

1st Edition

Hi Expat

INSPIRING & INFORMING EXPATS

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Editorial

Today I would like to talk about something new coming to Manta and to the Province of Manabí. It is a great new communication forum designed to address the needs of the rapidly growing expat community here. This new monthly magazine, "Hi Expat", will serve this expanding segment of the population scattered throughout the Manta area.



by Mark Bradbury

My name is Mark Bradbury, and I will be doing a monthly feature column that could, and will, address many of the things that make living here special. I have been designated as a "Senior Writer," and I still haven't figured out if they meant "Senior/Writer," because I'm both! I am the owner and administrator of a Manta/Manabí Facebook group called "Expats and Amigos in Manta and Manabi," and if you're not already a member, please feel free to join our group! We feature daily information and try to have fun and keep a positive atmosphere about what's going on in our province and in our main coastal city of Manta.

The two gentlemen behind this creative idea are not expats; they are local businessmen who saw a tremendous need to address the specific problems that we expats face on a daily basis. Marcos Chiluisa is the owner of EcuAssist, an immigration and legal service, and Carlos Ramirez, who owns a great insurance brokerage called Blue Box Insurance are both extremely involved in servicing the needs of the expat community. In fact, their companies are leaders in the field here in Manta and Manabí, and in other cities around Ecuador. I'm proud to be involved with both Marcos and Carlos as we begin a new chapter of service to our growing community.

So, let's talk about Manta and the beautiful Province of Manabí.

Manta is one of the fastest growing cities in Ecuador, and it sits right in the middle of Manabí, a province that offers over 350 km of incredible Pacific Ocean waterfront. Manta has been the center of power, an axis for trading, and home to several ancient cultures who have settled here over the centuries. Some of the earliest sailors in South America came from this province; they strapped large ceibo (balsa) trees together, added sails and rudders, and left the shores here to trade as far north as Mexico, and as far south as Chile.

They traded in salt, ceramics, gold, and the shells of the local mollusk called the spondylus which is an oyster-like treat from the cold-water areas along the coast. Today, Manta continues the legacy of their ancestors ranking as one of the world's top exporters of canned albacore tuna. In fact, Manta claims to have as much as 70% of Ecuador's commercial fishing fleet here in its harbor.

In line with their long history of fishing and trading, the City of Manta is home to the second largest deep-water port, welcoming ships from all over the world every day. It is an embarkation point for thousands of cars, trucks, and other vehicles that arrive here from Asia, the United States, and Europe. These vehicles are shipped to points throughout Ecuador and northern Peru.





What does this mean for Manta today?

Having an international port, and a large, sprawling industry like the tuna business, has been key to Manta's development for years. The port allows Manta to have the ability to attract new business and development that would not come here without this access. The tuna and canning companies that rank highly in an international marketplace show the world that Manta has the knowledge and the workforce necessary to attract like-minded businesses to settle here and invest heavily in both infrastructure and employment. Investment is critical to any city's growth, but even more so in these Covid-restricted times. And there will soon be an international airport that we can all use to travel home whenever we need or want to; it is being worked on now and will be a tremendous addition to the City of Manta!

Let's talk about Manta's changes for a minute...

I arrived in Ecuador six years ago, and I chose to live in a small beach town south of Manta. About a week after arriving, I was invited to take a trip to Manta, which I eagerly accepted. My host and I drove to Manta, and we spent most of the day driving all over the city. At the end of the day, I emphatically stated to my friend that I really did not care for Manta, and that I was happy to be living in my small town on the beach.

Fast forward a few years, and I started to hear good things about Manta; people were telling me it was improving, and that the weather there was so much nicer than Olón and the surrounding area. They even said that the sun came out a lot more there, which was enough to get me interested enough to see what was going on. I booked a room at a hotel on the beach in early June, enjoyed a few nice days, and booked another trip to return in July to see if it was the same then.

It was! While my small town of Olón was suffering through its annual six months of cloudy weather, I was in Manta putting on sunscreen and making sure to wear a hat! I moved to Manta on August 1st and fell in love with my new home!

But the most important part of my decision, aside from the nicer weather, was the number of changes I saw everywhere I went. There was an amazing new mall, there were new condominium buildings along the beachfront, and there were so many new restaurants that had opened since my first visit. I was hooked!



What's happening in Manta today?

Manta's growth is continuing, and offers so many new opportunities for living, shopping, and dining that were not here just a few years ago. There are areas of the city that have transformed themselves over the past couple of years, with new construction everywhere. New condominium projects along the beach have been built and sold out. New projects are just starting or will be soon. There is one oceanfront development called Grand Bay that has just begun to be built. It will feature two 20-story towers, and two smaller 16-story ones. It's shaping up to be one of the premier condominium locations in Manta!

I took a ride with a friend yesterday to an area of town we expats affectionately call "Restaurant Row." I hadn't been in that neighborhood for quite a while, and I was shocked by the new development along the main road that leads through there. There were several new restaurants, and more on the way! I will never lose weight again!



Why is the Manta area growing so rapidly, and will it continue?

