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## **Retirement Costs Are Increasing: Prepare Now**

Yann Kostic

Life expectancy has increased significantly in the past 100 years: The life expectancy of a person born in 1900 was age 47, compared to 79 for a person born in 2012, according to the Centers for Disease Control and Prevention. But when it comes to retirement planning, it doesn't matter how long you'll live; it matters how long you'll live in retirement.

Actually, that's increased as well. In 1980, a 65-year old man on average would live another 14.1 years; by 2010, he could expect to live to 82.7-some three additional years. Those few years can significantly affect your retirement planning, especially when the rising costs of retirement are factored in.

Say your annual expenses in retirement are \$50,000. If you live to age 79, you'd have to have \$700,000; but if you live to age 82, you'd need a total of \$850,000. That's an increase of \$150,000, or 21%.

And that doesn't even take inflation into account. According to the Insured Retirement Institute (IRI), if inflation averages 3%, a 65-year-old living an additional 14 years would need \$854,000 to meet his or her expenses; a 65-year-old living 17 more years would need \$1,088,000-27% more.

Moreover, those numbers also don't factor in the rising costs of many goods and services needed in retirement, such as health and long-term care, which tend to outpace inflation.

For example, the Milliman Medical Index (MMI), which tracks the total annual cost of health care for a typical family of four with employer-provided PPO insurance coverage, shows that health care will cost them \$24,671 in 2015-a \$1,456 (6.3%) increase over last year's MMI. And the cost of both semiprivate and private accommodations in a nursing home is rising approximately 4% per year.

Are you ready? If you're not sure, a financial advisor can certainly help you plan.

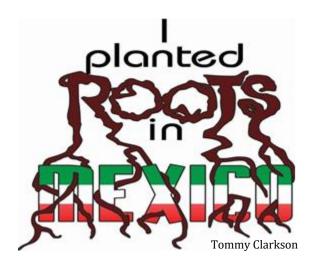
Yann Kostic is a Financial Advisor (RIA) and Money Manager with Atlantis Wealth Management, specializing in retirees (or soon to be), self-reliant women and Expats in Mexico. Since he is working with a an international custodian, firm clients are now allowed to hold multiple currencies in a single account, including US dollars, Canadian dollars, Euros and Mexican Pesos for instance. Yann splits his time between Central Florida, Ajijic and Manzanillo.

Comments, questions or to request his Newsletter "News You Can Use". Contact him at Yannk@AtlantisWealth.com, in Mexico: (376) 106-1613 or in the US: (321) 574-1529









## **Bromeliads**

Genera: Tillandsia, Cryptanthus and Billbergia

The best known of Bromeliads is, of course, *Ananas comosus* – the Pineapple. But, after some background, let's discuss the other, approximately 3,500 species (in addition to many hybrids), in eight sub-families and (open to debate as to exact number) twenty different genera.

These plants are quite intriguing. As Jack Kramer writes <u>Bromelids</u> for <u>Home and Garden</u> "Bromeliads make any non-gardener look good (and) have an intense desire to survive."

Indeed, they are easy to grow and, should you be one of those who regularly forgets to water your flowering babies, these may be the very plants for you. Point in fact, some that live on trees may exist for several months without a drink. (Now in my fourth month of a diet, I can really relate to that, though I suspect my idea of a drink and a bromeliad's may be totally different!)

Most of their names are Greek or Latin often referring to some sort of unique characteristic of the plant, the person who discovered them or the geographical locale in which the plant was initially found.

The general public first knew of them (compliments of the Belgians) when they were introduced as houseplants in the 1857-1860 timeframe.



While *Billbergia pyramidalis* doesn't easily roll off the tongue, it is very pleasing to the eye!

As to their native terrain, they thrive from the U.S. State of Virginia all the way southward to southern Argentina - with the largest number of species being found in Brazil, Columbia, Costa Rico, Ecuador, Mexico and Peru.

So noted, it is important to also recognize that most Bromeliads are air plants (epiphytes) - not parasites – generally producing "flowers" only once in its lifetime. But they can retain their magnificent color up to two months or so. These plants perpetuate themselves via offshoots called *keikis* . . . which, by the way is Hawaiian for babies!

Their bracts and flowers are presented in a wide array of configurations - vertically upward, corymbous (flat topped), cylindrical, ellipsoid, oblique, pendant, triangular and spherical. But before we go any further, let's clarify something. Like Poinsettia and Bougainvillea, that which we are calling "flowers" are actually their colorful bracts!

