

# expats

magazine *Cuenca*

43  
ISSUE

ProCredit

**Johanna Granitzer,  
Deputy General Manager.**

**ProCredit Bank. German Strength.  
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STEP BACK  
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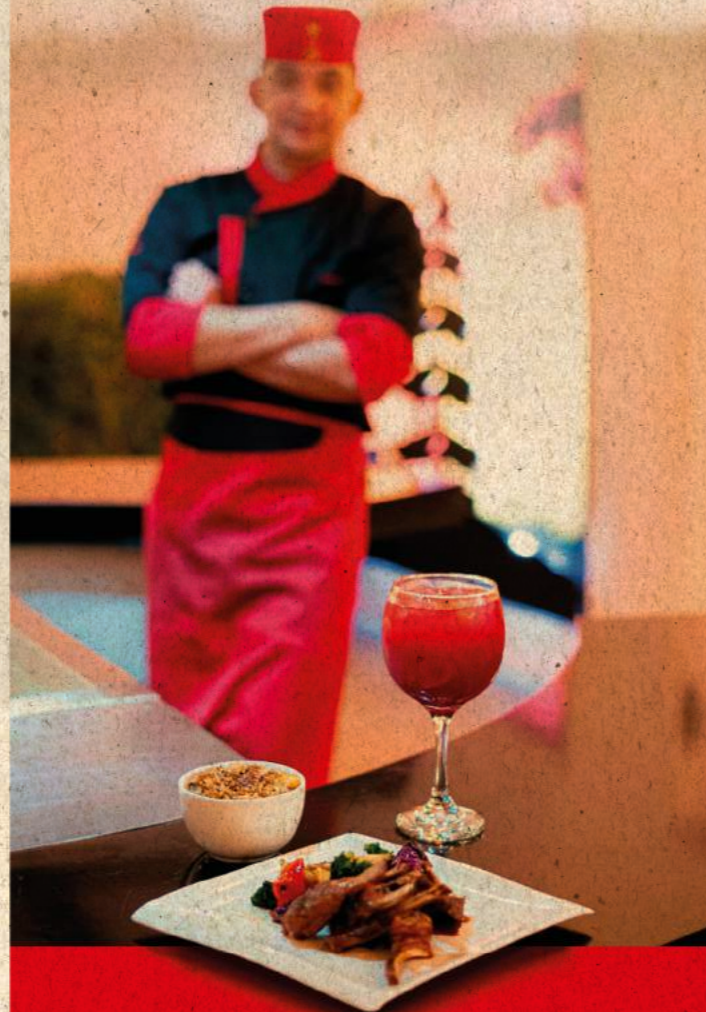


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Life Together

Dear Esteemed Readers,

As we stand on the threshold of our eighth anniversary, we are filled with profound gratitude for the journey we've shared. It's an honor to extend our heartfelt appreciation to our dedicated readers, esteemed advertisers, and the remarkable individuals who have poured their efforts into shaping this magazine.

Over the years, we've weathered both moments of triumph and trials, standing strong even in the face of adversity such as the painful losses to Covid and the challenging strike. But throughout it all, the steadfast souls who have remained, alongside the newcomers who have embraced our cause, have cultivated an unbreakable bond of affection for the charming tapestry of our adopted historic city and the warm camaraderie of our neighbors.

As we reflect on our role, we recognize the privilege of serving as a vital conduit between the Spanish-speaking business community and the vibrant English-speaking expat community of 10,000 strong. It's a duty we don't take lightly, and one that fuels our commitment to fostering connections, understanding, and shared experiences.

Have you noticed the evolution of our magazine in this edition? Indeed, change is in the air. In celebration of our 8th anniversary, Cuenca Expats Magazine proudly announces its transition to eco-friendly practices, with the adoption of recycled paper for its pages. This thoughtful shift not only champions the preservation of our precious trees but also contributes to the conservation of water and reduction of chemicals in the paper production process. It's a small step that speaks volumes, and we may well be pioneers in Ecuador in making such a choice.

As we close, we extend our warmest regards to each and every one of you. With optimism in our hearts, we eagerly anticipate the wonderful expat experiences that lie ahead.

Warmly,

Founders, Maite Duran and Ed Lindquist

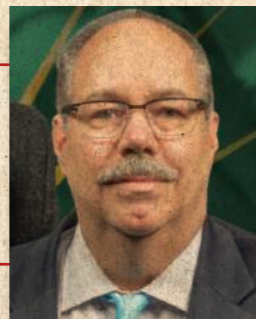
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**Jane Hiltbrand.** Moved to Cuenca from Santa Fe, NM in April 2017 after a career in real estate specializing in historic adobe homes. She fell in love with the history and architecture in Cuenca and found herself wishing she could get inside every building! In an effort to accomplish that, she started a blog, "A Guide to Cuenca Architecture." She has a goal of photographing and visiting all of the buildings and sites in Cuenca, which make it a UNESCO World Heritage Site. She also enjoys singing in the Cuenca International Choir.

In addition to an economics degree from Rutgers, **Mr. Ryerson** holds several professional designations including Retirement Income Certified Professional (RICP)®, Certified In Long Term Care (CLTC)®, Certified Financial Fiduciary (CFF)®, and Certified Identity Theft Risk Management Specialist (CITRMS)®. He also authored the book "What's The Deal with Identity Theft? A Plain-English Look at Our Fastest Growing Crime."