Manta has a young, very dynamic Mayor named Agustin Intriago. He is responsible for so many infrastructure improvements across the city and is constantly looking for new ways to improve his city and bring in new visitors, both as residents, and as tourists. He and his staff spend every day solving the problems that an emerging center of growth like Manta has, working tirelessly to make things happen.

He has initiated several different funding programs, working with sources from around the globe to capitalize his works in progress. He is currently in Quito, our country's capital city, attending meetings that may determine future investments in Manta for many years to come. He is committed to making Manta the best city in Ecuador and I'm a believer in what this man has done already. A ride around town, and a look at what's happening everywhere, is enough to convince me that Manta will only continue to get better.

Bottom line; why Manta?

For all the reasons I've already stated, and more! We have some of the best year-round weather in the country. I have not seen a temperature higher than 87 °F or lower than 66 °F in the three-plus years I've lived here. There is an outstanding array of restaurants, both new and old, and we have shopping alternatives from two malls to open-air marketplaces for everything you can imagine!

Is it perfect? No, it is not, but it is an outstanding value on the cost-of-living scale. It's not the cheapest city in the country, but there are so many choices for reasonable rents to luxury high-end condominiums. You can find a place to live very comfortably and within whatever budget you have. I do, and I'm able to live well here.

I was in the real estate business in Florida many years ago, and my broker once made a statement that I've never forgotten. When I questioned the cost of a beachfront lot, thinking it to be quite expensive, his reply was simple. "They're not making any more beachfront properties; the price reflects that fact." That lot sold a week later for more than the listing price after two buyers got into a bidding war!

The good news? Manta shares the Pacific Ocean with California; same oceanfront for millions of dollars less! Come to Manta my friends! Enjoy life!



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Ecuador Tourism Column

MGTS Patricio Tamariz
www.patriciotamariz.com

The Post-Covid Tourism Perspective

Government and Private Sector Policies that are Promoting Tourism

In the year 2019, Ecuador received 1.3 million tourism arrivals, producing US\$2.2 billion according to statistical information from the Ministry of Tourism in Ecuador. International tourism from North America accounts for 403,364 travelers from the United States and 38,196 from Canada.

Historically, Ecuador has experienced a significant growth rate in international tourism. This is due to the fine work being done by the private tourism industry in its relentless effort to entice the consumer market to visit the 4 worlds of Ecuador (the Coast, Andes, Amazon and Galápagos).

The efforts of the private sector during the last 21 years have been partially aided by the promotional actions of the Ministry of Tourism. In 2004, the Tourism Promotion Fund started to implement the first Ecuador Tourism Marketing Plan. Since then, the foreign consumer and travel industry markets have started to recognize Ecuador as a new travel hotspot, particularly in the real estate sector.

In order to fund its promotional plan back in 2004, Ecuador started out with a US\$5.00 tax (called EcoDelta) on each airline ticket issued in the country for outbound travelers (mostly Ecuadorian). In 2014, the government modified this contribution to US\$50.00 for outbound tickets from Ecuador and US\$10.00 from any foreign country into Ecuador, called Potencia Turística. They also included a US\$60.00 tax for airline tickets outbound on charter flights from Ecuador.

The collection of these funds in 2019 accumulated in the amount of US\$62 million, although these funds were used primarily for other purposes ordered by the Ministry of Finance and not given to the Ministry of Tourism. In the last seven years, the private sector has been pleading for the return of the funds. Guillermo Lasso, Ecuador's current president, has committed to returning the funds to the tourism industry, specifically to the tour operators and hotel sector.

From conversations that I have had with the actual Minister of

Tourism, Niels Olsen, who is leading the work to create the new Ley Organica de Turismo (Tourism Law), the recovery of these funds are essential. According to Olson, the new proposal that will be sent to be approved by Ecuador's National Assembly will include a new Tourism Promotion Fund as one of the main articles. Once approved, this fund will help to increase tourism for the country and also catalyze the creation of a Marketing Plan. The plan will include new ideas to captivate new tourism industry investments and real estate tourism promotion.

I had worked as director for the first tourism promotion fund of Ecuador (Fondo Mixto de Promoción Turística) from 2004 until the end of 2007, and was able to lead the implementation of the first tourism marketing plan. This plan was designed by Josep Chias, who helped create the first tourism marketing plan for Spain. An interesting action that we implemented was Press Trips, in which we invested close to US\$500,000 from 2005 to 2007 by inviting 114 press groups to Ecuador. The results of these press tours throughout our 4 'worlds' saved the government and private sector more than US\$160 million in media space. Pages upon pages in major newspapers, travel magazines, online articles, documentaries on TV, and cable led to creating a buzz about Ecuador in the major markets. This increased tourism arrivals from the US by 32% and from Canada by 41%.



Is it safe to travel throughout Ecuador during the Pandemic?

