



Moving to Ecuador: 7 Important Questions Answered

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Free Report from Pro-Ecuador.com

Moving to Ecuador: 7 Important Questions Answered

By Linda McFarlin

Thanks for ordering this free report. It covers what Pro-Ecuador considers seven top areas of concern for those moving to Ecuador—leaving family behind, health and vaccinations, what to bring with you or buy later, getting the right visa, finding work, fitting into the culture and avoiding expensive real estate errors.

Scattered throughout the topics are numerous tips, anecdotes and tidbits of information that I've picked up during my years in Ecuador. And a little motherly advice.

The limited scope of this report is such that I can't go into great detail about the subjects. It will, however, point out areas that you may want to investigate further. If any of the material is not clear, search for related, more detailed information on our [website](#) or purchase one of our more in-depth [e-books](#).

Another valuable source of information is our free Pro-Ecuador newsletter. In our newsletters and on our website we share pertinent, up-to-date and often little-known information. You will have frequent insider glimpses into what is happening in Ecuador.

Our [Pro-Ecuador blog](#) is another great tool of discovery. The blogs Gary and I write are timely, personal, informative, sometimes quirky and controversial.

In the meantime, let's get to those questions . . .

1. How will moving to Ecuador affect my family and friends?

Before: This is an important but sometimes neglected area of consideration, simply because it can become emotionally charged if loved ones object to your move to another country.

Opinions and feelings about your moving to Ecuador can vary greatly even among your family members. Some may be accepting and excited for you while others may exhibit fear, anger or disapproval.

Fears come up when people have incorrect or partial information. And people can have some pretty skewed ideas about Ecuador. Some think that it's in Central America or Africa, that it's a socialist country patterned after Cuba or Venezuela or that crime is rampant. I still get asked if there is running water or hot water.

Correcting misconceptions and assumptions goes a long way in easing tensions and helping loved ones reach acceptance or at least more peace with your decision. This may take additional research on your part.

In their fear, family and friends can be downright insistent that you not make the move. While this can be tough to deal with, if you can keep your cool and deal with them objectively, they may shift their thinking.

At the same time, their objections can help you clarify your move. Some of their objections may even be valid, so listen to them with an open mind.

You certainly don't want to give your children supposed proof that you've gone off your rocker or developed Alzheimer's with your hair-brained schemes to relocate in some God-forsaken jungle.

If your family has reservations about your moving to Ecuador, it's wise to keep them in the loop. If you share your plans and ideas all along the way, they will have a better understanding of your motivations. Draw them in with your vision and enthusiasm.

Remind them that flying to Ecuador is a relatively short jaunt, like flying from one end of the United States to the other. Of course, layovers must be factored in, but basically it's not that far away. One reason we chose to live in Ecuador is because it's a shorter distance from the U.S. than Argentina or Chile.

Letting relatives, friends and business associates know your exact whereabouts once you settle somewhere can mean the difference between making a graceful transition and being turned in as a missing person!

On the other hand, some people would prefer that relatives not know where they are!

Share our [website](#) and [blog](#) with those you'll be leaving behind and they won't have to ask you so many questions.

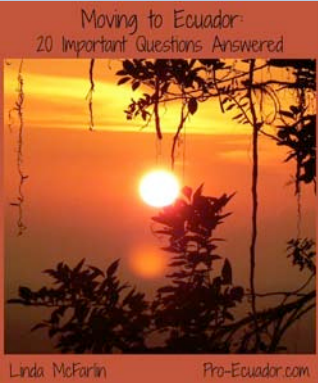
Another great help is our 100-page e-book, **“Moving to Ecuador: 20 Important Questions Answered.”** It's full of additional information that expats most want to know, with all kinds of tips and suggestions. Place an order now, one for yourself and another to share with family.

Moving to Ecuador: 20 Important Questions Answered

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After: Blogging is a simple, fun way to keep in touch with those back home. Consider writing your own blog. They are very easy to set up and to navigate. For years we used a WordPress free blog.

Your blogs can be similar to an online journal, sharing personal anecdotes and discoveries. Pictures are easy to send or add to your blog. They give your loved ones the sense that they are in Ecuador with you.

Skype has been a real blessing for us, especially the video feature. We can keep up with all the cute things our grand kids do, like learning to walk and playing soccer. Our oldest granddaughter blows us a kiss each time we sign off.

Don't forget Facebook, Twitter, Pinterest and other social media connections.

Once you are settled into your new home in Ecuador, remember to provide lots of support for family and friends who will be visiting you. For those who haven't traveled much, the thought of arriving in a strange airport in a strange country can throw them into a semi-panic, especially if they don't even speak the language enough to ask for help.

Give them clear directions, timeframes when applicable, costs of things such as cabs, buses and accommodations. Don't forget tips on how to arrange these.

Suggest hotels and shopping if they will be visiting other destinations before they reach you.