Many Bromeliads have a rather unique waterabsorbing system via scales on their leaves – those ranging from green and rather plain, to banded, mottled, spotted or streaked. (But, take note here: If



your plant is one that forms a cup, tank, vase or cistern at the base of its leaves, it should be filled - and flushed - with fresh water every week.)

But now, let's discuss a few of those sub-families.

Billbergia: These are the fastest growing and easiest to propagate of all Bromeliads – but mist them frequently. They are native to Mexico, Central America, eastern Brazil and Argentina and down the Pacific coast all the way to Peru. These were among the first Bromeliads to be introduced into the U.S. Easily identified, they have fewer leaves than other genera (5 – 8) and, as a rule, are tall and tubular. Epiphytes, they often grow in largish clumps in tree branch crotches or on its limbs . . . but, should they fall from such lofty perches, fear not, as they grow equally well rooted in soil!

<u>Crptanthus</u>: The name for these comes from the Latin word <u>crypt</u> for "hidden" and the Greek word <u>anthos</u> meaning "flower". As a result of their flat form, starpatterned form and always being found growing in the ground, the – somewhere around fifty – varieties in this species as often called "Earth Stars". Somewhat small in size and, appropriately, liking occasional misting, they come from the Brazil region where they flourish in a wide array of conditions. As Victoria Padilla stated in her – 1977 published, but stillexcellent – book <u>Bromeliads</u>, "... <u>although there are several that deviate from the pattern . . . nearly all of these species grow as low-spreading stemless rosettes"</u>.

<u>Tillandsia</u>: This group consists of the largest number of species spread over the range from Mexico through Central America, Argentina to the West Indies. The preponderance of the more than 500 species can be found, as noted by Padilla, "clinging to trees, shrubs, cacti, rocks, poles and even telephone wires". The preponderance of them grow best not in the soil but rather through their aerial rooting system. (Remember, often their roots are not developed to function as a means for obtaining food but rather exist merely for support.) They range in width from as small as one inch (2.54 cm) wide to sixty inches (152 cm).

Bromeliads – delightful exterior or interior color!



I gotta' admit that I'm stumped. This is one of the hundreds of types of Tillandsia but, so far, I've not identified it fully.



This Cryptanthus fosterianus well represent the "Earth Stars".

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## **Torch Ginger**, Etlingera elation

**Family:** Zingiberaceae

Also known as: Wax Flower, Porcelain Flower, Red Ginger Lily, Torch Lily, Indonesian Tall Ginger and Philippine Waxflower

First, a couple of culinary facts that you might not expect to find at the outset of an article written about such a beautiful flower. Its stems can be chopped up and added to curries or soups along with rice noodles and the unopened flower buds are flavorfully edible.

Now, out of the kitchen and on to some relevant botanical stuff!

Like numerous tropical plants – and a few lost souls I've known over the course of my life - it's stumbled around trying to find its own unique and specific identity. It's struggled through a variety of different names to include *Phaeomeria magnifica, Phaeomeria speciosa, Nicolaia elatior,* that by which it is known today, *Etlingera elatior,* and the ever so popular, Juanita Blitzworth . . . OK, I made that last one up to see if you were paying attention!

The Torch Ginger originally grew in Melesia - that biogeographical region that incorporates Indo-Malaysia and Australia - with some authorities reporting that due to overharvesting, it is no longer found in the wilds of Malaysia.

Elsewhere, however, according to the "Invasive Species Compendium" which (beyond its presently preferred scientific nomenclature, lists it with twenty different scientific names) states that the Torch



One can, rather easily, see how it gets its name.

Ginger "is included in the "Global Compendium of Weeds" where it is listed as invasive in China, Costa Rica and Hawaii . . . spreads by seeds and by rhizome division, has the potential to grow forming dense thickets principally in moist habitats (and) is able to grow in shaded areas beneath the canopy of mature forests, and in the Pacific wet forests of Costa Rica is invading relatively unaltered native forests."

Is this a maniacally out of control plant beast growing amuck, similar to that from "The Little Shop of Horrors", or simply a misunderstood beauty like some sexy stunner from the Silver Screen?