During the pandemic period of 2020, a great number of video conferences were held between all the tourism industries in Ecuador regarding the risk and security of travel. It was heavily predicted that tourism was going to be hit hard and it was not a surprise that at the end of 2020, sales had gone down by 75%. The recovery of the tourism industry was thought to depend on how fast the tourism industry presented the latest protocols for safer experiences at destinations. Building a bridge of trust was the main concern of this service sector, although later on we found out that this was not the key issue to bringing back the numbers needed for economic recovery.

Ecuadorians and foreign residents in this country were truly afraid of traveling. The World Tourism Organization posted campaigns that stated messages such as, "Stay Home, Travel Tomorrow." This emphasized human well-being first and recovery of tourism second, which was strongly endorsed by the majority of Ecuadorian tour operator, hotel, and restaurant service sectors. The tourism industry knew it was in everyone's best interest that they wait for the right moment to present safe travel options to the international and domestic markets.

The key factor was vaccination, which permitted many to finally fulfill their desire to travel again. 74% of the Ecuadorian population had access to the government's vaccination plan, which meant almost 24 million doses were administered. With these numbers, every holiday, weekend, or vacation period made the tourism industry surge with a high number of tourists. For example, during the first week of November the Ministry of Tourism calculated over 1 million trips with spending of US\$71 million across the entire country (93% Ecuadorians and 7% internationals).

According to the latest investigative survey done by the Universidad Central del Ecuador (UCE) and the Universidad Internacional del Ecuador (UIDE) in 2021, the 65 and older age group have kept on traveling despite being most at risk. If you are traveling through Ecuador, please make sure that you choose establishments which follow biosafety protocols while also playing your part as a safe traveler.

MGT'S Patricio Tamariz



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WAAORANI

Photograph by Manuel Avilés

I'll never forget the color of her eyes...they were the color of a clear stream in the jungle, clear water that fish dance in if you know where to look. The only reason her eyes have a slight green is because of the reflection of the jungle canopy. Green, everywhere green and alive. Just a hint of faint color that makes them not totally transparent. Deep eyes... spooky and kind in the same glance, ancient. I thought to myself with a smile... "of course the eye's of the shaman's wife would be like that, timeless and searing." Even as I write these words now... in my mind, in my memories, her eyes and those deep stares will be with me until the end.

A day earlier my friend Ryan had flown in from Denver to Quito to join us on an epic adventure. We were going to travel deep into the Amazon basin by canoe to visit the Waorani people. They are a somewhat infamous Amazon tribe that had a deadly run-in with some missionaries in the 1950's. To this day they hunt naked in the forest with spears and poison tipped blow darts. Knowing that we were going to the heart of the Amazon in what was sure to be a life changing experience; we decided to make a stop to drink ayahuasca with a shaman to see if we could get a glimpse of what was to come, a peek into the future. After a magical night of strange noises and hallucinations we had fresh eyes to see and experience all of the wonders the Amazon holds.

To get to the Waorani's village of Bameno, we would travel by canoe for two days, over 14 hours motoring downstream in total. The catch was that we had to go through the territory of the "uncontacted" tribes of the Amazon. There are several groups of indigenous people that choose to remain isolated in their worlds of forests, and remain loyal to their nomadic hunting and gathering tradition. As elusive as these uncontacted people are, violent encounters have taken place in recent history when the locals have crossed paths with foreign visitors; giving one an extra sense of anxiety when passing down the river. Going without a local Waorani guide would not only be illegal but quite possibly dangerous.

As we made our way down the river there was a real sense of moving back in time. As Manuel, one of the guides, put it... "We are going to the real middle of THE nowhere now." We meandered down the chocolate-colored tributary to the mighty Amazon herself; twisting and turning like a giant anaconda through the thick jungle... toucans and scarlet macaws flapping and screeching across the rivers, scouring the canopy for their next harvest. As wild and as raw as the landscape was, my mind kept drifting back to the pictures I had seen of the people. Naked, wearing feather crowns, handcrafted necklaces, barefoot, and hunting monkeys to feed their kids.

As we arrived in the village of Bameno we were greeted by the infectious smiles of beautiful children... lots and lots of children. They came in all shapes and sizes, wearing less than pristine clothing, and beaming smiles on all of them. The way that kids should look, disheveled from hours of playing outside. Dirt and mud puddles, trees and nature... the river... always the river. Now THIS was the playground that the kids today need now more than ever. No video games or YouTube, just the butterflies and the birds, snakes and the monkeys to entertain. Children playing in water must be the most calming scene I can think of. Regardless of the language barrier, jumping off the dock into a river over and over again to cool off from the jungle heat... it seemed to affirm in all of us that we were in the right place at the right time, doing the right thing... just being kids again.

by Peter Stromberg



Photograph by Manuel Avilés

Gathering our backpacks and supplies out of the boat and onto the rickety wooden dock, we climbed up from the muddy riverbank onto the flat area where the village lived. Above the high water mark the first grass huts appeared. You could see the age of the people by the way they dress. The younger generation wore western clothing, t-shirts with American Sports teams, and shorts with "JAMES #23" screen printed on them. The older generations were unclothed for the most part. The grandmas of the village wore handmade beaded necklaces instead of shirts or blouses, and somehow it seemed to fit. They seemed more comfortable being in just skin than they did the few times I saw them clothed. If there was a uniform that every Waorani wore though, it was their amazing smiles. Ear to ear, some full of teeth and some without. The word "Waponi," repeated over and over as their greeting for Hello, Goodbye, and as we would later find out, a million other meanings. Similar to Aloha in the Hawaiian language.

