

**Manzanillo**

July 2015

# SUN

Manzanillo's Lifestyle E-Magazine

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## The Joys and Perils of Auto Renting in Mexico

By Ed Labine

My wife (Camilla) and I have visited Manzanillo most every winter for the last five or six years, staying in local hotels and rent by owners. We have fallen in love with the weather, people and the region. In fact, we have gone as far as to buy a lot on the Julupan Peninsula, with dreams of building a retirement home there. We typically rent a car when we travel to Manzanillo.

The first couple of years we flew into Puerto Vallarta (PV) and drove the four-ish hours down the coast. It's a pretty drive and well worth the effort, but after three or four trips on the winding road it loses its glamour. Additionally, we aren't fond of PV – too many people and way too touristy for us. The last few times we have flown directly into Manzanillo.

We had also visited Cancun and region a few times as our introduction to Mexico. Beautiful beaches, but again way too touristy for us, and the weather is way more uncertain than it is on the west coast. When you only have a couple of weeks, you need to find the sun! Regardless of our route, we rented a car to drive around with while visiting Manzanillo. I think it's a North America thing. We feel way too "naked" without wheels when we are there.

We always rent from a large international rental agency, for the convenience of finding English speakers at the end of the line (our Spanish is horrible) when we call. We know that when we get to the rental agency to pick up the car, we will be immersed into 'Spanglish.' But I always feel better knowing that the details have been prearranged in a language that I understand. Remember to always ask for an automatic transmission ahead of time if that is your choice, and to ask for air-conditioning. That said, the chances of both actually being on your car when you get there seem to be low, but if you insist politely but firmly that you booked both and need to get them, it always works out – or at least it has for us.

The people at the local agencies have always been wonderful to deal with, and between their English, our Spanish, and lots of hand waving, we eventually get a reasonable car without too much stress. When you pick up the car, be sure to go over it with a fine-tuned comb. Rest assured, the agency will do the same when you return it. It isn't like 'N/A' where they barely look at the

car as long as all four fenders are still in roughly the same place! The guy that goes out with you to show you the car may not speak any English, so be prepared to have to go back to the desk person if you have concerns.

When the rental guy is still there, start the car and let the air-conditioning run. I usually do this first thing, so that we can be sure that it runs okay and that the A/C is working before you leave. I have learned something: Take pictures all around the car, particularly of the windshield, and front and rear bumpers. Do this in front of the agency employee so he sees you doing it. It has saved our bacon once, plus I think it shows them that you are paying attention to the details. It doesn't hurt to be careful!

We generally do not pay for extra insurance when we book the rentals. My MasterCard covers auto rental insurance in Mexico (it's important to call the card company and ask first if Mexico is covered) so it is an unnecessary cost. You must also call your credit card company and tell them that you will be travelling to Mexico, and tell them that you will be renting a car using the card for insurance. Also ask them to send you a letter stating that the card (the letter must include the card number and be on a letterhead) does indeed cover auto insurance. You need to bring this with you when you get the rental, or they will charge you for insurance regardless. Usually I just show them that I have one. They don't even read the letter; they just want you to have it.

The way that my credit card insurance works: If I do have an accident, my credit card will be charged whatever the agency charges for the repair, but my credit limit is increased the amount charged to not minimize my credit availability. Once the insurance has been sorted out and the credit card insurance agrees that it is a legitimate claim, the charge disappears from my card, my credit limit returns to normal, and the credit card insurance works things out with the rental agency. Bada bing.

My last rental didn't go as well; I had a very minor amount of damage after I drove over a topes near Colima that had a small hole behind it that I didn't see. I was driving very slowly, but because of the hole, there was



contact between the underside of the vehicle and the topes. It was a very minor tap and I didn't think it was anything. I have driven over roads in Mexico with far larger bumps happening and no damage was done. Not so lucky this time.

We drove around for another hour or so, then made our way back to the condo. Total time driving after the topes was roughly three hours. We parked the vehicle and left it for the night. The next morning, I tried to take the car out for a Walmart grocery run. It moved about five feet then wouldn't go. The engine revved, but no go. I immediately thought transmission, put the car in park and set the brake, and I could see a puddle of transmission fluid under the car. The fluid had drained overnight. I pushed the car back into the parking spot and called the rental agency.

They were good about coming out to get the car and bringing me a replacement. They said one hour - it took three - but this is Mexico time. I was happy that they made it that day. The car was switched out and all was well I thought because I HAD BOUGHT AUTO INSURANCE FOR THE FIRST TIME EVER!!!

