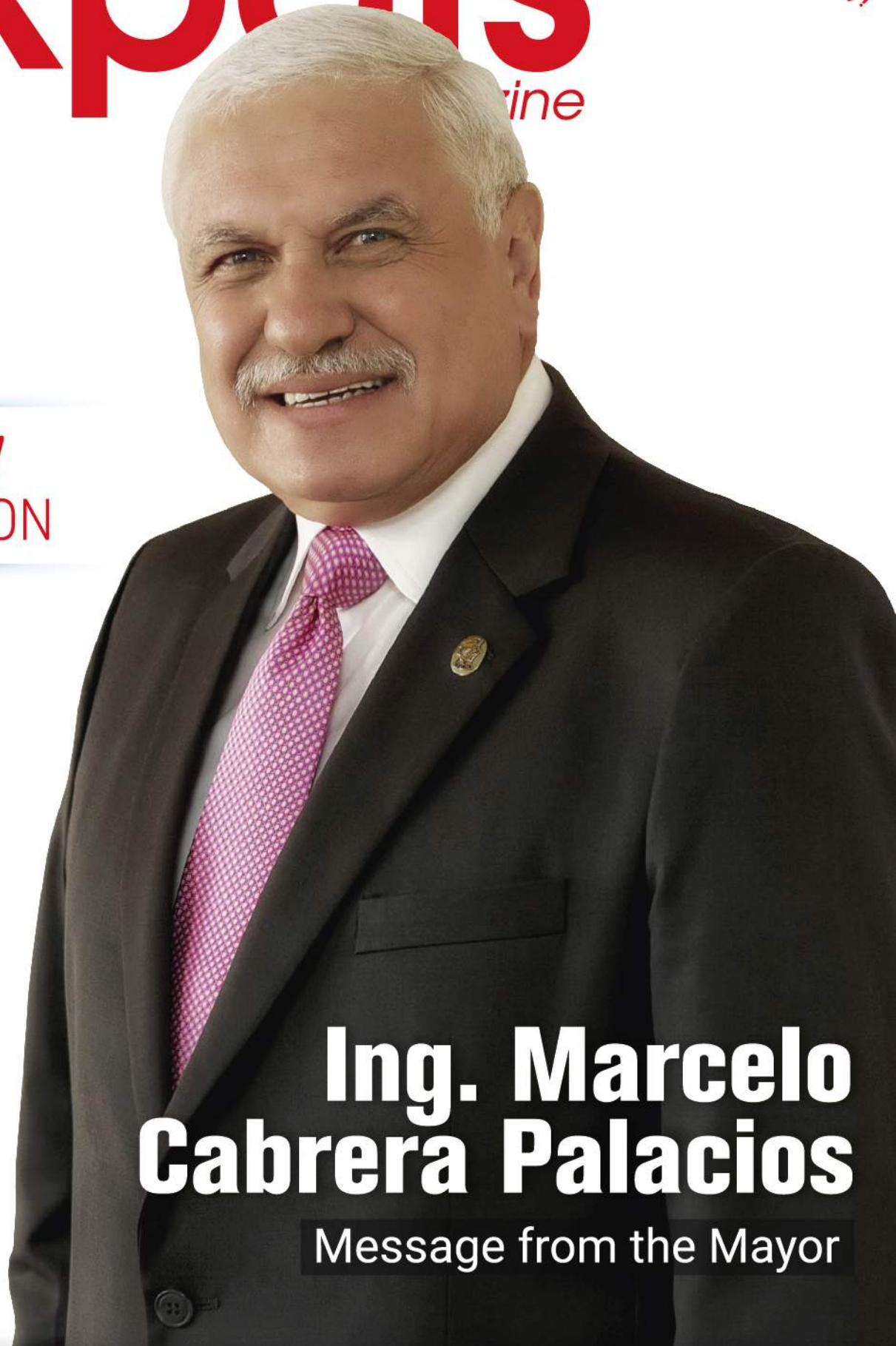


CUENCA expats

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**Ing. Marcelo
Cabrera Palacios**

Message from the Mayor

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PUBLISHER'S LETTER



Hello, Everyone!

I hope all of you have had the opportunity to enjoy this amazing weather. Along with bright, sunny days, Cuenca is vibrating with the holiday buzz! I have been seeing an array of Halloween costumes and decorations, turkeys being stocked in the Supermaxi freezers, and beautiful Christmas trees and lights at Coral. I am starting to get excited about all the festivities and celebrations as we move into the holiday season!

Cuenca Expats Magazine is proud to announce this issue's cover story is unique as it highlights for the first time the Honorable Marcelo Cabrera Palacios, Mayor of Cuenca. Mayor Palacios provides a special message to the expat community, giving details on all the city's public works projects in Cuenca. Make sure to read his "first time" commentary on page 4.

To keep you informed of urgent legal information, this issue includes the latest, updated information continuing last month's special report on the new health care law and regulations. Part II of this special report is on page 12. Not only is this a "must read" but also you can find out how to RSVP to attend live Q&A sessions hosted by us and the Ministry of Foreign Affairs. By the way, if you missed Part I of this special report, you can download Issue 28, pages 20-21 from our website www.expatsmags.com.

And last, just in time for the holidays, a chance to win \$100 of FREE food from Supermaxi! Simply "Like" or "Share" our Cuenca Expats Magazine Facebook page with family and friends and earn a chance to win a \$100 Gift Card from Supermaxi. Just another way we want to thank you for supporting the Magazine. The winner will be announced on November 5, 2018. Good luck!