**Rosemary and her husband Barry** are on FAAN's Volunteer Advisory Board and have lived in Cuenca for 6 years. The couple worked in animal rescue for 14 years in Costa Rica before moving to Ecuador. Rosemary is an Author and Keynote Speaker on Innovation, Leadership & Community Engagement.

**Teresa Drake**, formerly of Florida, has been in Cuenca 1 ½ years with her husband of 11 years, Raymond Drake. Graduated Ferris State University BA with honors, fiber artist, quilter, award winning photographer, former photographer for Great Lakes Lighthouse Festival, published author and writer.



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## ProCredit Bank Ecuador Where Wishes Come True

By: Teresa Drake

Photos: Courtesy of ProCredit

You walk into a bank and there is a long line waiting for a teller. Finally, it's your turn, but you are told you need to see a financial assistant and need to go to the kiosk to get a number. Another long wait and it's time. Unfortunately, the only English speaking assistant isn't working today. Have you ever wished for a bank that gives you the service you desire—no lines, no long waits, a personal assistant, easy to navigate websites, and English-speaking staff. Impossible you say? Not any longer. Meet ProCredit Bank Ecuador where your wishes do come true.

ProCredit Bank Ecuador is not the kind of bank most people are used to. There are no long lines, long telephone waits or confusing websites. ProCredit Bank Ecuador offers a "personal banker" for each account. It's the kind of service that only the wealthiest in North America enjoy. Now you get to enjoy that kind of service too.

Almost all of your banking needs with ProCredit Bank Ecuador can be done online. However, should you really need to speak to a person, your personal banker is there for you. A major plus that will get your attention is that all ProCredit Bank Ecuador employees speak English!



Everyone has some knowledge of Germany and its precision-made automobiles, excellent food, and beautiful vistas, but may not be familiar with its financial institutions. ProCredit Bank Ecuador is a German based company whose security and resilience is given by the strong and close support of ProCredit Holding, its parent company. All accounts are guaranteed by the deposit insurance given by the Corporación del Seguro de Depósitos, COSEDE, up to \$32,000. ProCredit Bank Ecuador values transparency in communication with its clients. The bank strives to reduce its ecological footprint and provide services based on both an understanding of each client's individual situation and sound financial analysis. It's not a one size fits all operation.

According to Deputy General Manager, Johanna Granitzer, the core value of ProCredit Bank Ecuador is treating both colleagues and clients, as well as the communities and environments in which they work, with respect. And, a long-term perspective is a fundamental element of their philosophy. It is these core values that fuel their success. Ms. Granitzer stated that the following principles guide all operations of ProCredit institutions: "transparency, culture of open communication, social responsibility and tolerance, high professional standards, personal integrity and commitment." The first thing you notice when you approach ProCredit Bank Ecuador (located next to the Zahir Hotel) is that the building looks ordinary, completely different from the normal façade of a bank. Upon entering the premises, the second thing you notice is its welcoming interior, no teller cages, no cubicles with office employees and no kiosks. It has a welcoming feel about it and the way you are greeted emphasizes that feeling. When you speak to an employee, no facilitator is needed as English, as well as Spanish, is spoken.

There is something about being able to speak in one's native tongue that makes you feel comfortable; there is no confusion or miscommunication due to translation mistakes. "We have an emphasis on English speaking staff as we are an international banking group and international training and seminars are delivered in English. Therefore, it is important that our colleagues have a proficient level of English. This gives us a definite advantage over other banks in attending to the needs of our clients who prefer to communicate in English," explained Ms. Granitzer.



## “It’s like having coffee with a friend.”

Worldwide, the ProCredit group comprises 12 banks operating in Southeastern and Eastern Europe and South America, as well as in Germany. Currently, the only Latin American country it serves is Ecuador. ProCredit Bank started its operations in Ecuador in 2001 as Sociedad Financiera Ecuatorial and became a bank in 2003. Since that time, ProCredit Bank Ecuador has been providing financial services to companies and private individuals.

The reasons for choosing Ecuador are that it is a developing country and has a stable economy. ProCredit sees opportunities to deliver high-quality financial services to not only small and medium-sized enterprises but to private individuals as well. ProCredit Bank focuses on serving clients who appreciate modern banking along with personal customer service. In 2017, ProCredit Bank Ecuador was the first bank in the market to introduce a different approach to serving its clients. They switched from a network of physical branches to digital channels through which clients obtain all their financial services in a more convenient and efficient manner.

ProCredit Bank Ecuador has highly qualified staff, whose main focus is on advisory and business services.

The clients can either speak to their personal banker directly, use the contact center at 1800-100-400, or email at [asesoria@procredit-group.com](mailto:asesoria@procredit-group.com), to resolve any questions or problems they may have or to set up a face-to-face meeting. For its business clients, ProCredit Bank Ecuador’s advisors go directly to the business to get a better understanding of what the business does. And, by going to the business they are better able to assess and address their needs.