I don't know what made me do it. I just had a feeling and decided to go ahead and buy it. The insurance cost me more than the rental, but I did it anyway. Big mistake I learned.

When I brought the car back at the end of my trip, I didn't get a receipt - they couldn't give me one because of the damage. They said that they would email me copies of everything eventually. There wasn't much I could do so I said, "Great!" and left. Roughly six weeks later, I saw three charges on my M/C bill over a week time period. They billed about \$600, then about \$1500, then about \$550 USD. I called M/C immediately to put in a complaint, because I had seen nothing on the charges. MasterCard insisted that I contact the rental agency and try to get resolution there first.

First lesson: When I told M/C that I had purchased auto insurance, they told me that my M/C insurance was no longer in effect! All that I could do was challenge the charges and work with the insurance company that I used.

I called the international rental agency to discuss the situation. Lesson two: The rental agencies are all

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independent in Mexico. They share a name and booking number and that was it. I would have to deal with the local agency! I got hold of an employee that spoke little

English when I called the agency. She couldn't give me any insurance company info. She did give me the business owners email address. My wife emailed (English and Google Spanish, which isn't really Spanish) and asked for an explanation of the expenses. It took about two weeks, but we did get an email, accompanied by seemingly random repair receipts and some pictures. In the pictures, I could see a hole at least an inch in diameter in the transmission pan. There is no way that I could have driven around for three hours with a hole in the pan like that. It would have drained out completely in a matter of minutes. New lesson learned: Take pictures of the underside of the car as well before you drive off with your rental. I'm sure the agency guy will crawl under and do it for you for a few pesos.

As of this time, the damage is still under review by M/C. The problem is, how do you prove that the pictures they submitted did not match the car that was damaged? From underneath, all cars look alike. I suspect that I will be out the \$2,000 on the repairs. By the way, no one mentioned it to me at the time, but the deductible is \$2,000. Funny, how that worked out.

I think the point I want to make is that it isn't Kansas, and you need to be sure you understand what you are getting into when you rent a car. It's safe, but your coverage is not what you think it is. If a person can't afford the potential for a \$2000 repair cost on top of the rental and insurance cost, and they don't have a credit card with insurance, they might be best to bus/taxi the trip. It takes NOTHING to spend \$2K on car repairs.

Will this stop me from renting another vehicle in Mexico? No it won't. There is too much to be gained by being able to visit nearby towns and sights that I'm sure that we will continue to rent. I am smarter than I was when I started renting, and hopefully this helps someone else be smarter when they go out to rent. I know that I will take even more pictures the next time, and in the interim I will try to find a rental company that extends its operations seamlessly into Mexico from Canada and the U.S. I hope that this doesn't make anyone not want to rent or drive in Mexico, but I also hope that it makes you more aware before you do.



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Tommy Clarkson

## Coral Tree *Erythrina coralloides*

**Family:** *Leguminosae, Fabaceae, Papilionaceae or Cleomaceae* (It sorta' depends upon which botanist you ask!)

(Also known as: Naked Coral Tree, Sunshine Tree or Variegated Coral Tree)

The *Erythrina* genus consists of around 100 various trees and shrubs. The preponderance of these sport spiny trunks and branches with a number of them producing strikingly beautiful flowers. But, of them all, this one is probably my most favorite! With the pure and simple, year around, elegance of no more than its leaves, it is to trees what Caladium are to smallish plants and Crotons are to bushes. And when it flowers. . . . wow!

With wonderful variegated, broad, and somewhat heart-shaped yellow and green leaves (that may tend to revert to green with age) the *E. caralloides* and its kin originate in a variety of locales. These stretch from Madagascar, Tanzania and India throughout Southeast Asia and Indo-Malaysia to Australia and then northward to the Philippines and Taiwan as well as Northeastern and Central Mexico – where I first found them. They can now be found in numerous other locations.

The Coral Tree is a deciduous, perennial tree, which means that it loses its leaves each year and, later, grows new ones. This picturesque tree is fast growing, broad and spreading in nature and can attain a height of 20 feet (over six meters) with “a broad, spreading and open crown with usually contorted braches”.



The *Erythrina coralloides* is to trees what Caladium are to smallish plants and Crotons are to bushes.

These stout branches are armed with curved “black tiger’s claw spines” which also grow on the long leaf stalks. The compound leaves have three diamond shaped leaflets, each approximately six inches (15.2 cm) long. But before these leaves arrive in late winter or early spring, the *Erythrina variegata orientalis* puts on quite the show with bright crimson flowers of 6 -12 inches (15 ¼ to 30 ½ cm) that are displayed in dense terminal clusters.

