose to pay out of pocket for routine care as it is generally more affordable than the co-pays they are used to back home. The varied climates in Ecuador offer an opportunity for expats to choose a climate that best fits their health needs. Expats can choose from the cool, drier climate in the mountains or the warm, humid climate of the coast. Manta, in particular, is a popular spot for those with health conditions that require them to stay at sea level for an extended period of time.

Medical and dental tourism are also gaining popularity in Ecuador, as the high quality of care at an affordable price catches the attention of those interested in saving thousands and taking an international vacation at the same time. At my dental practice TopDental, in Manta, our expat patients often ask to take photos of our office to send to family and friends - as proof that there are facilities and care available in Ecuador that are comparable to, or better than what is available back home.

Over the past few years, we have received more and more expat patients who are interested in Ecuador as a potential new home and want to take advantage of their exploratory trips to Manta to receive high-quality, affordable dental care.

Other medical fields popular with visitors to Ecuador include cosmetic surgery, ocular surgeries, orthopedic surgery, stem cell treatments, and much more. The new SENESCYT online system allows patients to check their Ecuadorian doctors' credentials, which are registered in the national database. If you are looking for high quality medical or dental care, you will find that Ecuador offers skilled professionals, modern facilities and state of the art equipment, at reasonable prices.





TOPDENTAL
BY DR. VICTOR CARREÑO



**VISIT OUR EXPERT TEAM
OF DENTAL SPECIALISTS
IN MANTA, ECUADOR!**

www.ecuadordentistry.com
WE SPEAK ENGLISH



BLUE BOX

is the expats' #1 choice
for all their insurance needs.

 (+593) 98 246 5168
 cramirez@blueboxinsurance.com
 www.blueboxinsurance.com

 **Blue Box**
INSURANCE BROKER

IESS:

History, Affiliation and Decline, The Insurance of Ecuadorian Workers.

The IESS was created on July 2, 1970 during the dictatorial regime of Dr. José María Velasco Ibarra. He transformed the National Social Security Fund into what is now the Ecuadorian Social Security Institute (IESS), whose mission and obligation is to provide protection and social assistance to the Ecuadorian worker. Years after its founding, the policies gradually changed to give way to volunteer members, police, and military that now make up the IESS system, with the same mission of protecting the Ecuadorian worker by guaranteeing a retirement, employee support, and pensions that allow their members to benefit from their contributions once they have exceeded the established age limit and the number of contributions. Although, these premises have changed over the years and with each government.

Since its creation, the IESS financial system has suffered from the mismanagement caused by changes in governments. This includes the change and reform of the insurance laws, which has significantly harmed members by affecting their retirement benefits after years of employment. The decline and bankruptcy of the IESS has been attributed to the last two Ecuadorian governments of Correa and Moreno. This includes overpriced purchases, politicized bureaucracy, mistreatment of patients, poor quality of services, equipment abandoned in customs, expired medicines, obsolete and unusable equipment, deteriorated facilities due to lack of maintenance, and other circumstances that unfortunately constitute the day to day operations of the IESS. These problems have created uncertainty for the social protection that members receive, especially since the money produced from 2015-2018 has disappeared from the IESS financial system.

Whose mission and obligation is to provide protection and social assistance to the Ecuadorian worker.

Currently, retirees and members in general are waiting for news about what will happen in the future. They are desperately asking for this institution to be privatized in hopes of compensating irreparable damage. Currently, affiliates must wait months to get doctor's appointments with specialists and are receiving medical examinations that have been reported to be unreliable due to the lack of reagents in the IESS laboratories.

Regardless of these management problems and the financial pitfalls of the IESS, contracting health insurance with them is still common. In order to register with the IESS you will need an Ecuadorian citizenship card (cedula) and ability to access the IESS services portal. In this portal you will need to fill out your personal data and banking information. The banking information that you enter will need to come from a local bank account and the base contribution will be \$79.40, if your monthly salary is \$400 per month. We recommend that you declare this salary as your base pay per month since you will not receive any additional benefits by reporting a higher salary, but you may have to pay higher monthly fees to obtain the same benefits. When registering your membership with the IESS it is a must to be accompanied by a Spanish-speaker, hopefully one who is very patient, since the system is notorious for being disabled or under maintenance, which can make the process slightly cumbersome.

When analyzing the problems that this institution is going through, those that are insured are taking alternative measures, contracting private medical insurance that guarantees and supports users in case of outpatient medical care, emergency care, and other basic medical expenses.

If you are a foreigner and you have chosen this insurance, remember that most of the associates of this institution only speak Spanish, and the appointment scheduling channels are in Spanish. Currently an English translation is being created for the virtual platform, but the process has not been completed so you will still have to seek the help of a friend who speaks Spanish if needed.

Being a voluntary member, retirement policies, and retirement pensions will not affect you through IESS, but the lack of medicines and beds, specialist doctors, reagents, specialized laboratories, and other important aspects could put your life at risk. Getting additional insurance was never as necessary as it is now; private medical insurance can be as cheap as \$39.20 to \$49.56 per month with basic coverage for up to \$12,000 per medical event. We highly recommend this coverage as it will surely pay off if you find yourself in an unexpected medical emergency. Medical emergencies in Ecuador are not exorbitant in cost but in the end it could put you in financial debt if you are not prepared for the unexpected.



by Carlos Ramirez



medicaltrack

You Better than Ever



Services



**Physical
Therapy**



**Respiratory
Therapy**



Nutrition



Home Service



**Pelvic
Therapy**



**Hyperbaric
Oxygen
Therapy**



**Cardiac
Therapy**

Medical Track

Efficiency is the synonym for each of our specialized services in enhancing your physical condition. For 25 years we have been avant-garde leaders in comprehensive physical rehabilitation, with a unique business model, with the best infrastructure, technology and specialized services to maximize the patients human quality of life.