Regardless, its exceptional inflorescences of pink, red and a rare white variety come up directly out of the ground, as opposed to being on a terminal spike. They rise from the rhizome like a spear, supported on a slender scape that can reach a height of 24 – 40 inches (60 - 100 cm). Upon attainment of its ultimate height, the outer protective bracts open to form the 'rim' of the burning torch. Inside is revealed a central, pinecone-like structure of many small, waxy, densely packed bracts that form the 'flame'. The individual true flowers appear from between the bracts found on the pinecone-like part.



When not in bloom, the varieties cannot be easily differentiated by simple perusal of their aerial parts as all are similar in appearance. But it might be noted that there is a torch ginger variety that produces red inflorescences with purplish red leaf undersides and whose leafy shoots take on a similar reddish tinge. Generally speaking, the pink variety is the most floriferous followed by the red and – not often seen - white varieties.

The leaves, on the looming stalks above, are two to three feet long and lanceolate – ya' think we should call them Sir? (Groan!).

Following pollination, a fruiting head, looking somewhat like a club with numerous round bumps, forms. These are actually the individual fruits (berries). At first green, they and turn red when ripe. Small, dark-colored seeds can be harvested from them.

In "traditional medicine", it is believed that daily intake of the raw Torch Ginger inflorescence can reduce diabetes and hypertension. Beyond that – probably in the "way too much information" category - in 2011, the "International Food Research Journal" reported that the inflorescence, consumed along with bitter leaves (*Vernonia amygdalina*), is believed to relieve flatulence in postpartum women. (Can you believe the diverse array of totally useless information one can sometimes glean from these articles?)

One possible problem when growing *Etlingera elatior* plants can be a potassium deficiency. Potassium is important for the correct uptake of water, which is necessary for the Torch Ginger's optimal growth. To avoid this problem, simply add potassium to the soil before planting, working it into unplanted beds to about a foot deep.

The Torch Ginger thrive in moist, organically rich and well-draining soil in full to partial shade with protection from the wind and, like most of the *Etlingera* genus, prefer disturbed areas . . . . and with me being about as disturbed as one can get, it's no wonder they do well here!



Even before fully opening these are lovely.



The beautiful bloom rises from the rhizome like a spear, supported on a slender scape that can reach a height of 24 – 40 inches (60 - 100 cm)

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## Community Living

## Our Valentine's Day Visit to EL Salto Waterfalls

By Ed Labine

My wife Camilla and I decided to take a small jaunt out of Manzanillo one morning to go and visit the 'El Salto' waterfalls. Leave our condo in El Ferro, and head southeast on Blvd Costero Miguel de la Madrid, until you hit the sailboat. Then follow it north as it goes through town and past the shipping yards. northeast from there on the Manzanillo-Minititlan highway #98 and follow it into the mountains. The road is very narrow in points, and crosses the river a few times. You will pass some small villages along the way - we stopped to buy some water, but I can't say much about what was in the towns. We generally do take the time to at least drive around most of the villages we pass through. We like to look around, and it seems safe to us although we have learned that roads can go from good to horrible quickly, and you sometimes find yourselves backing out). All of the villages are what I would describe as typical small Mexican villages.

Continue following the road through Benito Juarez de Pena Colorada (town), and start looking for the sign. The fact that the town was built to support the local iron mine is of interest to me. I've worked in and around mining all of my life, and it took some self-control to not try to get a tour of a mine in Mexico. The mine itself is a bit further up the road and is apparently visible from the road, but I didn't see it. This happens when you are driving twisty mountain roads dodging donkeys and topes – you miss stuff. I've added a link to a Google map in the foot-notes. If you hit Minatitlan, you've gone too far.

The drive to El Salto was beautiful and in its own right, worth the time. Take your time and enjoy the jungle's splendour. Stop and take a few pictures. The scenery is outstanding. While driving keep your eyes open for mining trucks on the road as well. They seemed pretty good, but they move fast so beware.

When we got to El Salto, we were greeted by an old fella who is collecting the admission. At the time, the cost to get in was 10 pesos each. We drove in and drove past some run-down buildings that clearly had once marked what was a pretty cool place to bring your family, and parked our car on the far side of the recreation area



El Salto with pool at the bottom

Although it was not clearly marked, we quickly found the path towards the falls and started our little hike. Look for the sign marked 'Cascadas' (waterfall). Cross the bridge and make your way down the steps to the base of the falls. A warning: This is Mexico. Don't hang heavily on the stair railings, and watch for loose and uneven footing, even on the steps. I'm pretty certain that I could have brought the railing down with my weight had I decided to lean on it.