Following this comes the fruit. “But wait, there’s more!” This beauty may provide yet more enjoyment for us by flowering a bit during the summer as well.

After those flowers come cylindrical - about 15 in (38.1 cm) long - beanlike pods seeming rather constricted between the reddish brown seeds.

The Coral Tree prefers well-drained soil but is not all that picky about the dirt in which it calls home as it is a nitrogen fixing tree and can tolerate a home that’s acidic, alkaline, sandy, clay or loam. Preferring full sun, it is more prone to bloom best after a period of drought and, salt tolerant, is a good subject for coastal planting but be aware, it can form surface roots.

It was introduced to the United States by botanist Monroe Birdsey and is a superlative standalone specimen that I have effectively utilized on landscaping projects.

The Coral Tree can grow as much as five feet per year (1.5 meters). It can be propagated through woody stem cuttings, soft/semi-hard/hard wood cuttings and from seeds – generally “germinate(d) in vitro in gelatin, agar or other medium.” If the latter form is your preferred method, before attempting to germinate them, allow the pods to dry naturally on the tree, then break them open to collect the seeds and remove their fleshy coating before storing.

Beyond attractiveness and being easy-to-grow, around the world the Coral Tree is regarded as beneficial and useful. In southern Florida they're employed as hedges. On the other side of the world, in India, they are used as support props for vine crops such as black pepper, vanilla, yam and betel with the added benefit that during the hottest months their leaves shade the vines and keep them moist. In turn, when the climes get cooler, their leaves fall and the vines receive more direct sunlight, which is exactly what they need at that time.

Besides their pure and simple attractiveness, they are popular as shade trees throughout their growing area. They make excellent living fence posts and – with 16-18% crude protein - their leaves are good feed for many species of livestock.

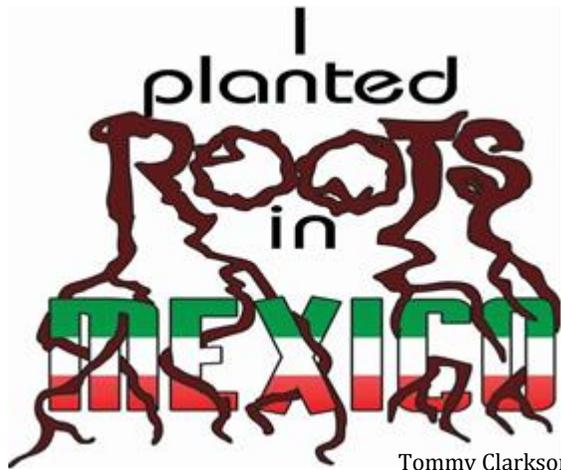
And in one of my sources I read where “In Asia, juice from the tree's leaves is mixed with honey to kill tapeworms, roundworms and threadworms. Women take the juice to stimulate lactation and menstruation. A warm poultice of its leaves relieves rheumatic joints. The bark is used as a laxative, diuretic and expectorant.”

Last, a note for the vegans among us: Its seeds – as well as other parts - are poisonous if ingested. So you may want to re-think that Coral Tree salad!

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And when it flowers . . . Wow!



## Surinam Cherry, *Eugenia uniflora*

Family: *Myrtaceae*

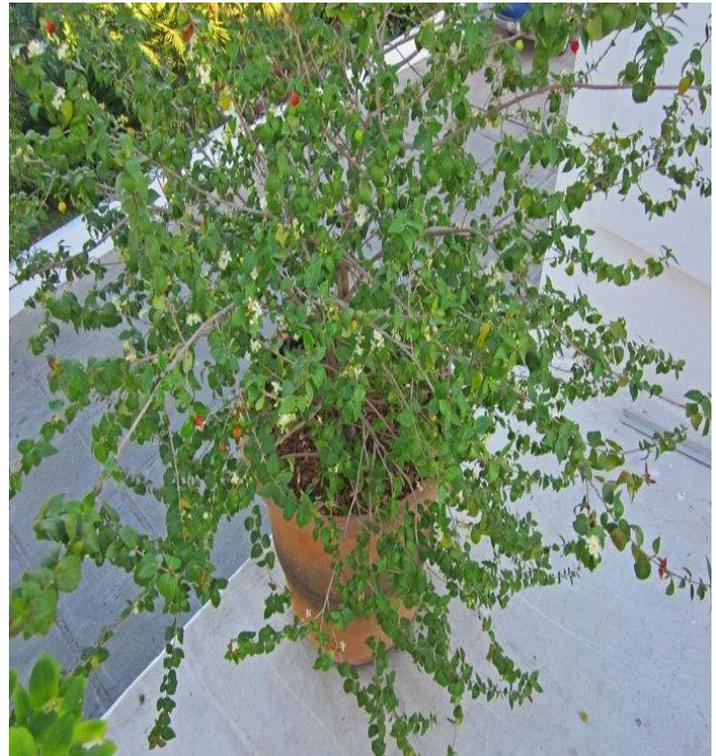
Also known as: Brazilian Cherry or Cayenne Cherry

