

October 2012

Manzanillo **SUN**

Manzanillo's Lifestyle E-Magazine

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Patty and our gardener, Dulio, stand below a male Medjool Date Palm on our Transition Terrace. Considering it was but a seed five years ago that's pretty significant growth!



The fructose based Medjool Dates are, for all intents and purposes, the undisputed best! Popping them open into one's mouth is like a shot of delicious honey butter!

Medjool Date Palm,

(Also called Mujhoolah), *Phoenix dactylifera*,
Subfamily: *Coryphoideae*
Tribe: *Phoenixaceae*

From when first seeing this magnificent palm - up to 20-30 meters tall - it has been a favorite. In fact, ours are the "children" of date palms Saddam Hussein had transported from Basrah, in Southern Iraq, to be planted around his palaces in the Baghdad area.

Thought to have originated in the northern Africa and Persian Gulf area, the delicious, yellow, red to rich, dark brown-orange, date fruit (drupe) of this palm has been a middle eastern staple food for thousands of years. In fact there is archaeological evidence of this plants cultivation in Arabia in 6,000 BC.

While this week's column focuses on the Medjool, family-wise - of the hundreds (if not thousands) of different

varieties - there are three main cultivar groups. These are: the soft (high moisture/low sugar) - Barhee, Halawy, Khadrawy, Medjool; semi-dry (low moisture/high sugar), Dayri, Deglet Noor, Zahidi/Zahedi; and dry, Thoory (low moisture/high sugar). The type of fruit depends on its glucose, fructose and sucrose content. Sadly, all varieties of the date palm are subject to terminal lethal yellowing.

Easily grown from seed, the Date Palm is dioecious - separate male and female plants - but as the norm, only the females bear fruit. It takes between four to seven years before such should come to fruition (no pun intended). But beyond its many practical uses, increasingly, as a result of its striking appearance, it is being used for landscaping.

Upon the yellowing and drying up of this palm's 20 to 30 - sometimes six meters long - pinnate, blue-grey-green fronds, they can be cut, near the trunk in such a manner so as to present a beautiful diamond shaped pattern. A friend from Florida (a locale in which the Medjools

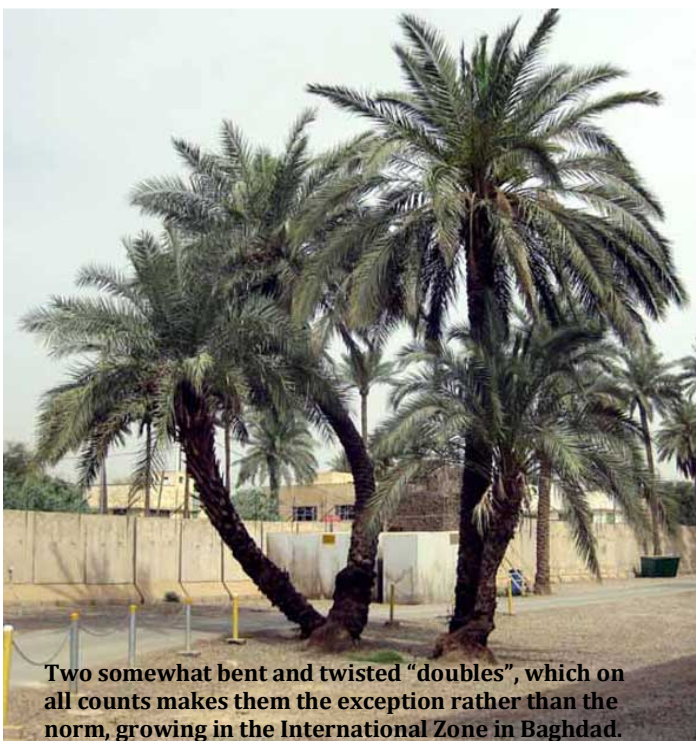
thrive) many years ago, told me that the way to remember this palm's name was to look at the strikingly attractive trunk and think of it as having "my jewels".

Now for some culinary date trivia: The young date leaves can be cooked and eaten as a vegetable as can its bud or heart, though its removal kills the palm. Finely ground seeds can be mixed with flour to make bread. Ground date seeds can be used as a coffee supplement and even the flowers of the date palm are edible. The buds of the flowers can be used in salads or ground with dried fish as a condiment for bread. Even the tapped sap can be converted into palm sugar molasses (called *jaggery* or *gur*) to make molasses or - heaven forbid - alcoholic beverages. A case in point as regards the latter is the fact that in North Africa the tapped palm sap (known as *lagbi*), if left for a number of hours - depending upon the temperature - becomes a libation. The plethora of uses of this amazing palm is astounding ... I'll drink to that!

Highly tolerant of salt and drought, it loves direct sun, can grow in a wide variety of well-drained soils but, generally, fruits poorly in the tropics/subtropics. Though a desert plant, ours thrive - and are growing outrageously fast - as a result of regular, deep watering, fertilizing, and attention given them by Paco and me. (But beware its sharp spikes!)



Be it the striking trunk or the beautifully balanced crown top, the Medjool is a stately, majestic palm. (These are the "parents" of ours.)



Two somewhat bent and twisted "doubles", which on all counts makes them the exception rather than the norm, growing in the International Zone in Baghdad.





