

3rd Edition

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Erratum: On page 13 of our 2nd edition of HiExpat Magazine we made an inadvertent mistake and wrote "Ecuador Former Ambassador to South." This was incorrect, and it should have stated that the honorable Nicolás Trujillo Newlin is the "Former Ambassador to South Korea."

Editorial

by Mark Bradbury

Carnaval

What do lime green or electric blue baking flour, water guns, soapy foam spray, big parades, costume parties, eggs, and more water have to do with Ecuador? If you don't know the answer to this question, the chances are that you have never been here for Carnaval. You certainly would have found out unless you hid under a local rock when the partying started.

Carnaval is one of the most celebrated holidays on the Ecuadorian calendar, and usually takes place during February or early March. It is a very large party, held all over the country, and celebrated in a variety of diverse ways. But before we get into that, let's look at some of the legends and history behind it.

Most historians link it to the ancient Romans, who celebrated a feast by partying to their God Saturn in December of every year. He was known as the god of time and plenty, and was generally recognized for regeneration. The Romans feasted and danced their way through this celebration until Christianity began to take over throughout the Empire.



In medieval Europe, the idea of a celebration before the Lenten period started to take hold, and first appeared in Italy in the 16th and 17th centuries. It was said to be a rebirth of the Saturnian feasts. The new celebration spread throughout Europe and was adopted by most of the Catholic monarchies on the continent. The royalty held masquerade balls, and hosted hundreds of their subjects for sumptuous meals and unique events.

So when French, Spanish, Portuguese, and Italian explorers came to the Americas, they brought the idea with them. The first official celebration was declared by a Frenchman who discovered and settled Mobile (now Alabama, but then part of the French colony of Louisiane) and proclaimed that there should be a celebration on that Tuesday, since Ash Wednesday started the next day.

That was the first “Mardi Gras” celebration in the New World. It happened on March 2nd, 1699 and the world has not stopped partying since! New Orleans, south of Mobile, not only adopted the

party, but it is now recognized as the largest festival anywhere in North America!



But here in South America? Well, we all should know that the biggest Carnival celebration is in Rio de Janeiro, Brazil. Their highlights for Carnival include huge parades, fireworks, magnificent costumes, and food; lots of foods and drinks! And crazy people in the streets! It is a wild party for several days, but culminates on Tuesday night, like everywhere else.

So, what does this all have to do with Ecuador? Carnaval is celebrated in almost every corner of this country, and it is quite different in some places. There are some things that tie the partying together across Ecuador. Question number one? Yes, lime green or electric blue baking flour, water guns, soapy foam spray, big parades, costume parties, eggs, and more water occur and are used throughout this tiny country.

Carnaval was brought to Ecuador as a Christian (Catholic) observance to feast and party before the Lenten period started the next day. In the Sierra, an indigenous tribe named the Huarangas had been observing their own feasting period during the second full moon of the new year. The Huarangas threw flowers, water, and flour at each other as part of their celebration. Their traditions soon mixed with the Spanish interpretation, and the two became the basis for much of what happens to this day. The first recorded incidence of a Carnaval celebration came during the 1860's, when it was reported that people on the Coast had water fights, while the Andean people threw flour at each other.

Let's fast forward to what is happening now!

In 2019 I moved to Manta and experienced my first Carnaval. I was a bit disappointed, because I did not feel a major party vibe here in the city. People were out celebrating and dancing in the discos and clubs here, but there was not much else going on. I got excited to hear that there was going to be a parade on the Malecon, but my friends and I were left wanting more. Overall, Carnaval 2019 was a bummer; I had expected so much, but not much happened.

Manta Alcalde (Mayor) Agustin Intriago changed all that in 2020. The mayor was on a mission to prove to people everywhere that Manta was a first-class destination, both for visiting, and for living. He had been initiating new projects all over the city, and building tourism was one of his top priorities!

He went at Carnaval with a vengeance!

It would be impossible for me to remember everything that happened here in the week leading up to Tuesday night, but there was never a shortage of events going on throughout Greater Manta. It was incredible!

The three events that I remember well were the concerts on the beaches of Manta. Some top talent from around the country was booked for these events, and the people responded! The first was a concert on Friday night that was staged on Tarqui Beach.

The crowd for that concert was an estimated 60,000 people! I was shocked when I saw the numbers, but after looking at the photos, I was a believer. The group, Gente de Zona, was an extremely popular feature act throughout the country. But the next night, something happened that most of us could not believe.

On Saturday night at Murcielago Beach in Manta, 100,000 people showed up to hear and watch Ecuadorian crooner, Sebastian Yatra, perform live at the beach. The photos of this event still make me shake my head in disbelief; there were so many people in every direction that it almost seemed like the photos weren't real, but they were. My partner Irina, her daughter Naty, and a bunch of their friends were part of the crowd and had an incredible experience at this concert! No, I was not there!

Just in case there was still some energy left to party, there was a DJ Blast on San Mateo Beach on Sunday afternoon that drew a crowd of 40,000 plus revelers. The party featured three big-name DJs from around Ecuador, and some locals as well, who rocked the beach for five or six hours.

But that was 2020! Three weeks later Ecuador was shut down due to a new virus called COVID-19. The virus was spreading all over the world, and heavy infections in Quito and Guayaquil made living there an extremely dangerous event. The virus became a hard reality here on the Coast, to the extent that Mayor Intriago became infected and had to be moved to a hospital in Guayaquil. Because of their exceptional care, he was able to recover and come home to a hero's welcome here in Manta. But the virus continued to take lives throughout Manta and Manabi Province, as it had in every other city and town in Ecuador.

There was no Carnaval celebration to speak of last year; if there was anything, it was a virtual presentation at best. 2020 became a nightmare, and 2021 followed with a similar performance. Towards the end of 2021, things began to look better for all of us. Because of the arduous work by the Ecuadorian health authorities, and the acceptance of the vaccines by a large majority of the people living here. Ecuador has reached an 85% vaccination rate, and is offering free boosters to everyone who wants one.

Despite all that, the newest and most contagious strain of COVID-19, the Omicron variant, has swept through Ecuador like a hurricane, and it only took about a month to put us back in danger. We are all hoping to get through this soon, but nobody has a crystal ball. Nobody knows where or when the next variant will show up; we are just hoping to keep ourselves safe and healthy.

And so, what do I think about Carnaval 2022? As I write this, it is the middle of January and I have not seen anyone talking about Carnaval events. To not be talking about Carnaval when it is a month away tells me that there probably isn't going to be any public celebrations. Anything that does happen will more than likely be an online, virtual performance; I certainly don't see public events on this year's menu. We are all going to have to hope for the best over the next few months and keep the Carnaval flames burning!

Two straight years of no Carnaval celebrations is going to take a toll on all of us! People here, and across Ecuador, will be ready to party like we have probably never witnessed before! Because if there is a huge fiesta, you can bet that beating COVID-19 will have a lot to do with the celebration! "Party like it's 1999," by Prince, will be replaced with, "Party like it's 2023!" I hope we will all be here to sing in harmony!



EDITORIAL 6

The Ecuadorian Pasillo: song plus poetry

by Samanta Mejía

This is how the United Nations Educational, Scientific and Cultural Organization (UNESCO) described the popular rhythm born on December 14, 2021, during the Ecuadorian independence struggles in the 19th century.

And if we ask ourselves why should it be called this, we can say that the pasillo is the expression of a dialogue of feelings of different losses that are usually related to heartbreak. Over time this music was also linked to Saint John, becoming a rhythm of auditory delight.

In its beginnings, the pasillo was exclusively heard in the salons of aristocracy or plantation owners who avoided sharing with the people, especially the indigenous people who danced to older Andean rhythms.

Now a century has passed since the popularization of the pasillo, and along the way great authors have emerged. For example, Enrique Ibáñez Mora and Nicasio Safadi, known as the Duo Ecuador, composed the musical piece "Adoración para piano" (Adoration for Piano). In addition, there are other authors such as Francisco Paredes Herrera, Carlos Rubira Infante, Ángel Leónidas Araujo, Víctor Valencia, and the duo Benítez & Valencia, formed by Alberto Valencia and Gonzalo Benítez.

Typically, **the composition of a pasillo requires a writer or poet plus an interpreter**; however, it depends on the region where it is composed. With the Yaraví in the highlands of Ecuador and with the Vals in the coastal area there are fusions of the pasillo that do not always follow the typical rules.

One of the greatest Ecuadorian artists of this genre, for his lyrics and for his popularization of pasillo abroad, was Julio Jaramillo Laurido. Born on October 1, 1935, in the city of Guayaquil, Jaramillo Laurido achieved great fame among the migrant population of that time who tenderly recalled their homeland listening to the romantic lyrics and passion of his music.

You may ask, can this sensitive genre be danced to? In its beginnings it was danced with music bands in societies of the aristocracy with a white handkerchief in the hand, however after its extraordinary acceptance in the middle and high mestizo social class of the Andean region, each couple was closely embraced by the waist, and performed short and fast turns. Over the years this dance was modified and adapted to spaces where different types of events were held.

Over the years, the fame achieved by this rhythm has led to its "trivialization." With the pasillo's ability to express sadness and heartbreak, what was once an anthem of the Ecuadorian independence and homeland, paying homage to impossible loves, nostalgia, tragedy or even resentment; has now become a rhythm used to drink along-side friends.