Native to Surinam (well, duh!), Guyana, French Guiana and southern Brazil, this shrub - or, maybe, more correctly a tree as it can grow up to twenty-five feet (7.5 m) - has slender, multi-trunked, spreading branches and lightly aromatic foliage. (I just went out and smelled my potted specimen and - though not related by birth, marriage or adoption - it has a delicately pungent smell reminiscent of the pine family!)

It sports leaves opposite of each other that are bronze when young, evolving to deep-green and glossy when mature. In cooler climates they turn red in dry winter weather. These are ovate to ovate-lanceolate and either blunt or sharp-pointed being 1½ to 2½ inches (4 - 6 ¼ cm) long.

Continuing with a description of the *Eugenia uniflora*, it has long-stalked flowers which are borne singly or - as many as - four together. Each of these small blossoms has four delicate, recurved, white petals with a wholly delightful tuft of fifty to sixty highly prominent white stamens with pale-yellow anthers.

Now the primary reason for this plant's existence is its wonderful seven to eight-ribbed, oblate fruit - for a good visual description, I liken them to tiny red pumpkins! These are ¾ to 1 ½ inches (2 - 4 cm) in size, turning from green to orange and then, when mature,



Our free-spirited Surinam Cherry resides in a pot overlooking the *Calle*.

bright-red to deep-scarlet or, even a purplish maroon when fully ripe. They are ready to devour when they easily fall off into your hand and are as cute as the proverbial "button"!

As historical aside, it's purported that Portuguese sailors transported the seed from Brazil to India, then next to Italy and the rest of southern Europe and finally into Florida.

The skin of this fruit is thin and very juicy, ranging from acid to sweet, with a touch of resin and slight bitterness. (Interestingly, while Jose, Juan and I love them, Patty does not care for their taste . . . which leaves more for my core gardener team and me!) Inside them there can be one reasonably large, round, seed or two or three smaller ones, each with a flattened side, slightly attached to the fruit's flesh by but a few slender fibers.

Through the development of cultivars, there are now several varieties that have been developed that are absent of that somewhat bitter flavor. Two of these are the Lolita Surinam Cherry and the Chamba Surinam

Cherry. The former is nearly black when ripe and quite sweet - with all but no aftertaste. The latter rivals the flavor of a traditional cherry and the melt-in-your mouth factor is amazing! It is fire engine red in color and also has very little - if any - resinous aftertaste.

The seeds of this base plant, however, are extremely resinous and should not be eaten. Diarrhea can result with dogs that have been fed the whole fruits by children. Some assert that the emanation from bushes being pruned can irritate respiratory passages of sensitive folks.

These fruits are a fun addition to fruit cups, salads and ice cream as well as having the great potential for pickles, pies, jelly, jams, relish or syrup.

In Brazil, locals sometimes spread the leaves over the floors of Brazilian homes as when walked upon they release a somewhat pungent oil that repels flies. Another use is for the bark, as it contains tannin and can be used for treating leather.

Beyond its great fruit and these uses, how might you or I employ this plant? It makes a good shrub, kept smaller in size as a potted specimen, free-standing tree or trained and trimmed as buffer strips. It is said to like part sun and part shade, but mine does well in nearly full sun.