Travel is slower in Ecuador and roads are not always well maintained, although Ecuador is rapidly improving its road infrastructure. The Pan-American Highway has been widened between Ibarra, Cotacachi and Otavalo and is undergoing additional widening from Quito north.

International planes only fly into Quito and Guayaquil, then out to hubs such as Cuenca, Loja, Esmeraldas and Manta. You may prefer to arrange a cab pickup for your guests rather than pick them up yourself. Or give them directions for riding a bus if they want to immediately immerse themselves in the local culture.

The new Quito airport is open for business and our experience flying out of it was very positive. It is located northeast of Quito. At present there are not many hotels in the area.

To help your visitors avoid even more culture shock, share with them some of the major differences between the culture and lifestyle of their home country and Ecuador. For instance, if you don't want them to have a heart attack on the road from Quito to elsewhere, let them know that some cab drivers or bus drivers drive fast and furious.

Many drivers in Ecuador tend to ignore the center line on the highway and treat a two-lane road as if it has an invisible third or passing lane. They like to pass on curves and hills. I still get heart palpitations when this happens.

The good news is that it is the custom here and everyone knows the unspoken "rule" about driving this way. They drive defensively and consciously . . . for the most part. I've seen few accidents.

Prep your visitors for anything that might be startlingly different, odd or counter to their way of life. This will help lessen the shock.

2. What travel precautions should I take?

Before: Six weeks before your trip to Ecuador, review your immunization history. The Centers for Disease Control and Prevention (CDC) recommends that you be current with measles/mumps/rubella (MMR) vaccine, diphtheria/pertussis/tetanus (DPT) vaccine--the more routine vaccinations. If you will be in Ecuador longer than a few weeks, traveling outside of urban areas, or going to the Amazon region, read the [CDC recommendations](#).

Bring a copy of your medical conditions and needed prescription medications with you. Have this translated into Spanish before you travel.

Check your health insurance plan concerning foreign coverage before leaving home.

Research online the areas of Ecuador you'll be visiting or study guidebooks. You are more likely to contract illnesses like dengue fever or malaria in the low altitude, jungle or hot parts of Ecuador.

These illnesses are caused by mosquitoes, so bring a mosquito repellent. The mountains have few mosquitoes, but you can expect “no-see-ums,” little black flies whose bites can itch and burn like fire. Lemon juice is a good remedy for their bites.

A yellow fever vaccination is the only one required by Ecuador and then only if you will be traveling to parts of the jungle where yellow fever is known to occur. Some websites also recommend typhoid and hepatitis A and B shots.

Caveat: Gary and I didn't get any vaccinations for Ecuador or any while we've lived here, but we also haven't been to any jungle areas.

I came across a local preventative for malaria while in India and that's what I take when in malaria-infested places. I chew about a teaspoon of bitter, fresh papaya seeds. I prefer the seeds to the negative side effects I've had after taking malaria medications.

We always travel with [grapefruit seed extract](#) and bring it from the U.S. It's our overall remedy for stomach upsets.

Keep in mind that I'm not a doctor of medicine. You'll have to make up your own mind about using alternative medical remedies or following your doctor's recommendations for vaccinations.

Take extra good care of your health for at least one week before traveling. If you can, get more rest than usual to balance any travel jitters or concerns. Give your digestive tract an additional boost of health by taking probiotic tablets before traveling.

The geographical change alone can cause digestive system difficulties. Even if you are very healthy and fit, your stomach can react to the changes in water, altitude, air quality, stress levels or environmental factors.

After: Here are a few safety tips--

- Drink only bottled water/soft drinks/beer. Brush your teeth with bottled water. However, in Cotacachi and Cuenca, the water is of high quality, and one need not be overly concerned.
- Avoid eating salads and raw vegetables in all but the best restaurants because they may have been washed haphazardly or in water that is contaminated or parasitic. Iceberg lettuce can harbor hard-to-find worms.
- Don't order ice in soft drinks or cocktails unless you are in a reputable restaurant. The ice may be made from contaminated water.
- Check restaurant bathrooms first. They are a good gauge of the establishment's level of cleanliness. While water in some areas of Ecuador is bad, most digestive upset or sickness occurs as a result of eating in restaurants with poor food-handling practices. We have gotten sick from eating meals in some of the best establishments in Ecuador, as they try to push the limit on how long they can use that piece of chicken or fish that has been in the refrigerator for days.



- Use discernment when eating food from street vendors. Check out the vendor visually for signs of careless hygiene or contaminated foods. Personally, I rarely eat street food unless I know the vendor and his product because I frequently come down with stomach problems afterward. Gary is braver or has a stronger stomach.