An Awesome Defense

Suzanne A. Marshall

I recall on a few occasions when we were taking evening walks in Manzanillo along the boulevard or down the beach, a distant familiar odor wafting on the evening breeze. I wish I could say it was the scent of hibiscus or bougainvillea blossoms or even street vendors preparing savory Mexican food. But no, once a person has been exposed to the deadliness and much dreaded skunk defense, a mere whiff of the most foul scent on the planet will stop you dead in your tracks and have you peering pointedly in all directions for the unmistakable black and white creature. Apparently, the little stinkers can shoot like a double-barreled shotgun as far as 10 feet from two scent glands located in the anal tract. But I would bet money on the fact that once in the air the smell will carry for miles, which was where I hoped these ones were, miles away thus avoiding the necessity of a significant detour on our walking journey.

I really love the differences that are apparent in the Mexican tropics; the unusual birds, trees, flowers and terrain that are so interesting and lovely to see. But to my disappointment it hasn't stopped a few unwanted critters from making their homes and habitats all the way up and down the North American coasts as far north as Canada. Skunks are even worse than mosquitos in my opinion, because you can't put on repellent and forget about it. No, skunks being the foraging breed that they are can live in the wild but just as likely in towns and populated areas



feeding on insects, rodents, garbage, fruit etc.. To make it even easier for them, they are quite content to live in hollow logs, abandoned buildings, vacant animal burrows, under decks or the steps of your home!

Many of you will know what I'm talking about. If you have driven highways over the years you have no doubt passed through a 'cloud' of skunky scent left in the air by some poor soul who has probably hit one crossing the highway. The stench would bring tears to their eyes for sure and no amount of tomato juice wash would rid the smell that will linger for weeks. Ever had a pet dog come home after chasing a skunk? I rest my case.

Now back home in Canada this spring having just returned from Manzanillo, it isn't uncommon to see the neighbor's cats snooping through our yard and I happen to like cats anyway, though travel has ended our days as pet owners. So I really don't pay too much attention. After all this is one of the nice things about living in a small lake resort town where children and animals have a lot of freedom, just as I remember growing up as a young girl. And I should mention now that skunks are pretty abundant too though you rarely see them. You just know they're in the area from that familiar odor on the wind.



Late one evening in May we are up on the second floor of our home getting ready for bed and we hear a horrific shrieking and howling of cats outside our home and obviously in our yard given the incredible volume of the noise. I thought either some dog had clamped his jaws around a cat or some other vicious attack was taking place. It took no longer than 10 seconds to figure out that one of the cats had either chased, startled or stumbled upon a skunk at the side of our house. In our yard!! The sudden attack to the olfactory senses upstairs in our room was so potent I was nauseated and my eyes were tearing up. With all the windows closed for the night I couldn't at first figure out how this gawd-awful smell had invaded the entire house!

Well I figured that out pretty quickly too. In Canada, no home is without a furnace with heating ducts leading to every room in the house like the tentacles of a giant octopus. Without these systems we simply couldn't survive the winters and is probably one of the reasons for our large energy consumption. In addition, new regulations over the past decade or so make it necessary for home builders and furnace installers to ensure that a 'fresh air' intake vent from outside directly to the furnace is installed as a safety measure against carbon monoxide poisoning and other potential problems.

We had a new more efficient furnace installed a few years back and because it was a 'retrofit' in our home the fresh air intake was installed and placed at the side of our home about 3 feet off the ground. Are you getting the picture? Yep, the skunk spray aimed at the cat at that very side of our home was sucked in through the fresh air vent and efficiently distributed to every room of our house!!! I cannot describe accurately how permeating this scent from hell really is. No amount of odor eating sprays, scented candles and washing was going to help us. We were going to have to suffer. And suffer we did.

I won't bore you with the logistics of vent spraying, running ceiling fans, opening doors and windows, running the furnace over and over again to burn out and evaporate the smell. Over the next few days and literally weeks, we just glumly lived with it. Apologies were offered to company arriving and even when we thought it was finally gone a trip out for the afternoon would have us greeted by the odor when returned and came in the front door. Did I mention how permeating the smell is? For example, if I opened a cabinet door in our wall shelving system, I could smell the lingering odor. It just took time and finally after about six weeks we found



ourselves passing the 'company' test. We'd anxiously ask anyone coming in "can you smell anything weird?" At first they knew what it was immediately but eventually it was gone.

The only good thing coming out of this whole experience is the fact that I think the skunk may have been living under the back deck and had been foraging in the dark when the cat(s) came snooping. When under threat skunks will move somewhere else. We haven't seen or smelled our stinky friend since then. And now that I think of it, I haven't seen any cats either. Yes!! Peace at long last.

P.S. Watch those mini-split air conditioning intake units in Mexico if they are located on a ground floor. This is an experience I wouldn't wish on anyone.



Hooded Skunk found in Mexico



Manzanillo Madness

Kirby Vickery

Dear Dan,

Another month has gone by and everyone is starting to look into the cooler months down here in Manzanillo. I know up where you are there a little bit of a water shortage. But, doesn't that happen every year. Not bad for a Rain Forest. Down here we get what they would call Monsoons in Arizona. We get lots' of water and usually all at once. Sometimes in the summer when you go out to make a run downtown or something, you want to put on a diving mask with snorkel. Flooding is not all that uncommon. However, with any area that gets flash flooding, the water usually recedes fairly quickly with very little damage done and the driver's all know where these places are and have learned to avoid them when necessary. Now when a full blown hurricane roll through it's a horse of a different color and like anywhere else the roads become a disaster.

There is one road down here which is, what I call, a continuing disaster. Boulevard Miguel de la Madrid is the main through fair and I think it's an experiment the Federal Mexican Government had placed here initially to see how it worked and then forgot about it. Better let me explain if I can how this street is supposed to work after I describe it.