Brief example of pasillo lyrics:

"I kept one day the white handkerchief that dried your tears, dry and withered like the feeling... Why didn't you tell me you didn't love me/ so I wouldn't adore you/ Why didn't you tell me you didn't love me/ so I could forget you/".

Pañuelo blanco (White Handkerchief).

Author: Fausto Galarza.

Notably, it can be confirmed that **through the pasillo Ecuadorians have idealized themselves as cultured, courageous and sentimental people, regardless of the region in which they reside**. These ties to the music generate a form of collective expression that constitutes a bond of union with the homeland. In this way, the pasillo is already considered a symbol for those who listen to it, a symbol of external and visible representation.

"The Ecuadorian sings of the lost idealization as a search for his own identity, his history. The experience of dispossession is something that becomes evident in the enjoyment of the pasillo. "The Ecuadorian sings of the lost idealization as he searches for his own identity and his history. The experience of dispossession is something that becomes evident in the enjoyment of the pasillo. When the Ecuadorian listens to a pasillo, he gives rise to a process that engulfs his history on the basis of his subjective experience of loss, he can feel a general level in which his identification with the song implies an identification with the history and its origin. His particular feeling transcends a global feeling in that there is a particular feeling also manifested on a social plane."

There is no doubt that this representative genre of the music of our country has transcended listeners across the globe, hence why **it was included on the Representative List of the Intangible Cultural Heritage of Ecuador in 2018** and in March 2020 was nominated by the National Government to UNESCO. Thus achieving this year the appointment of Intangible Cultural Heritage of Humanity with which the country adds another cultural expression to the list of heritage manifestations.

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Living in Ecuador with kids

by Daniella Norris

Let 's go to Baños!!

No, I am not talking about taking a trip to the bathroom. I am talking about an amazing city that is known as the “Gateway to the Amazon.” Baños is in the province of Tungurahua and is surrounded by mountains and jungle.

I recently took my daughter there for her eighth birthday. We traveled from Manta, in Manabí Province, to Baños which took approximately 9 hours. It was well worth the drive. The area is rich in history, has excellent restaurants, and many activities that will make your heart skip a beat.

I am a mother who wants her child to experience all that the world has to offer, so I jumped at the chance to explore what Baños and the area had to offer. For those that are faint of heart, buckle up! I am going to detail activities that will make you think I am a crazy expat mom, however, allowing yourself to live a little is the best medicine one can have!

Our three-day mini vacation started with a tour of Reserva Ecológica Los Ilinizas, close to Santa Domingo. One of the most tranquil sites to see here is the beautiful turquoise lagoon surrounded by a volcano with two peaks that are shaped like a heart. From there, we went on to Baños and

explored “Mega Adventure Park,” where we took a gondola across the canyon, zip-lined across the mountains, and trekked back on a suspended bridge, all while braving the heights and appreciating the spectacular waterfalls that flowed below and around us.

Then the tour brought us to our next location, Pailón del Diablo. Here you hike through the jungle and come to a magnificent waterfall that you can climb, then crawl through a cave and get behind one of the most impressive “cascadas” you’ll ever see. Be prepared to get drenched and don’t forget a change of clothes. For the foodies’, freshly made empanadas are on the menu as well, and are to die for!

Next stop was Mirador Miramera, where adrenaline junkies can take a photo on the edge of a small platform, climb into a suspended nest, and swing with abandon while the staff happily propel you into the air. The photos that you can take here are absolutely breathtaking! For a small fee, the staff will take professional photos of you and your family and send them to you via WhatsApp. Although I was a little apprehensive at first, that feeling was quickly overcome by the sheer joy that was expressed on the faces of others that went before me. Your children can lay in hammocks, get a thrill of being close to the edge of

the mountain, and pretend that they are flying in a colorful hot air balloon, all while you enjoy a light snack, and possibly a “cerveza.”

One of the most exceptional parts of our adventure was going to La Casa del Arbol, where the “Swing at the Edge of the World,” will test your inner daredevil. This location is quite famous and is definitely something to cross off your bucket list. La Casa del Arbol started as a volcano monitoring system by a former military veteran and fireman, named Carlos Sanchez Carrasco. When the Tungurahua Volcano erupted in 1999, an evacuation of the town of Baños was ordered for the 18 thousand residents. Carrasco built a treehouse to monitor volcanic activity and warn residents of future explosions. He realized that the location could provide fun activities as well, and that is how “El Columpio del Fin del Mundo,” was created. The treehouse has many recreational experiences for the whole family to enjoy.

We ended our excursion at a candy factory where children and the young at heart can taste candy being made in real time, learn about how Ecuadorians make their tasty treats, and shop till you drop in the candy store where you can fulfill all your sweet tooth needs.

There are many tour companies that will provide you and your family with this fantastic experience. We went through Cheverisimo Tours and their service was amazing! Our trip cost \$145 and included transportation, accommodations, and breakfast, along with a tour guide. Our tour guide Christian was extremely pleasant and welcoming, and tried his very best to accommodate both English and Spanish speaking people. In fact, all the people we met on our adventure were warm and very kind. The people here are inviting and full of smiles.

In terms of safety, I have never felt more comfortable. All the locals were so gracious to my daughter and I. At one restaurant, the hostess actually made my daughter a small cake for her birthday. Talk about lovely! They went out of their way just for her. Everyone both in Manta and in Baños have shown such great hospitality to us and I cannot thank them enough for the generosity and spirit they have given us.

I truly can say that my daughter has been able to experience so many wonderful adventures that she will remember for a lifetime, and so can you!

¡Ven a Baños de Agua Santa!



Encebollado

Manta's Breakfast

by Rolanda Stinson-Smiley

FOOD COLUMN | 14



Encebollado is a traditional Ecuadorian fish stew commonly served at breakfast time. This rich stew has been recognized as the national dish of Ecuador. The translation of the word “encebollado” means cooked with onions, to put it simply. However, the flavor of this tasty dish cannot be summed up that easily. With a host of toppings and accompaniments, it is a lot more complex than fish and onions.

Encebollado originated on the coast of Ecuador. It came from the tuna fisherman at a time when they were out at sea and could not get home for meals. They had fresh fish available, a few spices, and made the most delicious soup out of necessity. Encebollado has become widely popular and consumed all over the country. It is not just a coastal dish anymore.

Although not so common in the U.S., many countries like to have a hot bowl of soup for breakfast. Ecuador is the same in that encebollado is eaten at breakfast time. However, that doesn't stop Ecuadorians on the coast from eating it any time of the day. Many of the seafood restaurants in Manta open early to serve hot bowls of this fish stew from early morning to late in the afternoon. If you ask anyone in Manta, the quip is that encebollado is the best hangover cure the morning after a night on the town.

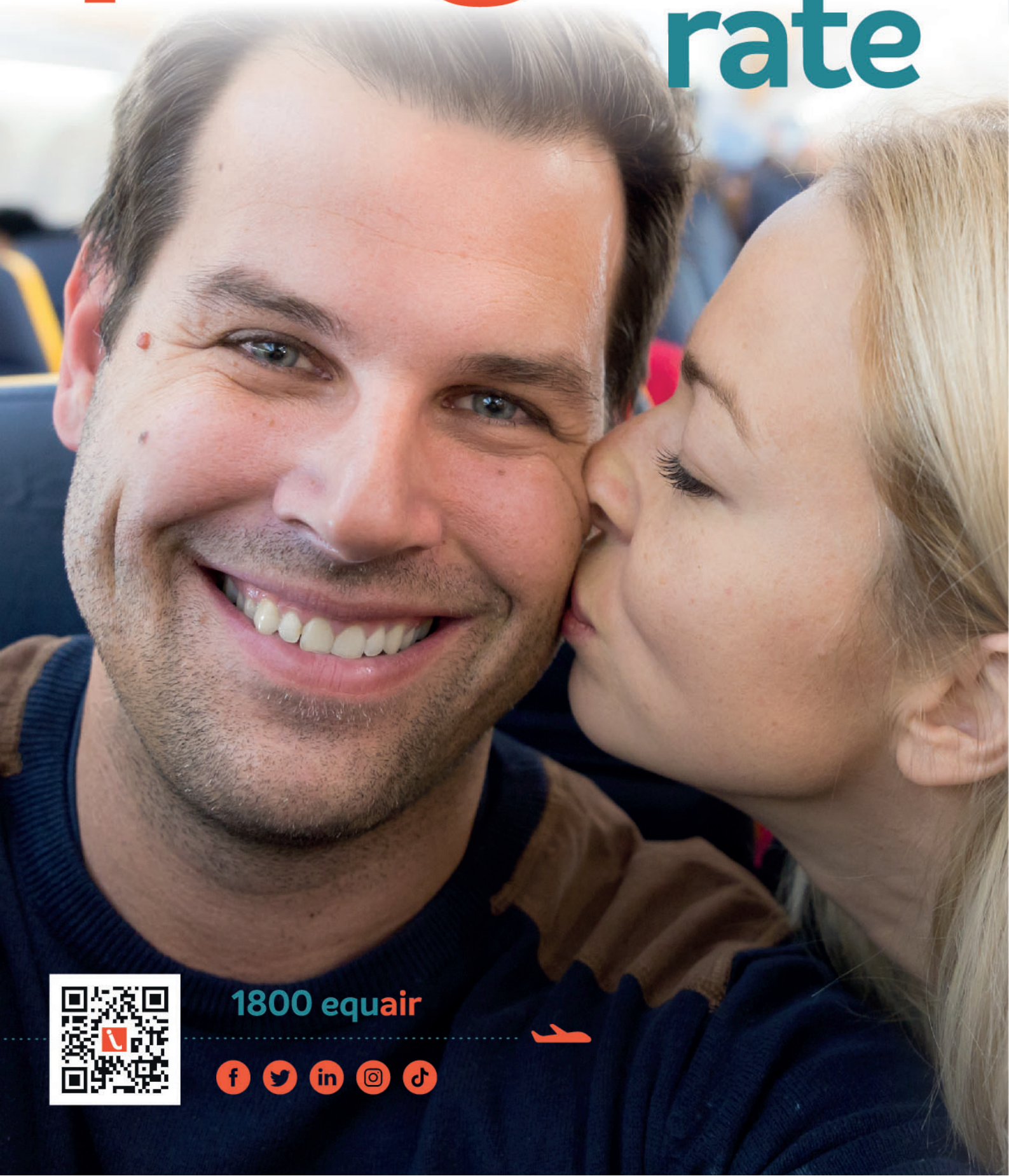
Encebollado is a soup traditionally served with the main ingredients of fresh albacore tuna, yuca, and onions. However, for the more adventurous seafood lovers, I have seen encebollado with shrimp, octopus, and crab added. Those are referred to as encebollado mixtos. To prepare, vegetables such as onion and tomato are cooked with spices, then water and cilantro is added to create a broth. The yuca is added to the broth and cooked until soft. Fresh tuna is then added and cooked until well done. The yuca is cut into chunks and the tuna is shredded before serving. This is the ultimate one-pot meal. One of my favorite parts about encebollado is the toppings. It is customary for it to be served with pickled red onions and chopped cilantro on top. It is also served with fresh cut limes on the side. Many restaurants will give you a side of chifles (thin fried green banana chips) for a crunchy element. Throughout Manta and other cities, restaurants are offering a whole host of toppings like avocado, aji (hot sauce made from tree tomato), mustard, deep fried green banana slices, or even toasted corn.