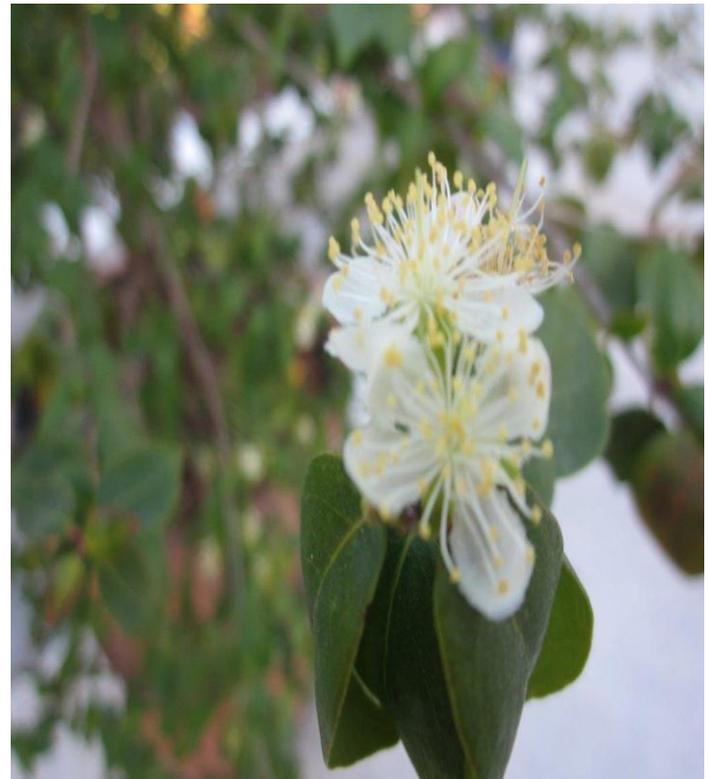
Propagated by seed or cuttings, scale and caterpillars are its primary nemesis with no major disease problems.

As regards its Latin name - the *Eugenia* part comes from Prince Eugene of Savoy, 1663-1736, who was into botany and horticulture and, supposedly, at the time of his death was the richest man in the world. *Uniflora* comes from the Latin *unus*, meaning "one or single" and *folium*, defined as "to bloom".

Homeopathically, the leaf infusion can be taken as a stomachic and astringent or drunk as a cold remedy and, in combination with lemongrass, as a febrifuge. (A'hhh the array of minutia you glean from these works in preparation for your playing Jeopardy is simply amazing!)

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Each of its small blossoms has four delicate, curved, white petals with a tuft of fifty to sixty highly prominent white stamens with pale-yellow anthers.



Its cherry sized, ribbed fruit are a bright-red when fully ripe.



recipe courtesy of <http://www.mexicoinmykitchen.com>

**12 SERVINGS**

**INGREDIENTS:**

1 ¼ cup All Purpose Flour, sifted (plus extra for dusting pan)  
1 teaspoon baking powder  
1/4 teaspoon salt (omit if using salted butter)  
1/2 cup salted/unsalted butter, melted and cooled (1 stick)  
1 cup sugar  
5 whole eggs  
1 teaspoon vanilla  
Butter to grease the pan

**FOR THE MILK MIXTURE:**

1 can condensed milk NESTLE LA LECHERA  
1 can Evaporated milk CARNATION  
1 cup of Heavy Cream or 1 can of "Media Crema Nestle"  
1 1/2 teaspoon vanilla  
4 Tablespoons rum or brandy (optional)

**FROSTING:**

1 1/4 cup heavy cream  
4 Tablespoons of sugar  
1 teaspoon vanilla

**GARNISH:**

Canned fruit like peaches, mangos or fresh fruit like strawberries and kiwis. If using fruit to decorate, add just before serving.

**INSTRUCTIONS:**

1. Heat oven to 325 degrees F. Make sure to adjust the oven rack to a middle position. Grease and flour a 13-by-9 inch pan and set aside.
2. Place flour, baking powder and salt in a medium size bowl and whisk together to mix.
3. With an electric mixer; beat the eggs one by one on a medium speed for about 45-60 seconds each, and slowly add the sugar in as a light dusting until it is all incorporated. The egg mix will be very fluffy and turn a light yellow.
4. Heat the butter just to the melting point in a small sauce pan.
5. Reduce the speed of mixer to very low and slowly add the melted butter and then the vanilla to the egg batter.
6. Add the flour in batches to the egg batter and mix until combined. You can also do this step using a spatula and gently fold the flour into the egg batter. **DO NOT OVER MIX.**
7. Transfer the batter to your prepared pan using a rubber spatula. Spread the batter evenly. Bake for 30-35 minutes or until cake looks light golden or a wooden toothpick comes out clean when inserted into the middle of the cake.
8. Remove the cake and transfer to a wired rack to cool completely. Poke the top of the cake using a toothpick, skewer or fork all over.

**MILK MIXTURE:**

9. Whisk the condensed milk, evaporated milk and cream together with the vanilla and rum in a sauce pan, warm over low heat until completely mixed. Remove from heat and set aside.

10. Once the cake has cooled pour the milk mixture over the cake, cover with a plastic wrap and refrigerated for a minimum of four hours or overnight.

**FROSTING:**

11. Place the heavy cream, sugar and vanilla into a bowl and mix with a medium speed until soft peaks form. This will take about two minutes. I usually place the mixer attachment in the freezer and the bowl in the fridge before making whipping cream. This trick always works to form a smooth and fluffy frosting.