By emphasizing “virtual” banking, ProCredit Bank Ecuador is lessening its carbon footprint by the reduction of paper waste. In addition, it has reduced car emissions by using electric cars, and it is in the process of installing charging stations for those who use electric vehicles. By providing secure and simple to navigate digital channels to clients, there is no need for them to come to the bank. Clients are able to attend to their needs via the mobile app or ebanking, as well as through the contact center or via direct communication or meetings with their responsible business client advisor. ProCredit Bank stays close to clients and provides help when needed, such as international transfers or any claims. Clients can easily access their money in almost any ATM in Ecuador, or around the world, with their ProCredit MasterCard Debit Card.

Carlos Barberan Cuenca Branch Manager would like the expat community to feel secure in its dealings with ProCredit Bank Ecuador. We understand that language can be a barrier when searching for a financial partner so our clients can count on advisors who speak English, that can guide them in not only setting up their banking services, but help them with any other requirements they may have. Camila Toledo is here to help clients with opening an account. One of their clients, Tomas Warson, Ph.D, stated that he loves the multilevel nature of the bank. He has been a client for over two years. There are no hidden fees, agendas or mazes to navigate, “what you see is what you get.”



**ProCredit Bank Ecuador**  
is located at **Av. Del Estadio y Florencia**  
**Astudillo in Cuenca.**

Its web site can be accessed at  
[www.bancoprocredit.com.ec](http://www.bancoprocredit.com.ec)

Carlos Barberan extends an invitation to all expats to come and try a different kind of banking, with personal service and no hidden fees. In a nutshell you could describe ProCredit Bank Ecuador as “German strength, personal touch, and English spoken.”

ProCredit Bank Ecuador where your wish for personal banking services that don't include lines or navigational nightmares comes true.



# AVSI's Legacy in Ecuador: Two Decades of Empowerment and Integration

By: Cuenca Expats Magazine Staff Writer  
Photos: Courtesy of AVSI

For over two decades, the unsung heroes at AVSI, a lesser-known NGO, have diligently worked behind the scenes to improve the lives of countless Ecuadorians. Originating from the vibrant city of Milan in 1972, this NGO embarked on its inaugural mission in Zaire, paving the way for its presence in 40 countries today.

In Ecuador, AVSI's dedicated team of 72 staff members orchestrates development projects spanning multiple sectors. Their efforts have yielded tangible results: eleven transformative projects, which directly impacted the lives of 41,365 individuals, and indirectly, another 123,365 souls. One of the NGO's shining stars is the "Activados" project (2018-2023). With unwavering support from UNHCR, the UN Refugee Agency, this initiative is designed for the socioeconomic integration of those marginalized in Ecuador. By embracing the community protection methodology from the UN Agency for Refugees, AVSI has provided a beacon of hope to the migrant and refugee community. Their efforts focus on the following.



- Fortifying the community's social bond
- Empowering vulnerable individuals to carve out a livelihood
- Enhancing living conditions by upgrading homes and community centers, ensuring easy access to essentials like drinking water and electricity.

Further exemplifying their commitment, AVSI has rolled out a unique training project in collaboration with corporate entities.

By offering both theoretical and hands-on training in sectors that matter most to each company, they're not just imparting skills but also facilitating the certification process. Additionally, they've taken significant strides in sensitizing company personnel to the unique challenges faced by migrants. As a testament to the project's success, alliances with renowned entities like Hotel Selina, Hotel Oro Verde, and Impaqto Coworking have been forged. For three years now, AVSI has also championed business schools. Crafted meticulously to nurture both local and migrant entrepreneurs, these schools are more than just educational hubs; they are sanctuaries of hope and progress, with AVSI providing financial support to equip them with the tools they need to thrive. Looking ahead, AVSI remains steadfast in its vision for Ecuador. Their aspirations include bolstering programs that champion employment, local business growth, and fostering deeper integration within the community. In a world that often seems divisive, the relentless efforts of NGOs like AVSI remind us of the indomitable human spirit's power to bridge gaps, foster unity, and create lasting change.

Top of Form.



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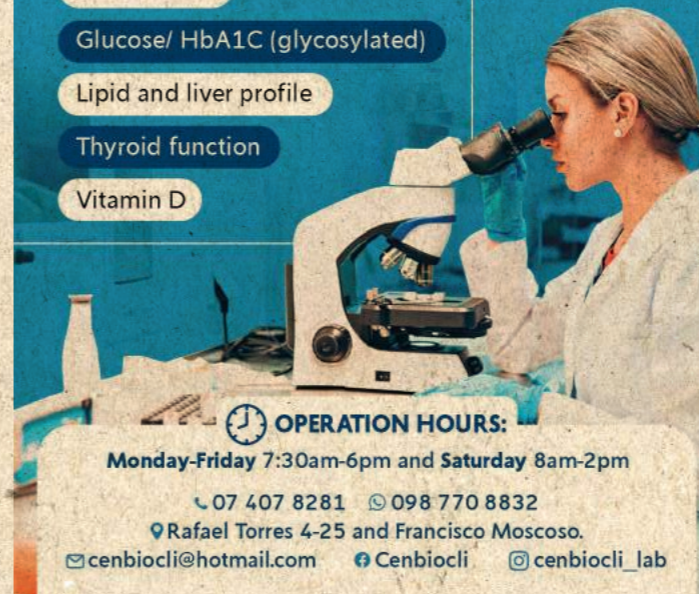
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## Introducing Sabaneta Sport Bar Your Front-Row Seat to Every Game