- Wear a hat when outside and cover your skin. The sun in Ecuador is intense and beams straight down. You will burn before you know it.
- Wear layers because the temperature can vary widely. Ecuador is on the equator but temperatures can get quite cold, especially at higher altitudes and during the rainy season. Ecuador has a wide range of altitudes from the beach to very high mountain peaks. When a sunny sky becomes cloudy, the temperature drops and vice versa.
- To avoid altitude sickness upon arrival, seek lower altitudes so that you can adjust gradually. Then you can venture higher. Altitude sickness can be dangerous. Quito is at 9,200 feet, so the problem is usually not severe. Symptoms of altitude sickness are headaches, dizziness, difficulty breathing, tightness in the chest, even nausea. Get oxygen if symptoms are intense.
- If you become ill, use private clinics rather than public hospitals, unless it's an emergency and the public hospital is all that is available. Most pharmaceuticals are available in pharmacies here without a prescription.
- Ecuador has petty thieves, so don't dress expensively when you are out and about on the streets. This includes jewelry, purses, watches, even briefcases. Save the good stuff for special occasions.
- Keep an eye on your belongings at all times, especially if you ride a bus. Thieves will distract you and steal items stored under or over your seat, even in broad daylight. We never put items under the seat or overhead in a bus.
- Wear a money belt.
- Wear your purse or bag strap over the opposite shoulder if possible with the purse opening or flap toward your body.
- In crowded or public areas, keep your hand in the pocket where you have valuables such as a wallet or coin purse, keys, passport or cell phone. The pick-pockets here are quite good at their vocation.
- Watch out for scam artists of all kinds. These may be well-dressed or overly friendly strangers who offer help or police impersonators who want you to get into a car or go into a building with them. Scam artists sometimes work in groups using sudden distractions in a crowd. Other times one person diverts your attention while an accomplice picks your pocket or absconds with your new cell phone. This is exactly what happened to Gary on a crowded Quito bus. He never felt a thing.

Above all, if something negative does happen, stay as calm as possible and remember that in the end, the situation will probably make a good, maybe even a great travel story!

3. What should I bring and what is best to buy in Ecuador?

When moving to Ecuador, you can bring whatever you like, short of those items that are illegal. Guns are very difficult to bring and require significant documentation. To get a permit, you will need a good attorney.

Naturally a good number of expats choose to bring furniture, personal belongings, appliances, and other items from home. Be warned that shipping can be a hassle. It's an easy thing to handle for some; others are still cursing about the difficulties they experienced.

There are many shipping services available, plus postal services, air or sea freight, even services that will handle shipping and delivery of your luggage when flying so that you can travel unencumbered.

If you bring a container of household and personal items into Ecuador within six months of obtaining your resident visa you won't have to pay import duties. But the container must arrive before your six-month window closes. Otherwise, import duties are high. A car cannot be put into the container or brought into Ecuador.

Before: What to Bring with You

These are some of the items that are either hard to find, more expensive than in the U.S., not available, or of poor quality in Ecuador.

- Better quality sheets – Inexpensive Ecuadorian flat sheets are not wide enough to tuck under the sides of a mattress.
- Good table lamps, floor lamps and lampshades – Even mediocre lamps can be expensive. Good lamps are hard to find.
- Antiques – Used furniture and antiques are not readily available. Those you can find are becoming expensive.
- American name-brand food products – Hunts, Betty Crocker and Del Monte are available, but prices are high. Each year, however, more and more American brands are becoming available, especially at SuperMaxi, a supermarket chain. I bring things like organic tamari, pecans, special spices. More and more specialty items are turning up in the larger cities like Quito and Cuenca as North American expats request them from vendors.
- Kitchen gadgets and utensils – Bring your favorites. If you shop around you can find good quality stainless steel but many are poor quality plastic in small towns.

- Pots and pans – Those here are often aluminum or thin stainless steel. Good quality stainless steel sets are expensive. It took us three years to find a stainless steel pressure cooker, but they are becoming easier to find.
- Name-brand clothing – there are many well-known brand-name stores in larger cities but styles are not as up-to-date as in the U.S. Also, there are no outlet stores and few sales.
- Good shoes – Men's shoes are hard to find, expensive and it can be difficult to get a good fit. We buy our shoes on visits to the U.S. Bring hiking boots, walking shoes or tennis shoes, depending upon your preference. I'm picky about my socks, too, and prefer those in the U.S. You'll need them for protecting your feet from sunburn and the black biting bugs in rural areas.
- English language books, cookbooks and magazines – Supply here is very limited.
- If you like to read, think Kindle! It's hard to find good English-language reading material.
- Movies/DVD videos – Illegally reproduced movies are everywhere. They can be very poor to excellent quality. A few stores carry legitimate movies. Get Direct TV to solve this problem or bring favorite movies with you.
- Computers, printers, camera and other electronic equipment – Most everything is available in Ecuador, but prices are better in the U.S.

After: What to buy in Ecuador

- New or used cars – You can buy almost any brand of car in Ecuador. Common new cars like Ford and Chevy are somewhat higher here than in the states, but not too bad.