Over the next 3 days we would be completely immersed with the community and their way of life. Most of the day's tasks were based around food and acquiring it. This consisted of mainly fishing and setting up the fishing gear to attract different types of fish, from catfish to piranha. The little girls seemed to catch the most fish and they loved to show-off how many they caught. They would string the fish on thin sticks, right through the gills to carry them around like trophies. One little girl had "sticks" full of fish, no less than a dozen with only about 30 minutes of effort. Within minutes mini hands were working with mini knives to descale the fish. Scales flying around everywhere like jungle glitter, quick work made of the chore.



While exploring the river and upon arriving at a new beach, the children would jump out of the boat first onto the sand. They would begin doing a funny looking foot shuffle along the white sand, kind of like a lite stepping dance. They were constantly giggling and making games out of everything in life. They were trying to find the turtle eggs in their buried nests. They would use their feet to detect the voids in the sand and then that's where the turtle eggs would be dug up, there would be literally 1,000's of eggs on a 50 yard stretch of beach. After we had enough eggs collected for the next morning's breakfast we gathered a couple extra for fishing. Turns out if you cover a piece of sponge with turtle yoke and put it on a hook... the fish go crazy for it. Amazon survival tip #47.



Photograph by Manuel Avilés



Photograph by Manuel Avilés

Later that night we went on a caiman croc photo hunt. The crocs freeze in the light of a headlamp or flashlight. It blinds them and they don't move, allowing the boat to creep in close. At the bow of the boat is a Wao ready to pounce on the croc when the boat approaches. From about 2 meters away our guide leaps out of the boat and grabs the croc by the back of the neck and pulls it out of the water. What a crazy experience to witness, adrenaline and disbelief sprinkled the air. After the pics and selfies were taken with the crocs they were released back to the river to continue their hunting for small prey. So fun.

These types of stories of adventures could easily fill another 10 pages of writing...

countless adventures experienced in just a short 3 days... too many stories to tell here. What's the point of this story... well

I guess it is to demonstrate that there are still truly wild places and people on the planet. To find them you have to get up and look for them, get out of your comfort zone and push it a bit. What I love most about living in Ecuador is that you don't have to look too far to find these special places. They still exist here. The people here are eager to share their stories.

What makes a place wild? Is it the geographical remoteness of the place? Is it the type or abundance of animals and wildlife that makes a place wild? For me it's the people that make a place truly remote. The way that the people have adapted to thrive and be at the apex of the food chain, not at the apex of their earning potential. A place where your financial status or the speed of your internet connection doesn't matter. I have a hard time with the "wildness" at the "end of that game" or the "wild" city life. For me that isn't wild, that's routine. Concrete jungles scare me way more than the real jungle of the Amazon. A life of routine is the scariest thing I can imagine.

Stories like these and adventures like the one we had are a daily occurrence here in Ecuador. Living the life of an expat is an adventure everyday if you choose to explore the unfamiliar sights and sounds. Being a foreigner in any environment comes with surprise, wonder, and maybe a bit of trepidation...it's exhilarating and scary, but it's worth it. Get out there and find your wild spots on the planet.

Photograph by Manuel Avilés





**It's
Something
Different**



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21

Uninterrupted
months of
temporary
residency.

After going through the long process of obtaining a temporary residency visa, many expats look forward to obtaining a permanent residency visa after their two years of residence.

The main reason for this is that every temporary visa is dependent on the type of visa one obtains. Investors might want to withdraw their money from the bank, or sell the house they bought because it is no longer the place where they want to be. An employee might not be satisfied with their job anymore, or someone's pension is unstable; the reasons are infinite. Losing or changing these things, also means losing one's temporary residency visa. A permanent residency visa allows you to stop thinking about these things, as long as you have a monthly income.

Another important reason why many people prefer to be a permanent resident is the ability to forget about the visa's expiration date. Every time you renew a temporary visa you must present justifications all over again.

But, there is something you have to know before deciding what your next step will be.