I have asked many of my Ecuadorian friends the best place to get encebollado in Manta and they all recommended Wachos Encebollados restaurant. They told me this was the best place in town for encebollado. I tried it and can say that I was not steered wrong at all. The tuna was fresh and cooked well. The broth of the soup was seasoned perfectly and had an amazing rich flavor. And of course, it was topped with onions and cilantro just as it should be. It came with a side of fresh cut limes and lots of chifles for a nice crunchy bite to eat with the soup. I like to squeeze the lime over the soup and add chopped avocado and aji because I love spicy food. It was comforting and delicious. I think I found my new favorite food in Manta.

Wachos is located on the corner of Calle 14 and Avenida 13, a 5 minute walk from Mercado Central. However, you can find encebollado at many places here in Manta. I've seen encebollado vendors on the street near popular shopping areas. I've also seen encebollado sold at the food courts at Mercado Central and at the Nuevo Tarqui shops. There are many opportunities to try encebollado in Manta, but I recommend Wachos as they have the best.



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A Small Coffee Farm in Southern Ecuador: The Long-Forgotten Dream

by Stacey Stoval

Who knew? Who knew that one day I would be a small farmer living in southern Ecuador? Turns out I was the last person to figure out that I had finally realized my dream of producing my own coffee and making my own chocolate.

You see, I was a two-time Peace Corps volunteer in Costa Rica in 1985 and served as a fisheries extensionist. I was used to riding my motorcycle through beautiful macadamia and coffee plantations, sugar cane fields, and visiting friends growing vanilla and cardamom. **As a young woman in a machismo culture, advising Ticos (Costa Rican men) how to grow tilapia was more than challenging.**

It shaped me. I fell in love with the culture. I fell in love with the language. I fell in love with the people. I visited Ecuador back in 1986 and helped train a group of Peace Corps fisheries volunteers in Macas in the fine art of grass carp reproduction. During that trip, I remember I visited Otavalo and was again fascinated by the culture, the language, and the people. Latin America had captivated my soul, and yet somehow, I didn't consciously acknowledge it for years. When I did think about returning to live in Latin America, I couldn't get past the question of how to make a living and support myself. And so, that enormous void in my soul just sat there, in the background...for 25 years.

When I returned to the States from Costa Rica, I was lost. I had a degree in English, I spoke Spanish, and knew a lot about tilapia. What a mess. I quickly landed a job teaching at a state university. I taught migrant workers English and helped them prepare for their citizenship exams. While at the university, I took several career assessments to help me figure out a more permanent career choice.



The results all pointed towards farming. After digging a little deeper, I remembered how I felt riding my motorcycle through the coffee and macadamia plantations of Costa Rica. Long story short, I decided I wanted to be a plant pathologist and help macadamia farmers diagnose tree disease. That meant I needed to go back to school. I ended up enrolling at the university, and I took a 3-month job working as plant technician with the Bureau of Land Management.

Still a student, I was sitting on the couch when the state fish and game department called and offered me a job as a wildlife research biologist. True story. Turns out, I found my niche in conservation; kicking the dirt with farmers was right up my alley. I became a consultant and went on to dedicate 20 years to working with tribal governments, mitigating the loss of wildlife habitat caused by the development and operation of federal hydropower projects.

It was easy talking to a landowner while we negotiated the purchase and sale of their family's legacy. My conservation portfolio is comprised of over 10,000 acres of permanently protected lands throughout eastern Washington and northern Idaho on behalf of various state and tribal governments, utility companies and land trust organizations. I saved my money and traveled when I could to places like Peru, where I knew that indigenous culture was alive and thriving. I never considered visiting Ecuador again until I had the chance in May 2014.

Since I have a degree in English, I thought it would be a good idea to complete my Teaching English as a Foreign Language (TEFL) certification and enrolled in the Cambridge CELTA program. Once the program was complete, I lined up a few interviews with private language schools in Loja. I learned that the pay was low but that the school would help me get something called a professional visa. Interesting, but I really didn't want to work for \$5.00 an hour.

By the end of June 2014, my Ecuador trip was over, and I returned to work. I began thinking more and more about Ecuador. I started researching, and I joined Facebook groups. You know the drill. I had recently re-structured a few contracts, and I could see that there was nothing to stop me from working remotely – from Ecuador. I informed my clients, sold everything, and moved to Cuenca in November 2014.

Cuenca was a great experience for me. I met a lot of friends and lived in a fantastic house where I had tons of plants and a small garden, accomplished all my residency paperwork, got my driver's license, and bought a car.

After a year and half, I moved to Loja. I lived in a nice apartment in the middle of the city, enjoyed meeting making more friends, and then began looking for land in Malacatos, a small rural town about 30 kilometers south of Loja. The land wasn't for me; it was for an Ecuadorian friend who wanted to build a vacation home.

In helping my friend with her search, I found a house on a small lot that was for sale. I made an offer. The lot next door eventually came up for sale. I made an offer. I hired a neighbor to help me plant my lot – with coffee, cacao, various kinds of citrus, several raised beds for a garden, and herbs and flowers.

In between the newly planted trees, I planted hatch chiles, poblano peppers, jalapeños, and habaneros. The Pepper Farm was born, then Covid killed it. Then the coffee and cacao plants grew and grew. Last year was the first coffee harvest. I've slowly acquired the equipment to roast my own coffee and to process it without the use of water (honey process). I've learned to make delicious 70 percent chocolate bars.

I was having a conversation last year with a friend in the States. It had only just occurred to me – an epiphany, really – that I was actually living my forgotten dream. I became an Ecuadorian citizen in 2020 and am here to stay.





Interview with Maria Luisa Coello Recalde

Director of the Water Regulation and Control Agency

Marcos: Thank you very much for being here María Luisa. It is an honor to be able to share this interview with our readers. As a friend and professional who I admire, I would like to start by understanding your career prior to becoming the director for the Water Regulation and Control Agency (ARCA). To give our readers context, you graduated from the Higher Polytechnic School of the Coast, one of the most demanding educational institutions in the country. You then received a master's in Development Economics and a master's in Environmental Management, specializing in Environmental Economics and Natural Resource Economics from the University of Queensland in Australia. You went on to work with multiple public institutions in Ecuador as Coordinator of the Bank of Ideas in Senescyt, Coordinator

of Directions of the Secretariat of Innovation and Transfer of Technology, and later became Provincial Director of Environmental Management of the Provincial GAD of Los Ríos.

María Luisa: Since adolescence I have been very interested in learning about the development of productive activities and their contribution to the economy of my country. I come from a family of farmers in the province of Los Ríos. I grew up seeing the lush and balanced nature of my land, which is indisputably privileged as it is in an astronomical, geographical, and strategic position that has been greatly beneficial as it presents high biodiversity throughout the four regions. However, while some people see it as a service, I see it as a living space that unfortunately has been losing its

richness over the years.