First of all it is a divided; mostly four lane road with most of the access from cross streets controlled by very elaborately timed traffic lights. The center median is a tree studded, elongated, raised and curbed, grass planted, concrete laid, or cobblestoned, pedestrian trap. I'm sure you know the kind. Going with the light you just run out of time trying to get all the way across the street and become trapped on the island while taxi cabs, deranged bus drivers, and testosterone loaded truck and SUV owners, each take pot shots at you with their rear view mirrors as they pass in both directions. Yes, Dan, the same metamorphosis takes place in people here as much as anywhere else in the world. Subsequently these islands and not the tropical paradise Michener and Hemingway talk about and overly large people don't stand a chance.

The road itself is made up of elongated blocks which is just fine as the straight traffic tends to move through town at a pretty good clip and the lights are too far apart to be timed. I've made it through with only two stops while I've heard of other people making it all the way without stopping. I think they probably did it early in the morning before the traffic got up.

No, the disaster part about this road happens should you want to turn left at any intersection. Cause what you have to do is turn right first. Nope, it's not on to what we would call a ramp or said access road. Boulevard Miguel de la Madrid has a set (one on each side) of roads which run parallel to it and their called 'Laterals' in English. I think the Spanish for them could sound like the Spanish for 'Headache.'

The Laterals consist of one to two lane, potholed and or cobblestoned, narrow lane, roads which can substitute as temporary parking lots. The smart businesses located on this street have built their establishments well back from the road with a parking lot or, at least, parallel or diagonal parking slots well painted. The majority of businesses haven't. At this time, in places, you can be traveling down the outside lane on a lateral only to come to a car parked in it.

The real fun happens when you're on the main road and want to turn left. Remember earlier when I told you about the elaborately timed lights? Well, this is where all that timing comes in. To turn left at the next intersection you



have to manoeuvre right through two or three lanes and drop onto the lateral on your side of the street. Please remember that these laterals are not maintained or paved the same as the main road. In some places there is as much as a five or six inch cliff you drive off to hit the lateral. Some places have the drive off lanes marked with metal cap lane markers. Mostly what they do is cause a race between you and the guy already on the lateral who wants to turn left where you do. Ever play chicken? Freda did once although it was with a parked bus. Yes, Dan, there are some places with Yield signs. But I haven't figured out which line of traffic is supposed to yield. And, judging from what I've seen, I don't think anyone else has either.

Now, if you're in a left hand turn lane while on a lateral, it's best to be second or even third in line. The first guy is faced with: Right turning traffic from the main road, traffic coming from the main road crossing in front of you or going straight on the lateral, cross traffic coming from the other direction's lateral, and the idiots from the right hand or middle lane of the lateral trying to make a right hand turn too either to go back the other way on the main road or that direction's lateral, or just trying to make a left hand turn onto the intersectional road.

Just when you get all of this down and somewhat used to it the traffic division comes out and relocates all the traffic lights at one or two of the intersections. At that point it becomes a free-for-all. That's why, when asked, I usually tell folks that I would rather ride and absorb some of the ambiance of the area. And yes we've come across intersections from time to time where the conversation in the car starts with, "Find me a green light . . . anywhere!!"

Kirby




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A CAUTIONARY TALE **MANAGING THE HOME BUYING** **BUDGET IN MEXICO**

Freda Rumford

A few years ago, when a friend's husband died, I remember her being absolutely incensed at having to pay a large fee to the notary public she went to, to remove her husband's name from the deed of the house. It didn't make much sense, but I really was not overly concerned as I thought it was a special fee because she lived in Jalisco. We had bought our house just recently, there were no real health concerns surrounding my husband or I and I really didn't pay her the due attention that I should have done.

Just two years ago my own husband passed away and again, I was not concerned as we had requested that our house be in both our names with an either/or survivor clause in processing the papers. We were assured that there would be no need for a will determining heirs to be drawn up as we had specified who would be named as beneficiary should we both go to the Happy Hunting Ground at the same time.

Imagine my surprise then when I was advised by an accountant, that in order to sell my house, I first had to make arrangements to remove my husband from the house deeds. That was a bit of a nuisance but I could do it. I would just go to the notary who had dealt with our original purchase.

The first thing I was asked for was the death certificate and then the marriage certificate to prove I was the wife and entitled to his share of the property. I had them with me so that was soon taken care of. The marriage certificate was produced and immediately drew some concern from the secretary as it was not a Mexican certificate and was not therefore legal. What was this? We were married for almost 55 years; this certificate had been accepted everywhere else in the world but was not legal in Mexico? It appeared that I had to have what is called an 'Apostille' made in the country of origin. That is a paper that is written and notarised in England (where we were married) stating that the document was valid and also that the person validating the document was fully qualified and able to make that assessment. After a fair amount of time and assistance from relatives this was done.



the next thing to be done was that the certificate had to be translated into Spanish but that was not really a big problem as they had a court recognised person able to do that. I was astonished several weeks later to receive a phone call from the office saying that the translator could not determine what was in the certificate, would I please go at my earliest convenience to do the translating myself. It turned out that it was the NAMES of the people participating that could not be read properly. To me they were perfectly clear and in about thirty minutes, I had it completed. Now we had to wait for the balance of the certificate to be translated. They were the headings of the boxes where the names were written.