Once you get to the falls, you'll be delighted with your find. It is a beautiful, under-developed waterfall of about 100', which crashes down into a crystal clear basin at the bottom. An earlier version of myself would have been in the water in a flash, but the older, more cautious, recovering from a surgery version, decided a wade in the cool stream in my bare feet was enough.



My two favorite finds at the falls were the Skull Caves, and the Tree of Life (see photos).





Tree of Life



My wife following the river

When we decided that we had seen enough, finding lunch became a priority. We packed our stuff and headed back up to our car. We knew that the town of Minatitlan was just up the road, and I was hoping I'd get to see the mine as I drove by. However, I saw only the road to the mine (disappointing), but we did find the town at least.

When we drove into Minatitlan we were immediately struck by a sight we didn't expect to see – Valentines Day everywhere! Little girls of all ages were awash in colors, from bright bunches of flowers, to stuffed animals, to cards and candy. They walked home for lunch loaded down with goodies from the local boys, who were trailing after them like a bunch of forlorn puppies. Fates would be sealed, and hearts would be broken today!

We didn't get any pictures because we noticed something else; we were obviously the outsiders this day. Our appearance got quite a bit of attention, I suspect because we accidently intruded into a bit of personal business that day. Everyone was friendly, but we felt like someone who calls on a friend, only to discover a dinner party is underway, and you aren't dressed or bearing gifts. It was their day not ours; for this reason we chose not to take pictures of the people.



# Manzanillo's lifestyle E-Magazine Community Living

Minatitlan is an absolutely gorgeous little town. Everything is clean and cared for. The city center and its pavilion were beautiful. We immediately fell in love with this town. It was everything we had hoped rural Mexico to look like, yet even neater and tidier! We needed to eat, so we kept our eyes open for a little tacoria for a quick lunch. We quickly found one on a side street, and somewhat tentatively sat down. It was, as many restaurants in Mexico are, a hole in the wall with a wind up store front. This one was particularly small, with room only for the kitchen/counter, plus 3 small plastic tables, all of which were covered in neat little plastic red and white checkered tablecloths. There was no menu on the wall, just a toddler running between our feet on his plastic tractor and his smiling mother/chef/waitress/cleaning person. In other words a Mexican business owner.

We each picked a drink out of the cooler, and not knowing what else to do I ordered dos tacos de pollos, and my wife ordered one de carne. The food came out 2 minutes later, having given me just enough time to chase the toddler around a bit and get him laughing. There were nachos and salsa as an opener, she brought the fixings for our tacos, then brought out the two plates with large 12" tacos on them. We absolutely stuffed ourselves – I should have only ordered one, because they were large and I had to help Mrs. finish hers as well. I didn't want to waste anything though – the young mother running the business smiled non stop and watched us enjoy our food the whole time. I didn't let her down!

I pushed my chair back to make room for my engorged stomach, and asked for "la cuenta, por favor." I don't remember the total, but I do remember with large tip it cost US \$3! I felt a bit like I was stealing!

The drive home was nice, as we recalled the day. We not only got to see a beautiful waterfall and natural area with no one around but us, we drove through some incredible scenery on the way there and back, we had a great meal in a very nice Mexican town almost for free, and we got to see the absolute joy that something as simple as Valentine's Day brought to these people because of their loving, family oriented culture. We are frequently in Manzanillo for Valentine's Day, and we usually go out for a nice dinner in town or at Margarita's on Santiago Bay (best sunset views in the area), for a quiet, intimate time.

Valentine's Day will forevermore be changed for me by seeing those young girls in Minatitlan with their arms full of goodies from their admirers, running through the street to bring them home to show mom.

Link for Google maps (Cut and paste into your browser): http://tinyurl.com/nn7ru9a



Minatitlan Town Hall



City Square





## How much computer power do you need?

Señior Tech

This is a question you might consider before you buy another computer. Most people use their computers to check email, their Facebook account, search the web, and watch videos on YouTube.

If this describes you, you probably would be quite happy buying a Tablet like an iPad or Samsung Galaxy Tab 2, which are the two main contenders. These computers weigh less than a pound and can easily fit into a small case for travel.