Best regards to all,
Melody

Melody J. Crabb

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Jeff Salz. Google 'anthropologist/adventurer' and at the top of all listings is one guy—Jeff Salz. Celebrated as "America's Leading Anthropologist and Adventurer" by both the Discovery Channel and History Channel, Jeff is a member of the prestigious Speaker Hall of Fame and author of *The Way of Adventure: Transforming Your Life and Work with Spirit and Vision* (published by John Wiley and Sons). Reach Jeff at: www.wayofadventure.com.



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Tom Zachystal is President of International Asset Management, a Registered Investment Advisor specializing in investment management and financial planning for US citizens living abroad and is a past president of the San Francisco chapter of the Financial Planning Association.

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Message from the Mayor

Ing. Marcelo Cabrera Palacios, Mayor of Cuenca

Courtesy City of Cuenca



My Dear Friends,

Whether you call Cuenca your home or plan to visit Cuenca, you will find we have created many cultural exchange programs for you. Their purpose is to provide the opportunity for you to know more about us and to make you feel at home.

It is my pleasure to invite you to come and enjoy the many cultural sites and events, satisfy your culinary experience at our many restaurants offering local and international cuisines, and enjoy the charm of our local markets. Here you will find products, including the freshest fruits and vegetables, all grown locally for you and your family.

It is our intention to continue to showcase Cuenca as the model city—the pride and joy of not only Ecuador but of all South America. Its cleanliness, safety, and many cultural amenities provide each resident and visitor the opportunity to enjoy and improve their quality of life.

From the first day I took the oath of office as the Mayor of Cuenca, it has been the goal of this administration to work tirelessly every day with honesty and sacrifice to improve everyone's life in Cuenca.

We also invite you to get involved in Cuenca's public life. We want you to contribute your ideas, talents, and experience to help us build a better today and future together. We count on your participation as a means of demonstrating true democracy and friendship.

Sincerely,

Ing. Marcelo Cabrera Palacios

“

Of all the cities in Ecuador, Santa Ana de los Cuatro Ríos de Cuenca (Cuenca's official name), is by far the most charming. The natural beauty of the surrounding countryside, its magnificent colonial architecture, its cobblestone streets and magnificent parks, its amazing history, its fabulous culture and its finest quality public services, all combine to achieve the national and international benchmarks identifying the city of Cuenca as a Cultural Heritage of Humanity by UNESCO.



Restoration of San Blas Church

The administration of Cuenca's City Hall has undertaken several projects and works to restore the Cuenca's natural beauty and to improve the quality of life of all the residents living in this privileged corner of Ecuador and all its visitors.

Heritage and Culture

Our office offers many free cultural activities and events for you and your family to experience in our museums and public areas. The details of these events are published through social media networks like Facebook, Twitter, and Instagram.

Cuenca was declared a Cultural Heritage City of Humanity by UNESCO on December 1, 1999, and the restoration of its original buildings is one of our major priorities.

One of the recently restored buildings was the Casa Museo Remigio Crespo. It is located on Calle Larga and Presidente Borrero which, because of its characteristics and charm, became a jewel of the city.

We invite you to enjoy and discover this fabulous example of the original architecture found throughout our beautiful city. On visiting this magnificent building, you will be introduced to our wonderful history and learn about the founding of Santa Ana de los Cuatro Ríos de Cuenca and its milestones. Some of the other homes under restoration are:

Casa Mary Corilé - Miguel Ángel Estrella and Juan Bautista
 Casa de la Lira - La Condamine 12-124
 Casa Palacios Abad - Plaza El Otorongo

- Casa Tienda - *El Vado*
- Casa de las Duchas - *Tarqui y Presidente Córdova*
- Casa de los Deberes y Derechos - *Across Plaza San Francisco*
- Casa Márquez - *El Vado*
- Iglesia de San Blas - *Manuel Vega and Simón Bolívar*
- Vitrales de la iglesia de San Alfonso - *Simón Bolívar and Borrero*

Another major and emblematic project currently underway by our administration is the restoration and rebuilding of the San Francisco Plaza, a unique landmark of the city. Located at Padre Aguirre and Presidente Córdova, it will be committed to the sale of handicrafts from Ecuadorian artisans and for cultural events in the City Center. San Francisco Plaza will soon be available to visit.

Parks

Cuenca became the model in the management of green areas that are located on the banks of the four rivers that flow through Cuenca, within the city center, and in the outskirts of the city.

We made the decision to increase the green areas from 5.98 square meters to 9.06 square meters per inhabitant and we expect to increase it to 11 square meters per inhabitant.

Additionally, within the Cuenca, several mega parks are being constructed that will soon be in service and available to the inhabitants of the city and its visitors.

From the park La Libertad, located at Calle Nicanor Merchán and Héroes de Verdeloma, you can get a breathtaking view of the city, which is about to commemorate its 198th year

of Spanish Independence. Another area park we constructed is the La Luz mega-park, located at Loma Tú Eres Pedro and Miraflores, where you can spend splendid family time, and also be treated to a magnificent panoramic view of this beautiful city of Cuenca.