When I began my economics degree, I acquired knowledge that showed me the transversality of the environment for the generation of economic resources through the export of raw materials and the import of manufactured products. This awakened in me the importance of promoting innovation towards a green economy. That is where my desire to deepen my knowledge in economics and sustainable development arose. I then made the decision to do my master's degrees in one of the best environmental sciences universities in the world. Studying outside of Ecuador allowed for exchanging lived experiences and customs of respective countries with a diverse student body. I obtained new skills and abilities and chose to return to my country to put my knowledge and experience into practice in the public sector, encouraging innovation focused on environmental conservation and water resource management.

In my work as a public servant, I follow principles of honesty, transparency, and perseverance, which were instilled in me by my parents and has allowed me to reach my current position as Executive Director of ARCA.

There have undoubtedly been difficult moments along this path, because as a young woman I have had to open certain spaces so that my voice is heard and considered in strategic decision-making and in academic and technical debates.



Marcos: Your experience and your education at the University of Queensland has always been related to environmental issues. Please explain how this has contributed to your duties as Director of the Water Regulation and Control Agency (ARCA), and the global vision of water management in public water policies as a natural resource protected by the Ecuadorian State.

Maria Luisa: Undoubtedly my studies have provided me with countless experiences and technical knowledge which have strengthened my professional practice. Today, as Executive Director of ARCA, having a global vision enriched by the exchange of customs and knowledge has allowed me to understand the importance of water. It is a fundamental element for the survival of human beings, sustenance of life, the base of developing a productive economy, and a source of energy. This is a strategic resource on which different policies are debated and implemented, which are part of environmental governance at a local, regional, national, and global scale for holistic development.

In recent decades, the international legal framework has promoted several tools regarding the importance and relevance of guaranteeing rights in environmental matters, among which are: the Stockholm Declaration (United Nations, 1972), the World Charter for Nature (United Nations, 1982), the Declaration of the River on the Environment (United Nations, 1992), Convention 169 on Indigenous and Tribal Peoples in Independent Countries (International Labor Organization, 1989) and the Regional Agreement on Access to Information, Public Participation and Access to Justice in Environmental Matters in Latin America and the Caribbean, known as the Escazú Agreement, adopted on March 4, 2018 in the city of Escazú, Costa Rica and ratified by Ecuador on May 21, 2020. These milestones in water management recognize the roles of co-responsibility with environmental care and the state's duty to guarantee these rights.

In this sense, public policies in Ecuador respond to processes of effective participation with actors from the social and productive sectors of the country, which are part of the Sustainable Development Goals of the United Nations established in the 2030 Agenda. Of notable focus are goals 2 “Zero Hunger”, 6 “Clean water and sanitation”, 11 “Sustainable cities and communities”, 13 “Climate Action” and 15 “Life and Terrestrial Ecosystems.”

These objectives set common goals, which entails the need to strengthen fraternal ties and raise universal proposals regarding the use and conservation of water such as those raised at the Conference of the Parties (COP26) held in Glasgow last November 2021.

Marcos: I also know that you are currently studying law. You are a very multidisciplinary professional. Can you please tell us what the Water Regulation and Control Agency (ARCA) is currently doing with regards to the competence assigned in the Water Resources Law to optimize the systems related to public services linked to water.

Maria Luisa: My insatiable curiosity in the environmental field and water resource management inspired me to further educate myself in complementary and fundamental areas, such as law. As a public servant I intend to always be up to the task of carrying out this position and fulfilling a job for the benefit of the community.

In this sense, we cannot lose sight of the global problem of climate change, which we are facing more severely as days go by. According to Ramón Tamames (2010), global warming is described as a horror story due to its not-so-long-term consequences. All mitigation measures impact various aspects of life. This includes the production of goods and services, international costs of conservation, human health, and quality of life. There is no doubt that there will be a major spike in relation to energy consumption trends and the possibility of reducing green

house gas emissions as proposed by the Kyoto Protocol (1997).

The debate on governance arises from the need for global economic response. Governance today depends on the “dynamic balance” between the policies and strategies proposed that allow an agreement to be reached between the public administration and the social actors in order to guarantee compliance and support in the progress of each of the proposed strategies.

Thus, the right to water implies not only access and use agreements, but also combining these agreements with participatory and representative decision-making of all interest groups. This should be done while considering the implications that this entails in the management models that must be implemented efficiently in the management of water resources from our cultural vision for social and productive use. This is not an alternative that can be implemented without inter-institutional and social commitment. Co-responsibility and cooperation must be in effect between the Ministry of Environment, Water and Ecological Transition (MAAE) and governmental and non-governmental organizations such as the Consortium of Provincial Autonomous Governments of Ecuador (CONGOPE), Association of Municipalities of Ecuador (AME), Inter-American Development Bank (IDB), Andean Development Corporation (CAF), National Institute of Statistics and Censuses, Ministry of Public Health, National Planning Secretariat, Technical Secretariat Ecuador Grows Without Child Malnutrition, among others.

In this context, the Water Regulation and Control Agency must regulate control of the integral and integrated management of water resources, its uses, economic exploitation, and the amount of water in its sources and recharge zones. The quality of public services related to the water sector, promoting the efficient, legal, and the responsible and sustainable use of this heritage will allow us, through national regulations to the sector, to guarantee safe water for human consumption in the future, in both quantity and quality.

Marcos: For our readers who are mostly from the United States and Canada, can you please explain to us why the Ecuadorian state considers water a national heritage, and the long-term benefits of protecting water in Ecuador?

Maria Luisa: Our Magna Carta has been revered internationally for being a pioneer in recognizing nature as an autonomous right of the human being. Thus, it establishes that the water resource is part of the strategic national heritage of the State, which includes that its use is public, holds an inalienable and imprescriptible domain of the State, constitutes a vital element for nature and for the existence of human beings, and development of food sovereignty.

We can then understand that the water resource, being a vital element, is closely related to the practice of fundamental rights such as health, life, and work, which allows citizens to exercise their right to good living or Sumak Kawsay. For this reason, the Ecuadorian State is responsible for guaranteeing the right of the population to live in a healthy and ecologically balanced environment, for which it has been applying policies linked to and focused on the integrated and comprehensive management of water resources since it must be understood that water is life, "Yaku Kawsay", in order to guarantee the quality and quantity of this resource in the long term.

Marcos: Thank you very much, Director, for your time. As a final message for our readers, can you share with us about the importance of rational water management that we have in our country. Unlike other countries, Ecuador seems to be doing a good job in protecting this vital natural resource to guarantee life and productive activities in the future, taking into account that Ecuador is the country with the largest number of rivers per unit area in the world with 143,000,000,000 m³/year aprox. in its channels, lakes, and reservoirs that are located on two large slopes: the Pacific Ocean with 72 hydrographic basins and the Eastern or Amazon slope with 7 hydrographic basins.

Maria Luisa: That's right, Ecuador has promoted various important initiatives, the most recent being the expansion of the Galapagos Marine Reserve and the relevance of these benefits in conservation.

Additionally, there are several projects focused on the regulation and control of the sector that seek to link the participation and commitment of the social and productive sectors in a co-responsible management of the use and exploitation of water. For this reason, my message is addressed to all citizens regardless of our profession or nationality since the importance of conserving water resources is a common and universal objective.

I call on Ecuadorians and foreigners who have decided to live in our wonderful country to raise awareness and save water, to commit ourselves to conservation in order to continue being one of the richest countries in natural resources, especially water. Governance and conservation are the responsibility of everyone because water is the hope of humanity.



Whale Walk

by Peter Stromberg

24
Ecuador Adventure

I started to take measured strokes in the water from the beach, on the paddle board, legs trembling a bit at the knees as they do when you first stand up on the wobbly board. Negotiating the worn rocks and trying to maneuver the fragile carbon fiber fins through the maze without snagging them...oops...too late...stop, thud.... from standing, to 'all-fours' in one clumsy tumble.

Let's try this again...back up on your feet.

Eyes up and out this time, the water becoming deeper with each stroke as I begin to fall into rhythm, regaining my sea-legs. The trick being to feel the movement of the ocean through your feet and have your eyes fixed on the horizon. When people first start to stand-up paddle board they have a fear that their feet are going to fall off...there is an overwhelming instinct to look at your feet instead of where you're going.....as if somehow you can "see" your feet into balancing. With my eyes now comfortably locked on the horizon and my feet placed at a slight stagger, I was now cutting through the ocean and slicing through the oncoming waves. The higher view from standing on the board was amazing, you can look down into the water, as opposed to the lower perspective of sitting in a kayak or laying on a surfboard.

The water was crisp and deep. A no-nonsense feeling to the ocean was palpable. It was a dark green color as if it was trying to intentionally be less transparent, to hide something. The unfriendly and overcast gray clouds were not allowing the light to penetrate the water, to soften it up. The wind was onshore, as was typical for this time of year at about 15 knots and... coming in just a touch from the south. Too blown out to surf, too much on-shore wind knocks the waves down from the back. It was mid August, northern coast of Manabí and what was about to unfold I would later learn was going to be anything but typical.