Why Medical Track?

Cause together we are more than a comprehensive physical rehabilitation company. Together we are Medical Track and you will be better than ever.

Welcome to our family Medical Track!



Beachcombing

by Peter Stromberg

Long before the Inca or the Spanish arrived in Ecuador there were many unique cultures and societies in different zones of the country...although history is often written by the victors, so their stories are less widely known. Specifically on the Northern Coast of Manabi were the people of the Jama Coaque culture. Their fingerprints are left on the beautiful pottery that they crafted. Some of the priceless artifacts date back as far as 2,000 years...ancient. Without even "googling" their story, it is apparent that they thrived in this environment from the sheer quantity of ceramic shards that you find washing up on the beach to this day. Ceramic whistles that still whistle, faces with deep eyes, pierced ears and noses. Pictographs of pelicans, jaguars and shards from jugs and pots can all still be found strewn about on the sand amongst the unsuspecting seashells...it's hard to believe the quantity of treasures that can be found. Buckets of it.

Ph: Manuel Avilés

In my late 20's I fell in love with the beach and everything that means. Sand in your toes, that sting of the salt water as it hits your eyes and insults your sinuses, the flush.... slightly toasty tingles on the top of your shoulders, when you know you've been kissed by the sun a bit too much... good pain if there is such a thing. I love the sound of crashing waves and the white noise. The waves create a rhythm that sets me at ease, it's soothing. The sound that makes you take a deep breath and feel all of it. For me it's the sound of being lucky. It smells like vacation.

In Manabi there are literally kilometers and kilometers of white sand beaches that are lost in time....they are places where crowds don't exist....anymore. Full of absence, full of emptiness and a wonderful sense of having something special all to yourself. These kinds of empty places are becoming harder and harder to find in this noisy world. Sure, it's easy to find a place that's empty and miserable...Kansas in January for example. But to have something truly beautiful and pristine all to yourself is something that only happens in wild places like Ecuador. Imagine going to a beach in California...looking left and then right... and seeing absolutely nobody. It just doesn't happen anymore. It does here.





Ph: Manuel Avilés

Every year the chilly Humboldt current from the south and the warmer El Niño current from the north perform their delicate courtship dance. Around December they entangle themselves and struggle to discover who is going to take the lead in their ancient ballet. If the warmer currents from the north dominate the dance... the increase in ocean temperature provides a wetter rainy season. In these extremely wet years there are flash floods. The usually dry creek beds crest above their banks and the water slices through the overgrown vegetation. The velocity of the seasonal deluge cuts new paths in the thirsty soil and in doing so can open up the hidden burial tombs of the Jama Coaque. Opening these tombs exposes the cultural treasures that have been hidden under the dirt and preserved for centuries, or longer. Oftentimes, the swift moving water carries the newly exposed artifacts down the river to where the drainage dumps into the Pacific. In a rainy season this process repeats and the intricate clay artifacts are then laid upon the beach, a scavenger hunt for the ages. Treasures saved for the fortunate ones that have time to wander empty beaches and discover.

As I lay in my hammock swaying to the gentle Pacific breeze, daydreaming about what a perfect beach entails, several places come to mind. Memories of Belize, Costa Rica, and Hawaii flash through the mental "slideshow"... stiff competition. It's one thing to boast the jaw dropping beauty of a magical beach like Los Frailes, one of the most beautiful spots on the entire Pacific, but to have the chance for an archeological find...next level. For a treasure hunter or just a collector of "special things"... it's quite an experience when you combine that caliber of tropical scenery with the high probability of finding an ancient and identifiable artifact...just laying there in the white sands like somebody put it there for you to discover.

It's such a special feeling to find your first piece of history from an extinct people. Holding something crafted by ancient hands in your own hands feels significant, tested and connected. It turns on your imagination to a time long gone, wondering what life was like back then. Finding an intact piece is like being picked for an award or some other type of sought after achievement when you happen to walk by the right piece of beach at the right time. Perfect timing, just right. That moment: between tides, before the ocean gods wipe the beach clean of treasures with a careless bubbly wave...like a fresh white snow, the shells and sandy footprints are gone back to the ocean....and lost forever.



Ph: Manuel Avilés

It's not just the quantity of stunningly deserted white sand beaches that put Ecuador at the top of my "best beaches" list. The raw beauty is abundant, the crowds are not, and the beaches breathtaking...what makes the beaches of Ecuador truly special is the chance to hold an ancient piece of art in your hands by doing nothing more than wandering the stretch of sand. Beachcombing for the perfect seashell or sand dollar is fun, beachcombing for a historical artifact is fantastic. The next time you're on the beach in Ecuador go for a little treasure hunt, you might find a bit more than just pretty shells.



Ph: Manuel Avilés



Interview with the Minister of Tourism of Ecuador

NIELS OLSEN



by Patricio Tamariz

Patricio:Hola Niels, you are a good friend, a grand professional in the travel sector and now honorable Minister of Tourism of Ecuador! In such a short time (May 2021) you have accomplished many things, but before we go ahead and let our readers know about them, please tell us about how you got into the travel industry.