Used cars cost about 25%-40% more than in the states. They hold their resale value extremely well. You can sell a used car after a couple of years without much of a loss.

With such good public transportation available, most expats choose not to buy a car, although one is indispensable for exploring back roads and out-of-the-way places.

Cars, trucks, vans and motorcycles cannot be brought into Ecuador at this time. The prohibition has been in place for a few years. Before, you could ship a car into Ecuador if it was less than one year old.

Hire a trusted Ecuadorian to negotiate the price of a car for you if you decide to buy one. You must register the car yearly, usually at the local police station. It is not a simple task. Insurance is required.



Hand-carved solid wood cabinet made in San Antonio de Ibarra

- Good quality furniture – Many local carpenters and wood-carvers can custom-build your designs, even from pictures.
- Decorative and household items – Todo Hogar and Su Casa carry better quality goods such as towels, bedding, silverware, dishes and home décor.
- Bedding – Pillows, mattresses, even pillow top mattresses, mattress covers, blankets and bedspreads or duvet covers, down comforters are available. However, as I mentioned, good sheets can be hard to find.
- Pharmaceuticals – Many of the pharmaceutical drugs are carried in larger pharmacies, along with health and personal hygiene and some decorative items. In smaller pharmacies, you can get your prescriptions refilled without a prescription at significantly lower prices than in the U.S.
- Small and large appliances – are reasonably priced. Buy known brands such as Kelvinator, Electrolux, Whirlpool, Westinghouse or Kitchen Aid. Teka is a good quality Spanish brand of kitchen appliances and sinks. Appliances are usually highly negotiable, especially from the smaller mom and pop stores.

Don't be afraid to negotiate a price, especially if you are paying cash. Purchase appliances and goods locally as much as possible to support the local economy and to make the merchants feel good about having expats in the community.

Price tags can fool you. They usually display the much lower monthly payment if the appliance will be financed and the total price is in smaller print.

- Panama hats – these are actually made in Ecuador. Cuenca is a good place to find high quality panama hats in many different styles and colors.
- Tools – a wide variety of tools and accessories are available at Kywi, a store comparable to Ace Hardware. The quality is pretty good.

4. What documentation do I need in order to come to Ecuador?

Before: If you are coming in as a tourist, you only need your passport. You must have a minimum expiration date on your passport of six months AFTER the departure date from Ecuador that shows on your airline ticket. If not, you will be turned back as you try to board your international flight.

When you arrive at the Quito Airport, immigration will stamp your passport with a 90-day T-3 entry stamp. It's free. This is not a tourist visa.

See the explanation below for a tourist visa. Check to see if the immigration agent is giving you less than 90 days. If so, you can ask for more time in the country and may receive it.

If you want to stay in Ecuador longer than 90 days, get a 12-IX tourist or business visa before you leave the states. Go to or call your nearest Ecuadorian Embassy or Consulate. The fee is \$230 for the first person and \$50 additional for each dependent.

Some people have received their permanent residency visa while still in the states. In all cases, visa rules and regulations have been changing frequently in recent years. What is required today may be different tomorrow. Ask the consulate to tell you exactly what you need and don't depend upon internet information which may be woefully out-of-date.

After: You must register your 12-IX visa within 30 days upon arrival in Ecuador.

Occasionally, extensions are available on your 90 day T-3 stamp. Go to the immigration office in Quito or Guayaquil. Also, you can usually get a 6-month 12-IX visa in Ecuador if you decide to stay longer than your 90 day T-3 allows. Don't wait until the last moment.

You cannot get an extension by leaving the country and returning, as you once could.

Since immigration regulations in Ecuador are notoriously fickle, I can't emphasize enough that they have been changing frequently and without notice. Check current regulations when you are ready to travel, especially if you intend to stay longer than 3 months.

Ecuador offers permanent resident visas to many different classes of foreign investors and/or retirees. The Ecuadorian resident visa involves several steps but the process is generally straightforward.

Getting a resident visa is a natural step toward making Ecuador your home country or second home. It can be done without an attorney, but I don't recommend it. You can easily leave out a required document.

If you don't know at least some Spanish, it would be a daunting process. Don't take a chance unless you know a competent Ecuadorian who can lead you through the ropes.

Visas of several different types are available. Review the information below to find the fit for you if you plan to stay longer than the six months granted for a tourist visa.

Resident Visa: If you're moving to Ecuador, you'll need a resident visa. A resident visa is required before you can bring belongings into the country duty free.

Investment Visa: You must invest \$25,000, plus \$500 for each additional dependent, including your spouse. You may invest in land, a home or a bank certificate of deposit.

However, the investment must be in place the entire time you have your visa. If you sell your investment property or withdraw your money, you lose your visa.