By: Cuenca Expats Magazine Staff Writer  
Photos: Courtesy of Sabaneta

As NFL and NCAA football seasons kick off, enthusiasts are scouting for the ideal haven to revel in the matches accompanied by delectable food and drinks. Enter Sabaneta, touted as the prime destination for every sports aficionado. Recently inaugurated by Carlos Tapia, Sabaneta was conceived with a vision: to create a sanctuary for sports-loving expats. It beckons with an ambiance reminiscent of home, impeccable service that'll have patrons lingering, and the guarantee of broadcasting all beloved sports teams. Determined to curate a personalized experience, Sabaneta actively solicits your preferred sports and teams, and promising exclusive game-day promotions in return. And with eight strategically stationed TVs, you're guaranteed a front-row view to every crucial moment on the field. A diverse culinary journey awaits patrons. From their eclectic menu to innovative cocktails, Sabaneta champions the art of culinary exploration. A highlight is the "Tapa Arterias" burger, a game-day special featuring 300 grams of beef laden with cheese, bacon, egg, and a house-special sauce.



If light grazing is your pace, delve into their shareable platters—ideal for bonding over sports narratives. Drink aficionados will applaud their exhaustive array of domestic, imported, and craft beers. As cocktail connoisseurs, Sabaneta prides itself on offering generous pours at pocket-friendly prices. Their liquor cabinet is expansive, boasting premium staples like vodka, tequila, rum, whisky, gin, aguardiente, and more. Expect cocktails priced between \$5 to \$10, and delight in the knowledge that no dish on their menu surpasses \$15. And for those beer moments? You're looking at a modest starting price of \$2.50. For patrons who desire exclusivity, there is a private alcove at the bar's rear. This secluded space, ideal for savoring premium liquors, promises a distinctive experience. In addition, you can dine alfresco in the outdoor seating area, which is perfect for the cigar aficionado, as they offer select Cuban cigars for your indulgence. One of Sabaneta's crowning glories is its proficient staff, trained for fluent English interactions, ensuring an uninterrupted, barrier-free experience.

See you on game day!



### 🕒 OPERATING HOURS:

**Monday-Tuesdays:** noon — 4 p.m.  
**Wednesday-Thursday:** noon — 12 a.m.  
**Friday-Saturday:** noon — 3 a.m.  
**Sunday:** 10 a.m. — 4 p.m.

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## Cuenca's community set to PAW-TY on at Gala FAAN-TASTICA BECAUSE... The Dogs are Counting on Us.

By: Rosemary and Barry Rein, Gala Co-Chairs  
Photos: Courtesy of Rosemary and Barry Rein, Gala Co-Chairs

Chances are, if you have lived in or visited Cuenca, your fairytale street scene has been tarnished by seeing a vulnerable dog roaming terrified through traffic, in need of food, medical care, and sanctuary. This is not a regular scene in Europe and North America and both visitors to and residents of Ecuador find themselves shocked and looking away, wondering how such a beautiful city with kind smiles everywhere allows its animals (dogs and cats) to be wandering around the city abandoned, neglected and unsterilized, contributing to more unwanted animals. It's a big vision that FAAN (Fundación Familia Amor Animal) has set as its goal in 2023: changing the face of animal welfare so that our World Heritage city becomes known as the "City that Cares." FAAN has been in existence nine years in Cuenca. Under the dedicated and selfless care of FAAN President, Jose Gomez and a team of volunteers, the foundation cares for, at any one time, 150+ abused, abandoned, neglected and senior dogs. There is real urgency FAAN received an eviction notice for the end of 2023 from their current home, so a group of expats joined with Ecuadorians in an urgent capital campaign to not only purchase and find a new home for the dogs of FAAN, but also to tackle the underlying conditions of animal population and welfare which include evidence-based prevention strategies, community education, and adoption. Over \$70,000 has been raised and entered into contract to buy the land, but more than \$30,000 is still needed to complete phase one of the basic shelter infrastructure.



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And so, the PAW-TY planning began and GALA FAAN-TASTICA was created. On October 7 from 6:30 – 11:00 PM at Estancia Rosario in Cuenca, located near Hospital del Rio, more than 150 expats and Ecuadorians will gather for the charity event of the season. The event includes a VIP Champagne Hour, formal dinner with open bar all evening, live entertainment with FAAN-TASTICA performances, and a silent and a live auction. According to Gala Co-Chair Rosemary Rein, the evening will be elegant and FAAN-TASTICA with design principles of successful charity galas from New York to Costa Rica. The FAAN Gala committee expects \$50,000 will be raised at the event through sponsorship, tickets sales, virtual donations, and exciting silent and live auctions. Gala tickets are available in two tiers: \$60 for the Gala Evening or \$85 for the Gala with a special, pre-VIP Champagne Hour. FAAN is seeking individuals and business sponsors, contributions to the FAAN-TASTICA auction and early reservations. Ambassador tables of eight receive and can take home a unique and artistic FAAN-TASTICA table design with their family, business or community name on it.