Months went by and then I received an email saying that the death certificate had to be translated and as I was married in the Philippines, I would also need an Apostille from that country. Well, the death certificate was issued in Guadalajara, so obviously there is a problem with language between states and certainly I was not wed in the Philippines. Down I went to the office with a good friend who was totally bilingual to clear this next issue up. And so the waiting continued for a several more months.

After almost a year, I now get an email from the secretary saying that "her boss" was starting on the final procedure to complete the name removal and I could expect information very soon. Lovely, but I am going to Canada for several weeks. That seemed to cause a little consternation but I could not see why.

When I received the next email I understood completely. The bill for this removal of a name from the deed is just under 35,000 pesos and they needed half immediately to continue with the procedure. Would I therefore submit 16,000 pesos in cash immediately! Well, that is a little difficult. I am out of the country and cannot send cash "immediately" plus as I was not advised of this amount of money being required I could not do that on the spur of the moment, it would have to wait until I got back into Manzanillo in a few weeks time. I expressed my displeasure at not being advised of the amount of the bill prior to this and asked why this large amount was required? Apparently any name change to the title is treated as a new sales agreement. It is a legal fee set by the Government of Mexico, not a figure that the notary has just decided to charge.

In order for me to sell my house I must have this deed changed. In order to pay for the deed change, I must sell my house. This is a 'chicken or the egg' situation, which somehow I must get around. But this is really something that everyone should be aware of. If you have joint property, have any certificates apostilled and then be prepared to pay the original buying fees for the procedure. I think if I buy in Mexico again it will be through a company which I will form to escape just this rigmarole. Then the company takes over the house and there is no name change. Ask your real estate agent about this method and then check the fee scales fully with a lawyer or notary.

Perhaps this article should be kept with your property papers for the day when you may need to make changed.

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COMALA COFFEE

*A Continuation by
Kirby Vickery & Freda Rumford*

Back At The Ranch

There are two major Haciendas and many smaller growers of coffee in the Comala area.

The Hacienda San Antonio nestles in the shadow of the Volcan de Fuego. The 1913 eruption of the Volcan de Fuego was particularly violent and threatened many homes in the valleys surrounding the mountain. Legend has it that the wife of the owner of the then Hacienda de la Cruz was a very religious woman who during the chaos of the erupting volcano and the threatening lava, prayed to Saint Anthony to spare the Hacienda and its inhabitants from an almost certain fiery death. She promised that if this would happen she would name the hacienda after the saint. Yet the lava still progressed towards her and was but a mere 150 meters from reaching the hacienda when the volcano calmed suddenly and the lava stopped flowing. The Hacienda has been known as the Hacienda San Antonio since that time and has flourished. Each year, on June 7th there is a special feast for the Hacienda's patron saint. The Hacienda has also become a hotel for the rich and famous. It is small and discreet with its own airfield for special guests not wishing to use commercial airlines.

The second big Hacienda is that of the Hacienda of Nogueres. This estate was originated as a gift to the Franciscan monks by Herman Cortes in 1531. The estate was purchased by the Rangel Family in 1873 and the last private owner was the famed artist, Alejandro Rangel. He willed the Hacienda to the University of Colima upon his death in 2000. Since then, the Governors of the estate have restored the Franciscan Church and the hacienda. They have turned one house into a museum and are now developing the gardens surrounding the house into an arboretum featuring the local flora of Colima.

It was the German workers who came to Mexico under the auspices of President Porfirio Diaz (president of Mexico from 1876-1911) who initially introduced coffee to Mexico. The Mexican Haciendas took their coffee to the Louisiana Exposition of 1904 where it was sold to The Waldorf Astoria Hotel thus creating the first international customer of importance.



Sugar on the left and coffee on the right



Beetle Trap

About the Coffee



Coffee plant with berries and flower



Freda involved to show size

The plants have waxy looking leaves and the beans initially are green, then turn yellow and are red when ripe. The beans are sometimes picked individually but mostly the branches are just stripped out taking the leaves with.

- 1) The coffee trees are mostly shade grown. If grown in the sun, the berries will ripen too quickly and not be as well formed or large.
- 2) The volcanic soil adds many minerals to the coffee.
- 3) The most popular variety grown in this area is Arabica.
- 4) It is grown in Comala at an altitude of about 1000 meters which slows its growth considerably.

- 5) When grown at or above that altitude, there is only 1 crop a year.
- 6) Below that altitude or in the sun there can be up to 4 crops a year but the beans are not of superior quality.

Mexico produces only 10% of that which is grown by Brazil.

Mexico is #6 in the World of coffee growing, Brazil is #1.

It costs 1.6 pesos to grow 1kg of beans for which the farmer only makes 6 pesos kg.

There is a snake in every Eden and in this industry it is the Broca beetle which burrows into the bean eating the contents as it goes but leaving a healthy looking husk. It is unidentifiable until the beans are soaked and the empty husks float on the surface. Traps are set for the beetle consisting of nothing more elaborate than a cut-up two litre, soda-pop bottle filled with water which attracts the beetles then drowns them. This methodology allows the bean trees and their fruit to be completely organically grown.

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The bean harvest is from December to April. After that it is just the growing and waiting season as the ovens lay idle during the summer months. This is the exactly same time frame for the sugar cane harvests. As a result, all farms and ranches are working at full tilt in those winter months as well.