The Human Mobility law that went into effect on February 5th, 2021, modified the main requirement to obtain a permanent residency visa based on one's duration of residence.

by Marcos Chiluisa

According to Article 40 of the Human Mobility Law:

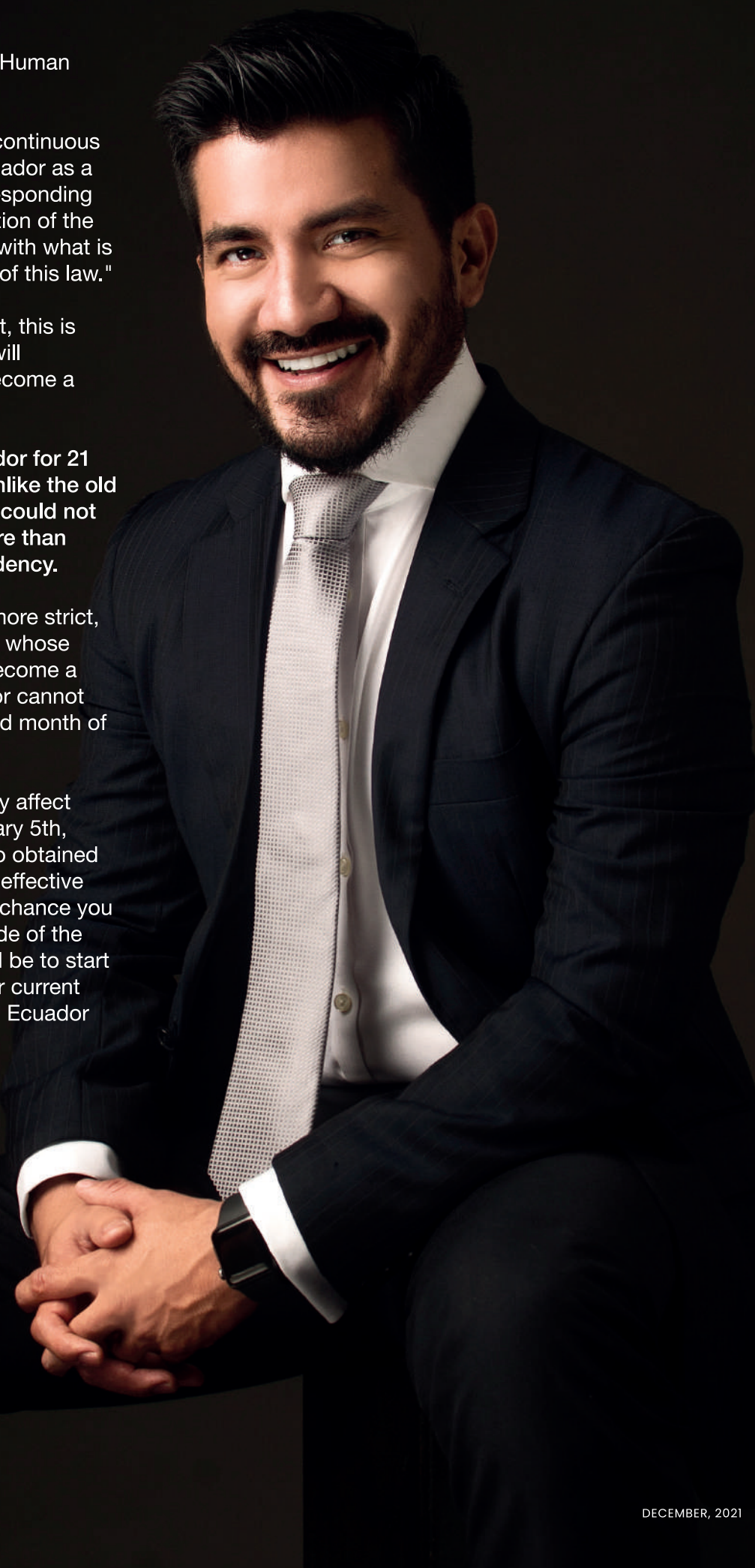
"1. Fulfill at least twenty-one continuous months of permanence in Ecuador as a resident, and submit the corresponding application prior to the expiration of the residence held, in agreement with what is established in the regulations of this law."

If you are a temporary resident, this is one of the requirements that will determine your eligibility to become a permanent resident.

You must reside in Ecuador for 21 uninterrupted months, unlike the old law that stated a person could not leave the country for more than 90 days per year of residency.

Currently this requirement is more strict, because a temporary resident whose interest in the long run is to become a permanent resident of Ecuador cannot leave the country after the third month of temporary residence.

This requirement does not only affect expats who apply after February 5th, 2021, it also affects those who obtained the temporary visa before the effective date of the new law. If by any chance you have exceeded the time outside of the country, the only option would be to start from scratch by renewing your current temporary visa, and staying in Ecuador for 21 uninterrupted months.





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Helping Kids in Ecuador

“Helping Kids in Ecuador” has supported over 650 children in need all over Ecuador, providing medical help, hope, and healing to children in need since the start of the group in Salinas in 2011.

Mary and Tod Freeman were in Salinas when they saw a jar with a few coins in a small café that had a sign saying “Please help”. An expat had the idea to try to collect some donations at the cash register for a little girl who needed a very complicated bowel surgery. Her mother, a waitress in the café, did not have the money or the knowledge of how to get this surgery for her daughter. The Freemans thought, well, we can try to do better than that! With the help of a few other expats they held a fundraiser, collected the money, found a surgeon, and contacted a hospital that would do the surgery at a discounted price. The precious little girl received her life-changing surgery. She could now live a normal life and grow up to be a successful young lady.

Mary and Tod thought that many more children must be out there who need medical care in Ecuador, but don’t have the resources to find it.