**ASSEMBLE TO SERVE:**

12. To assemble the cake; spread the whipped cream over the cake.

13. Refrigerate until ready to serve.

14. Arrange sliced or cut up fruit on the top of the cake. Remember, when decorating with fruit; do not add until ready to serve. Enjoy your cake with a cup of hot Chocolate Abuelita (almost every Wal-Mart store carries these products).



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At "Las Abejas" we have the largest indirect heat smoker-grill in all of Manzanillo. We do not have a typical printed menu, but a daily menu board. This will allow us to bring you only the freshest meats available each day along with the most flavorful 'in season fruits and vegetables.

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# AT THE MOVIES

Suzanne A. Marshall

## Tomorrowland

**Starring:** George Clooney, Britt Robertson, Hugh Laurie  
**Director:** Brad Bird

“Bound by a shared destiny, a teen bursting with scientific curiosity and a former boy-genius inventor embark on a mission to unearth the secrets of a place somewhere in time and space that exists in their collective memory.”

This is a Disney production so one can assume that the special effects and art direction are going to be superb. For that reason we viewed this film at an IMAX theatre in order to enjoy the full experience. Indeed, we were not disappointed in that regard. Given that it is a science fiction story it is necessary to let your imagination run with it otherwise, you might be tempted to poke holes in actual theory and question certain plot points. But it is what it is and the pure fantasy aspects of it are thoroughly enjoyable. It’s delightful to see and a great family experience or, just for the ‘little kid’ in all of us no matter what our age may be.

IMDB rated this movie as 6.7/10 based on 33,035 viewers.

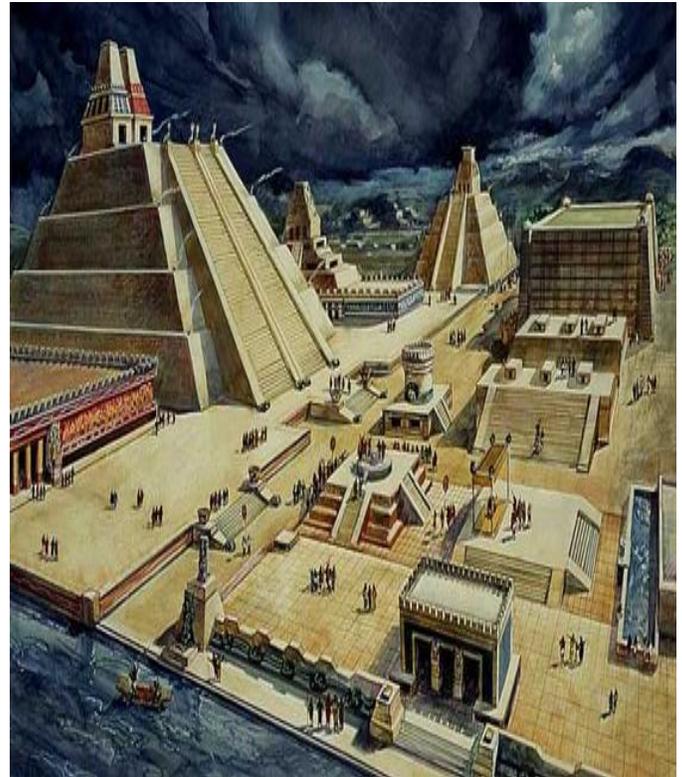




## Aztec Mythology - Rag Picker

by Kirby Vickery

In a lot of cases of mythological lore there are stories to teach or demonstrate. As such they have a tendency to carry an absolute power somewhere to add to the educational weight of whatever the story is about. What a person finds in an allegory from one culture that person can find in another. The Aztec or Nahuatl mythology is a lot newer than that of most other cultures. Historically, the reason is easy. The Aztecs were Johnny-come-lately within the world of developing man. This is probably due to their isolation from the rest of the modern world. For example, the pyramids of the Aztec are closer in time to today than they are to the great temples of Egypt. The Egyptian pyramids were built several thousand BCE (Before Common Era) while the Pyramids (folk lore and the society) from the Aztecs are only a few hundred years old. The point I'm trying to make is the commonality of reason or cause for each story. Here is a small story about an Aztec rag-picker making a living in what is now known as Mexico City. There is a moral here as with Aesop's Tales of Roman times. That moral is blatantly obvious but it's a cute story anyway that illustrates to the Aztecs that you don't really need a god or two behind a parable, possibly, just a little of their power.