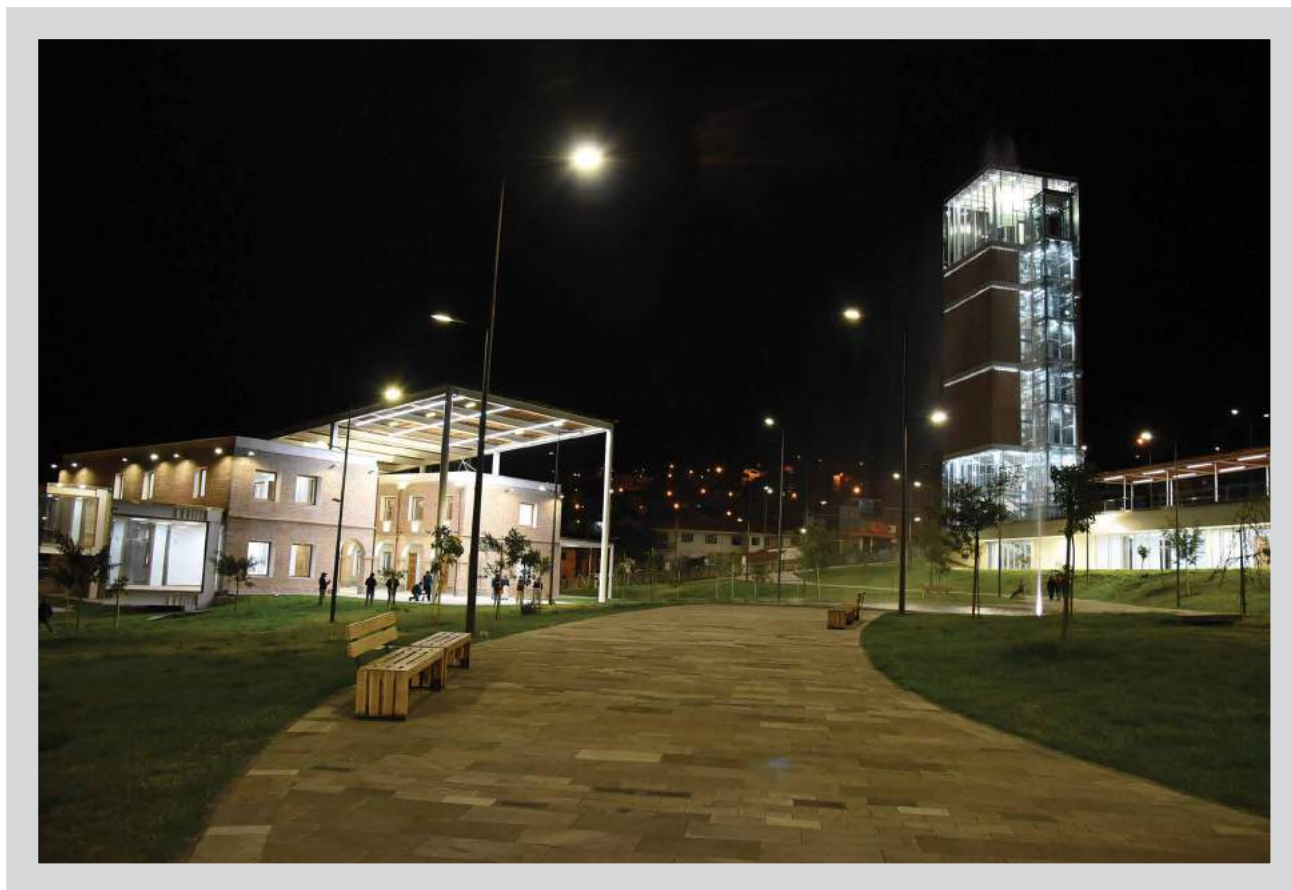
All these green spaces are there for you and Cuencanos alike to enjoy and meet each other. They provide golden opportunities for everyone to share in each other's cultures.

Public Transportation

Our city administration has worked tirelessly to provide the best public transportation in the country. Our first step was to introduce the "Movilizate" card, which can be acquired in many locations. The benefit of introducing this card was to eliminate of requirement for cash to ride any of Cuenca's public transportation.

Cuenca's Transportation Department, which is responsible for the public transportation within the city, instituted a plan to gradually replace fuel operated buses with electric busses. The reason for this is to improve the service to all our public transportation users and to do our part to reduce the amount of pollution generated by public transportation within the city.

Starting in January 2019, we will be offering public bicycles for rent to make it easier to travel within the city where only short distances are required. The administration is doing this to reduce the amount of vehicular traffic within the city and to further reduce pollution.



La Libertad Park located in the old men's prison



Tram Route in the Civic Plaza

After much anticipation, we are in the final stages of construction of the Tranvía, our citywide electric tram system. This system will provide much needed clean transportation throughout the city of Cuenca. This new transportation system will be in operation beginning March 2019.

With the construction nearly concluded, we will begin preoperational reviews during which we will be testing the operation of traffic lights, stop signs, ticket machines, etc., to verify all equipment is operational and working as designed for our March 2019 inauguration of the tram system. This will make Cuenca the only city in the country to have this massive ecological transport system.

These are just a sample of the programs and projects we are initiating and managing. It is our commitment and goal to improve the quality of life of all residents and visitors. We continually seek ways to improve all our basic services.

Drinking Water and Wi-Fi

Cuenca's drinking water is continually rated as one of the best in South America. Maintaining the purity of Cuenca's water is paramount for our administration. Because of our efforts, the tap water is one of the safest in South America. The availability of tap water is 97.9% in the urban area, and with all the active projects in rural parishes, water availability is 94.1%.

Our city administration is keenly aware of the necessity of increasing the availability of Wi-Fi services throughout the

city. With so many residents having relatives living outside of Ecuador and so many visitors experiencing the wonderful life here in Cuenca, we have worked diligently with Ecuador's communication companies to provide 114 Wi-Fi zones providing service throughout the city and rural areas.

These are but a few of the examples of how committed our administration is to ensure your life or visit in this beautiful city, Santa Ana de los Cuatro Ríos de Cuenca, will be a memorable one.

CUENCA
ALCALDÍA

Mayor's Office

The services provided by the Mayor's Office of Cuenca can be viewed through its website which has an English version.

📍 Simón Bolívar and Presidente Borrero, corner.

City Hall of Cuenca

📍 Calle Sucre between Benigno Malo and Luis Cordero

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www.cuenca.gob.ec (English version available)

📱📷📺 Municipio Cuenca

Fit for Life

By Sky Rajewski - Photographs by Axel Rajewski

Back Health - Rules to follow for a healthy back.