Retirement Visa: Requires proof of at least \$800 per month income, plus \$100 additional income for every dependent.

Business Visa: Requires a \$30,000 capital investment in a business. We do not recommend this one on a casual basis, as it requires very strict financial reporting every month. However, if you have a bona-fide business you want to start, this may be an option.

There are also other visa types available, such as religious visas (missionary), work visas and volunteer visas. If you don't qualify for or intend to use one of the major types described above, one of these may work for you.

All supporting documents have to be translated into Spanish with the translation signed by a certified translator and notarized at a notary. Then all documents must be apostilled or legalized at your state's Secretary of State office or at an Ecuadorian embassy or consulate.

As of this writing, the visa holder cannot leave Ecuador for more than 90 days each year for the first two years. If you do not meet this requirement, you will be fined, but will not lose your visa.

You need a round trip ticket as proof that you'll be leaving Ecuador when your 12-IX tourist visa expires. It's not a hard and fast rule, but don't get caught. It can be an expensive and time-consuming proposition.

We are not aware of any cases in which Ecuadorian immigration has actually checked for return tickets, but Gary was caught by the airline trying to board in the U.S. with only a one-way ticket.

The airline you use is responsible for checking this detail, but sometimes they do not inform you. One way around this is to purchase a one-way ticket and another fully-refundable return ticket. Then get the refund when you get to Ecuador. You must appear in person at the airline's head office in Quito to claim your refund. It may take several weeks.

5. How can I earn a living in Ecuador?

Wages in Ecuador are far lower than in the U.S. The minimum wage has been increased three times in the last six years and is currently around \$350 per month, plus two months' bonus pay of the same amount per year. General pay for most workers is about \$18 per day.

Before: If you are planning to retire in Ecuador, you can arrange for the U.S Social Security Department to direct deposit your check into an Ecuadorian bank. We use ProduBanco. Not all banks will do this.

Even though costs are rising in Ecuador, we live comfortably on \$1200 a month after paying rent. If you pay for your land, car, house and household belongings, then you'll definitely be able to live on that amount, although not extravagantly.

Rent, construction costs, houses, furniture, household items, utilities, health insurance, taxes, movies, gas and entertainment can be less costly than in the United States. Land costs are rising and can be higher than you'd expect.

Urban lots can range from \$10-\$50 per square meter. This equals \$4,000 -\$200,000 per acre. Some lots in exclusive Quito developments cost \$300 per meter!

Naturally, it would be prudent to start brainstorming about work before moving to Ecuador if you don't have retirement or pensions equaling \$1200-\$1500 per month.

Look to the internet for a good work solution if you have the skills or create a job or business online. Some online companies, such as Elance, allow you to bid for all kinds of jobs for writers, translators, designers and researchers.

We constructed our own website. We built Pro-Ecuador.com ourselves using [SBI, or Site Build It](#), one of the very best companies around for helping would-be online entrepreneurs get started in their own website business. We have been very pleased with SBI and highly recommend it. Computer expertise is not a requirement.

After: Be flexible, entrepreneurial and creative when it comes to jobs in Ecuador. Gary and I did whatever it took to pay the rent, living on savings for months until we had our website up and running.

The good news is that you can live inexpensively while finding your niche and creating work. This relieves a lot of the stress that usually occurs when transitioning.

More good news is that Ecuador is an entrepreneur's dream. Everything is needed and there are endless opportunities to provide goods and services to others.



An expat getting her restaurant in Cotacachi ready for grand opening

Opening a restaurant is a favorite business for expats living in Ecuador. Other expats are hungry for gustatory variety, since most Ecuadorian restaurants have similar menus.

Offer services that expats are accustomed to but which aren't available yet in your Ecuadorian town. In Cotacachi expats have opened businesses that provide beauty treatments, haircuts, organic produce, massage and alternative healing practices. They have opened English-language bookstores, second-hand stores, real estate offices, vegetarian restaurants, painting and pottery classes, yoga, coffee shops, and internet services.

Some expats work from their homes providing custom draperies and curtains, home-made cookies, pies and cakes and preparing holiday meals for guests. Alternative medical treatments of all kinds, such as Reiki, energy work, body work and raw food cooking classes are popular ways to supplement your income.

Give Ecuadorian customers private or group English lessons, teach in schools, or capitalize on any particular marketable skill. The opportunities are wide open.

If you start a business that employs people, you must check the employment laws. They are many and fines for not following them are stiff.

Likewise, if you have a business with a storefront, you must have a license from the municipality and file with the SRI, the equivalent of the IRS. Of course, there are taxes to collect and taxes to pay.

6. What do I need to know about the culture and customs of Ecuador in order to fit in?

I've spent more time answering this question because I think it one of the most important. As more expats take up residence in Ecuador, there are more opportunities for discord and misunderstanding between divergent cultures.