**It takes all of us to change the face of animal welfare in Cuenca. Be part of it!**

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Luis Cordero and Simón Bolívar, Yellow House, PB,  
on front of Parque Calderon, Cuenca, Ecuador



# Mansion Matilde

## Historic Elegance at Parque Calderon

By: Ed Lindquist  
 Photos: Courtesy of Mansion Matilde

If you're like me, you walked by that beautifully restored yellow corner building (Yellow House) at Parque Calderon hundreds of times. It's the one with Dunkin' Donuts and the many restaurants on the ground floor. What I didn't know was there is a luxury restaurant, tea room and bar on the second floor—Mansion Matilde. After a 5-year restoration, Mansion Matilde offers the most exclusive place in the city, with excellent cuisine and service—affordable luxury for everyone to enjoy. The Ordóñez Mata House was built by its owner, Mrs. Hortensia Mata, around the year 1880. It was inhabited by her heirs until the late 1990s when it was acquired by Mrs. Gladys Eljuri and her husband Mr. Anthony Alvarez. She decided to create a gastronomic center, which currently has ten businesses on the ground floor, reserving the upper floor for the operation of Mansion Matilde, a place that is managed directly by her and named after Mrs. Gladys' mother.

The restaurant is called El Preferido de Matilde. It is an intimate and cozy space where you can enjoy classic cuisine that will delight your palate with tasty international flavors created using the best local ingredients. The restaurant is overseen by Chef Diego Gutiérrez who was trained locally and has advanced his studies at the Culinary Institute Basque Culinary Center in Spain.

The restaurant uses four table settings that rotate at different times of the year. In the Turquoise Tea Room, you can enjoy a unique experience in the city. In the company of friends and family, you'll have the best English tea service, accompanied by elaborate salty and sweet sandwiches, and served in fine crockery.



The charming Salon will transport you to the 19th century. I found there my favorite English tea brand, Twinings, which has over twenty different varieties of tea. The Bar 1880 Cocktail Classique, without a doubt, is the best bar in the city. It welcomes the visitor in a majestic, carefully decorated room. You'll enjoy a great atmosphere with the best classic drinks, served by an experienced bartender. Ideal to enjoy with your partner, friends, or for business meetings. There is so much more to say about Mansion Matilde, but the best way is to see it for yourself. Just drop by the Tea Room or 1880 Bar or make a restaurant reservation. You'll be glad you did.



·INTRODUCING·

MANSIÓN



MATILDE

*Historic Elegance at Affordable Prices*

If you haven't visited yet, you should. Mansion Matilde is a restored historic treasure at Parque Calderon.

**-El Preferido de Matilde** (fine dining at affordable prices) is an intimate and cozy space where you can enjoy classic, international cuisine that will delight your palate. El Preferido de Matilde uses the best local ingredients to achieve great dishes.

**-Turquoise Tea Room.** Great place to relax in the afternoon with friends. They serve tea, sandwiches, and sweets.

**-Bar 1880.** Without a doubt the best bar in the city. Perfect for any occasion.

Plus, meeting facilities for any activity.

— Visit today! —



📍 Simón Bolívar and Luis Cordero, corner of Calderón Park, second floor of the Casa del Parque (Yellow House)  
 ☎ 099 503 0935 – 283 7075    ✉ info@mansionmatilde.com.ec

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## Exploring the Galapagos Islands on the Santa Cruz II

By: Ed Lindquist and Yenis Bejas

Photos: Courtesy of Metropolitan Touring and Cuenca Expats Magazine

**Ed. Note:** This is the third in a 4-part series exploring the Galapagos Islands. See Issues 40 and 41 for previous articles.

Thanks to LATAM, we had an on-time arrival to the small island of Baltra. Before we landed, the flight attendants sprayed all the baggage stored in the luggage compartments above the seats with a WHO approved non-toxic disinfectant to minimize the risk of insects accidentally transported in hand luggage. Another step in protecting the delicate balance of nature on the islands. We taxied to the gate at the Seymour Airport, also known as Galapagos Ecological Airport. It became in 2012 the world's first green airport utilizing building materials recycled oil pipes from the Amazon, and clean, renewable technologies such as solar energy, wind farms, and seawater desalination, among other environmental innovations.

And, as a part of Metropolitan Touring's neutral carbon off set (see Issue 41 article), our total trip, including round-trip air, was neutral carbon. Even though we are on the Equator, in September when we visited, temperature was a mild 71 degrees with a heavy breeze as we disembarked and walked to the terminal. Weather changes a bit year around, but there is no seasonally for tourism.

Inside the terminal, we needed to past two additional check points. One was to show our Transit Control Card that we obtained in Guayaquil. When you travel here, remember to hold on to this card for your return trip, don't loose it! The second stop was to check-in with the National Park Service. If you have your Ecuadorian cedula (ID), your fee is \$6, if not it's \$100. Then we were ready to pick up our luggage. We were met by Metropolitan Touring staff who took our bags and directed us to a bus for the short 8-minute drive to the tiny port of Baltra. We elected to follow in Darwin's footsteps (sort of) and visit the islands in the same month as he did, some 187 years early. September is in the dry season (June to November) so much of the island we saw driving to the port reminded of driving through western Texas, New Mexico or Arizona. On the way, we saw the piacular looking prickly-pear cactus of the Galapagos.

On certain islands the prickly-pear cacti have evolved into a tree form, which is directly connected to islands so that herbivores that feed upon them- mostly giant tortoises and land iguanas.