Tablets are available in 2 sizes, 7" and 10". The only other major considerations are amount of storage memory and cellular data. I recommend that you purchase as much storage as you can afford. The cellular data models allow you to purchase mobile Internet data, so you can surf the Internet anywhere. The cellular models allow GPS capabilities.



Microsoft has released their Office software for the iPad so if you have ties to the corporate world, you can read, write and edit these documents on your tablet. If you connect to a Bluetooth keyboard, you can input text and numbers as on a conventional computer.

Samsung tablets for now have to use apps that work with Microsoft Office.

Tablets have built in cameras. There are numerous apps available that will allow the user to make movies or slideshows with music and transitions.

If you have a Skype account, you can use the tablet as a speakerphone with the front facing camera.

Tablets are easy to use, and the screens are touch capable. You can control the device by touching different areas of the screen. I sometimes forget when I work on my computer and wonder why things don't happen when I touch the screen.

Tablets range in price from just over \$250.00 to \$900.00 depending on memory, size and whether you need a cellular data radio.

Unless you need a device to create content, I strongly recommend that you consider a tablet. They are lightweight, go for 10 hours between battery charges, easy to carry, and are easy to learn and use. If you have grandkids, they will teach you how to use them.





## The First Decisive Step

By Suzanne A. Marshall

Putting what one theorizes into practice has turned out to be a significant challenge. As I wrote last month in my article, "Give *Me the Simple Life*", I now know firsthand that achieving a simplified life is truly not that simple.

Basically, our grand scheme is to sell our house and call Manzanillo 'home' since we already have lived our winters there for the past seven years and return to Canada in spring and summer. This decision is largely based on the fact that keeping a second home that sits empty for more than half the year has become a burden for us and others. Not only is it expensive, but we must continue arrangements for security, taxes, phone and internet, ask friends to collect mail, have them check up on the house once a week to ensure heating is on (otherwise our insurers won't cover unforeseen damages) and because of our climate, help with snow removal so that the house does not appear vacant. We are forever grateful for having the friends that we do have and who were willing to assist us all these years. How wonderful they have been.

Some would say just rent the home while you're away. But our location does not support this option well and assuming the role of absentee landlords comes with a whole other set of challenges. These include: the need for a manager, moving and storage of personal goods and valuables in and out twice a year, and finding respectable renters who only want a big lofty house for six month a year during the winter and won't do any damage. It



View from our Manzanillo balcony

might work perhaps in the summer. Yes, since we live very near a lake. However many of the same worries still exist. (And then of course there are income tax laws too complex to cover in this article.)

So it was decision time. Since we are both retired, do we give up the extended winters in Manzanillo and sell our condo or keep the place in Canada and have shorter exotic vacations? In the end, we just couldn't give up Manzanillo. With glorious heat and sunshine, beachside living, wonderful friends (both expats and local Mexicans), great solid inexpensive dental and healthcare services, lower cost of living, direct flight access (and grown children living far away from us anyway) the decision was made. Manzanillo here we come!

Now some people who have not experienced Manzanillo might ask: "Aren't you concerned about safety?" (Like my family) In a word, no, we have felt very safe in Manzanillo and in fact some time ago I shared a story about just how safe this location is. Of course the news media pick up on the odd story of a tourist crime elsewhere in Mexico at some resort and then hammer it to death. But the truth be told. Manzanillo is one of the safest locations in the world and statistics show that more crime occurs in the USA to travelers in vacation areas than in our chosen destination. Just listen to the news about local crimes taking place in Canada and the USA: drug busts, rapes, murders, gang slavings, bomb scares, renegade gunmen, police brutality and so on. We don't seem to pay as much attention to the local news as we do when it's elsewhere. The fact is that no matter where you live you need to stay away from risky neighborhoods, risky lifestyles, and take precautions with your wallet and vehicles just like you would at home and be mindful. I don't believe any of us can escape the unexpected tragedies of daily life such as being in the wrong place at the wrong time, auto accidents, drunk drivers, and health issues, no matter where we live. Manzanillo is in a lush mountainous southern tropical zone and far away from the USA/Mexico border where most of the drug trafficking and criminal activity occurs.