Niels Olsen: I graduated from Louisiana State University (LSU) where I studied Business Administration and Marketing and was part of the Society of Entrepreneurs of Latin America at Stanford University. During my school breaks I backpacked all over Europe and Africa, and it was through this that I started to discover my passion for traveling and cultural exchange.

I was 22 when I became the Marketing Manager for the company “Sweet and Coffee.” After three years with the company I decided to resign and move to Australia to obtain my Master’s Degree in Sustainable Tourism. I was able to study at Monash University, one of the most prestigious and top-ranking tourism schools in the World.

In Australia I worked for the Melbourne Sports Museum and on an investigation project for the Ministry of Tourism of Fiji. Upon my return to Ecuador in 2015, I undertook the Hacienda La Danesa project.

Patricio: Since studying Marketing and Sustainable Tourism in the U.S. and Australia, you have made a name for yourself by developing and promoting rural tourism with your product, Hacienda La Danesa. Tell me a little about this endeavor and how you see the future of rural tourism products in Ecuador for international markets.

Niels Olsen: In almost 6 years we have managed to position Hacienda La Danesa as one of the most important high-end properties in Ecuador, where it seeks to create authentic experiences for simplicity and luxury to meet.

In addition to being an operating farm or hacienda, “La Danesa” is a lodge with six rooms. We are projecting the addition of eight more rooms (total of 14) before 2025. Currently the restaurant, the library, social areas, and more gardens are being built as well.

Hacienda La Danesa is the #1 experience in Guayaquil by Trip Advisor and has been featured in international magazines such as National Geographic, Financial Times, and the Daily Telegraph. In addition, it has positioned itself in the American and English markets as a perfect extension to the continent for travelers visiting the Galapagos Islands.

Since the beginning of July, Hacienda La Danesa has been reactivated, reaching a production of almost 94% during the COVID pandemic. During the pandemic, the opportunity arose to create an online platform to market products from the Hacienda such as honey, chocolates, caramelized sweetened milk (dulce de leche) and different types of cheese. This area continues to grow.

The development of rural tourism products in Ecuador is in full swing. We have important offers in the country, and mainly in the Andes, where the products are aimed at serving both foreign and domestic tourists with the same quality and excellence. These products offer unbeatable experiences and high added value for tourists that have had significant changes in their primary purpose of traveling. These include seeking open spaces with surrounding nature that provide different and enriching experiences, with a high cultural and culinary component, which is what we have in Ecuador.



Patricio: I have heard that you have made great progress on the creation of the new Law of Tourism. What do you think are the most relevant parts of the law for the future of Ecuador as an international travel destination?

Niels Olsen: We are working on a modern, clear and efficient Tourism Law to improve the conditions of the tourism sector so that the industry can emerge stronger based on a clear legal framework without obstacles.

The new Tourism Law aims to be the most modern in Latin America. These are the aspects that we hope will transform Ecuador into a complete international travel destination:

1. Total openness to new investments in Ecuador in the national system of protected areas in a sustainable, responsible manner and with all environmental certifications. This will undoubtedly be a very big differentiating factor for international tourism.
2. Digitization and creation of smart companies and destinations so that contemporary tourists can move freely and with all the information in the country.
3. The creation of Promotur Ecuador as an organization for the promotion of Ecuadorian tourism, duly financed and structured.
4. The guarantee of total accessibility to the country in every sense, both in total air and land connectivity, as well as in physical access for people with disabilities.
5. A tourist protection policy based on the highest national standards and on Ecuador's adoption of the International Tourist Protection Code supported by the World Tourism Organization. Last December, Ecuador became the first country to incorporate it into its legislation.



Patricio: The COVID-19 Pandemic has hurt the travel industry around the world and in Ecuador, how do you think our tourism service sector should cope with this new Omicron variant?

Niels Olsen: Working in tourism during a pandemic is really tough work, since we take five steps forward and two steps backwards everytime a new “variant” appears. It is important to remember that for us, the most important thing is the people, and we will always agree to take all the necessary measures to protect the health and integrity of both the professionals of the service sector, as well as travelers and citizens in general.

I consider it essential that we continue to apply biosafety protocols, which in the case of Ecuador there are 22 specifically for tourism-related activities. In addition, maintaining biosecurity measures such as frequent hand washing, correct and constant use of the mask, social distancing, use of alcohol/hand sanitizer and gathering in outdoor spaces are the tools we have to continue to use to protect ourselves from COVID-19 and its variants.



Our readers are mostly from the United States and Canada. What would you tell them are your favorite places to visit in Ecuador? Do you have any favorite Ecuadorian cuisines?

Niels Olsen: For me it is very difficult to be able to tell you my favorite place to visit because every time I travel through Ecuador I fall in love with a new destination.

I love Cuenca, or Riobamba every time I visit them, but then I go to Montañita and I marvel at its beach and its waves for surfing. Whale watching season is another unique experience that you can also find in Puerto López which I love as well.

In Quito, I am lucky to enjoy an impressive view of the Historic Center from my office. I can tell you that I was recently in the Amazon and I was ecstatic to see nature and the diversity of the traditional cuisine. That happens to me throughout the country, because we have so many spectacular corners that choosing one is practically impossible.