It is the first clear example of parallel evolution we saw, and showcased the importance of island variation. All species of cacti are endemic to the archipelago and are found nowhere else on Earth. Our Metropolitan Touring Galapagos adventure started at this little as our ship was anchored off shore. There is only one dock in the islands and that is used solely by the Ecuadorian Navy. So, we needed to take a panga (tender) out to our ship's anchorage about 400 yards off shore.

Our tender is a rubber rafts like you see in movies special forces use seating 13 and powered by a 25 HP engine with prop guards to protect the sea life.

The sailors showed excellent seamanship ensuring there were no gaps between the tender and the ship, so it was safe for all of us to board and debark as this was the only way to get to the land and water expeditions during the trip.



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We got our first look at the Santa Cruz II, that would be our base of operations for the next 5 days as we explored Galapagos. With the Islands being some 53,000 square miles in size and 94% water, it seemed logical to us to choose a ship. It happened out of three on board alternatives offered by Metropolitan, Santa Cruz II with its western Galapagos itinerary fit perfectly in our plans to see as many islands and as many of the Big 15 we could within the 5 days we had available. And, we like the fact our trip was “all inclusive” covering the costs for everything except liquor, extra soft drinks, and rental of wet suits. Btw, right now, until the end of the year, Metropolitan Touring is offering great deals—an expedition cruise could be from as little as \$225 (plus taxes) per night! For details, please contact the **Manager Marco Larrea:**

**mlarrea@metropolitan-touring.com**

for personalized offers. Don't forget to mention you are a Cuenca Expats Magazine Reader.

### The Santa Cruz II

(<https://www.metropolitan-touring.com/galapagos/santa-cruz-ii-cruise>) was launched in 2002, refurbished in 2021. It's a little over 235 feet in length, has 5 decks, 3 of which hold 40 cabins. The ship has everything you'll need (and more):

- Bar-Lounge,
- WIFI, hotspot (intermittent/low bandwidth)
- Restaurant
- Safe box (in the cabin)
- Terrace for cocktails and grilled sandwiches in the open air
- Reading room and natural history library
- Gift shop
- Jacuzzi (2)
- Gym
- Multipurpose room
- Satellite telephony
- Air conditioning throughout the boat

The ship's Capitan Geovanny Mosquera was certified in both seamanship and safety. There is a MD aboard available 24 hours just in case you overdo it. The crew to guest ratio on our trip was 1:1. And, like all Metropolitan run operations, the service was excellent, the food outstanding and the ship immaculate. We were shown our midship cabins (luggage already there).



There are no interior cabins, so everyone has a view (5'x 31/2' window). The cabins are spacious with comfortable queen (or twin) size beds, and roomy bathroom. The first priority was safety-- a life boat drill. Life vests (with light, reflectors, and whistle) were in the cabin closet, so by floor we were call to our station and given safety instructions for the voyage. After the drill, we all went down to the Ocean deck to have the first of outstanding meals at the Beagle Restaurant. The server brings out a menu and takes your order for diner at lunch (and for lunch at breakfast). We live in the highlands of the Andes, so Cuenca is not known for its fresh seafood, so we took full advantage of the many different seafood dishes at both lunch and dinner. Our server Bosco took excellent care of us for all our meals.

As we eat lunch, the ship cruised a short distance to our first outing—the northern part of Santa Cruz Island. Before we debarked for our first adventure, we were divided up into 5 groups. The objective was to allow personal attention from the Naturalist Guides, so the groups were kept small. We were given life jackets to keep for the entire trip as we were required to wear all on tender rides on and off the ship (always safety first). We joined the English-speaking group of 13. Each group was named after an iconic species (ours was “Boobies”), and you stayed with this group through all the land and most of the water activities. We had a very interesting make up of our group, all experienced travelers—newlyweds for South Korea on their honeymoon, a Silicon Valley couple celebrating their 26 wedding anniversary (they liked to go to unusual places to celebrate—last year was Easter Island), a young

Kiwi from New Zealand who had traveled the world and now lived in Chile, two young Chinese friends—one an economist for the UN in Geneva, the other in Hight Tech in Amsterdam, professional musicians—he from Argentina, she from Bulgari, business professional couple from Miami, and the two of us. We really enjoyed getting to know our little group of fellow explorers from round the world.

So, we don't forget, we need to pause before taking you with us on our first island exploration and give you some on board observations and travel tips. First, if you have cruised before, this isn't like it. In most cruises the ship is the star with its nigh clubs, gambling, 24/7 food, spas, etc. The goal is to have fun on board. The destination is secondary (Alaska cruise an exception). On the three vessels of Metropolitan Touring, the destination (exploring land and water) is primary, the ship a means to get you there. Of course, life aboard offers great amenities (Cordon Bleu trained chef as an example) that rivals any cruise liner, but the ship's purpose is destination exploration.

The second take away, the adventure is very active. The mornings and afternoons alternate with either land or water exploration. The goal is to take full advantage of the 12 hours of sunlight on the Equator. That said, Metropolitan doesn't force you to do any activity, but activities are the reason the trip is booked. As a side note, we never saw the gym in use, as there was plenty of exercise for all during the day, and the decks were deserted by 10 p.m. as everyone had gone to bed early after an exciting day of adventure.