The humpback whales of the southern hemisphere make their yearly migration from their

feeding grounds in the icy waters of the Antarctic, up to the tropics, to give birth to their young and breed. These mammals migrate farther than any other. To simply call them massive would be an injustice. Weighing in at 80,000 pounds and stretching up to 60 feet, it's hard to imagine their size; a full size school bus, with fins the size of airplane wings. They.....They are monstrous, in an epic tale way too huge, especially when you look down and compare them to the size of your minuscule paddle board. Size matters.



These majestic travelers wander the gentle Pacific currents for up to 90 years. They've been documented saving other species from trouble and predators. They are like the bouncers of the Pacific. They are the old souls that come from an ancient time when creatures of that size were the norm. To see them is to be deeply moved, it's one of those moments when you look back and realize you were holding your breath the whole time. Like when you see the love of your life or real beauty for the first time. It stops you. Your senses are heightened and your pulse quickens uncontrollably.

As I won my way through the crashing waves and started to gain some advantage to the deeper waters, a real sense of scale came over me. Over the past few days from our camp spot we had been watching these gentle giants launch their entire bodies out of the water....forty tons of whale flying through the air. Scientists speculate that the males breach to communicate their girth to other males, as well as females. While cooking breakfast in the morning, we've been able to hear the resident mom and her new calf talking back and forth, as if it were any other morning conversation between mother and child.

“Brush your teeth before you go,” I imagined the mom saying to the calf.



Because of the activity I'd seen from shore the past couple days, I had expected to see some action on the water when I finally worked up the courage to paddle out there....not surprisingly, it was a solo mission. The few people I did ask to go with me looked a bit bewildered when I said, "Do you want to go chase some whales with the paddle board?" A confused "no," slipped out of a couple of mouths, as people were already walking the other direction from me. I decided that this might be one of those missions better done alone. Although I expected to see some whales off in the "distance," I did not expect to be interacting at close range with these curious critters.

As I made my way about a 1/2 mile off shore into the deeper waters, behind the crashing waves, a real sense of smallness came over me. So there I was, alone in the vast Pacific Ocean paddling a board that measured ten feet long, tiny....looking for "water-monsters" that would measure 60 feet long. It seemed a bit silly at the time. Maybe deep down I didn't believe that I'd really get to see them or get that close to them. I was wrong. Behind me about 20 yards I could hear the great animal breath as it crested the surface of the water and allowed it's blow hole to expel a breath that was as loud as a strong wind. A powerful "whoosh" reached my ears from behind. Instantly, my mind made a sound of distance translation. "That was close," is what I translated the sound to mean.....really, very close. As I turned to see what made the noise, I could only see the black sleekness of the animal slip back under the water followed by her tail. At once she was out of sight, but not gone, and apparently...coming in my direction.

As soon as I realized that one whale was coming directly for me, another one breached to confirm I was placed directly in their intended path. The second whale was significantly smaller. It dawned on me that I was with the momma and the baby I had seen days prior. It was the mother who had surfaced first and the baby was in tow, right by her side. As I kept paddling through the water, the mother came alongside the paddle board close enough to touch. She was massive. Moving directly at me and then submerging at the last second I had to drop to my knees to stabilize as the sheer size of her moving through the water made it turbulent, and almost tossed me off the board. Whoa. I realized that with a quick flick of that gigantic tail it could all end with one loud crash. "Keep moving," I thought.

As quick as they surface they dive again and seem to disappear. Just when I thought that they had moved on, suddenly a big upswell happened beneath my board, and it became unstable with turbulent water. The whales were underneath my board and moving their tails in a manner that was sending these swirly whirlpools to the surface. Again, I had to drop to my knees and hold on to the board as it was thrown about. The water was like a floating cork, my board riding it, the up wells caused by vast amounts of water being displaced by their enormous bodies. It was nerve wracking, and a squeaky giggle escaped my mouth as I found myself pleading,

“Good whale, nice whale, be nice buddy ...please be nice, friendly little whale...”

As I paddled with the mom and baby through the water, I realized that the baby was checking me out. She would come alongside the board as if to look at me. I'd guess she hadn't seen many humans at this point in her young life. We must look like funny creatures to whales. When I realized that she was playing with me, the fear started to subside and curiosity took over. I could see the baby coming my way from about 30 yards out, and coming directly towards the board. As she came, alongside the board she turned over onto her side, allowing her giant pectoral fin to come all the way out of the water. As she passed by me she started smacking her fin on the water and trying to splash me with it. She did it three times as she passed by, trying to get me wet.....I splashed her back with my paddle.

After about 40 minutes of paddling with the mother and baby, splashing around and getting too close to each other, frolicking....things got a bit intense. As my attention was focused on paddling to keep up with the mom, I heard a very different blow hole sound-off behind me. It was a much louder sound than the previous breaths I had heard. I quickly turned to see two giant whales swimming in unison straight for me.....They were breathing and diving like synchronized swimmers and I was in between them and their female target.

Oftentimes these “escorts” will be seen chasing down the females or escorting them through the water. They didn't seem to be too happy I was there. They would disappear for 30 to 40 seconds at a time into the depths only to resurface and let that wind gush out of their blowholes. It was frightening and I noticed an involuntary tremble start in my knees.

From about 50 yards out they both surfaced and were racing through the water towards me with greater speed than before. They would come to the surface, exhale and dive again...charging in my direction. One time they came so close to me that I was sure they'd collide with my board. Only at the last possible second did the pair dive and go underneath the board, barely missing me. They were so massive that it would take them several seconds to pass by, like when you're waiting for a subway to pass. Their bodies just kept going and going. Just as quickly as I was seemingly surrounded...they were gone. Unable to keep up with their velocity in the water I turned back for shore and started to paddle back to our campsite.

All in all I was able to play in the water with these magnificent creatures for about two hours. It was one of the most incredible and visceral wildlife experiences that I've had. As I reached the sandy shores I thanked Poseidon that day for allowing me safe passage over his realm. From the Galapagos to the Amazon, the high Sierra to the endless coastline, Ecuador has four very distinct environments and it's hard to imagine a more quintessential coastal experience than dancing with the humpback whales.

Every year from June to September we get our annual visit from these wondrous creatures. They seem to enjoy Ecuador for the same reasons we do. Warm and tranquil waters that extend the entire coastline, tropical landscapes with the ocean's mysterious wonders, and smells of adventure.





**It's
Something
Different**



@canoasuites



by Manuel Avilés



by Manuel Avilés



by Manuel Avilés



by Manuel Avilés



The Wonders of the Amazon

by Juan Francisco Carrasco

All of the trips around Ecuador with my family have one thing in common, they are always fun. However, if it is a trip to the Amazon, then that trip will be full of awesome adventures, lots of surprises and pure adrenaline. There is a place in the Amazon that I like a lot and always want to return to, that place is Puerto Misahuallí. From Quito, Puerto Misahuallí is only three and a half hours away by car. For me that is great because in only three hours I can escape from the city and be surrounded by one of the most amazing jungles in the world. To go there, we always take the road Pifo-Baeza-Tena, but like all of our road trips, our adventures begin way before we reach our destination.

Our first stop is the scenic overlook of Laguna de Papallacta. The Laguna can be seen from the road, so we don't need to divert from our track. There you will see the majesty of Laguna de Papallacta and the awesome mountains of our Ecuadorian Andes. Moving along down the road we arrive at a little town called Baeza. In Baeza there is a river with strong currents where I like to go rafting and kayaking. We also enjoy going biking because of the good paths this place offers. Our final stop before arriving at Puerto Misahuallí is Archidona. In this city we like to go to El Arca Zoo. All the animals in this zoo are rescued from illegal species trafficking or from people that had them as pets. Here you can find different species of birds like toucans (Tucanes), parrots (Papagayos), different types of monkeys, and reptiles.

Finally, we arrive at Misahuallí where the rest of our adventure is just about to begin. In Misahuallí you should know that you have two options when deciding where to stay. You can choose between staying in a hotel in town, or somewhere else away from town, near a river or even in the middle of the jungle. In my opinion it is much better to stay away from town, because you can be more connected with nature and in the nights hear nothing else than the sounds of the jungle.

If you love animals as much as I do, then you will love the Amazon jungle. I always look at the tops of the trees, and on the jungle floor searching for animals. Once I found a “conga,” a big poisonous ant that can measure from 2.5 to 3 centimeters, and that looks really terrifying. However, the most terrifying thing that has happened to us was when a poisonous monkey spider (araña mono), jumped into my dad’s hand while hiking in the jungle.

Although you can find animals everywhere in the jungle, I suggest you visit places like Isla Anaconda where you can see some alligators or Isla de los Monos to see lots of different monkeys hanging from trees. Nevertheless, there is no better place to see animals than the amaZOOnico. This place has been rescuing, rehabilitating, and reintroducing wild animals from illegal trafficking since 1993. The amaZOOnico also takes care of animals that can’t be released and educates the

visitors on how to help the jungle environment. This is my favorite place because I love what they are doing and nothing makes me happier than knowing that lots of animals have been saved.

The Amazon is also a good place to learn about the cultures of indigenous communities. You can visit some of these communities and learn lots of things about how they live, their handicrafts, food and even about the traps that they use to hunt. My brother and I enjoy trying to use the “cerbatanas,” a weapon used to hunt, but I have learned that it is way harder than it seems.