1. Keep your back in motion. Do not remain in any one position too long. Prolonged sitting is the worst thing for the back. If you work at a computer for long periods, set a timer to ring every 20 - 30 minutes to remind you to get up and walk around.
2. Utilize correct postures for sitting, standing, lifting and exercise.
3. Maintain a balance between core stability, strength, and flexibility.
4. Sleep on your side with a pillow between your knees to aid alignment of the spine. If you sleep on your back, place a large pillow under your knees. The pillow you choose for your head should maintain normal alignment of the head with the spine.
5. Do the following important back exercises daily.

All you need for the following exercises is an exercise mat.

Bermeo Hermanos on Borrero 8 - 354 y Sucre has an excellent selection from which to choose.



Superman 1

Works the muscles that run the length of the spine. From your hands and knees raise the opposite arm and leg. Maintain a flat back, drawing your navel up towards your spine. Look at the ground, while keeping your head in line with your spine. Think of lengthening your arm and leg, keeping them straight. Repeat 10 - 20x alternating opposites.



Superman 2

If you are not comfortable being on your knees, you may perform the opposite arm leg lift from a prone position. This may be done with or without a pillow under your hips. A pillow can help in the beginning if you feel any stress in the back. Throughout the exercise draw your navel up towards the spine. Do not lift your leg too high. Your pelvis should remain level and in contact with the mat or pillow. Repeat 10 - 20x alternating opposites.



Bridging

Works the muscles along the spine, the abdominal muscles, buttocks and hamstrings (muscles at the back of the thigh). Lie on your back with your knees bent and your arms by your sides. Your knees should be in line with your hips. Pulling your navel in, tilt your pelvis up and slowly peel your back off the mat until you are in a straight line from your shoulders to knees. Slowly roll back down until your back is on the mat again. *To help maintain proper alignment and recruit additional pelvic muscles, you can perform the exercise while holding a ball between the knees or folded pillow. Repeat 5 - 10x.



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Gather to celebrate this Thanksgiving at Minka on Thursday, November 22. Double D's is delighted to cater a wonderful buffet featuring your favorites. We're also keeping those with dietary issues in mind, so you'll find low-carb and healthful options available, too. Hors d'oeuvres start at 2pm, and the dinner buffet opens at 4pm.

Tickets must be purchased by 12noon, Monday, November 19, and are available at Esperanza Thrift Shop (Tarqui 10-15 y Gran Colombia) or at Minka (Gran Colombia 9-69 y Padre Aguirre). We look forward to giving thanks with you!

- Hors d'oeuvre Buffet -

Hummus and Vegetable Crudité
Ham & Asparagus Rolls
Baked Onion Dip with Focaccia

- Dinner Buffet -

Leafy Green & Beet Salad with Lemon Vinaigrette and Roasted Pepitas
Herb Roasted Turkey with Giblet Gravy
Sage Butter Dressing with Giblets
Creamy Mashed Potatoes
Cauliflower Mash
Roasted Sweet Potatoes
Green Beans Amandine or Roasted Carrots (based on availability)
Bacon Seared Brussel Sprouts or Cabbage (based on availability)
Yeast Rolls with Butter

- Dessert Buffet -

Mini Pumpkin Tarts ~ Mini Chocolate Chip Walnut Tarts
Mini Walnut Tarts ~ Low-carb Carrot Cupcakes

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Double D's Delights Cuenca

educational feature



More than Great Cheese

presents

Pastry of the Month



Chocolate Cake

Photograph by Luis Nieto

Chocolate cake is made with chocolate. It can also include other ingredients. These include fudge, vanilla creme, and other sweeteners. The process transformed chocolate from an exclusive luxury to an inexpensive daily snack.

Cakes were popular in the 1980s; in the 1990s, single-serving molten chocolate cakes with liquid chocolate centers and infused chocolates with exotic flavors such as tea, curry, red pepper, passion fruit, and champagne were popular.

Bene Placito is an American-Jewish bakery and cake shop. It is directed mainly expats that reside in the city of Cuenca, Ecuador.

Bene Placito provides a variety of mature and fresh cheeses imported from different parts of Europe. It also offers wines and of course the famous Dill Pickles (olives, eggplant, etc.). Bene Placito is also known for its' famous bagels.

Plaza las Américas, local #15 (Av. Las Américas y calle del Tejar)

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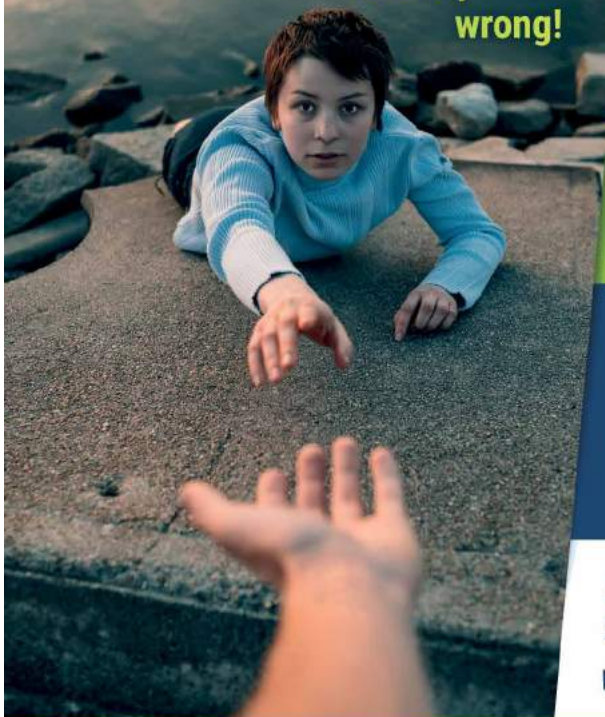
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Am I Breaking the Law if I Don't Have Health Insurance? Will My Visa be Cancelled?