When harvested the beans are taken to the processing plant and dumped into large silos. To prepare them for the roasting ovens they have to go through several procedures:

- 1) The beans are first placed into a SIFON (a large vat) to soak which allows the unripe beans to float to the surface to be skimmed off.
- 2) The beans are then dried in the sun on a large concrete pad.
- 3) Any beans left in the silo are put directly into the grinder and are mixed along with the husks of processed beans to be put into the soil to form fertilizer for the fields.
- 4) Once dried, the beans are removed to a rotating drying chamber to continue the process. This is where the last skin of parchment like thickness is also removed.
- 5) The raw beans are classified and bagged according to size into 59 kilo sacks.

The raw coffee bean looks like a raisin and is roasted in a similar manner to popping popcorn. Each grower adds their own particular flavour according to the type of roast. The most popular in this area is cinnamon. But, others, like hazelnut, are also popular.

The beans are roasted at a temperature of 180* Celsius. Then mixed and cooled very quickly. They are sold either as whole beans or ground coffee. Then it is labelled as '100% ALTURA - High altitude grown coffee.' In the stock markets, coffee is the second most valued commodity after oil!. 95 % of the yield is sent to the U.S. and Europe. It takes 1 kilo of raw coffee beans to eventually brew 3 cups of coffee.

Growing on the side of a volcano has many benefits for the coffee lands. The heat from the underground lava and the minerals from the hundreds of eruptions over the centuries help the coffee not only to grow but to define its own individuality.



Unprocessed, raw coffee beans with husks



Coffee Sorter



Roaster



El Volcan

The Volcan de Fuego is one of three sister volcanoes within a 3 mile area but the only one currently physically active. It is reported to be 140,075 feet high and 20,000 years old and is the most dangerous volcano in Mexico. Neighbouring Snow Volcano is 510, 000 years old. Mexico has 2000 volcanoes but only 11 are monitored regularly.

The last eruption was recorded on 23rd June 2011. Signs of new activity began on May 19th 2012, with lava flows and ejections of ash. The lava flows down the mountain exactly as it did in Hawaii several years ago, threatening hamlets situated on the mountain side. Attempts to have families away permanently have not been successful and many people still have to be moved regularly when the volcano threatens.

The volcanoes also affect and are affected by the earth's plates. The Coco plate of Mexico which is lying under the America plate also gives reason for concern.



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Why Isn't My Workout Working?



I recently received an e-mail from a reader who has made some good choices but is getting frustrated that she isn't seeing big changes.

We talked a bit about what she has been doing and decided that while she is on the right track, she might need to tweak things a bit before seeing results.

One big thing to remember: you can't work off a bad diet. Exercise is awesome, but if you're not eating a nutritious diet with the appropriate number of calories for weight management, you could be shooting yourself in the foot. Proper nutrition fuels your workouts, but eat too much and you could gain weight (or hurt your weight-loss efforts), and eat too little, and you won't have enough energy to exercise. Healthy living is 80% nutrition, 10% exercise, and 10% DNA.

Another thing to remember: it takes 4 weeks for you to see your body changing, 8 weeks for friends and family to notice and 12 weeks for the rest of the world. It takes time but it is the best feeling in the world when you notice that your pants are a bit looser, you aren't panting at the top of the stairs, and you start craving vegetables!

There are a few other reasons while you aren't seeing results:

1- Too much, Too soon.

Many of us decide to get in shape and go all out right away. Your body didn't get like this overnight and you can't fix it in a day! It takes time and consistency to get in shape over the long haul. Be patient. Remember that you're creating a lifestyle change that you can sustain for the rest of your life. While there's temptation to start off doing extra-long and hard workouts, don't. Build up to doing hard workouts gradually as the weeks go by. Not only will this prevent injury and give your body more time to adapt and change, it will also give your life and habits time to change—permanently!

2- Rewarding yourself.

We are all guilty of "bargaining" with our body. If I go for a walk, I can have a bowl of ice cream! Trouble is, we usually don't walk off more calories than our reward takes in! If you are seriously trying to lose weight, you need to track calories to realize how much those little treats can add up.



3- You sit all day.

This is my biggest problem. I work out pretty much every morning but then I work on the computer the rest of the day. When I'm done working I lie on the couch and watch TV. So, even though I get a good



I am undoing all that hard work by sitting so much. I now have a timer on my desk that goes off every 30 minutes. This tells me to get up, walk around, stretch, and maybe take a few trips up and down the stairs. Take at least 5 minutes out of every 30 for a health break.

How about some laptop yoga?



4- You aren't working hard enough.