There have already been signs of upset among Ecuadorians who don't like what's happening with the influx of newcomers, especially if they behave in ways considered rude or disrespectful.

You'll almost certainly be categorized as a rich gringo if you are from North America, Europe or other Caucasian countries. Be aware of this, especially when buying high-priced items or expensive services.

Before:

- Research the culture in Ecuador as thoroughly as you can beforehand. You'll find out, for example, that Ecuadorians in the mountains and smaller towns and cities tend to be more serious and conservative, so don't bare too much skin.

On the coast, people are more fun-loving, it's hotter, so they wear less and it's okay to dress accordingly.

- Start getting used to the concept of mañana before you arrive, if possible. It's a term often misunderstood by Westerners who misinterpret it as simply meaning "tomorrow" or "in the morning" in Ecuador. Mañana typically means "not today." It can also mean anything from later to next week or sometime far into the future.
- Ecuador forums and discussion groups can help you become aware of customs and possible difficulties.

After:

- Be as accepting as possible when you observe puzzling or very different customs or behaviors. You'll occasionally see Ecuadorian men relieving themselves along highways and on public streets. It's a fact of life in Ecuador.
- Ecuadorians are curious about newcomers and ask personal questions that a North American may find socially inappropriate or prying. Do your best not to express outrage, shock, judgment or disapproval.

I've gotten used to being asked how old I am and how much I've paid for things. Just because they ask, doesn't mean that you have to tell. You can politely decline an answer.

- Loud music is normal. Festivals, fiestas and holy days are celebrated frequently and sometimes into the wee morning hours, so prepare yourself for some ear-bursting volume. Bring earplugs if you are sensitive or worried about harming your hearing.
- Barking dogs are everywhere and crowing roosters can be a problem in small towns. So are accidentally tripped car alarms. You can't fight it, so get used to it. Over time you won't even notice it.
- Smile, make eye contact and accept what you see as much as possible. You'll be considered an ugly American if you frown, complain loudly or publicly proclaim Ecuadorian ways of doing things inferior to yours, or insist upon having things done the way they are done in your home country.
- Follow the Golden Rule and do unto others as you wish they'd do to you, but try not to get upset when they don't.
- Ask permission before taking anyone's picture or making a video. Be respectful.



Show the picture you've taken to your subject. It's a good way to connect.

- Set a good example and don't litter. Buses have started displaying signs advising people not to throw their trash out the windows.
- Use electricity and water frugally. Electricity is relatively expensive compared to gas and water. Water is sometimes rationed during the dry season.
- Learn what's considered a fair price, whether for food, cabs, gifts or having your apartment painted, and don't over-pay. Interestingly, overpaying for goods and services is one of the major problems Ecuadorians have with gringos. Overpaying can harm the economic balance for the locals and lead to their having to pay more for goods and services.

- Haggling is part of the culture, even expected, so make an offer. Have some fun!
- Ecuadorians are friendly people. If someone says, “Buenos dias”, it’s rude if you don’t say, “buenos dias,” which is, “good morning,” in reply. This is usually followed by, “Como estas?,” meaning, “How are you?” Your reply is, ”Bien” (good), “Muy bien, (very good), or “Todo bien,” meaning, totally good.

This ritual is carried out as a preliminary to conversations, either in person or by phone.

- As a rule, older Ecuadorians enjoy interacting with foreigners. They are as curious about us as we are about them. Smile, be courteous and friendships will blossom.
- Hand shaking is another ritual practiced in all areas of the country. You are expected to shake hands when you meet someone and when you depart, males and females. Likewise, touching cheek to cheek is considered an appropriate meeting and departure greeting, generally after you are introduced for the first time and especially if you have become a good friend.
- Children and younger Ecuadorians may ignore you, not replying when you offer a greeting in Spanish or avoiding eye contact. I’ve been told that they aren’t being rude. They are taught by their parents not to greet people unless they know them well.
- A slower way of life just seems to be a major part of the culture here. Most people don’t hurry to get jobs completed. Explore other, more successful ways of achieving what you want. And I’m not talking about blackmail, kidnapping or arm-twisting, although I’ve considered these myself!
- Beggars, the elderly and the retarded are usually treated with respect in Ecuador and fed as a part of daily life. Many Ecuadorians frown upon encouraging begging which can foster dependence and expectation.

It is especially harmful to give coins to children. However, it is common practice to provide assistance to people who are obviously in need. Use discernment when giving money.

- Tipping is not a usual practice and isn’t expected in most restaurants or for street vendors or services. But that’s changing, especially in areas frequented by expats or foreigners.

In nicer restaurants, especially high-end ones, it is common for a 10% service charge to be added to the bill. Even so, if you have received exceptional service, it’s nice to give the waiter a little something extra.

Be sure to check your restaurant bill to see if a tip has already been added. Otherwise you’ll be tipping double.

Don't over tip. Fifteen percent is considered excessive and will alienate you with Ecuadorians who see you do it.