Some travel tips. Dress. The life aboard was causal—especially at breakfast and lunch. Dinner was a mixture of men in slacks, jeans, few women worn dresses, most dressy jeans. The exception was the special evening cocktail hour on the outdoor terrace on the Panorama deck. A little dressier. Never saw a coat (or tie) for men, or anything formal for women. We overpacked. We didn't wear half the clothes we brought. Metropolitan has a useful guide on what clothes to bring. You'll want to have a good pair of sneakers or hiking boots for the land excursions. The islands are volcanic, so you will need to walk on some hard and sometime sharp terrain. No flip flops! The best piece of clothing we brought along were our \$8 water shoes. Excellent for all water activities and wet landings. Even though we were on the Equator, there was a cool breeze at night, so a light jacket or windbreaker is advisable.

Our first exploration that afternoon was Dragon Hill on the north side of Santa Cruz Island. We tell you about this and all our other fabulous adventures when we continue with Article 4 in the next issue of Cuenca Expats Magazine.

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**SANDWICH OF THE MONTH**

**Roasted Turkey on Rye**

Where can you find terrific deli sandwiches in Cuenca? You guessed it—Matthew Bagel Store. This month's special is so new it's not even on the menu yet. Roasted turkey on rye, cheese, lettuce, tomato, and pickles. It's the biggest, best, and maybe only deli turkey sandwich in town. Come in and enjoy a mouth-watering Turkey sandwich, drink, chips and salad for only \$12.

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**The Evolution of Retirement: Reimagining the Golden Years**

By: Robert M. Ryerson

In the modern age, the path to retirement is undergoing significant change, and Social Security sits at the forefront of this shift. For years, the storm clouds have been gathering around Social Security, with many in Congress pointing to the demographic shifts and an aging populace as clear indicators of impending financial stress on the system.

Now, with predictions stating that by 2033, Social Security may only be able to offer retirees 78% of expected benefits—the time to act is pressing. Historically, adjustments have been made to the system. Take for instance the “full retirement age,” or FRA. Previously set at 65, this age was adjusted to 67 for those born in 1960 or after. Such adaptations are coupled with adjustments to inflation rates, impacting the cost-of-living benefits over two decades. The evidence is in the numbers; no Cost-of-Living Adjustments (COLAs) were granted in years like 2009, 2010, and 2015, given the “no inflation” verdict by the SSA. Furthermore, the Social Security taxable wage base has jumped from \$80,400 in 2001 to \$160,200 in 2023.

Now, a new proposal is causing waves: elevating the full retirement age to 70. Understandably, this has stirred controversy. For many, the very notion feels like a betrayal; years of dedication and contributions seemingly sidelined. Yet, when considering the reasons behind the proposal, it's clear that our increased life expectancy plays a crucial role.

The original blueprint for Social Security didn't account for our now-lengthened lifespans, leading to a greater strain on available resources. But what if there's a silver lining to delayed retirement? With longer life expectancy comes longer potential post-retirement years. While retirement is often seen as the pinnacle of one's career, it can also be a period where people lose a sense of purpose and social engagement. In fact, studies suggest that working past the traditional retirement age can lead to increased happiness and satisfaction.

This isn't necessarily about clinging to old jobs, but perhaps embracing new passions or ventures that not only offer financial stability but also a renewed sense of purpose. Of course, questions loom large.

What does a delayed retirement mean for the average American? Those approaching retirement might feel safe, but what about younger generations? Current structures allow for early benefit claims at 62, albeit at reduced rates, and enhancements for those who delay till 70. With potential adjustments, these structures might shift, leading to pressing questions about financial planning, taxation, and even career longevity. But, as we stand at this crossroads, it's vital to remember that the very idea of retirement is, historically speaking, still in its infancy.

Perhaps what we're witnessing isn't just an adjustment to an old system, but the evolution of how we perceive and approach our golden years. As the boundaries between work and passion blur, the future of retirement might be less about age and more about fulfillment.



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## Exploring Cuenca Together

By: Jane Hiltbrand

Photos: Courtesy of Jane Hiltbrand

I can honestly say that I fell in love with Cuenca from my very first moments of seeing it. And for me, an enormous part of that attraction was the architecture in Cuenca. It is stunning and memorable—as you all know. I moved here from Santa Fe, New Mexico, so I already had an affinity and love for Spanish-style/adobe architecture. But Cuenca's architecture is so much more than that. It is a combination of pre-Colombian, Cañari and Incan archeological sites; and buildings from the Spanish Colonial and Republican periods. It is ancient and historic, indigenous, Spanish, French, European, earthen, pastoral, authentic, spirit-filled, elegant, and also humble. And, just so amazingly beautiful!



When I moved here, I wanted to learn Spanish, and my wonderful Spanish teacher (Cristina Flores Ortiz, with Walking Spanish Lessons) suggested we walk around the city and try to put our lessons to use. I told her that instead of visiting mercados and tiendas, I would really like to visit some of Cuenca's beautiful homes, churches, and historic buildings. Cristina gifted me with a guide that the city of Cuenca had previously produced in 2007, which featured 165 of Cuenca's historic buildings. And, we were off! I have always enjoyed photography, and I started a weekly post on my personal Facebook page of the buildings we were exploring. I was only doing it for the pure pleasure.