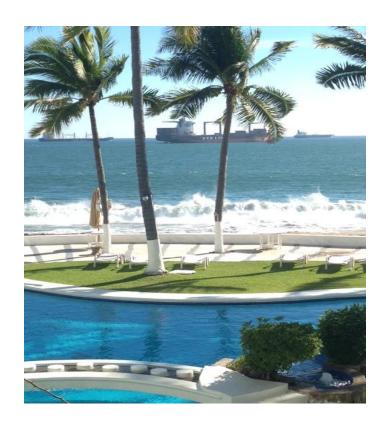
So the decision having been made. We listed our home with a friend and realtor and lo and behold we had an acceptable offer within two weeks. Of course the stress begins as it took another three weeks to complete home



inspection, bank approvals and final documentation. Now we contemplate everything we must accomplish before we leave. We must liquidate our furnishings and personal effects, apply for our permanent Mexican visas and streamline a whole new approach to banking and residency. Yikes.

I am now in the middle of clearing away the accumulation of a lifetime. This involves shredding taxes and papers and hauling out stored boxes full of memories, photos and souvenirs. It's a daunting task and an interesting experience as you revisit all of the old 'passages' of your life. You have to wonder where on earth the time went. But still, one must be grateful that there is (hopefully) some time left to savor a simpler life on the gorgeous shores of the Manzanillo bay. It's definitely going to be the experience of a lifetime. I'm pretty sure I'll have some interesting information to share in the near future for any of our readers who are considering the same decision.

We'll be visiting the Mexican consulate in Canada soon. Stay tuned.





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## **Aztec Sun Periods**

Kirby Vickery

Several of the early philosophic thoughts of Western Man originally had four elements. They were: Earth, Fire, Wind or Air, and Water. In ancient Greek times, Aristotle added a fifth called Aether (now you know where 'ether' gas comes from). He figured that the first four were all corruptible and the stars in the heavens weren't and were subsequently set in and were part of 'The Aether.'

After that all sorts of folks got involved with the fifth element thing. One of the oldest I can find comes from Taoism where the fifth element is Metal. They prioritized their elements by strengths. For example: Metal concurs Wood which concurs -Well, you get the idea. Other philosophers assigned body functions to the four or five elements. Then it spread from there again and again.

Meanwhile on the other side of the Atlantic river the Aztecs seemed to copy the five elements thing but with a marvelous and somewhat unique twist. Instead of having all the elements all at once, the Aztecs built everything into a creation parable where each element (called Suns) replaced the one before it.

The first Sun was the Sun of the Ocelot or Jaguar: *Nahui-Ocelotl* (Jaguar Sun: The genus containing the cougar and the jaguarondi is a large cat also known as a cougar, mountain lion, panther or catamount). During this time the humans lived without reason or proper thought and were giants compared to today's man. The world was without light and the humans lived by instinct which apparently wasn't very highly developed because eventually they all were tracked down and eaten by ocelots.

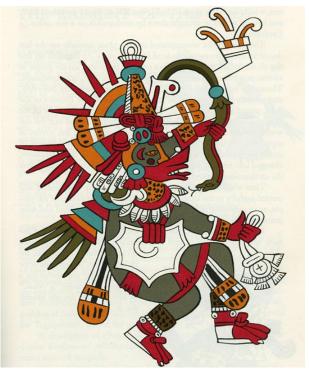


Jaguar Sun



Giant Man Eater

The second sun was the Sun of Air: *Nahui-Ehécatl* (Wind Sun). It was a world of flighty, mystical things such as spirits and transparent beings. The projection from this Sun is that these ghost like beings and Halloween ghouls and goblins may return some day. When? You'll never know until it's too late. Our humans of this time could not understand the necessary principles to be redeemed from their sins as they had just gained 'reason' so the gods changed them all into monkeys. This world was destroyed by the father of all hurricanes.



Nahui-Ehécatl



The third was the Sun of Fire: *Nahui-Quiahuitl* (Rain Sun). During this period, people were still ignorant of the gods which didn't settle too well in the Aztec version of Mount Olympus. They created a world of roaring fire. It dried up all the rivers, lakes, streams and oceans. All the land and water creatures were killed by these flames. All the birds were spared because they could and did fly to safety Along with any other creature which suddenly found they could learn to fly. [When I read this I thought of all the brightly colored parrots and wondered if there was a connection between their color and the Sun of Fire.]