The Amazon is also full of extreme adventure activities. What we most enjoy doing is tubing in the Arajuno river. We usually choose this river because it is calmer than others, and we can do this activity with my little brother. For me it is awesome to flow along the river and relax in the middle of the jungle.

Another thing that we like to do is visit the amazing waterfalls that are hidden in the Amazon. My favorite ones are located on the Umbuni river. These waterfalls are the Cascadas de Latas and





the Cascada de los 7 Poderes. Both of these waterfalls are near Misahuallí, so you don't need to take a boat to get there. At Cascadas de Latas there are various waterfalls, natural slides, and pools to swim in so that you can enjoy the water. On the other side, we have the Cascada de los 7 Poderes. At this beautiful waterfall you can enjoy the water of the Umbuni river by letting the water fall all over your body.

If you have more time I suggest you also visit the butterfly garden in Ahuano where you will see lots of butterflies of many sizes and colors, or one of the biggest trees in Misahuallí. I'm talking about a giant ceibo that is more than 300 years old. This tree is more than 50 meters high and to hug it you would need at least 27 people. This ceibo is located in a little community called Pununo and is only 3 km away from Misahuallí.

For me nothing compares to being able to discover the Ecuadorian Amazon, so if you have the opportunity to go, don't think twice. I assure you that you will be amazed with every step you take, and you will wish to return, as we always do.





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Gardening on the coast of Ecuador

by Leigh Hudson

Hello to all the potential gardeners out there! I have been gardening and growing in Ecuador for the past seven years, and I am the owner of a Facebook group called 'Ecuador Expat Gardening.'

There are many climates in Ecuador, so we request that posters to that group mention where they are located, as it is often relevant to their gardening experience and receiving accurate input to their questions. I am located right on the coast, so salt spray has the potential to ruin some of my plants. That being said, I cannot say any of my plants are particularly unhappy as a result. Fruit trees, veggies, ornamental tropical foliage, almost everything, thrives in an area that never freezes. I have found that plants I was not very successful with previously in other countries - such as roses and orchids - are now 'easy' to grow. The cloudy season inhibits growth slightly for a few months, but that gives me some respite from the constant cutting back I have to do. What an absolute pleasure to move from Houston, where the tropical garden usually looks beautiful for most of the year, but a few nights of frost will turn it into an expensive mess overnight. On the coast of Ecuador, having constant warm temperatures helps us all be successful gardeners. That is, unless the pests invade.



The past few years, we have had invasions of leaf-cutter ants. Yes, they can look cute, marching in a line with a little piece of green leaf or red flower on their heads, like a Vegas showgirl's feather headdress, until you see your latest targeted plant! They are insatiable, but there is a solution! Atakill, which are mini pellets that are easily acquired from your nearest Agripac for a few dollars, will do the trick. A few pinches dropped along their chorus line, which they carry back to the queen, and the show will soon be over. I find them easily after dark, scouring the ground with a flashlight until I see movement.

The past few years, we have had invasions of leaf-cutter ants. Yes, they can look cute, marching in a line with a little piece of green leaf or red flower on their heads, like a Vegas showgirl's feather headdress, until you see your latest targeted plant! They are insatiable, but there is a solution! Atakill, which are mini pellets that are easily acquired from your nearest Agripac for a few dollars, will do the trick. A few pinches dropped along their chorus line, which they carry back to the queen, and the show will soon be over. I find them easily after dark, scouring the ground with a flashlight until I see movement.



I hope you enjoyed these tips and feel a little more ready to start this adventure and possibly a new hobby!

Plant shopping at “viveros” is always an adventure, the thrill of finding plants you want to add to your garden or new plants you have never seen before. If you speak some Spanish you can get some great tips from these places on how to keep your new plants happy and healthy. The prices are also usually very reasonable (and even more so if you make friends with the owner). Just yesterday I went north to Puerto Rico (on the coast of Ecuador), and got a Ponytail Palm for \$2! My friend and I filled the back of her car with herbs, flowers, and ornamentals for about \$30.

Because of our hot sun, whatever I plant in a pot needs good drainage, but also something to hold the water a bit longer. I usually mix the inside fluff of a disposable baby diaper with my potting soil for this purpose, before potting my new plants. Buying baby diapers at the store sometimes raises an eyebrow, but it is part of the fun ... gardening in Ecuador.

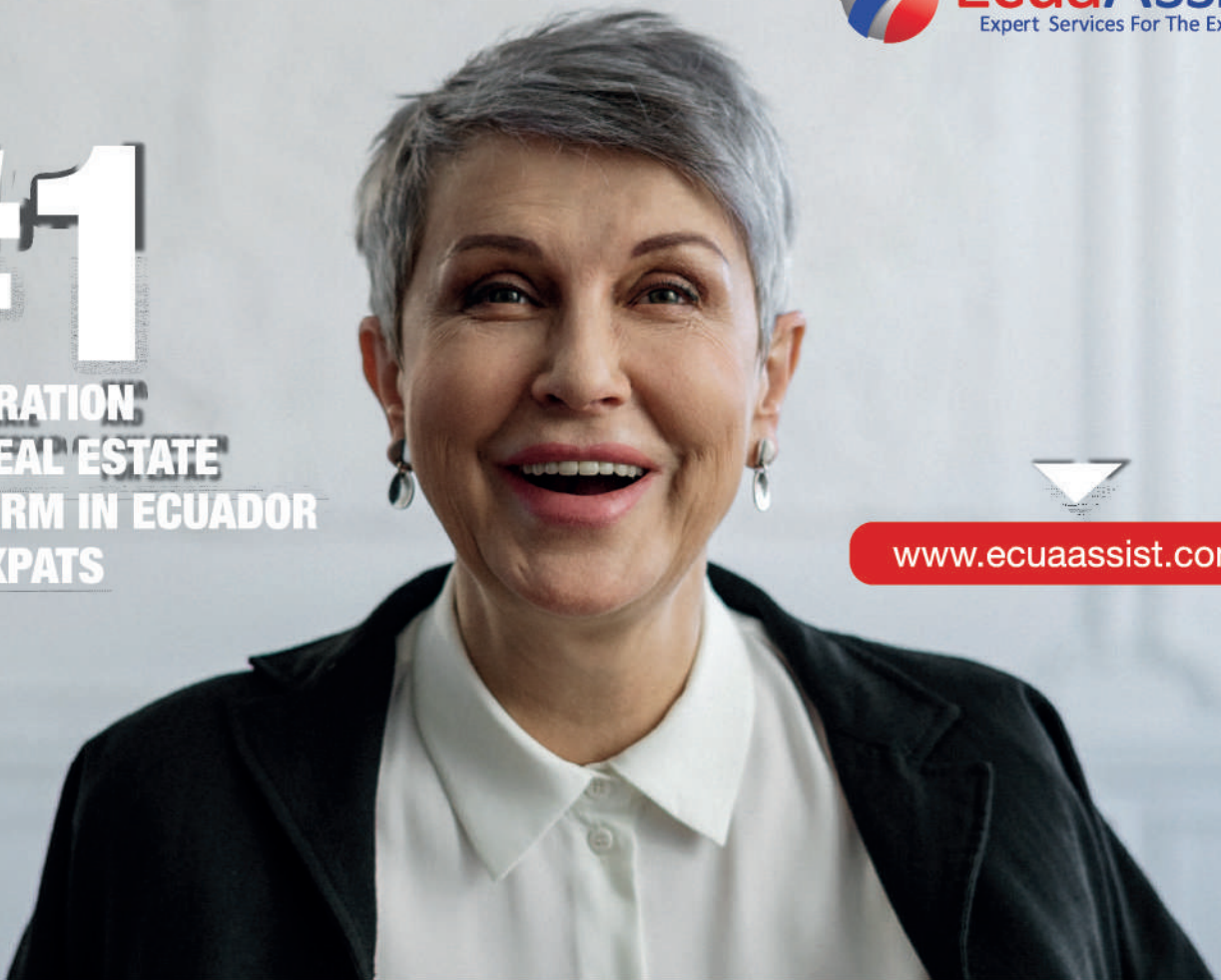


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Investing in the Stock Market in Ecuador

The Best Decision

Stock markets and stock exchanges at the international level are one of the best representations of a country's economy. In Ecuador this is no exception. Historically this has meant that both the public sector as well as the private sector must contribute in order to fuel the economy. In recent years this contribution has been growing significantly and has aided in the recovery of the Ecuadorian economy.

In 2021, the Ecuadorian Stock Market recorded a new historical record by reaching a trade amount of \$15.7 billion, representing an increase of 32% compared to 2020. Their contribution to the Gross Domestic Product (GDP) was 14.9%, the highest it has been in the last 10 years.

The participants that contribute to this market are security issuers, investors, broker-dealers, stock exchanges, and fund administrators, among others. All of these participants are subject to the supervision and control of the Superintendency of Companies, Securities, and Insurance. As representatives of the market, they are in charge of facilitating investments with the most important companies and ensuring benchmarks in the country through fixed income and variable income securities.

In Ecuador, the fixed-income securities that exist are short-term (less than one year), such as commercial paper (up to 359 days) or commercial invoices (up to 180 days), and long-term such as obligations or securitizations (1 to 5 years). The yields or interests generated by these products are around 10% on average, depending on the term and the risk rating of the issuer; and they can be charged monthly, quarterly or semi-annually according to the preference of each investor.