Sounds simple,
doesn't it?
To be honest,
NO.



The Freemans got busy. They founded “Helping Kids in Ecuador” (HKIE) and found a wonderful plastic surgeon, Dr. Pablo Salamea, to agree to be the medical director. They told everybody they knew what they were doing, asked for donations, and found hospitals, clinics, and doctors who gave their services for anywhere from free (most of the doctors), to significantly discounted. Fundraisers of all kinds were held. A 401C3 was organized in the United States so that friends and family could donate tax free as well. They worked nonstop. Children with medical needs were suggested and Mary and Tod found doctors who would screen the children to determine exactly what they needed, then slowly the money began coming in.

Some of the first children helped by HKIE had serious heart problems which required surgeries. Many others had cleft lip and cleft palates. Others had deformities that were not life-threatening but particularly difficult for the child such as missing outer ears, fused fingers, lazy eyes or general sight issues.

One time I asked Mary, with all the free hospitals in Ecuador, why can’t these children get cleft lips and palates fixed there for free? Why can’t these children obtain appropriate medical care in the free clinics and hospitals?

She responded, first of all, Dr. Salamea has seen many children in his professional career with cleft lips and palates that had been so poorly fixed that the child needed further surgery to repair the repair. The children had to undergo yet another difficult surgery and recovery. She explained that this is due to the fact that there are very few plastic surgeons in Ecuador who are trained appropriately in this type of surgery. Second, many children live far from the hospitals in the bigger cities and don’t have the money to travel to see a doctor, arrange for surgery, stay somewhere in the city for the pre-op tests, pay for those tests, buy the needed medication for after care, stay in the city until the child is recovered enough for travel, and then travel back for the removal of stitches. This does not even take into account the cost of meals, loss of time working, and loss of income to a family that may already be struggling. They feel overwhelmed and don’t know how they can afford surgery or even how to go about arranging it.



The Freemans discovered that often a child might need a very multifaceted surgery, such as heart surgery for a difficult tumor. In these types of complex medical situations, Dr. Salamea proved to have outstanding skills locating doctors, nurses, anesthesiologists, and surgeons who could and would do the surgeries, most of the time for free.

He would find an appropriate surgical operating room and a hospital that would discount their charges for the child. The Freemans would help the parents, using HKIE donations, to navigate the pre-operation requisites and generally be the point of contact for the family to smooth the process from first doctor visit to removal of stitches.

Other medical needs occasionally may not be as complicated. A child who appears to have a serious eye problem may only need medication or special glasses. Others need eye surgery. A child having problems walking may only need leg braces or special shoes, but others may need leg or foot prostheses. Either way, it is a child who has a medical need, and this need keeps the child from living a normal life. HKIE has stepped into many families' lives and facilitated a transition between a child in need and life-changing medical care.

Currently, while children in need come from all around Ecuador, most medical needs are facilitated in Cuenca. Recently though, Dr. Salamea organized a medical trip to Taisha, in the Amazon. Flying there in a small plane, carrying everything needed for multiple surgeries, he and a crew of medical professionals from around Ecuador helped 36 patients who had no access to medical care of any kind.



For more information about HKIE, please visit “Helping Kids in Ecuador” on Facebook where you will find many pictures and stories of children before and after their surgeries and care. The website for HKIE is

www.helpingkidsinecuador.com

Donations are always welcome. Contact the organization through the website above or Mary Freeman via Facebook Messenger to donate.



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What should I consider before **buying private health insurance** in Ecuador ?

by Carlos Ramírez

As a foreigner in Ecuador, there are a few things you should take into account before choosing your health insurance. It is important that you consider your pre-existing conditions, monthly payments, the amount of the annual deductible, the benefits that your health insurance offers you, and the importance of having a broker in Ecuador.

The first thing you should consider before choosing health insurance in Ecuador is your pre-existing medical conditions. We recommend making a list of these so that you do not exclude any diagnosis that could be important. Declaring a pre-existing medical condition ensures that your first 12 to 24 months of health insurance will cover these diagnoses. If these conditions are not declared at the beginning of your contract and the company obtains this information from your treating physician, these pre-existing medical conditions will not be permanently covered.

Private insurance in Ecuador must guarantee appropriate coverage for each of your diagnoses, and should provide you with care through the best clinics in the country. This is why it is important that you check the network that the insurance company has throughout the country. When medical care is performed within the network, care is covered at 90% of the value presented to the company, whereas outside of the network care is covered at 80%.Your -



- services within the network maintain preferential prices, such as medical consultations for a total of \$6, physiotherapy from \$5, and pre-authorization of exams and surgeries. This is among other benefits such as annual Pap tests, Mammograms, and Prostate-Specific Antigen tests (PSA). In Ecuador, in order to obtain reimbursement for medical expenses you must present certain documents verifying the price of medicine, medical care, or exam costs, among other things. Depending on the plan that you choose your deductible can range from \$100 to \$5000.