These and Other Questions Answered in Part II of Our Special Report

By Ed Lindquist - Photographs by Cuenca Expats Magazine



Crucial information at the meetings

This is Part II of our special report **WHAT EVERY EXPAT SHOULD KNOW ABOUT HEALTH INSURANCE LAW**. If you missed the first report, you can download Issue 28, pages 20-21, from our website (www.expatsmags.com). In the first report, we tried to clarify the healthcare insurance requirements as it pertains to expats. In this update, we'll answer some of the many questions we have received from our readers.

To review, every expat living in Ecuador (not on a 90-day T-3 tourist visa) is required to have health insurance. The law covering health insurance requirements is called "Ley Orgánica de Movilidad Humana del Ecuador" and was published by the *Régistro Oficial* on February 6, 2017. In Article number 53 numeral 7, the new law states "to maintain a temporary or permanent stay in Ecuadorian territory, foreigners must have total coverage public or private health insurance in force for the duration of stay authorized in the country." The corresponding regulations dated August 10, 2017 and administered by the *Ministerio de Relaciones Exteriores y Movilidad Humana* Section III Article 30 again states the requirements: "a foreigner

must have a public or private health insurance for the time of stay in Ecuador."

The healthcare insurance regulations further require proof of health insurance coverage within 30 days after you receive your visa. You need this proof of insurance to receive your *cédula* (or obtain other important documents from the Ministry).

What if I already had a visa and *cédula* before this law went into effect last year? The same regulation gave expats 90 days (from August 10, 2017 to November 8, 2017) to obtain health insurance and comply with the new law. It was then extended to November 19, 2017.

What if I didn't? Am I in danger of losing my visa? By law you can not lose your visa because you don't have health insurance.

But there are serious consequences for not complying with the law. For example, say your *cédula* was lost or stolen, or you needed to renew your visa or CD. The Foreign Ministry will ask to see proof that you had health insurance in place before the transition period ended November 19, 2017. If



Expats Q & A

you cannot prove this, then no new documents will be issued. Your only options will be to reapply all over again for a new visa or to live in-country without a cédula under the term of your current visa. However, if you have lived in Ecuador for any time at all, you know how important it is to have a cédula.

There are many other important facts every expat should know about health insurance requirements. For example, did you know to comply with the law, you need to purchase your insurance from a Ministry-approved list of 25 companies? Or are you exempt from the law if you were not aware of it or don't read Spanish?

Because of these and many other questions, the Ministry of Foreign Affairs has recommended Cuenca Expats Magazine hold a series of public meetings for the expat community during which critical questions can be answered. The Ministry has also committed to sending a staff member to attend as many of these meetings as possible. So, if you have questions about the new healthcare law and how it affects you, you will want to attend one of these meeting. Each meeting will be held at the same place on Thursday evenings starting at 5pm. We will cover the same information at each meeting with updates as they become available. The first two meetings in October were over booked, so you'll want to look at the dates below and RSVP as soon as possible to reserve a seat. We will even offer a FREE dinner to all those attending. RSVP to events@expatsmags.com and we'll send a conformation via evite (please read and don't disregard as junk mail!). Meeting dates are November 8, November 15, November 29, and December 6.



Ed Lindquist and Maite Duran getting the latest updates

This article is for informational purposes only; it is not intended to offer advice or guidance on legal matters. The information and opinions presented are the sole responsible of Cuenca Expats Magazine. Ecuadorian law and corresponding regulations and resolutions change frequently and quickly. Before you make any important decisions, it's always best to get professional advice.

EXPATS ATTENDING TRIUNFADORES DE CUENCA'S 2ND ANNUAL BOOT CAMP AT JOE'S SECRET GARDEN



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Hidden Jewels of Azuay

By Jeff Salz - Photographs by Jeff Salz



Jaffe in downtown Cochapata



Contestants preparing for the pageant, Quingeo



Dressed for success, Quingeo

Where is everybody? Does anybody live here? Our day trip from Cuenca has landed us in the colonial-era town of Quingeo.

Timeworn colonial houses line the streets of stone and dirt that lead us to the plaza. How far back in time have we traveled?

At least as far as the 1730s when members of the French Geodesic Expedition made note of this settlement as they traversed the equator on a mission to measure the earth's roundness. They were impressed enough to compare it to the French village of Quingei... and the name was born.

Three hundred years later, Jaffe and I still find only one establishment open for business. Over a cold Pilsner, we pry information from the storekeeper - aged eyes twinkling brightly beneath the brim of her battered fedora.

Quingeo is indeed a ghost town most days. Most locals are busy tending their fields. The rest live in Cuenca. Only on weekends and occasional fiestas does the plaza come alive. Especially during the weeklong September celebration culminating in a beauty contest for guinea pigs dressed up in their finest—a kind of Cuypalooza. It is probably the only beauty pageant where immediately following the competition everyone eats the contestants.

I assure her we'll be back.

How many of these jewels are there? How many tiny towns that resemble my Stateside fantasy of what life in Ecuador would be like – a Juan Valdez dream in which I appear in baggy white pants and sandals, leading my pack mule through the quiet village? There are no cars in this dream. No busses. Nor have I any idea what's in the bag on the mule... or where I'm leading it. The main thing is the wonderfully warm *buenos días* sensation spreading from my heart to my huaraches.

Jaffe and I walk the streets hand in hand. Ramshackle houses, some no more than crumbled mud walls and broken beams, are home now only to weeds and vines. Others are well loved. Brightly painted, their carved wood balconies vibrantly alive with red, white, red, pink geraniums.