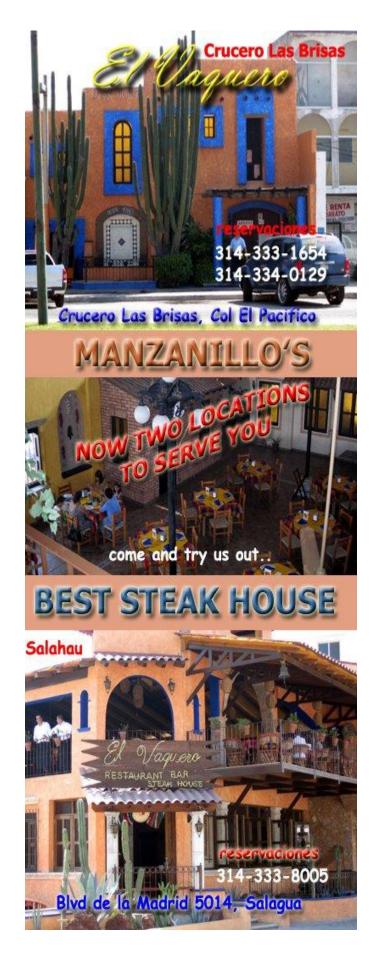


Rain Sun

The fourth sun was the Sun of Water: *Nahui-Atl* (Water Sun). This Sun was formed by the god of rain, Tlaloc. There isn't a lot to be told here except he destroyed all the people in a giant flood as he turned them all into fish. Two of them got away only to be turned into dogs.



Nahui-Atl





The fifth is our own period: Nahui-Ollin (Earthquake Sun). This is the sun where the other four principles, animal energy, air, fire, and water, are combined and in balance. We can't take it for granted that this sun will last forever; our continued existence is dependent upon following the "ladder of redemption" that is contained in the Aztec calendar and observing rituals. The Aztecs considered themselves "the People of the Sun" and therefore their duty was to nourish the Sun god through blood offerings and sacrifices. Failing of doing this would have caused the end of their world and the disappearing of the sun from the sky. If the gods are again ignored, then this sun too will die and all of us with it in a giant earthquake.



The Fifth sun?



Aztec Parrot



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## AT THE MOVIES

Suzanne A. Marshall

## Whiplash

**Starring:** Miles Teller, J.K. Simmons, Paul Reiser,

Melissa Benoist,

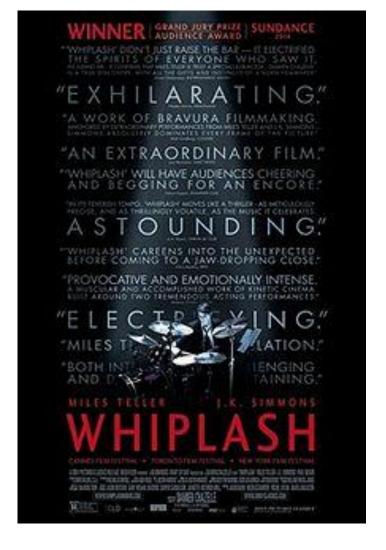
**Director:** Damien Chazelle

"A promising young drummer enrolls at a cut-throat music conservatory where his dreams of greatness are mentored by an instructor who will stop at nothing to realize a students potential."

This is definitely not a movie for everyone. It is extremely intense and difficult to watch especially concerning the abusive character of the music conservatory teacher played by J.K. Simmons who won an academy award for this role. But if you love big band jazz and amazing drumming akin to the famous American drummer Buddy Rich, some of the drumming scenes in the movie will take your breath away.

The movie is highly touted by many viewers and I agree that it is technically superb movie-making and acting. On a strictly personal level I wondering what the point was. Is it appropriate to beat down and abuse young musicians in order to bring out their genius? The movie left me feeling 'down' and wondering how many people will believe that the behavior of the foul-mouthed, intimidating and power wielding teacher is justified. And, how many lives of young 'budding musicians' would be destroyed by such a character were it happening in real life. I certainly hope that this fictional portrayal does not inspire or justify such behavior in real life.

IMDB rated this movie as 8.6/10 based on 255,491 viewers.