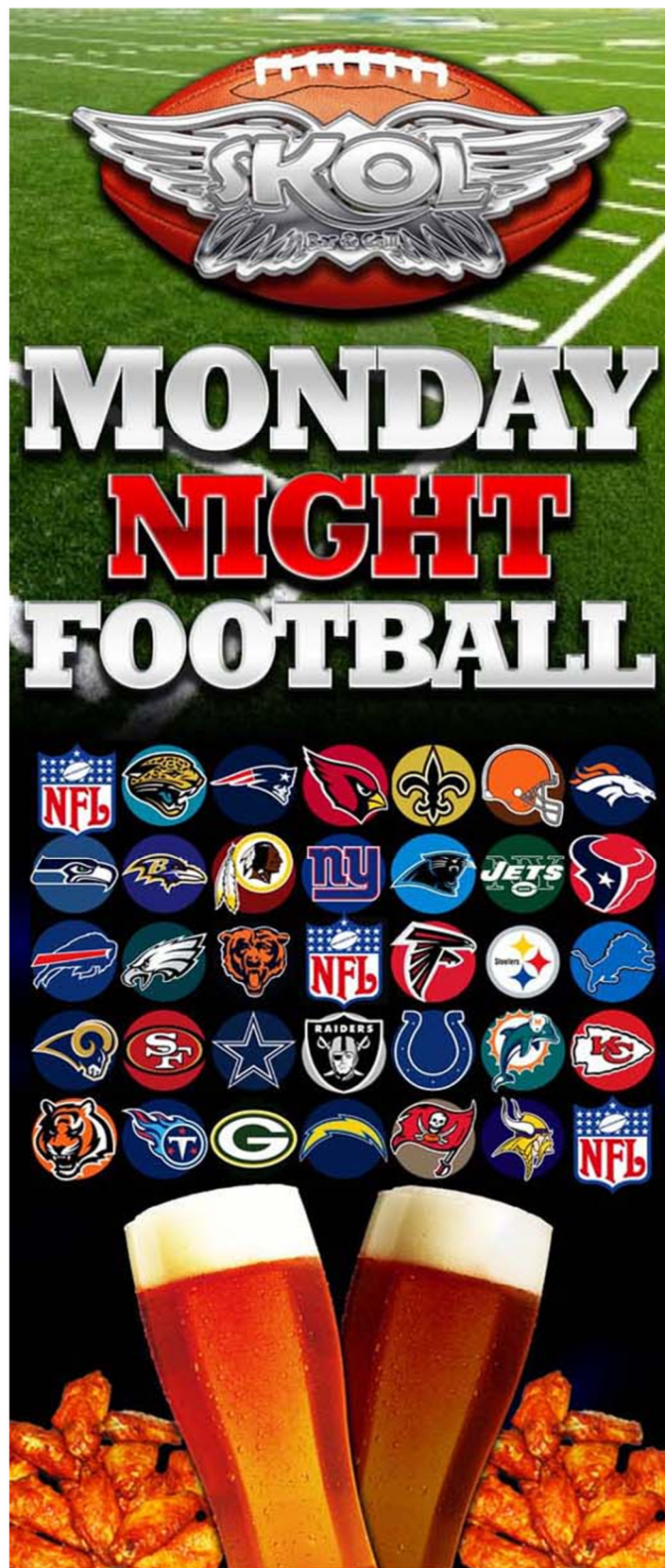
Once you get into a regular exercise routine, it's time to switch it up! You will want to increase the intensity and start pushing yourself. As you work out more and more, your body adapts and becomes more efficient at doing that certain activity. This means that over time, the 30-minute workout that was challenging for you three months ago doesn't provide the same results.

5- You are only doing cardio.

Yes, running, walking, dancing, etc. are great for your health- you also need to do some strength training and stretching for flexibility. Lift weights or do exercises like lunges and push-ups at least twice a week to reap the amazing benefits of resistance training; including decreased body fat, increased muscle mass and stronger bone density.

It will hurt. It will take time and will require dedication. It will require willpower. You will need to make healthy decisions. It requires sacrifice. You need to push your body. There will be temptation. But, when you reach your goal, it is SO worth it!

(I'm getting excited to leave chilly Wisconsin for beautiful Manzanillo! Please contact me at karzlo@hotmail.com if you would like some help with an exercise routine or just get together for a workout.)



15wings+2Draftsx\$100



Is Your Portfolio Prepared for Higher Taxes?

Yann Kostic

Although Bush-era tax cuts may be extended again this year, over the long term, higher taxes are more than likely. Is your portfolio ready? If not, it's definitely time to prepare.

By historical standards, today's tax rates on investments are low. Long-term capital gains and stock dividends are both taxed at a maximum rate of 15%. That's down from 28 percent and 39.6%, respectively, during the 1990s. But the low rates are unlikely to continue. According to the Congressional Budget Office, the national debt is already at unsustainable levels, requiring higher taxes. Worse: the national debt is to keep on skyrocketing for the foreseeable future. How can you shelter your assets before new rates take effect, whenever that may be?

First, sell your winners before tax rates rise. It's better to lose a little if they continue to appreciate than to wind up paying higher tax rates down the line.

Second, consider municipal bonds; the income they generate is generally free from federal taxes and from taxes in the issuing municipality. However, in light of the sharply increasing default rate, especially in California, proceed with extreme caution.

Third, maximize your deposits to Roth IRAs while tax rates are low; when rates increase sometime in the future, you'll effectively be withdrawing money tax-free. You can contribute \$5,000 per person this year or \$6,000 if you are 50 or older. You can also convert your regular IRAs to Roth IRAs, paying taxes at the lower rates on the money you converted.

For Mexicans and Canadians (all foreigners indeed), I remind you that the U.S. does not tax short term or long term capital gains on accounts held by foreigners.

Whatever you do, do not wait for the last minute. Tax laws can be tricky; they're always changing and everyone's circumstances differ. So, before you decide to follow through on these suggestions, it's a good idea to consult with a financial professional.

Yann Kostic is a Money Manager and Financial Advisor (RIA) with Atlantis Wealth Management specializing in retirees (or soon to be), self-reliant women as well as Expats in Mexico. Yann works with TD Ameritrade Institutional as the custodian of client's assets. He splits his time between Central Florida and the Central Pacific Coast of Mexico. Comments, questions or to request his Newsletter "News You Can Use" Contact him at Yannk@AtlantisWealth.com, in Mexico: (314) 333-1295 or in the US: (321) 574-1529.



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OFFICE BYTES

Underlining with a Little 'Zing' in MS Word

By Vivian Molick

When you're creating a document in Word and wished there was something with a little more zing than the typical 'bold, italic or underlining' to jazz things up a bit, what is there to do? I use Word for many things (like this article) other than the typical letter or business document and there are times when that little something extra is needed to make a point really stand out.