Patricio: I thank you very much Señor Ministro for attending this interview. I am glad that our readers can get to know you and your passion for helping develop this sustainable and strategic sector for Ecuador's economy. Just one last question, how do you see Ecuador as an emerging new player on the global stage and what perception would you like international travelers to have for this beautiful country?

Niels Olsen: The perception we seek is that travelers first feel that they are in a safe destination, with a service sector staff fully vaccinated, and using biosafety measures. In the midst of a pandemic this is the new reality to which we have been able to adapt to. Also, we hope they see that we are a unique destination, with spectacular cuisine, incomparable tourism attractions, and friendly people, who make you feel welcomed with respect and affection. We need our visitors to feel that even though we are a small country in size, we are huge in experiences that await you with open arms.

Withdraw your investment money.

One of the visa categories from the old law that remains in the current law is to invest your money in a CD. Currently it requires an investment of 100 minimum wages of \$425, which equals a total of \$42,500.

Before 2017, under the visa 9-II you could put a certain amount of money in a CD and leave it there until you became a citizen. Unfortunately, not anymore. The current law requires the money to stay in the CD until a temporary resident becomes a permanent one. A permanent residency visa means there are no attachments to keeping your visa.

Currently, a person must apply for a temporary visa, and after 21 months of being a resident, they can pursue permanent residency. They are obligated to keep their investment throughout the entire 21 months of their visa,

however once they receive their permanent residency, they have the chance to get their investment back and still remain a legal resident in Ecuador.

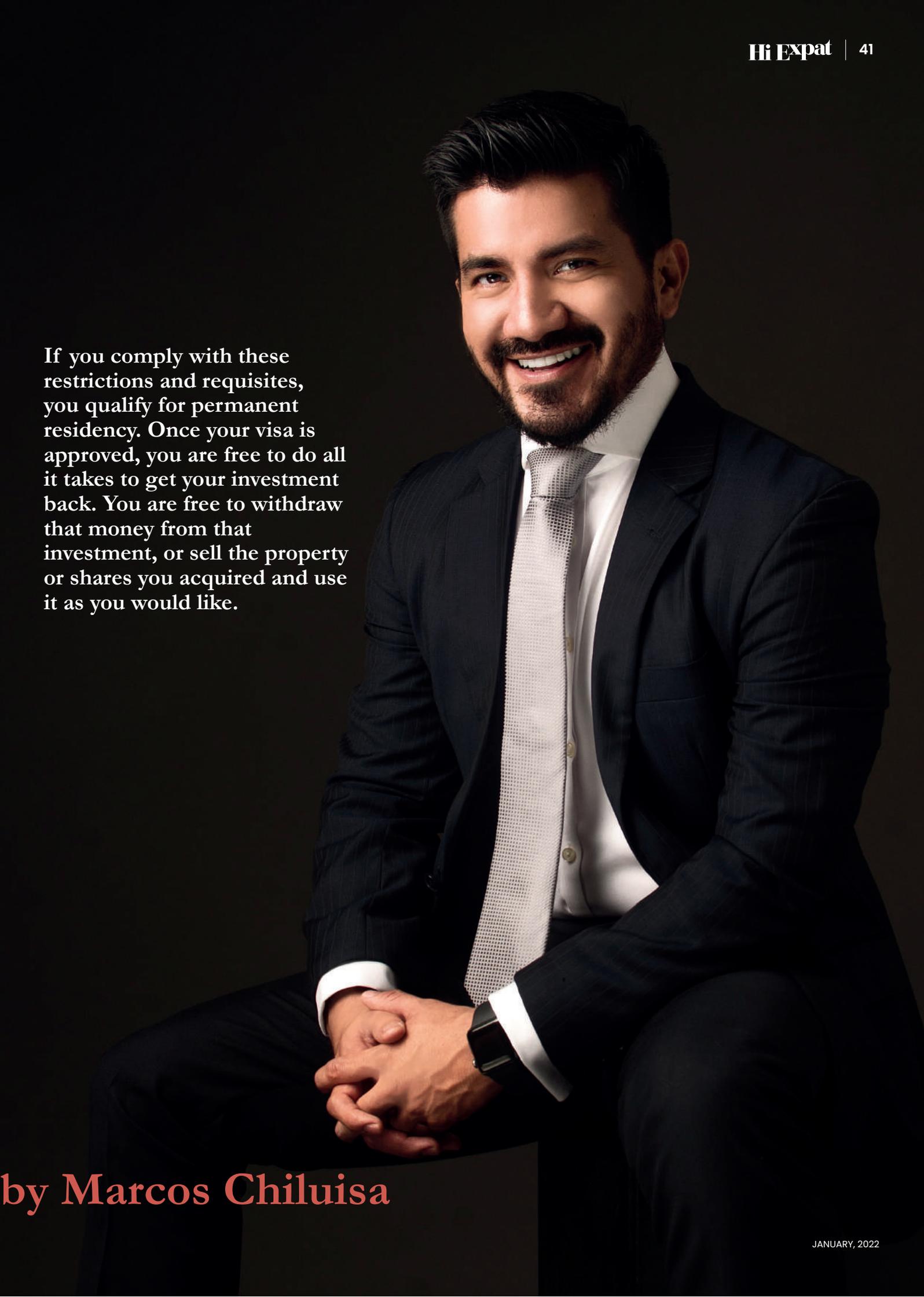
A resident who has obtained a visa based on the old Visa Indefinida 9-II (*under the Immigration Law before 2017*) has the chance to become a permanent resident as well, and is entitled to the aforementioned benefits by switching categories and complying with the following conditions:

The following requisite is only needed for those residents under the 9-II category who plan on becoming permanent residents:

- Not to have left the country for more than 90 days the first two years of residency and, you shouldn't have left the country for 18 consecutive months during all the years you have been a resident.