In Ecuador you can find private health insurance for as low as \$39.20 per month and have the option of combining it with an insurance policy to obtain the highest coverage. For example, this could mean choosing health insurance with comfortable monthly installments and an annual deductible of \$5,000. Combined with an insurance policy that covers this value, you would have a policy that covers up to \$500,000 with a very affordable monthly payment. In addition, a basic plan can be combined with your IESS public insurance, which is among the options that you can choose in Ecuador to have a health plan, and which we will talk about in a future article.

In Ecuador, the best option for getting health insurance is through an insurance broker that has a license authorized by the Superintendency of Securities and Insurance. Additionally, they should be able to explain options clearly in your preferred language and present you with at least 3 quotes from different insurers so that you can make the best decision for yourself.

These are some of the most important recommendations we have when buying health insurance in Ecuador. Remember that you have multiple options in the Ecuadorian insurance market that will adapt to meet your needs and desires.



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“ALL IN” for Olón

I'm Bill Stanley, and along with Caroline Belfour, my wife of six years, we moved to Olón in April 2019. We were studying for a future move for several years beforehand and even spent our first anniversary in Montanita, dreaming that we may relocate to Ecuador one day. Everytime we made a short list of potential locations, Ecuador came out on top. We knew we wanted to be close to the beach, and we had already visited before and loved it.

Caroline and I were both lifelong hospitality workers. She was a bartender/server, and I had been a DJ since 1975, working in clubs since 1982. Naturally, we wanted to live close to our work, and for us that was Dallas' city center. For years, we lived in a cool, slowly gentrifying area that was a ten minute drive to work. Living in a more affordable suburb was just not practical because of her double/split shifts and my late hours, with highways being very dangerous for driving home at such hours.

The timing of my eligibility for Social Security, and the awarding of a fairly large settlement to my siblings and I after a years long court battle couldn't have been better if we planned it. My neighborhood of fifteen years was going through a radical change with the modest homes of musicians, servers, first- generation immigrant families, and the like, being rapidly displaced by condos designed for the influx of tech workers following their employers to Texas. Suddenly, we couldn't afford to live anywhere within twenty miles of the area we were both employed. We had money then, but it would not have lasted in the expensive environment that had become our beloved Dallas.

We knew we had to get out; so we decided to come back to Montanita and this time check out Olón, since we read a lot of great things about the Comuna. We allowed ourselves one week in each, but we knew we had found our new home within the first week. We celebrated our third anniversary November 29, 2018 in Olón, knowing we had decided on our new forever home. That sounds bold to say forever, but we were all in. We went back to close out our Texas life and prepare for our move, reserved a twenty foot shipping container, and took almost everything we owned! We even added to the cargo with purchases for our new condo that was multiple times larger that what we have been living in. Talking to other expats, that's not the norm, but we have never had a problem making life changing decisions with no trepidation.

Our condo in Olón is in an urbanization that is just off the central part of town, is accessible to shopping and restaurants, and best of all, the main part of Olón's beautiful beach. We chose our condo mainly for the location, and we are grateful we made location the number one priority. Olón was then, and now even more, a melting pot of different cultures and nationalities. It seems everyone lives their lives outside of their homes. We can make a short trip to the tienda for milk, and stop to have three or four conversations in passing with our friends, both expats and nationals.

My Spanish is still terrible, but I get by alright. This is a tourist town, so many locals know some English or have the desire to practice it. I will still plug away at Spanish, but it's good to have a little help, and in return, I can help a bit with their English.

I describe the street life as reminding me of Mayberry from “The Andy Griffith Show.” Just like that! I mentioned restaurants, and we have plenty! There are traditional Ecuadorian dishes and ethnic dishes from all over the world!... Except Tex Mex, and Texas Barbeque. We miss those.

The expat community here really gets involved to make Olón the best. I have volunteered the use of my PA and DJ services many times for various fundraisers at the many expat hangouts, and others do what they do best, for the benefit of us all. The locals are mostly very kind and welcoming, although there is some resentment to those that move here but are resistant to accept the way things are. We moved to Olón to leave the way of life that was urban Texas, not to bring that attitude and lifestyle here and force it on the locals.

Caroline and I started a Facebook Group over two years ago called ‘Olón Life’ to help expats with info for just about everything one might need. Since the creation of the group, we have taken on the local community and now we share info with the whole northern Santa Elena province. There are now Facebook Groups similar to ours in most communities in Ecuador. These may be the best ‘on the ground’ places to research your potential move.



RECOMMENDATIONS

With our almost three years of experience living on the coast of Ecuador, I would like to share just a few recommendations.

Please don't try to be a 'DIY' person in regards to any legal matters, such as visas, real estate, or almost anything dealing with a government agency. Anecdotally, for every person that has successfully obtained their visa and 'cedulas' (government ID cards), there are two that have wasted their time and money with multiple unsuccessful trips to the various government agencies. The rules seem to change depending on who is behind the desk. For real estate, there are many traps that we expats would never think of. Same goes for shipping. Look at the reviews and find someone that does shipping every day. Customs can wreck your life. Facilitators are there for you, use them.