Instead of the same old 'stand-bys' that are available, here are a few of the other options you can try out for the fun of it:

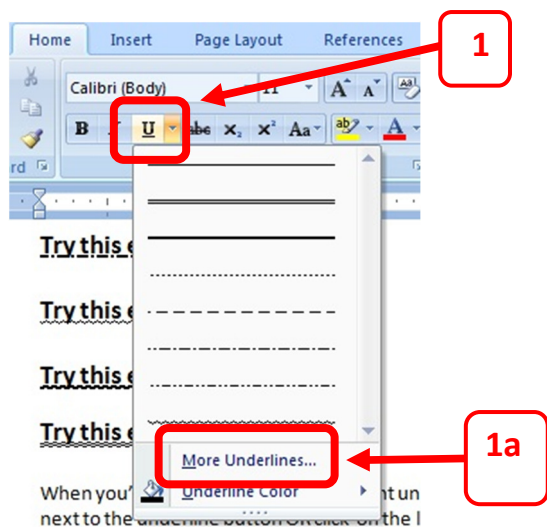
Try this example!

Try this example!

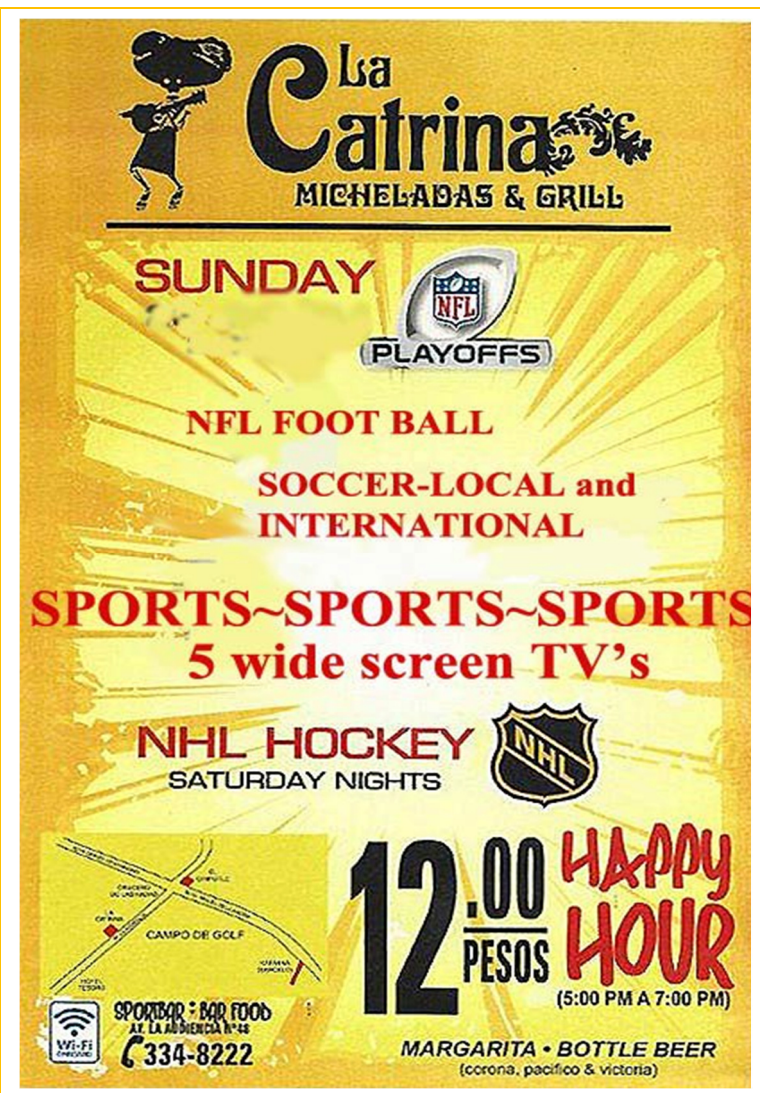
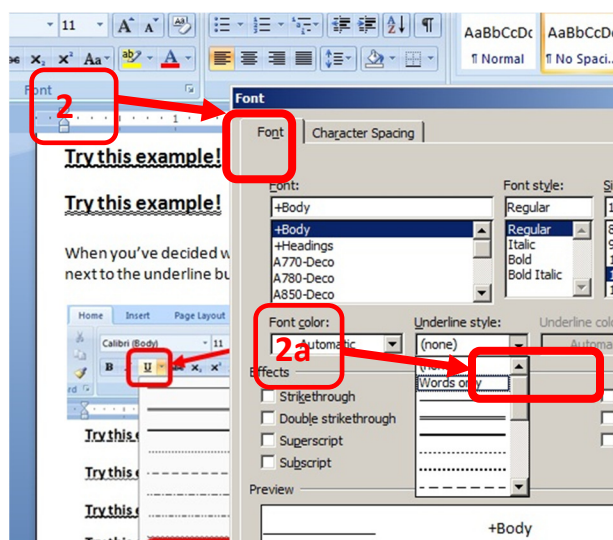
Try this example!

Try this example!