With respect to variable income securities, their yields depend on the evolution of the company. In recent years, considering the recovery of the economy and the growth of the Ecuadorian stock market, these profits have reached dividends of approximately 15%, and in some cases even higher than this percentage.

Now, to make an investment in the Ecuadorian stock market, the process is simple and consists of the following steps:

- **Contact an authorized brokerage company.**
- **Fill out the documentation and forms required to open the investment account. In the case of foreigners who are not residents of Ecuador, in addition to this step, they will have to present a copy of their visa or entry permit.**
- **Carry out the transfer of funds.**
- **Ensure that you receive the documents that prove your transaction was successful, such as titles, settlements and others.**

Despite all this, I am often asked why I believe investing in the Ecuadorian Stock Market is simple, attractive and has great potential.

This answer has been stated above, but it is summarized by the following: There is constant growth in the conditions of the Ecuadorian market, a considerable decrease in country risk, upward trends in the amounts negotiated, competitive rates of returns, and investment products in leading companies in the sector.

As CEO of CentralCapital, I am convinced that investing is not just the acquisition of a title, but that this process must be an experience that generates a positive impact on your wealth, both today and in the future.

For this reason, through our Wealth Planning service, we are dedicated to preparing your future, and that of your family, with carefully chosen products tailored to your situation, needs, and goals in order to contribute to your safe preservation of wealth.

by Hugo Orellana

An Overview of the Prepaid Medicine Law in Ecuador

and How to Use it in Your Favor

Prepaid medicine insurance in Ecuador consists of different processes than ones you may be used to. This is because the reimbursement process in Ecuador is carried out by the affiliate. Additionally, “the organic law of Ecuador regulates companies that finance comprehensive care services of prepaid health and insurance companies that offer medical assistance insurance coverage,” in order to support the insurance company and the affiliate. This law was created with the intention of regularizing the operation of prepaid medicine companies in Ecuador, through regulations that define the commitments made by both parties.

The regulations contain key articles that you must know to correctly document your claims with a company, and be able to demand your rights as an affiliate. Next, I will share the most important ones, and at the end I will provide you with a link where you can find the complete document in Spanish (one of the limitations of the law is the prohibition of the translation into other languages of this document and the contract of health that you acquire with the insurer).

Art. 34 - Pre-existence: Any disease, pathology or health condition that has been known by the user, beneficiary, affiliate, dependent or insured, and medically diagnosed prior to the signing of the contract, or the incorporation of the beneficiary will be considered pre-existing. (Official, R. Organic Law that regulates companies that finance comprehensive prepaid health care services and insurance companies that offer medical assistance insurance coverage, October 2016. [Online].)

In the case that one of your claims is denied for not declaring a pre-existing condition that you suffered from without medical knowledge or diagnosis, you can present an appeal to the company through documentation in which the treating doctor declares that you were unaware of this disease. Additionally, you must present medical records from your country of origin so that the company can confirm that the claim presented is not an undeclared pre-existing condition, in spite of the fact that the disease could have developed over the years, as in the case of cancer. The suffering of a disease without diagnosis and knowledge on your part cannot be denied. This condition will be analyzed again before a committee to determine whether or not your claim should be paid.

If the company continues to deny the appeal, despite the fact that your documentation shows that it is not an undeclared pre-existing condition, you can take your claim to the administrative headquarters, which in Ecuador is the Superintendency of Companies, Securities and Insurance. This process does not require a lawyer. You will only have to present all the regulatory documentation along with a letter, written by you, explaining your case.

Article 40 - Claim in administrative headquarters: The claims on the application and fulfillment of the contracts that were raised by the contracting parties, will be substantiated by observing the procedure foreseen in this chapter. Procedures will prevail due to their specialization over the constants in other legal bodies. The user may go to the Ombudsman's Office (People's Advocate) to receive guidance and advice regarding the protection and guardianship of their rights within the framework of the provisions of this law. (Official, R. Organic Law that regulates companies that finance care services comprehensive prepaid health insurance and insurance companies that offer medical assistance insurance coverage, October 2016.

To submit your claim to administrative headquarters, one must first submit an appeal letter to the company after the initial refusal.

Article 35 - Common obligations of the companies: 3. Notify the user, within five business days after the request, when the benefit is not covered or exceeds the amount of coverage (Official, R. Organic Law that regulates companies that finance comprehensive care services prepaid health services and insurance companies that offer medical assistance insurance coverage, October 2016. [Online].)

This article explains that both the affiliate and the company must meet certain requirements, such as in the case of reimbursements. The affiliate must present the following documentation: reimbursement form, medical certificate, orders and results of your tests, medicine prescriptions, and the original bills of your medical expenses in your name. Depending on each diagnosis and type of care, this documentation may vary. Once your case has been presented to the company, it will have a maximum response period of five business days. If you do not receive a settlement or letter of return or refusal, you can request this document from your broker or the company. In the case that you do not receive a response, you can

Article 38 - Obligations of the users: The following are the obligations of the users: 1. Fulfill their contractual obligations, 2. Pay the financial charges within the terms established in the contracts, and 3. Act in good faith when completing contractual obligations; presumption that admits evidence to the contrary, made through a claim, substantiated in accordance with the provisions of this Law, will be cause for termination of the contract. (Official, R. Organic Law that regulates companies that finance comprehensive prepaid health care services and insurance companies that offer medical assistance insurance coverage, October 2016. [Online].)

Finally, the last article points out the contractual obligations of the affiliates, one of them being the presentation of documentation to the company. Our pieces are intended to inform you about insurance, reimbursement and coverage processes. In a future article we will give you more details about the internal reimbursement processes of insurance companies. If you have any concerns, you can leave us your questions and comments on our social networks and we will work to answer them in the best way.

by Carlos Ramirez









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LE PARC

by Marcos Chiluiza

The Ecuadorian Inheritance Law

All you need to know

When buying property in Ecuador, especially when approaching la tercera edad (seniors), many start to wonder what they should do to protect their property in the event of their death, and to make life a little easier for loved ones.

In Ecuador, wills work differently than in the US and Canada, and the topic can often seem legally and emotionally daunting. The purpose of this article is to give an overview of the rules of inheritance, as they are determined by Ecuadorian law, keeping it as simple and clear as possible by answering a few common questions.

What happens if I don't have a will?

- After you pass on, **all your Ecuadorian property will be divided evenly among your closest descendants.**

This usually means your children, but in the rare case that you do not have children and do have grandchildren, the property will be divided among them.

- IF you do not have any living descendants, 50% of your property will be granted to your spouse and 50% will be granted to your parents.

If either your parents or spouse are not surviving, 100% of property will be granted to the surviving party.

- IF you do not have living parents or a spouse, your property will be divided evenly among your siblings.
- IF you do not have any living siblings, 50% of your property will be divided evenly among your nieces and nephews, and 50% will go to the Ecuadorian state.

Those are the default rules of inheritance if you have not written a will. **If you are content with this line of inheritance, then there is no reason to write a will**, although it would be a good idea to get your likely heirs in touch with an Ecuadorian attorney whom you trust, and who can help them through the process of claiming their inheritance.

If you would like to designate your property to someone who is not mentioned above, a will may be a good idea. However, the will still comes with some limitations:

Who can I will my property to?

50% of your property must be divided evenly among your closest descendants. If you do not have descendants, this portion follows the chain of heirs outlined above.

25% must also go to the heirs mentioned above, but does not need to be divided evenly among the receiving parties. You can decide to give this 25% to just one person, or divide it however you want in varying percentages as long as the recipients are qualified by the above regulations. 25% is available for you to give to whomever you choose. This may be a friend, a company, a charity, a family member too far down the chain of inheritance to receive the other slices of the pie... it can be anyone.

It is important to have your will prepared, or at least reviewed by a qualified attorney, because if any part of it does not fit the above regulations or is not drafted according to law, it will be disregarded and inheritances will be granted according to the default rules.

I have a will from my home country. Can I just use that?

It is possible to register a foreign will here in Ecuador but it is a little risky. As mentioned above, the judge can decide to disregard it if it is found to be in conflict with Ecuadorian laws. It is simpler and more secure to use a foreign will for foreign property and an Ecuadorian will for Ecuadorian property.

My property is in both my name and my spouse's name...

When a married couple owns property together and one spouse dies, 50% of the property will remain in the name of the other spouse, and 50% will be divided according to the will of the deceased or the default rules of inheritance.



TOPDENTAL
BY DR. VICTOR CARREÑO



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Discovering Unique Financial Opportunities in Ecuador

by John Williams

Living the retired life in Ecuador: There's nothing you have to do! Start every day with a blank slate and then just do whatever sounds good! Drink your morning coffee, then stroll on the beach? Maybe play some golf? Whatever!

Does that sound good? It did to me.....for a while. In my former life, I “made things happen.” Building companies, a driving force in the boardroom, developing strategies to meet goals! I miss that feeling of making things happen, of being part of something. But I sure don't miss the stress and the pressure.

As a retired executive, and a self-diagnosed, “recovering” type-A opportunity-seeker, I still want to accomplish things...that is what I do...it is what I have always done! So, is there an opportunity for me to “accomplish” something here in Ecuador, while still enjoying a peaceful retired life? Here's my story!