Drivers don't expect a tip for short trips around town. Tip cab drivers by rounding off the fare to the next quarter. Tip more for cab or van drivers who take you on longer excursions.

In Cuenca, it's been reported that some locals are upset because taxi drivers will give a gringo preference, expecting a tip. If someone has been waiting for a cab before you and the driver picks you, let the other person go first.

- More about festivals. The great variety and frequency of Ecuador's celebrations are amazing and lots of fun to observe. There are beauty pageants and parades, elaborate musical concerts, marching bands, religious observances, school parades, political rallies. This is just a partial list.



No, this is not San Francisco. It's a New Year's parade in Atuntaqui, Ecuador. It's mostly made up of men in drag who are acting out their alter egos and having a lot of fun looking pretty and risqué.

In addition, there are plenty of floats, political satire and unusual dance troupes. This is just one of the unusual cultural events in Ecuador.

7. How can I avoid problems and costly mistakes when buying property or building a house?

This area probably creates more problems and difficulties for foreigners than any other. As with the concept of mañana, it all depends upon how attached you are to having things your way or the way you think they should be.

The more you can let go and embrace the local ways of building, the better. Up to a point, that is.

Be flexible and open to learning new ways of doing things, such as leveling the foundation or brick walls on your house using a clear plastic tube with water drawn from a ditch. You may have to repeatedly remind your architect and workers about certain things you feel you can't live without, but remember to smile even if you have to bite your tongue a little to keep from screaming.

You'll be rewarded with a better job than you'll have if you criticize, blame or throw a tantrum. There are many success stories of expats who have successfully navigated the building process in Ecuador and love the results.

A North American couple built a home in Cotacachi using an Ecuadorian architect. The house is very much to their liking because the wife was on the job from early morning to late afternoon each day the building crews worked. She was able to catch flaws or mistakes right away and insist that they be corrected.

If you've built a house before, you already know many of the problems that can arise. In Ecuador, some parts of home building are easier, some are harder.

Before: Avoiding these kinds of problems is hard to do before coming to Ecuador since you will have no idea what might be in store for you unless you happen to know an Ecuadorian. If property ownership in Ecuador is your goal, I suggest:

- Prepare yourself by participating in online forums with others who have bought in Ecuador. A good forum site is – http://groups.yahoo.com/group/ecuador_expats/
- Cultivate a friendship with an Ecuadorian in your country. Place an ad in your local newspaper or find an Ecuadorian online.
- Gather references from expats living in Ecuador for architects, building contractors, workmen. Ask for pros and cons before choosing one of these.

After: We recommend that you work with a qualified real estate agent. Word of mouth will help you find one or make inquiries with several in the areas you are considering a purchase.

- Be as discrete as possible when making inquiries if you don't use a real estate agent. Consider hiring a trusted local to negotiate for you.
- Do your own homework to establish fair prices so you don't pay too much for either your land or house. Ecuadorians will often greatly increase their original asking price when they meet you, even if they've already quoted you a lower price.

The asking price is often much higher than what the property is worth or what the owner will accept. It's your opportunity to practice the art of skillful and creative negotiation.

When you find a property you THINK is a bargain, step back a bit, take a deep breath and take your time. With a little due diligence you may discover that the price is way too high by local standards. If it seems really cheap, there may be a good reason.

On the other hand, we've found that Ecuadorians will offer property at a very good price if they need money for such things as a vacation, medical bills or education.

- The most important advice I can give you is to only work with a contract and have everything clearly spelled out. When we first moved to Ecuador, we read in a publication that it was very easy to buy land with only a handshake and that a transaction could be finalized in a day or two. This may have been true in the past or between friends or native, but don't take a chance.
- Get a good English translation of your contract. The clearer the written agreement and the better you understand it, the fewer chances for problems in the future.
- Above all, **GET THE DOCUMENT NOTARIZED**. Otherwise it's not legal and won't hold up if problems arise.

In Ecuador, a little-known fact is that in order to legally sell a property, both the husband and the wife must sign the sales contract, called a compra-venta.

If there are heirs or siblings who have part ownership in the land due to a parental death, and they don't sign or agree, they can come back to you years later and make a legitimate claim to the land.

- Building a house may be slower than in the U.S. The quality will probably not be up to your North American standards. Some architects will build and finish a house to very high standards, but they are much more expensive.
- Building quality varies from region to region. For example, Cuenca has extremely high building standards. Smaller towns most likely will not be as sophisticated.
- If you hire an architect, be aware that the electrical and plumbing plans aren't usually included with your architectural plans. Always ask questions and define prices.