These other requirements are a must for both, temporary and 9-II residents:

- You should not have left the country for the last 21 consecutive months.
- You must show proof that you still have your investment.
- Steady income- you must show that you have one of the following:
 - ◆ A monthly income of at least \$425 per month for the last 12 months.
 - ◆ Latest 6 IESS payments based on a minimum salary of \$425
 - ◆ Latest 6 VAT tax declarations with an income of \$425 or more.



If you comply with these restrictions and requisites, you qualify for permanent residency. Once your visa is approved, you are free to do all it takes to get your investment back. You are free to withdraw that money from that investment, or sell the property or shares you acquired and use it as you would like.

by Marcos Chiluisa

#1

**IMMIGRATION
AND REAL ESTATE
LAW FIRM IN ECUADOR
FOR EXPATS**



www.ecuaassist.com



YOUR KEY TO EXPLORING ECUADOR

Emilio Morocho

 (+593) 98 699 5694
 www.cuencacarshare.com

Yes! You Can Earn Nice Rates of Interest on Your Savings.

by John Williams

Over four years ago I arrived from the U.S. on my experimental adventure of retirement living in Ecuador as an expat. I had visited once before and done my homework but, of course, had not completely figured everything out. Some things you just need to discover for yourself once you're "on the ground." One important item still to be "figured out" was the whole money, finances, banking, and investing item. How will it work? Will I want to move some portion of my retirement "nest egg," such as it is, to Ecuador? Here is what I have learned.

Ecuador uses the US Dollar as its official currency, so for expats from the U.S. there is no exchange rate to complicate the issue.

Like most retirees, I have some common sense criteria for managing my finances in retirement that include:

- Preserving my money and assets.
- Earning a return to add to monthly income.
- Maintaining a level of liquidity for unforeseen issues or emergencies.

And like many, I have some concerns about how a correction in the U.S. economy, and the dollar, would affect my longer-term financial outlook. When you are 71 years old the "longer-term" has a very different meaning.

John Williams has lived near Manta, Ecuador on Santa Marianita Beach, since 2017. Prior to retirement, he resided in Park City, Utah and Mesquite, Nevada where he ended a 40 year Chief Executive career that included CEO level experience at twelve companies in seven Industries. John's formal education was in Accounting and Business Management. He is a freelance contract writer for International Living Magazine, Nevada-Today, Ecuador Insider, Fund Your Life Overseas and other publications.

Banking in Ecuador is similar in structure to the USA. There are three defined banking sectors.

And there is an Ecuadorian version of the FDIC (COSEDE) which is a government-operated insurance fund to insure money that you have in financial institutions against loss. COSEDE is the acronym for the COrporación del SEguro de DEpósitos, translated as the Deposit Insurance Corporation of Ecuador, and it has an upper limit of \$32,000 per person, per financial sector, that is insured. Similar to the FDIC, financial institutions pay a small percentage of each deposit into COSEDE to fund the insurance pool. The \$32,000 limit covered by the COSEDE fund applies to the total of funds owned by an individual in a financial Institution in each financial sector.

As an example, if one wanted to deposit \$90,000 in financial institutions in Ecuador and wanted it all covered by COSEDE insurance, that could be accomplished by depositing \$30,000 in one institution in each of the three financial sectors. A prudent investor will make certain that all of the financial institutions they choose are approved and authorized for COSEDE coverage of their deposits, and check how much "coverage" they have. The MAXIMUM coverage is \$32,000, but smaller institutions may have lower amounts of coverage or, in some cases, NO coverage. EEEK! All of the banks are covered, as are the majority of the larger "cooperativas." It is easy to check the coverage for yourself on the COSEDE website (<https://www.cosede.gob.ec>).

A personal note here:

Take the time to check the insurance coverage and limits yourself.....many banking personnel are not as knowledgeable or as well trained as you may expect! Nor are many expats. And “some” may just tell you what you want to hear.

Here is the good news. The banks (Bancos) in Ecuador pay 3.5 – 5.5% interest on one-year CD's, and “cooperativas” pay 7.0% - 9.0%. Current comparative rates in the U.S. are 0.6 – 0.7%. My three, one-year CDs in co-ps are currently earning 8.5%, 9.00%, and 9.25%. And even though the standard CD term is one year, many institutions will pay the interest every month if requested. That monthly interest can go right into your savings account and be available to withdraw in cash or via a debit card.

There has never been a failure of any of the banks or of the top ten “cooperativas” in the 55+/- years of their existence. This author has deposits in three “bancos” and three “cooperativas.”

Prior to coming to Ecuador my retirement financial planning was based on averaging a 5% return and I was expecting to devise a diversification plan to shield them from U.S. market declines, etc. But with the funds that I have invested in CDs in Ecuador, my money management has been significantly simplified. I simply put the money in financial institution CDs and receive the interest every month.