I whisper to Jaffe "We could live here". She smiles.

The town of Cochapata is my fantasy come true. Colorful adobes line the cobblestone streets. Blue sky and puffy clouds. Not a soul in sight.

Doña Blanca's is the only restaurant, and there is no hotel. We move in, eat with her family, and sleep in their spare bedroom. The only tourists in town, we take in the local attractions - the hilltop Cañari burial ground, Inca ruins of

Dumapara, Don Capelos tequila factory. We walk the dirt roads exchanging greetings with old women drop spindling wool in doorways, wizened men with antique farm tools over their shoulders offering gap-toothed smiles as they head off to their fields. We play hide-and-seek with Jacky, Doña Blanca's four-year-old granddaughter. Folks greet us on the street like long lost friends.

"We could live here," I say to Jaffe. She smiles.

An hour and a half outside Cuenca, the village of Susudel centers on a majestic white adobe church standing proudly against the cobalt sky. Built in 1752, it was the private chapel for a great hacienda whose holdings covered countless thousands of hectares stretching toward the sea.

The family of José Quichimbo - Don Pepe as he is called - has been a part of this land for centuries. Wiry despite his years, warmth emanating from intelligent eyes, he recalls how local peons worked tirelessly for the powerful landowners in return for a small piece of land to farm for their families.

"Even then, they had to turn over one half of what they earned," he remarks without a hint of rancor. "But the land was more fertile then... before the huaca fled across the sky."

"Huaca...?" I ask.

"The legend is of a huaca... a beautiful maiden who arose from the lake at noon each day to comb her long hair. Animals passing by were drawn into the lake. Then humans. People gathered to chase her away. One night a horrible screaming arose. They looked up to see all the animals and people who had vanished flying across the sky. Now the lake is gone and the land is dry... not like it was before the huaca left."

"But let's go. Let's visit the condors. Hold onto your hats," cautions Don Pepe.

The wind is wild as we walk a narrow trail along the ridgeline. Cliffs drop away hundreds of feet on both sides. He explains that condors nest in caves in the limestone, skimming the rock face, riding thermals before rising skyward, splitting the air with enormous wings that can exceed 10 feet in length.

As we round the corner, I stop in my tracks. The view hits me like a sledgehammer. It drops thousands of feet on all sides and goes on forever. Across the distance a blanket of clouds fills the valley and leads all the way to the Pacific Ocean.

"Incredible. This is the Grand Canyon of Azuay!" I exclaim.

"Sí", agrees Don Pepe. "But, sadly we cannot see a condor today".

"Even better, señor. Today we see what a condor sees!"

It's all here. To the east is the hillside above Oña where the Inca trail leads to Cochapata and Doña Blanca's restaurant. Lost in clouds to the north are the hills that lead down to Quingeo. What amazing country! So many colorful towns - peaceful, serene, historic and full of the most wonderful people on earth.

"We could live here," I say to Jaffe. "We already do," she laughs.



Don Pepe spins a yarn, Susudel



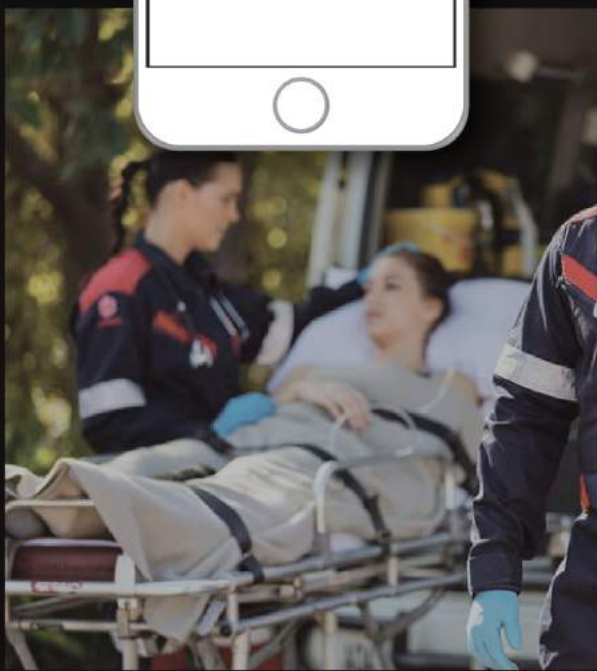
Drop spindling wool, Cochapata



Seeking condors, Grand Canyon of Azuay, Susudel



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Income Alternatives for a Low Interest Rate World

By Tom Zachystalz



Peter Brahm

In the current low-but-rising interest rate environment prevalent in many developed market economies, it makes little sense to park one's investment money in conservative fixed income investments that offer poor yields; perhaps even yields lower than expected inflation rates. Given the fact that the first few years of Baby-Boomers are now retiring, and people in retirement tend to favor income-producing investments, it seems there should be considerable demand for alternatives to bonds.

These alternatives should pay a good income stream, should be relatively conservative, should be able to withstand an inflationary environment, and should offer diversification benefits to stocks.

This is a tall order and the fact is, as we saw in the panic of late 2008, nothing offers the diversification benefits of US Treasury Bonds or gold; pretty much all other assets fell during this period. Nevertheless, panics aside, there are several investments that offer at least some diversification and have many of the other properties in which we might be interested - so let's have a look at a few of these.

Preferred Stock: These securities are generally mid-way between equity and bonds in terms of risk although, in a panic, they tend to behave more like stocks. Preferred shares pay a higher dividend than common shares and receive dividend payments before any such payments are made to common stock investors. Many bank preferreds offer current yields around 6%. Of note are so-called "floating-rate" preferreds that offer a dividend that is the greater of a fixed amount or a floating amount based on Libor or a similar interest rate benchmark - thereby offering protection against rising interest rates.