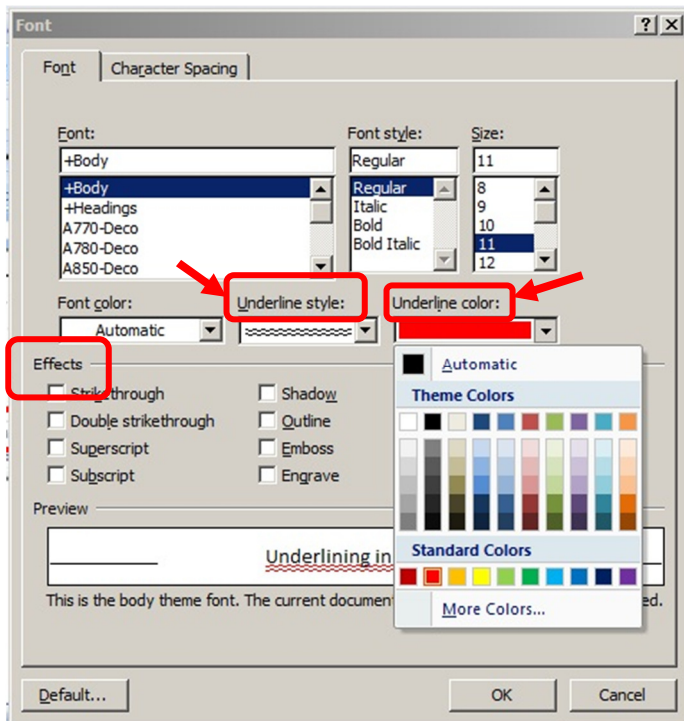
When you've decided what text you want underlined, go ahead and highlight it. Now, you can either click on the little arrow next to the underline button (1) and use one of the options showing/or 'More Underlines' (1a) **OR** click on the little arrow on the far right of the 'font' heading (2), in which, the window with 2a will pop up and there are all the choices for underlines.



-OR-



Underlining in Word – You will notice that when the ‘font’ dialog box opens, you not only have a choice of the ‘Underline’ style, but you can also pick the color and ‘effects’ (like emboss, outline, engrave, etc).



Examples:

Note this example .

Note this example .

Note this example.

Note this example

****Note:** If you decide to use one of the ‘underline’ options in the ‘More Underlines’ (Font) window, you **will have to** undo (return the choice to ‘none’ under the Underline style) that format in that window. Because these are special choices, they do not show up or work with the standard ‘Underline’ button at the top of your document window.

Do some experimenting and have fun trying out the different combinations that are available!

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ANNOUNCEMENTS

Mark your calendars for December 15th when volunteers will be holding a Bazaar/Garage sale just in time for Christmas. Proceeds will go to Bill y Bobs Rehabilitation Center for a much needed dormitory which is being built to accommodate the female residents. Bill y Bobs has been functioning for approximately six to seven years in Manzanillo. It is located in Salagua almost behind the Casa Hogar los Angelitos.

Volunteers meet with the women residents on Tuesday mornings from 10 - 12 noon. We invite you to stop in during this time and see how we are working with the women to bring much needed support, confidence building, and instructive skills they will hopefully take with them to better their life. It is a joy to work with these women who very often get lost in the shuffle in this male dominant society. They look forward to our time with them and it is rewarding to bring a little joy and positive interaction to their lives during this difficult struggle. The dormitory construction has been started, and funds are needed for completion.

We will gladly accept donations and items to sell at this bazaar. If you are cleaning out your closets and have clothing, or gently used household items you wish to donate, please contact Jean Scheifele (335-1064) or Ginny Ruiz (335-1955.) We are also in need of volunteers to help facilitate this event.

Please consider a donation of items and/or time to help with this event or any other area that benefits the women who have such need of guidance and love.

This Bazaar/Garage Sale will be held in front of the Iglesia de Esperanza (Church of Hope) located on the Blvd. Miguel de la Madrid in Santiago next to the parking lot of Juanito's Restaurant. Further information will follow! Thank you!

PATA Nov Free Sterilization Clinic

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This is just a sample of what's online for housing in Manzanillo, go to www.manzanillosun.com to view the complete listing



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PHOTO COMPETITION



YO QUIERO MANZANILLO

Mexico has become the country we have grown to love. The people, the quirkiness its lack of authority, the countryside its natural beauty. We like to make fun of items that...well tickle our funnybone, or make us go WOW, or awww how sweet!

TAKE YOUR BEST SHOT!! Send it in, and WIN!

BONUS OCTOBER PRIZE

You can win a free YO QUIERO T-shirt, courtesy of Zona Grafica X-Trema and free chicken dinner for two courtesy of Monkey's Famous Fried Chicken

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All photo's submitted will become the property of Manzanillo Sun, solely for its use on its websites, magazine. Photos of an adult nature or of a demeaning nature, will not be eligible. Judging will be done by Zona Grafica, Manzanillo Sun SA de CV, or Monkey's Chicken. We will endeavor to post all photos on April 8 Magazine.

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Dave Burroughs

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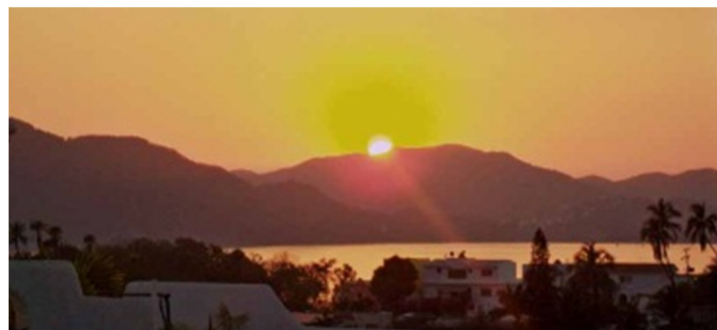
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Sunrise by Mr John Corey



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October Theme

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