How can they pay that much? That question is answered when one understands a little more about the culture, economy, and banking in Ecuador. In this regard, it is somewhat different from North America, and the government and the people use significantly less debt. The poverty rate was down to 21% in 2020 from 35% a decade ago and the

national debt of Ecuador is approximately 40% of its Gross Domestic Product (GDP). For comparison, the U.S. national debt is 104% of its GDP and the U.S. poverty rate is about 12%. The year 2021 will likely see an increase in the poverty rate due to the effects of the COVID-19 pandemic. Citizens who are poor have less access to credit, and loans that they do get are at a much higher interest rate, so they are used cautiously. In addition, the Ecuadorian government doesn't loan cheap money to financial institutions so that they can lend it out at higher rates, as the U.S. does. Many of the funds that financial institutions in Ecuador lend are those that people like me deposit in the institutions. The personal debt delinquency rate in Ecuador is approximately 5.8% vs 2.3% in the USA. These factors result in high-interest rates for borrowers and high-interest returns for depositors.

For this writer, the discovery of these nice returns on insured bank deposits was a pleasant surprise and made my decision to live here look even better. Had I known about it before, it would have been just one more significant factor when I was making the decision.

The 12-hour days all year, the sun and beach, the incredible variety of inexpensive fresh seafood, fruits, and vegetables, and excellent returns on retirement funds and excellent inexpensive golf! Yeah, I'm happy in Ecuador. C'mon down.

Do you want to explore Ecuador's coast
as a place to live or invest?



ECUADOR VACATION

& REAL ESTATE TOUR

Would you like a personalized
intro to Ecuador, real estate
while you enjoy great food,
excellent accommodations
and a guided beach vacation?

*"We learned more about
the real estate market in
Ecuador in 2 weeks than
in over a year of research
on our own."*

*Darren & Leslie Nigh
Basehor, Kansas*

All-Inclusive Tour Package

Airport Pickup
First Class Accommodations
Breakfast, Lunch, Dinner
Transportation
English-Speaking Guides



Operating since 2006
Licensed Real Estate Brokerage

In partnership with:



For Details Visit:

🌐 <https://t.ly/tour>

Call Us

USA 📞 352 562 0804
Ecuador 📞 097 953 3520

Investing in Real Estate on the Central Coast of Ecuador

by Andrew Sweeny

The question often comes up about investing in Ecuador...is it a good decision, what about the timing, is it too late? Before we dive into that let's look at some of the background and fundamentals. Ecuador has been a top destination for retirees for many years - I would say at least two decades. Some of those early investors were considered mavericks and "risk takers" and that may have been true back then but definitely not now.

Ecuador has grown from a fringe destination to a major destination for retirees, remote workers, and entrepreneurial North Americans and Europeans looking for a different way of life.

Investing not only in real estate but perhaps a business in this growing South American country has a lot of appeal for a variety of reasons. There are a lot of positive factors to investing in Ecuador in general, which have contributed to its growth as a destination for foreign investors and expats. It has one of the easiest visa policies making it possible to get residency in 3 months, as long as you arrive with the correct paperwork (it is generally not a long or complicated list of documents needed). It is possible to own land or a business directly and easily.

The low cost of living is very attractive, allowing your investments and pensions to go further.

It is very straightforward to start and run a business here compared to anywhere in North America. Start-up costs like rent and labour are very low while regulations and red tape are minimal making it simple to get a new small enterprise off the ground quickly. Couple that with a growing middle class and demand for goods and services that may not even exist here and you have endless possibilities. All this growth and investment has led to steadily rising real estate prices in all coastal areas as well as key urban centers.

Let me tell you our story so you understand our background and perspective. My wife and I had very good careers. She managed key accounts for a large CPG company while I managed start ups and turnarounds for small entrepreneurs or large multinational corporations. We also had 5 investment/rental properties in Canada. We were “successful” but needed a change, too young to retire but very tired of the North American lifestyle, so we started looking for an alternative that made sense. Having researched Central America and the Caribbean extensively we settled on Ecuador for a number of reasons: stability of the government, USD based economy, access to good medical facilities and doctors, low cost of living, affordable real estate and the opportunities to open a business and thrive in a growing open system. We opted out of North America (Canada) and bought a property in 2019, renovated it the following year and opened a boutique hotel in late 2020 (Casa De Terrazas). Even in the middle of a Pandemic we generated traffic and income proving the need and concept was right. By mid 2021 we partnered with a reputable and long established realtor (Ecuador Beachfront Property) and began offering tours, helping people get acquainted with the country, culture, lifestyle, and finding a home on the central coast.



What has been occurring on the coast in the past five years is a steady double digit rise in land prices with a plateau in the last 1.5 years due to COVID-19.

Right now real estate can be had for relative bargains due to market stagnation.

That however will not last long as the momentum is already building with people starting to travel and move abroad again. We have seen sales jump in the last few months of 2021 and it appears like it will remain strong into 2022. As we look ahead we expect to see continued strong growth in most sectors after a prolonged period of depressed activity due to the COVID-19 pandemic. The new president is forward thinking and focused on improving foreign investment making many policies less of a barrier for foreigners. There are also many infrastructure projects like the new international airport in Manta and the launch of 2 new airlines based out of Ecuador, Ecuatoriana Airlines and Ecuair. Combined, these kinds of investments will make access to Ecuador easier, increase investment, and increase the flow of people and goods into the country.