Real Estate Investment Trusts: These come in two flavors: mortgage trusts and equity trusts. Mortgage trusts get their cash flow from mortgages and therefore their fortunes are tied to the spread between their borrowing rates and their lending rates. As inflation rises, generally short-term interest rates also rise. At some point, short-term rates rise faster than long-term rates and this is when mortgage REITs underperform. Equity REITs get their cash flow from property rents and sales, which tend to increase with inflation, so these are less sensitive to rising interest rates.

US Business Development Companies: This is basically a private equity investment for the common man. Normally private equity investments have high minimums, but certain companies have in essence created funds that invest in private rather than public companies - these are BDCs. Some, but not all, BDCs have good yields; currently in the 10% range. We can expect that BDC share prices will be highly correlated and probably somewhat more volatile than the S&P500, but the high dividends give us a cash-like, uncorrelated, income stream.

Infrastructure Funds: These funds invest in certain infrastructure plays. For example, they might be toll-road operators, getting a cash flow from the tolls, or railroad or port operators. Generally, they pay good dividends, are somewhat less volatile than stocks, and may offer inflation protection if they can increase the price of their services with inflation.

Dividend paying common stock: Let's not forget these - you can get a 5% plus yield in some blue-chip companies these days, and others are increasing their dividend payouts as their business improves. Generally, such companies tend to be less volatile than the stock market as a whole although, of course, highly correlated to the stock market.

It is important to note that while the investments mentioned above are all more volatile than conservative bonds and better correlated to the stock market, the income stream that comes from the dividends has practically zero correlation to any stock market.

IAM website: www.iamadvisors.com

For more information please contact Peter Brahm: peterb@iamadvisors.com

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A Realtor Association in Cuenca

An Interview With Asociación de Corredores de Bienes Raíces ACBIR AZUAY

By Ed Lindquist - Photographs Courtesy of ACBIR



ACBIR Board of Directors



Member training

If you're like most expats, the real estate experience in Cuenca is a lot different than in North America. First, there is no multi-listing service (MLS). So, it's very different to find—let alone compare—the properties you are searching to rent or buy. Secondly, it's hard to know if you are being treated fairly (we have all heard of “gringo pricing”). And, it seems every taxi driver who speaks English wants to be your real estate agent. It can be a little difficult to know who to trust.

To our surprise, there is an association of professional realtors in Cuenca. We dropped by to find out more about Asociación de Corredores de Bienes Raíces, ACBIR.

Q. Are you a new organization? When was it founded?

A. 1992

Q. How many total members in Cuenca?

A. 59 active members

Q. What is criteria for membership?

A. In Ecuador, there is the Real Estate Brokers Law, issued in 1984. This law explains the obligation to have a license to work as real estate broker. There is an association in most of the states in Ecuador. The most important states have their own ACBIR; you can locate them on Facebook, and you must add the name of the state after ACBIR, for example, ACBIR GUAYAS, ACBIR EL ORO, ACBIR PICHINCHA. We are part of a bigger association; we belong to FENACBRE (National Association of Real States Brokers of Ecuador). This is the only entity in Ecuador that represents and works for the good of the Professional Real Estate Brokers. To be a member of ACBIR (Association of Real Estate Broker from Azuay), it is necessary to have a license of Real Estate Broker or the Ministerial Agreement issued by MIPRO (Office of Industries and Productivity). This document what recognizes the work

that a broker does. Another requirement to be an active member of ACBIR is to be up to date on dues. Also, you must be an active person in the Association, participate in the public events, and collaborate with the organization. You can find all this information in our statutes.

Q. How many members speak English?

A. 16 from our 59 active members. The association secretary speaks English as well, so she can help answer expat questions.

Q. Who is the president of the organization?

A CBR. Adrian Rodríguez Serrano

Q. For a consumer what are the main benefits of using a realtor from your organization?

A. First, there is professional ethic and transparency. Second, every member is legally licensed. And thirdly, each member has experience and knowledge in the field of real estate. Lastly, a member has constant professional training in different areas of real estate such as to various types of property and fields appraisals. Our members also have training in customer service, digital marketing, negotiation, and more.

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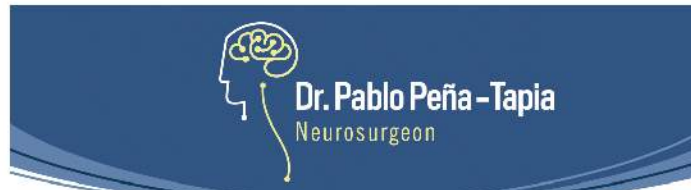


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“If you are looking for a modern dentist office just like in the USA I highly recommend Dra. Isabel Bueno Bailon. She speaks English and is the gentlest dentist I have seen in a long time”.

Joe Tana

Address

Miguel Cordero & Av. Paucarbamba,
WORK CENTER building, office 301

Contact us

072-880-543 / 098-349-0015
info@noudentesthetic.com
www.noudentesthetic.com





A PEACEFUL EXPAT LIFE IN ECUADOR

*DESERVES THE BEST
VIP TREATMENT
FOR YOUR HEALTH
WHEN YOU
NEED IT MOST*

When it comes to your health, especially when you are far away from home, you want a prepaid health care company that understands your needs, speaks your language, and will be there for you wherever you are.