Temple of Hoitzipochtli at Tenochtitlan

### The Nahuatl Rag-Picker

At one time there was an old bent over rag picker who frequented the area around the temple of Hoitzipochtli to work at his business. One day, he happened across a painted book near the foot of the temple. Not being educated he took it to a priest to help decipher the glyphs so he would know what it said. The priest agreed to his request and told him what it was all about. The priest told him that it was a book that told of the secret location of a magical casket hidden under the ninety-third step of the pyramid.

After a quick pow-wow the priest and the rag picker decided that they would spilt any loot or treasure they might come up with. They mounted the temple and climbed up to the ninety-third step. There they discovered that it was just a little loose and they started to work it free. When they finally got the step up-turned they discovered a good sized cask underneath



Hoitzipochtli

which was bound up with a silver chain. Forcing it open they discovered that it was full of some pretty wonderful things: It had a magical rattle, a drum stick, a mirror that would show the past or the future, a magical wand, an almanac and a book of sorcery.

“My friend,” the priest said. “I have to tell you that these are all sacred items and you don’t know to use any of them and as I am a priest, I am not allowed to teach or show how they are used. Because I am a priest, I know what they are for and how to use them for everyone’s benefit. For that reason they are valuable to me and I can give you three hundred pieces of gold for your half of the treasure.



The rag picker wasn’t happy with the arrangement but agreed to it anyway because he knew he wouldn’t get a better deal. When the priest turned his back on the rag picker and started to count out the three hundred pieces of gold, the rag picker quickly picked up the magical wand and smacked the priest in the back of the head instantly killing him. “See, it’s not hard to use these things.” The rag picker said as he dumped the priest’s body in the lake and collected the rest of the loot back into the cask. His intent was to study these sacred magical artifacts in a place where he had the time and the privacy.

But his quest didn’t go at all well because he really didn’t understand what he was doing. First of all he couldn’t read the almanac because he didn’t know

how to read. The mirror that showed him the past and the future just confused him because he didn’t understand anything he saw. The book of sorcery was just a bunch of gibberish to him. When he shook the rattle it made such a strange combination of sounds that he grew frightened of it and had to put it down. He started to dream of these things and of the demonic spirits which inhabited them. Then he found he couldn’t get to sleep thinking of them. “A curse on all these things!” He yelled to an empty room. “They are bringing me nothing but grief.”

It was the morning of the fourth day as sun was just rising when the rag picker tossed the repacked cask full of magical treasure into the waters of the lake. As soon as that silver chained cask hit the water the priest jumped up out of the lake about three or four feet while holding the sacred cask. Its magic had made him alive again. He quickly floated over the water toward where the rag picker just stood while staring at him. As he floated, the cask opened and the magic wand floated up into his hand. As soon as he got close enough, the priest took hold of the magic wand and smote the rag picker as hard as he could which killed him instantly. And from then on the priest carried the sacred items with him, where they never did any more harm to anyone.



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## Paddle Boards



## Give Me the Simple Life!

Suzanne A. Marshall

If 'living' is a source of wisdom then I'm feeling so much wiser these days. Of course when one lives long enough and survives the traumas and obstacles set out along life's path, we most certainly should be much wiser. That very fact causes me to wish there were some things I could have seen much sooner. But there of course comes the source of the old adage about the value of hindsight.

Living on the coast in Manzanillo has given me a privileged perspective. I'm not talking now about the obvious things like the incredible beauty of the place, the weather, the ocean, the people; all of that is so easily assumed. We are the envy of many friends and acquaintances when we escape the frigid Canadian winters and head south for six months. Though here I have to clarify that in my youthful days, the ice skating rinks, ski slopes and the stunningly brilliant light and winter snow- scapes were all thoroughly enjoyed and coveted. Now? Not so much! My body complains and as the years go by, I tend more to a hermitic lifestyle round fireplaces and reading in sunny window nooks and perches. Living in Manzanillo has the complete opposite effect. You want outside for any reason; a walk on the beach, or to sun by the pool, or just to stroll along the streets meandering by little cafes and shopping.

But a new realization has been developing over the last few years. I've begun to learn how to live more simply. Our condo is small but comfortable. Much of the utensils of daily life were left behind when we bought our condo and they seem to have served our purposes very well. Naturally, we've done some maintenance, spruced up furnishings with new coverings and basically slowly morphed into this new lifestyle and space. In the past few years as spring arrived, I found myself saying "*It feels like I'm leaving home to return home*". I have the same feelings in the fall prior to returning.