- Be on site when the house is being built if at all possible. Many foreigners contract to build a house and then are upset when they return and find the results not to their liking. If you can't be there, hire someone you trust to oversee the construction and to protect your interests.
- Workmen have many standard practices that are not up to North American expectations—tiles that are not level, bathroom fixtures, light fixtures and mirrors that are oddly placed or not centered, walls that meet at strange angles, gaps and holes in windows and doors that don't fit properly, poor paint jobs.

Protests are met with a shrug, a puzzled look or indifference as the workman wonders what you are carrying on about. Looks great to him! Be very clear in advance as to how you will handle these situations when they arise, because they will.

Workers love fiestas and celebrations are frequent. Building contractors complain because on Monday after a holiday, their workers sometimes don't show up for days.

- Ecuador doesn't require as many building inspections or paperwork as in the United States, but there are some building codes and restrictions, with more being added all the time. You are free to express your creativity when building a house, but you may also end up living next to a restaurant, car repair, pig farm or shopping mall.



Tapial, or rammed earth custom home under construction

If you heed some of these warnings about construction, you may remain sane enough to enjoy your beautiful, well-built new house, condo or apartment in Ecuador. You'll have your own little bit of paradise and save lots of money and headaches in the process.

Lest you think I am deliberately trying to steer you away from moving to Ecuador, that is not the case. I'm sure you have heard plenty of raves about many aspects of life here and our website is full of wonderful experiences that Gary and I and others have had.

I have made it my job to tell you the negatives along with the positive aspects so you will come to Ecuador with your eyes more open than most and with a more balanced perspective. You might even thank me for my candor.

And that's our report, a condensed overview of the topics covered. If you'd like even more information, there is a great deal more Pro-Ecuador can offer on the subject of moving to Ecuador.

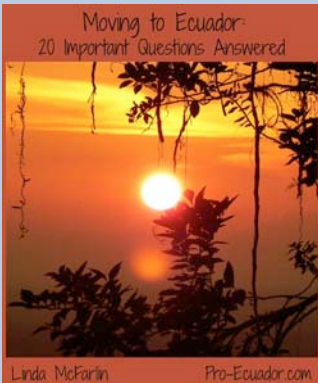
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Moving to Ecuador: 20 Important Questions Answered

We want to help you get a head start on realizing your visions for the good life in Ecuador. Gary and I have compiled a very informative e-book available entitled, "Moving to Ecuador: 20 Important Questions Answered". We share our combined knowledge gained from years of living in Ecuador. [Click here for more information about the e-book.](#)

Reading it will save you many hours you'd spend researching websites, scouring guidebooks and gathering the knowledge you need to prepare for your move. You'll be way ahead of the game.

It covers 20 of the most important questions those coming to Ecuador want answered. You'll find much more in-depth information on the 7 topics covered in the free report, including great detail about the process for purchasing property in Ecuador, inherent dangers, the names and descriptions of documents required and tax information.

<p>Moving to Ecuador: 20 Important Questions Answered</p> <p>Click here for your copy! Only \$9.99</p> <p>100% secure purchase with PayPal Receive immediate access to the book</p>	
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The e-book covers these additional subjects:

1. Finding a good architect or home builder
2. The home building process in detail
3. Furnishing your new residence
4. Shipping a container of belongings to Ecuador
5. Bringing your pet to Ecuador
6. Banking and how to open a bank account
7. How to pay your bills
8. Opening a business in Ecuador
9. The cost of running a business in Ecuador
10. The real cost of living
11. How to enjoy a healthy life in Ecuador
12. Medical treatment
13. Insurance coverage

Operating a business in Ecuador involves paying far more in taxes and employee benefits than you may have imagined. There is a complicated system of keeping records as well, requiring the constant services of an accountant.

If you don't pay your taxes the day they are due, there is an immediate penalty. So if you are considering doing business in Ecuador, this section will save you plenty of headaches later.

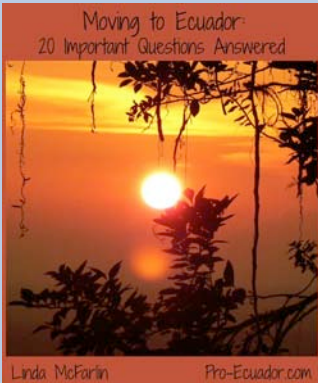
The construction process alone is a real eye-opener as to how the Ecuadorian mind works. You'll begin to understand the necessity of altering your perceptions, or else your building experience will be a nightmare rather than a dream come true. This section can save you thousands of dollars and endless hours of wasted time.

Moving to Ecuador: 20 Important Questions Answered

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Linda McFarlin Pro-Ecuador.com

I hope that this report has sparked your enthusiasm and piqued your curiosity about visiting Ecuador and possibly making this beautiful country your home.

By becoming a more involved part of our online Pro-Ecuador family, you'll continue to find answers you need and resolve any misgivings or misunderstandings you might have before moving to Ecuador. And once you've made the move, Gary and I would love to hear your comments and personal experiences about all aspects of life in Ecuador.