Don't assume that all expats are your friend. Just like anywhere, there will be people that you won't get along with. The important part of this is to keep your peace and keep your differences to yourself. Many of these communities are small and the subset of expats is even smaller. I've seen many expats leave the area because of clashes that have been publicized with gossip. It will backfire. Don't do it.

For some that have had purposeful work all their adult lives, retirement can be very lonely, even with your spouse with you. Always reach out and meet others here. You will find like minded expats, and that will lead to activities and new or rediscovered hobbies. The most satisfying is volunteering with the cause that you can best relate to. There are endless possibilities.

We have yet to explore all that Ecuador has to offer. I partially blame the pandemic, but we will be out soon for some exploration. Let's sit over a drink and exchange notes when we come through your new paradise!

Manta and Seafood

A No-Brainer!

It's no secret that Manta is a seafood hub. Being one of the largest port cities in Ecuador, Manta has been hailed as the tuna fishing capital of the world. Canned tuna is one of the primary exports from Manta and walking along the Malecon you can see the many boats going out to sea filled with fishermen. So, it's to be expected that one can get some of the freshest and most delicious seafood here.

In the seven months that I've lived here, I have made it my mission to eat all the seafood! A very popular dish in Manta is ceviche. I've had it at several restaurants in the city. I learned while living here that ceviche is made differently in different parts of South America and in North America. Here in Manta, ceviche is made the same in almost every restaurant. It can be prepared with almost any seafood that is lightly cooked or steamed and then put into a bowl with lime juice, red onion, tomato, and cilantro. It is served chilled with a side of chifles.

Chifles are thinly sliced green bananas that are deep fried and salted, like a potato chip. So crispy and a very good accompaniment to the cool ceviche!



My favorite place to enjoy Manta's seafood is at Frutos Del Mar Restaurante. This restaurant is one of the many restaurants you can find at Playa Murciélago, the most populous beach in Manta. Playa Murciélago stretches along the main road (Avenida Malecón) and is right across from Mall Del Pacífico.

The beach has a large boardwalk with many restaurants and a few businesses like a souvenir shop and an ice cream stand. Frutos Del Mar is the second restaurant to the right on the boardwalk when you enter the beach from the main entrance.

By Rolanda Stinson-Smiley

Many of the restaurants have a “caller” outside waving customers in. You can spot the “caller” for Frutos Del Mar from across the beach because they usually wear bright orange shirts and black pants. The “caller” will wave customers into the restaurant and offer to show them the menu before even entering. The restaurants on the beach are all open and airy (no windows and doors). When sitting at Frutos Del Mar, you get an incredible view of the ocean, amazing ocean breezes, and a great view of the many activities of the beachgoers. During my last lunch there, we saw the cutest little kids’ soccer team practicing on the beach. The interior of Frutos Del Mar is bright and colorful with orange tablecloths on every table, the waitstaff in orange shirts, and bright blue walls. There’s a wall of colorful bottles of wine and spirits and two large screen TVs in the center for watching soccer.

The name of the restaurant, Frutos Del Mar, translates to “seafood” in English, so you have an idea of what they serve before sitting down. What more could you ask for at the beach? The menu is extensive and is offered in both English and Spanish. There are so many options, but some of the best dishes in my opinion are ceviche, camotillo (fried fish), chicharrones de mariscos (fried seafood pieces), and camarones encocados (shrimp in coconut sauce). They have several types of ceviche: crab (cangrejo), shrimp (camarón), fish (pescado), and mixto (all the seafood). The fish ceviche is very delicious and is made with lightly cooked wahoo fish (a firm white fish). What’s surprising for us North Americans is that many restaurants here will sit ketchup, mustard, and peanut sauce on the table when you order ceviche. I believe the expectation is to add the ketchup, mustard, and chifles to the bowl of ceviche and eat it all together. I haven’t tried that yet, but I will say I’ve tried the fish ceviche with peanut sauce and chifles and it was very tasty.

The most outstanding dish on Frutos Del Mar’s menu is camotillo in my opinion. It is my absolute favorite dish that I’ve found in Manta. Camotillo is prepared by taking a whole white fish and cutting it so that the meat of the fish sticks out from the sides. It is then seasoned and deep fried until golden and crispy. It is served propped up on the plate with lime slices tucked in between the meat of the fish. It looks very impressive and I’ve seen many tourists taking pictures of the camotillo when it hits the table. Interestingly, the type of fish used for this dish is also called camotillo which is a sand sea bass. At Frutos Del Mar, camotillo is served with white rice, fried smashed green bananas, and a side salad. On the table is a common condiment here in Ecuador, aji. Aji is a hot sauce made of tomate de árbol (tree tomato), hot red peppers, onion, cilantro, and lime juice. It’s the perfect accompaniment to camotillo. The delicious fried white fish pairs so well with the cool and spicy sauce.

Frutos Del Mar has an extensive menu and everything I’ve tried has been delicious. I highly recommend this place as it has some of the best seafood you can only get in Manta. If you’re a seafood lover like me, then Manta is a great choice.



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