In the last couple of years however, a new perspective has formed. We arrive back in Canada and once recovered from the trip and unpacked, I find myself looking around and wondering why on earth we have all of this 'stuff'. So much 'stuff' that the garage is overflowing and stacked with boxes also filled with the accumulation of many years of living. From my recently acquired wisdom, I realize that we really don't need any of it any more. There is a feeling akin to guilt when I

survey our 'kingdom'. Yes, one can rationalize that we all reward ourselves with things that we enjoy over our working lives. Yes it all seemed to be 'needed' at the time. But given this new perspective (and so much the wiser) it's shocking to take stock of how much we *don't* need. This new perspective also comes from the awareness of just how much we have enjoyed while others do without in so many parts of the world. We've certainly fueled the economy and perhaps contributed to employment and other good thoughts but how much do we really need and when do we stop accumulating? While we are by no means rich. Just your average middle-class Canadians. We have been so privileged.

And so it begins. We search for clarity and simplicity. We begin to unburden ourselves of the inventory of 'stuff' knowing the only important things in life are family, friends, people, love and peace. And now we dream of an unencumbered life and begin another chapter looking forward to living out the rest of our lives more simply and wishing we could have seen it sooner. How much did we spend? How much could we have shared? But that wisdom only seems to drop into place with the passage of time. If only this were a lesson we could teach our children but it seems to take a lifetime full of living to understand it.



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## Who is that man in the mirror?

Señior Tech

I am a middle-aged male. Not by age, that ship has past many years ago. I am at the age where my middle places me at risk for many health issues. So after many years of a sedentary lifestyle, I have decided to make some changes. Now I am not trying to get a six-pack (as much as my wife would like that), but the keg has to go.

Last Christmas, I gave Señiora Not-so-techie a little device that monitors her sleep and the number of steps she takes each day. The device, works with her iPhone to keep track of a number of health metrics. She loved it because she felt it helped to motivate her to walk more. If she met her goal for the day, she received an encouraging message on her phone. I bought her the Fitbit Flex. Unfortunately after four months it stopped working; Fitbit sent a new device (at no cost), which arrived within ten days.

In May, I was looking at one of these devices, and decided to try the Fitbit Charge HR. This device tracks the same health metrics as the Flex but also measure heart rate and also displays the time. I am able to set my daily goals and when the goal is reached the device vibrates to let me know. It tracks how many flights of stairs I climb, how many hours of sleep each night, and monitors my heartbeats. I can manually track calorie and fluid intake. Fitbit provides free APPs for iOS as well as Android and Windows Phones.

The price for the Flex model is \$99.00 while the Charge HR is priced at \$179.00. The Flex has a number of accessory bands in a number of colours. The Charge HR band has 4 different colour choices, but the device is built-in to the bracelet.

Fitbit is not the only device available for fitness tracking; if you want a device that measures all your health metrics and has Apps to make you more productive look at the WATCH from Apple, or *smartwatches* such as the Pebble, Samsung, Sony and Motorola. Be advised that these devices usually start at \$300.00 and in the case of the WATCH Edition \$17,000.00.

But if you are only interested in a good fitness tracker, there are a number of models from companies like Garmin, Jawbone and Misfit. There is a review site at

[Wearable.com](http://Wearable.com) which shows the best of these devices with prices in US dollars.

I have to go walk now, I have only taken 2,700 steps today and have another 7,500 steps and 4 flights of stairs to climb.





## Are You Expecting to Inherit? Consider These Factors

Yann Kostic

If you're lucky enough to inherit assets, the amount you receive may be less than expected, depending on taxes and other factors.

An estate tax may be leveled at both federal and state levels. At the federal level, the 2015 exemption is \$5,430,000, so you won't owe any federal estate taxes if the deceased's estate is less than this.

Only a handful of states collect estate taxes (and the state that applies is the one in which the deceased lived or owned property, not your state). As with federal taxes, there's an exemption level that varies by state.

There's also an inheritance tax. Chances are this may not apply, because only six states collect it: Iowa, Kentucky, Maryland, Nebraska, New Jersey, and Pennsylvania. In all of these states, property passing to a surviving spouse is exempt, and in most of them, the same is true when passing property to children and grandchildren.

In general, an inheritance is not considered income, so you won't have to report it on your income tax return. But there are other costs to consider. For example, if someone leaves you a house, you may want to sell it, which will involve real estate agent fees. If you inherit stocks, you'll have to pay a brokerage commission to sell them. And if you inherit an IRA, you'll have to pay tax on the distribution just as the deceased would have.

The latter, especially, can get complex, so it's a good idea to talk to your advisor if an inheritance is a possibility.

**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 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 Florida and Lake Chapala/Manzanillo.**

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