During my normal retirement routine of playing golf 2-3 times a week, I began having increased pain in my 70- year-old left shoulder. Searching around friends and forums I found Dr. Juan Fernandez, an Ecuadorian Orthopedic Surgeon (Traumatologist) practicing in Manta and Portoviejo. After meeting with Juan, who also trained in the UK and speaks fluent English, and with the results of examinations and tests, we scheduled arthroscopic surgery. I will admit that the facility where he performed the surgery felt different than what this “Gringo” is used to, but we forged ahead and the surgery was done expertly, with excellent results. As a bonus, Dr. Juan is an expert at doing these surgeries under a “local” nerve block anesthesia, so I was awake and able to watch the entire procedure on the screen

live...as it was happening...with Dr. Juan explaining what was being done and why. Now that, my friends, is full disclosure! Of course, if you are a bit squeamish and don't want to watch, you don't have to!

As sometimes happens, once Dr. Juan got “inside” my shoulder he was able to determine that the relatively minor repair we had hoped for wasn't going to do the job. Some capsulation needed repair, so he ended up having to remove the small tendon, cut one of my biceps tendons, and reattach it to my upper shoulder with some anchors. We had discussed these various possibilities before the surgery and so he proceeded to fix me up and put me back together properly. Yes, this was a bigger and more complicated procedure than we had hoped. This gettin' older thing does have its downside, although, within 10 weeks I was back on the golf course! So other than playing golf again with a stronger shoulder, where is that “opportunity to accomplish something” teased above? Read on.

I received many recommendations for Dr. Juan from other Ecuadorians and expats, and had complete confidence in his skills... but when I arrived at the hospital where he had scheduled my surgery in Portoviejo, a city about an hour drive from where I live, I had second thoughts. As I said above, it was not comparable to US standards. It was an old building that currently functions as a well-worn maternity hospital. We entered through a rolling garage door where some folks were sitting around in chairs waiting, and then Dr. Juan took us into a side room where we again discussed details of the procedure. Then, we went upstairs to a dark corridor where eventually a nurse came and had me change into a gown and inserted 2 IVs. It was all very dark and dingy with no signs of life other than us. I was escorted to the operating room where the chair/operating table was...again, NOT state of the art. Dr. Juan had explained that he used this facility because as a maternity facility it did not have any COVID-19 patients, so that made me feel better, but it was not what most “Norte Americanos,” would expect. I'd come this far, so again, placing my trust in Dr. Juan and his team, I went in and proceeded with the operation.

By now you know that the operation was a success, and I healed extremely well. But the experience led me to ongoing conversations with Dr. Juan about the facility, and he acknowledged that it was not ideal, but it was what was available. Most of the hospital facilities in the area had COVID-19 patients and frankly, many were also quite worn out. He recognized the need and had some preliminary designs for a surgery clinic in the City of Manta near where we live, a city of about 250,000. And thus I perceived the faint knocking of an opportunity!

Financing options in Ecuador are quite different than in North America. There are not any "cheap mortgage loans" and most require at least a 50% down payment, especially for a commercial facility. And even if a loan is available, the interest rate is much higher here for both savings and borrowings. If you take all this information and roll it around for a while, you can see how we came up with the idea for a group of us expats/patients to finance and build a surgery clinic for Dr. Juan Fernnandez and his closest associates to use. When I put a pencil to paper, oops, I mean when I, "entered some data into a spreadsheet," the end analysis showed that this could be a very profitable venture for us to invest in, and receive a nice return on our money. In addition to that, it provides a great opportunity to give back to the local community, provides local employment, and gives some excellent community assets by the names of Dr. Juan Fernandez Sr, Dr. Juan Fernandez Jr, and Dr. Jose Alvarez, and their patients, a clean, modern, much-needed facility to perform their work.

The plan was hatched, the money has been committed by eight of us, the property has been acquired, and the plans are in final design. And I am feeling like I am once again identifying opportunities and accomplishing something. And one more thing we feel good about - the doctors and the investor group have agreed to donate the use of the facility and the surgical skills of the physicians to do at least one free procedure every month for someone in the community, who otherwise might not have access. So we can add the "opportunity to give back," to the list of accomplishments. Opportunity is all around. This "retirement" thing just keeps getting better.



Dos Corrientes

by Don Wilson
& Sarah Canez

Dos Corrientes began on a wind-swept hillside overlooking the Pacific Ocean in Manabi, near a poor village of 385 people subsisting on rice and fish. Two Canadians came here years ago, bought 20 hectares of land with a gorgeous view, kept returning year after year and in 2021 came to Ecuador for full time residency. The only economic industry in this remote area is fishing, and these two expats wanted to develop an ecological and organic model of self-development to benefit the nearby villagers and help them alleviate their poverty. The Plan for holistic assistance and self-reliance for the nearby residents' benefit encompasses elements of micro-financing, instruction, permaculture, hands on experience and community shared work. All that, including needed income to the community, can become a model to be utilized anywhere in Ecuador to assist poor settlements that need to find methods to improve their own lifestyles.

Thus, Dos Corrientes was born. Plans were drawn up to develop a self-sustaining model of instruction and work to offer people a way to supplement both their own nutrition and their incomes. The vision of Dos Corrientes is to create a model that can be used worldwide to alleviate family poverty and transform communities. This model has eight components:

- 1.- Extensive research.
- 2.- Solutions based on causes, not symptoms, of poverty.
- 3.- Food sovereignty (personal control).
- 4.- Skill-based education.

- 5.- A multiplier effect of money to promote community growth.
- 6.- Teaching English to facilitate commerce outside the community.
- 7.- Relationship work with foreign and domestic institutes of higher learning for student and faculty engagement.
- 8.- Social entrepreneurship.

After first building a ¾ kilometer road, using 8000 purchased recycled tires along with gravel to the location, a home was built on the property for Don Wilson and Heather Rose, the founders of Dos Corrientes. Next began the first step in the project: building a 'backyard garden' located nearby this home, utilizing permaculture techniques. A few workers from the local village, Liguiki, were hired to build the demonstration garden, and an agricultural engineer from Manta, Meibilyn Demera, was hired to teach a backyard garden food course to willing local students. No tuition was required, but internet access was necessary for the students. The course consisted of 16 hours of online classwork and 3 full days of practical learning. The students were also encouraged to employ the skills they were learning to build backyard gardens near their own homes, and seed trays were provided for the



students for the home gardens. Transportation was provided by two workers driving trucks from the demonstration farm to bring the students to the site for the hands-on learning. Students were taught specific skills including planting, sufficient watering, regenerating the soil, harvesting the food and the seeds, composting, after which the cycle of planting, growing and harvesting would begin again.

This first course graduated 35 students and the village elders of Liguiki requested another course term in the future for those people who were not able to join the first class. The next class will include online course work but also will include additional practical hands-on days beyond the initial three days for the students. The founders of Dos Corrientes believe that in order to alleviate poverty and develop communities, and in addition to food sovereignty and skill-based education, every project needs an "economic engine" to drive employment for the people that the project serves and also fuel revenues into the organization to pay for agriculture and education costs. Currently, the demonstration farm sells the carefully washed and bagged vegetables to various people in the area and to a small store in Santa Marianita. In the future, once the growing capabilities of the communal gardens have increased, the plans are for the volunteer workers from Liguiki to be able to share in the revenues generated.

Four universities have agreed to share expertise to the Dos Corrientes project. ULEAM (Universidad Laica "Eloy Alfaro" de Manabí) is providing student and faculty engagement in research and project development. The University of the Fraser Valley is providing a funding portal (a donation venue with charitable receipts) for Canadian citizens as well as faculty engagement with students in Ecuador through Dos Corrientes. No administration fee will be charged by this university, your entire donation will go directly to Dos Corrientes. Escuela Politécnica del Litoral (ESPOL) in Guayaquil is conducting a class in "Design Thinking" using Dos Corrientes as one of their research projects, as well as research into

development of skills for women specifically in Liguiki and their subsequent empowerment. Universidad Yachay Técnica in Sucumbios province will soon test a nano-material on the farm which should produce as much as 500 liters of water per day through condensation of water through the air, extremely valuable in an area that does not always have viable rainfall.

The founders have plans in the future to build an ecovillage on the property due to beauty of the spot, the location of the farm and tourist opportunities in the area. The hopes are that it will provide many benefits to the residents of the area, not the least of which should include some revenues to offset donations towards the project. Money making ventures may include a facility where the theory of the skill-based education can be put into a practical setting and lead to employment in construction, electrical, plumbing, roofing, maintenance, cuisine, bookkeeping, marketing and hotel management. Cabins to rent and homes to buy will also be offered in the future, and tourism should foster increased entrepreneurial opportunities in the village such as general stores, restaurants, hat making and private tours. A pristine area within the 20-hectare property will be left as a sanctuary for plants, animals and birds.

Donations for the project are gladly accepted. Contact Don Wilson (don@doscorrientes.com) or donate directly through the University of the Fraser Valley in Canada at the special link set up for Dos Corrientes: <https://connect.ufv.ca/-South-America-Growth-Project-Foundation-Dos-Corrientes> If a Canadian tax receipt is not required, you can donate directly to Dos Corrientes through their website www.doscorrientes.com/donate.



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