So where does that leave an investor today, too late or good timing? That is the question. I believe the answer is in the trends. The government aiming to encourage investment and simplify many taxes/duties to encourage foreign participation in the economy is a great indicator of the near future. The infrastructure projects underway, both large and small, indicate widespread plans for development by both the country itself and small cities throughout. These plans include, the major airports and airlines, roadways, new waterfront areas, marinas, and beautification projects. The growing middle class, which doubled between 2005-2015 from 18% to 36% of the population, has more disposable income and drives the need for goods and services creating opportunities across many sectors. Real estate, always a strong indicator, continues to rise steadily and while we are not seeing some of the early meteoric rises there is continued upward pressure on prices as supply continues to dwindle. Investments in land, a house to live in or a development project are all solid long term investments.

The difference in Ecuador is the entry point is lower and upward pressure is making it an ideal location for investors.

Opening a small business, bringing a skill to Ecuador that is lacking, or filling a service need gap could all prove fruitful. In my opinion overall Ecuador is poised for a period of growth. Not without its challenges as any developing country has but approached with care, due diligence and enthusiasm it has all the right ingredients to be a great part of your investment and or life strategy.



Traveling Ecuador with My Family.

by Juan Francisco Carrasco Jr.

I am Juan Francisco Carrasco, I am 14 years old and live in Quito, Ecuador. I live with my parents and my little brother, Tomas. I study at the American School of Quito and I like it a lot. Here I will share my experiences of traveling around Ecuador with my family. I have discovered lots of different places and visited all the regions of Ecuador with them. In my family, every weekend, holiday, or summer vacation is an opportunity to discover new places, like a river, mountain, waterfall, volcano, forest, lake, beach, or even a little village in the middle of the mountains that only some people have heard of. No matter what region of Ecuador we visit, we always enjoy it together while we get to discover new things. We mostly like sunny days, but we also have fun on our trips when it rains, when it's cloudy, or even when it's cold, because regardless of the weather,

I wouldn't say no to a trip with my family across Ecuador.

I live in Quito, but in five hours I could be at the beach or in the Amazon Rainforest. In two hours I could be at Cotopaxi Volcano or in Laguna de Mojanda, since in Ecuador there is no need to go far away from where you are to discover an awesome place. This is the reason why most of our trips are road trips. We are always prepared for anything that could come, we always bring our tent, coats, boots, sleeping bags, raincoats, pocket knives, and even our fishing rods, because when we get into the car to travel around our amazing country, we don't know where we are going to stop. One thing that you can never forget is your camera, because you will want to take amazing pictures of the beautiful landscapes and the awesome places of Ecuador. Believe me, you will need it! My mother has an enormous photo gallery of our trips that represent the big memories we have lived together.



My favorite place in the Andes is Parque Nacional Antisana. I love this place because there are lots of things to do. Usually we start our trip riding horses at Pushipungo. This is an activity that no matter how many times I repeat it, I will always enjoy it like the first time. When I ride a horse in the mountains I feel on the top of the world, and nothing in the world compares to reaching the top of a hill and seeing the majesty of the Antisana Volcano with its glaciers. In the mountains, we disconnect from the city and technology, and let all our problems go away, so that we enjoy the ride without interruptions. The mountains, hills, volcanoes, and the cold air of the Andes create a perfect setting to let you relax and be carried away by nature. In Pushipungo we always pay our friend Pancho Cuichan \$10 for two hours (per person) of horseback riding. After riding, our friend Pancho welcomes us with a typical meal, corn with cheese (choclos con queso) and broad beans (habas), food that gives us energy until our next stop.

Inside Parque Nacional Antisana there are many beautiful lakes that you can visit: Laguna de la Mica and Laguna de Secas are very easy to access by car and are not far away from the entrance of the park. There you can find great places to camp and eat outdoors while seeing the calm waters of the lake move with the wind. By these lakes you can also walk on various paths with different levels of difficulty to admire the landscape of the paramo. Also, if you have good luck, you will see animals like rabbits, foxes, spectacled bears, or even a condor flying in the air.

Another place you can't miss is inside Parque Nacional Antisana, called Muertepungo (Door of the Death). This lake is a very special one because it was created by the volcanic lava of one of the last eruptions of the Antisana Volcano. Muertepungo is located 4200 meters above sea level and surrounded by hills. The vegetation of this lake is a forest full of chuquiragua and paramo straw (paja de paramo). You should know that to enter Muertepungo you need a 4x4 car because the road is in bad condition and after it rains, which usually happens, it becomes very muddy. For this reason people use 4x4 there.

The Parque Nacional Antisana is located in between the provinces of Napo and Pichincha and it's only an hour and a half from Quito by car. This is one of the reasons why I like to go there because in a short time I can find myself surrounded by nature and silence. I love traveling Ecuador with my family and enjoy it so much I wouldn't change it for anything.

For more exploration tips you can visit my Instagram profile: @travelingecuadorwithmyfamily



I hope this article inspires you to travel to new places in Ecuador because I know that you will enjoy yourself with your family as much as I do with mine.

la bolera 
• MANTA •

B O W L

Encuentra los juegos de la **NFL** sólo en La Bolera
Bolos / Karaoke / Comida / Bebidas
¡TODA LA DIVERSIÓN QUE NECESITAS!

 Plaza Comercial La Quadra Manta  0963675444   @laboleramanta

Why ECUADOR?

by Darlene Blackett

As I look outside at all the beautiful plants and flowers, the ocean, the mountains, the birds, butterflies and geckos surrounding our home, I can't help but feel mountains of gratitude for the life we have created. Years ago my husband John and I set a goal, one which we worked towards with determination, perseverance, and faith.