However, right from the start, I received a large amount of feedback from others telling me that they were also enjoying it very much. I then started doing a weekly post in August 2019. In 2020 came the coronavirus shutdown, and a three-month lockdown. I used that time to assemble all the properties I had visited pre-lockdown into a blog, so they would all be together in one place. The blog can be reached at [www.architecturalcuenca.com](http://www.architecturalcuenca.com). Please feel free to visit it and follow it. At this moment, I have covered 33 properties, so I still have 132 more to go! It will take some time.

So many people told me they enjoyed following along and seeing photos especially of the interior of buildings they had not seen. They also said they enjoyed, as I have, learning some of the history of the beautiful buildings all around us. Cuenca Expats Magazine then approached me about writing a monthly feature, so here we are. The architecture of Cuenca is not a secret. In December of 1999, Cuenca was designated a UNESCO World Heritage Site in recognition of the historical, cultural and architectural merits of the city. The city, and some of its' private citizens, have gone to great efforts to try to preserve and restore the incredible beauty we have all around us. And, it is an on-going effort. I love the way Cuencanos are so proud of the beautiful architecture and heritage to be found here.

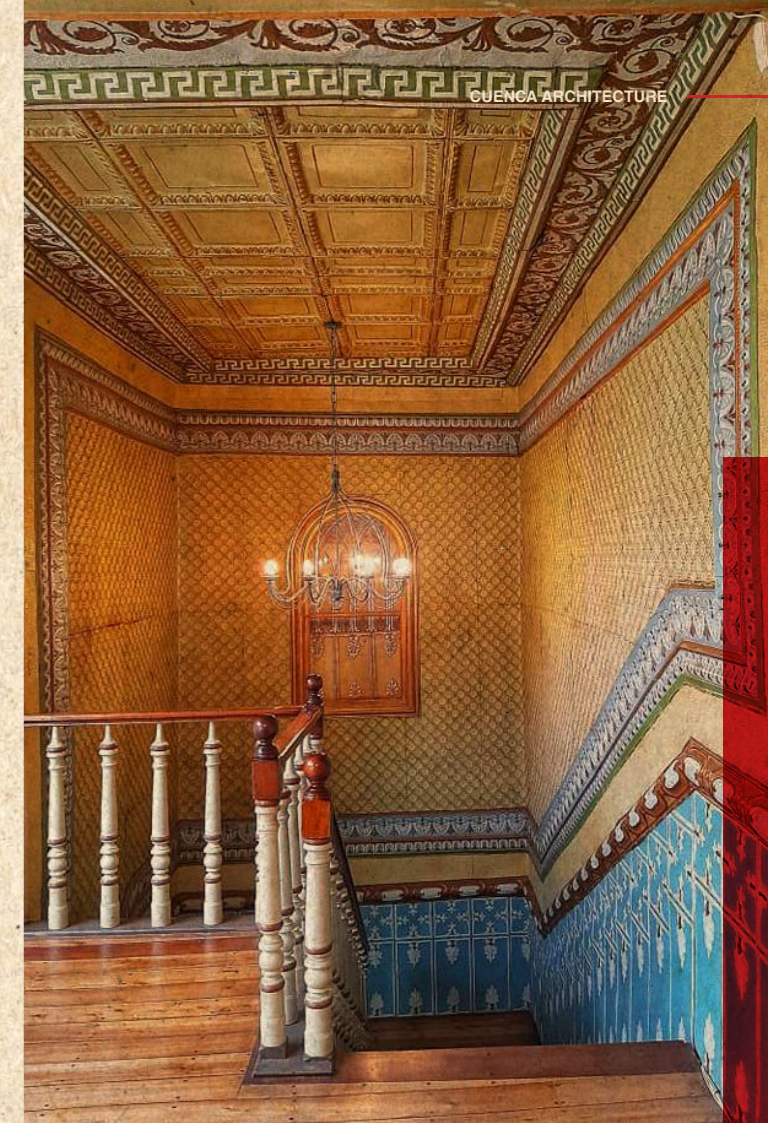
I hope you will enjoy our monthly exploration of Cuenca's architecture. Any history I provide will be coming from the City of Cuenca, so I hope and trust it is accurate. I would love to hear any "inside stories," personal experiences, or family history anyone might know of the buildings covered in my articles. Please feel free to write to me at the email address below. *¡Vamos a explorar la arquitectura de Cuenca!*

Jane Hiltbrand

A Guide to **Cuenca Architecture**

[www.architecturalcuenca.com](http://www.architecturalcuenca.com)

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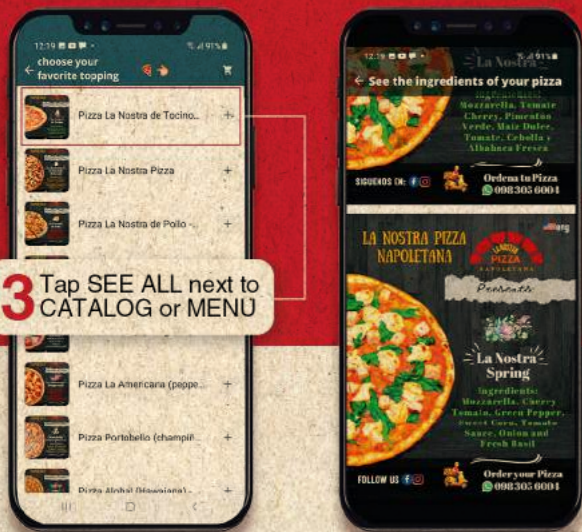


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