## **Quick Enchiladas Suizas**

Enchiladas Suizas is a popular Mexican comfort food dish loved by both kids and adults. This version is easy to make because it's ready in half the time. Cheesy, creamy and satisfying, it's everything you remember it to be. Recipe courtesy of Mely Martinez off the website www.herdeztraditions.com serves 4



### Ingredients:

2 gung	HEDDEZ® Tomotille Verde Mevican
3 cups	HERDEZ® Tomatillo Verde Mexican
	Cooking Sauce
3/4 cup	Mexican crema or sour cream
1/2 cup	cilantro, chopped
1	clove garlic
4 tbsp	vegetable oil for frying
12	corn tortillas
2 cups	shredded store-bought rotisserie

1 1/2 cups shredded Oaxaca or fresh mozzarella cheese

chicken

#### **Directions:**

- 1. Place 1 cup HERDEZ® Tomatillo Verde Mexican Cooking Sauce, Mexican crema, cilantro and garlic in blender and process until smooth. Add remaining cooking sauce; set aside.
- 2. Heat skillet over medium heat; warm oil and dip tortillas a few seconds per side one at a time to soften and avoid breaking. Drain tortillas on paper towels.
- 3. Heat oven to 350°F. Season chicken with salt and pepper. You can also add garlic powder if you like. Fill center of each tortilla with chicken and roll up.
- 4. Spread half of sauce in 9x13-inch baking dish or individual oven proof plates. Arrange enchiladas in single layer, seam side down.
- 5. Cover with remaining sauce and sprinkle with cheese. Bake 30 minutes or until cheese starts to brown. Serve immediately.

## **Spicy Watermelon Margarita**

Serve up an authentic margarita with a refreshing twist using watermelon, fresh lime juice, orange-flavored liqueur and tequila to enjoy a spicy, summer cocktail.



## Ingredients:

4 cups watermelon, chopped
1/2 cup fresh squeeze lime juice
1 tbsp orange liqueur, such as Cointreau
3 tbsp HERDEZ® Roasted Pasilla Cooking Sauce
3/4 cup tequila silver
1/3 cup light agave nectar

For Garnish

Watermelon wedges Lime wedges

#### Directions:

1. In blender combine all ingredients, poor through fine mesh, pressing through as much as possible with spatula into glass pitcher. Place ice cubes into a few glasses, fill each glass with margarita, garnish if you enjoy!

## Guacamole del Mar

Guacamole? Ceviche? Dip your favorite chips into a zesty bowl of shredded roasted salmon, fresh avocado and salsa verde for a unique authentic dish!

## Ingredients:

- 1/2 pounds salmon or 1 medium fillet
- 1/2 pounds small shrimp, peeled and deveined
- 1 teaspoon kosher salt
- 1/2 teaspoon pepper
- 2 tablespoon extra virgin olive oil

#### For Guacamole:

- 3 medium size ripe hass avocados, peeled and chopped
- 1/3 cup red onion, finely chopped
- 2/3 cup cherry tomatoes, cut in half
- 1 tablespoon garlic, finely chopped
- 1-2 tablespoons jalapeño, finely chopped
- 1/4 cup pitted green olives, cut in half
- 1 tablespoon capers, drained
- 1/3 cup cilantro, chopped
- 1 tablespoon mint, chopped
- 1/2 cup HERDEZ® Salsa Verde
- 2 tablespoons fresh lemon juice
- 2 tablespoons fresh lime juice
- 1 teaspoon kosher salt
- 1/2 teaspoon pepper

#### Directions:

1. Place shrimp and salmon on an aluminum lined baking sheet keeping them separate. Season the shrimp with half of the seasoning and olive oil, use the other half for salmon. Using clean hands toss the shrimp coating it evenly with oil and seasonings. Using clean hands rub oil and seasoning on salmon front and back. Place in preheated over for 12 minutes. 8 minutes into the cooking remove



shrimp from baking sheet and set aside to cool. Place baking sheet back in over to finish cooking salmon, then remove from heat and set aside to cool. Once cooled, shred salmon with hands.

2. For guacamole, in a bowl combine onion, tomato, garlic, jalapeño, olives, capers, cilantro and mint and toss to combine. Add chopped avocado to bowl along with HERDEZ Salsa Verde, lemon juice, lime juice, salt and pepper. Finally the shrimp and shredded salmon, toss to combine, taste for salt and adjust to taste. Serve with your favorite tortilla chips, extra HERDEZ® Salsa Verde on the side and enjoy!





## **E-MAGAZINE**

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Submissions for possible inclusion in the magazine, please send to the editor by 20th of each month.

We are always looking for writers or ideas on what you would like us to write about in the magazine.

Preferred subjects are concerning 1.) Manzanillo or 2.) Mexico.

All articles should be 1000 words Or less or may be serialized. 500-750 words if accompanied by photos. Pictures appropriate for the article are welcome.



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pertinent page.

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