VUMI[®]
LATINA, S.A.
EMPRESA DE MEDICINA PREPAGADA

*International Prepaid
Health Care with Local
and Worldwide Coverage
and VIP Services*

A TRUE MEDICAL **VIP SERVICE**

VIP ACCESS TO THE BEST MEDICAL CARE **WHEN YOU NEED IT MOST**

Accident type

Cerebral stroke

Patient

Alessia Jerves - 2 years old

Place

Guayaquil, Ecuador

When the doctor told me, my daughter had suffered a stroke one day before her birthday, I couldn't believe it. I was just watching my little girl get worse and worse. I immediately contacted VUMILATINA® and from day one they began coordinating an air ambulance to transfer Alessia from Guayaquil to Nicklaus Children's Hospital in the United States. After a month of treatment and rehabilitation, Alessia is now walking and running like a normal kid. We felt safe at all times. We felt supported in every sense of the word. Thank you to the VUMILATINA® team, you have been like family every step of the way.



Find the testimonial video of the Jerves family on VUMI's YouTube channel at www.youtube.com/VUMIGroup.

A COMPREHENSIVE APPROACH TO MEDICAL EXCELLENCE

HEALTHCARE EXPERTISE

As part of VUMILATINA®'s commitment to excellence and to provide a true medical VIP experience, VUMILATINA®'s plans include a wide range of benefits and VIP services like:

VIP Patient Concierge Services

Personalized services to insureds and their families in all hospitalization and critical cases anywhere in the world to make the medical experience as stress-free as possible.



Coordination
of appointments



Multilingual support
in all aspects of a
medical treatment



A direct line with
VUMILATINA®'s
medical department
through WhatsApp



Doctors
home visits



Telemedicine

Medical Coordination with a Human Touch

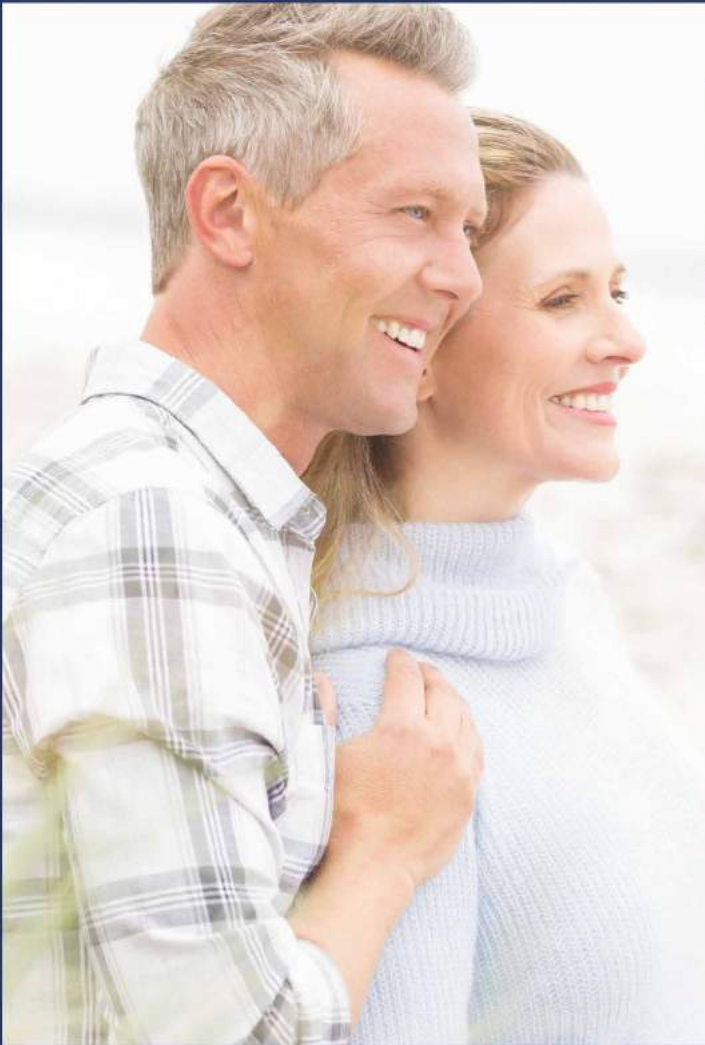
Available 24 hours a day, 365 days a year to assist insureds no matter where you are in the world. Through an in-house medical team, VUMILATINA® provides multilingual support throughout all aspects of a medical treatment, including the gathering of all the information required to authorize the treatment and arranging direct payment to the hospitals. During emergencies, the medical team coordinates with the hospital to ensure that treatment can be administered and initiated immediately or a medical evacuation to the insured's home country if necessary.

Second Medical Opinion VIP

In partnership with MediGuide International, a U.S. based world class medical opinion provider, VUMILATINA® offers Second Medical Opinion VIP as a complimentary service in all plans.

Second Medical Opinion VIP selects the hospital recognized as the leading treatment provider for the specific diagnosis. The second opinion is performed by a panel of medical experts from this provider to ensure that all aspects are considered and debated before they form a conclusive qualified opinion on the diagnosis and the recommended treatment. VUMILATINA® believes that an increased number of expert eyes on the case is better for the insured and ensures that everything is discussed and analyzed down to the last detail, which serves VUMILATINA®'s objective to help clients recover their health in the best way and as soon as possible.





ABOUT VUMILATINA®

THE VIP TREATMENT THAT YOUR HEALTH NEEDS

VUMILATINA® is a prepaid healthcare company registered in Ecuador and part of an international healthcare group headquartered in Dallas, Texas with more than 30 years of experience in the healthcare industry.

With a wide range of plans that are compliant with the local healthcare regulations to choose from, VUMILATINA® offers you the protection you need with comprehensive local and international healthcare coverage, exceptional VIP medical service, and the VIP treatment you and your loved ones deserve.

COMMITTED TO PROVIDING YOU THE VIP HEALTHCARE
YOU AND YOUR LOVED ONES DESERVE,
**EVERY SINGLE ONE OF
VUMILATINA®'S CLIENTS IS A VIP.**



For more information, please visit www.vumilatina.com/expats