25 years ago, John and I started searching for the ideal retirement haven, even though we weren't ready to retire. We traveled to many countries that were deemed to be beautiful tropical oases. Many of them were, but in doing our research, we developed a checklist of criteria that we wanted to meet in order for us to invest in an escape from the frigid Western Canadian winters.

It took us a lot of years, many travel miles, and even more research to stumble onto a country that resonated with us. That country was Ecuador.

Fast forward to 2010. John and I decided to take a cruise to the Galapagos, then go on real estate tours all over the country in order to see and feel the different areas of the country. We liked each place we toured, but fell in love with the Ecuadorian coast. Bahía de Caráquez, which was a nice town with some infrastructure and a lot of possibilities for growth and development, was our choice. We ended up buying a condo in an unbuilt building, which in retrospect was a huge leap of faith, but with the promise of being able to design our own spacious open concept dream home that overlooked the Pacific Ocean as well as the Chone River. That was 11 years ago. Bahía had some smaller hardware and grocery stores, and a wonderful "mercado" with a plethora of colourful fruits and vegetables, fish, seafood, chicken, cheese, eggs, bread. But when it came to buying things like air conditioning units, ceiling fans, decent light fixtures and other such things, we would hire a driver to take us to Manta or Portoviejo which were each about an hour and a half away. If one of the cities didn't have what we needed, the driver would take us to the other city. We would leave early in the morning, and return after dark at night, exhausted and frustrated with the lack of products and materials we were used to in Canada. Nice things that were imported were expensive yet the beautiful fresh fruits, vegetables, seafood, chicken were extremely underpriced and bountiful.

Our dream condo was eventually ready for occupancy. I must admit, there were many times we questioned why we were doing this. Many times we were disappointed by workers who didn't show up or who took money and then vanished. But there were just as many times when workers did show up and got the job done. We learned how to give a deposit, get things in writing, and have people translate for us, as our Spanish was almost nonexistent. We started shifting our focus to the people whose country we were living in, and to their culture. Although many of the people had little money, their riches were their families. These hard working folks were happy to help us with whatever we needed. We were foreigners in their beautiful country and we wanted to learn from the people, to understand the culture and traditions, to be able to speak with them, to find out more about their lives and their families.



Bahía de Caráquez

Most of the Ecuadorian people worked Monday to a half day Saturday. But Sunday was the magic day, my favourite day of the week. I would watch the families enjoying the beach, building sand castles with discarded plastic glasses and take out containers, and playing with their kids in the shallow water. There would always be a soccer game, often a mix of young and old alike. Laughter and smiles abounded, the love and admiration for each other shone through. What these people had was richer and more valuable than any fancy house or car or toys or electronic devices. My thoughts would turn to Canada and the contrasting lifestyles. How most parents spent little time with their kids, substituted it with iPads and other fancy toys and devices.

I would think of privileged kids who whine because they didn't get the latest and greatest electronic device or article of clothing. That was the beginning of my love and total respect for these people.

Over the years, we've made many fabulous friends in Bahía and the surrounding area, people we would have otherwise never met in a million years. The expat community, a melting pot of people from all walks of life and corners of the earth, became involved in helping with different projects involving mainly children, particularly at Christmas. The need was great and over time, the community support increased. The feeling of contributing to a greater cause makes the soul sing. And it's catchy!

The next chapter in our Ecuadorian adventure took us south to Puerto Cayo, to pursue our dream of building a house on the beach. Our construction Spanish was pretty good by this time, however the challenges of building were still present. Gaining more friends from the area, using referrals by others, our dream home eventually became a reality. We had tough times, and good times. We value the craftsmen, most of whom took pride in their work, and feel rich with so many meaningful relationships with both expats and South Americans.

Our life in Ecuador is special, yet we have a large family as well as friends scattered across Canada and the U.S. Unfortunately, they aren't able to visit us as much as we would all like. Consequently, we split our time between Ecuador and Canada. It's a bit of a hassle going back and forth, but each home is beautiful in its own right. John and I are blessed with excellent friends who look after our homes for us in our absence. And great professionals to help us with our lives!



In the past decade, John and I have learned many valuable lessons here in Ecuador. Creature comforts are nice to have, however we cherish our relationships with people the most. We're foreigners in a country whose people are kind and generous, we honour Ecuador and the people, the environment and the incredible biodiversity of this small country. Gratitude and humility are the words that sum up how we feel. We are truly honoured to live here and be part of this fabulous community of expats.

I am Beyond the Stars

THE BEST PLACE TO LIVE IN QUITO

ENJOY THE COMFORT AND SERVICE OF OUR BOUTIQUE HOTEL 24/7 IN YOUR OWN SUITE. YOU WILL BE ABLE TO WORK-OUT, RELAX AT OUR SPA OR WORK AT OUR 600 SQ/MT CO-WORKING. THE MOST EXCLUSIVE PROJECT IN QUITO, FOR THE MOST DEMANDING CLIENTS,



HOTEL



BEYOND THE STARS



CONTACT US

Contact:

Phone: (593-2) 227 0992 / Celular: (+593) 98 854 6364

Mail: leparc@leparc.com.ec

Address: Av. República del Salvador y Moscú

www.iambeyondthestars.com

LE PARC

SEE YOU SOON **Expat**

LAUNCH EVENT MEMORIES



SUBSCRIBE FOR FREE

www.hi-expat.com

JANUARY, 2022