

Manzanillo

September 2014

SUN

Manzanillo's Lifestyle E-Magazine

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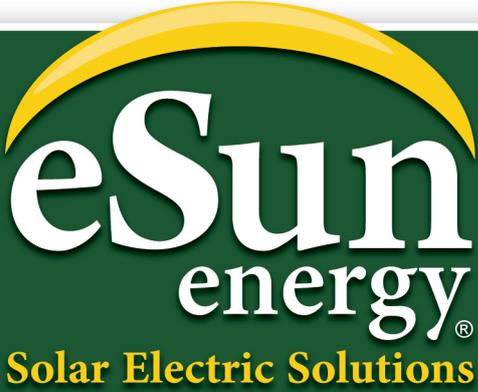
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Photographer
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Letters to the Editor. September 2014

Thanks, Freda, for sharing your times with Jeanne Folan, a wonderful girl who died recently. Your talking to her seemed so natural and warm. We had the good fortune to live next door to Jeanne and Nick at Roca del Mar and our little dog, Sophie, was just crazy for Jeanne. If she was missing and the door had been left open, I always knew where to find her. Jeanne would relinquish her with that great laugh of hers that you mentioned. I am so glad that Nick is returning in September as well as Mary Claire, her sister and best friend. Your article was particularly poignant given that you shared much with her including all of your experiences with that awful companion that seized on both of you, in the hopes that she could do as well as you have. It is so true that when a friend is sadly gone forever you wonder why you didn't pick up the phone once in a while before that friend disappeared - there simply is not a second chance. DR

Hi Freda,
August was a wonderful edition! We particularly liked the well written article about power use, cost and savings. DT

Freda, I really liked the article you included on Jeanne last month, EP

Airlines into Manzanillo 2015

Commencing in January 2015, there will be 13 airlines arriving regularly / seasonally into Manzanillo International Airport from various cities in Mexico, USA, Canada, Europe and elsewhere.

- * Aeromar
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- * Alaska Airlines
- * CanJet
- * Delta
- * Interjet
- * Sun Country
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Bonds Can be Risky Too. Here's How To Protect Yourself

by Yann Kostic

When volatility strikes the stock market, some investors take refuge in bonds. But while bonds are generally less risky than stocks, they, too, have risks.

Perhaps the greatest is the risk that a rise in interest rates will cause the value of your bond investments to decline. Unfortunately, you can't eliminate interest-rate risk, but you can take steps to protect yourself.

•One such step is investing in bond mutual funds instead of individual bonds. Although a fund's net asset value (NAV) will drop when interest rates rise, the fund will replace maturing bonds with higher-yielding bonds. So, higher interest rates can actually help you achieve a higher total return from a bond fund in the long run.

•Another step is thinking about when bonds mature. If the bonds in a fund mature when interest rates are rising, the fund will have to purchase new bonds at a higher price. As a result, the fund's NAV may

drop, but because interest rates are rising, the fund's yield may rise. The opposite is also true. Generally, the longer a fund's "average maturity," the greater the NAV change when interest rates move.

•Finally, you may want to consider a bond fund's duration, which indicates how much a fund's price will rise or fall for a given change in interest rates. For example, if rates rise by 1 percent, the NAV of a fund with a 10-year duration would drop by about 10 percent; if rates fall by 1 percent, the NAV of the same fund would increase by about 10 percent.

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. Yann works with TD Ameritrade Institutional (custodian). He splits his time between Florida and Lake Chapala/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



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Butterfly Palm

Tommy Clarkson

Butterfly Palm, *Dypsis lutescens* (Some call it *Chrysalidocarpus lutescens*)

Family: *Arecea*

(Also known as *Yellow Butterfly Palm*, *Yellow Palm*, *Golden Butterfly*, *Cane Palm*, *Golden Cane Palm*, *Golden Yellow Palm*, *Golden Feather Palm*, *Madagascar Palm*, and *Yellow Bamboo Palm*.)

Because it is so ubiquitous throughout the tropics and sub-tropics, the Butterfly Palm (around here often called the *Areca Palm*) is disdained by some palm purists. However, effectively filling an array of different roles, I like 'em a lot!

Its Latin name means "growing yellow" – a reference to its petioles (the stalk attaching the leaf blade to the stem.)

This fast growing, crown shafted, suckering (clustering or multiple trunked), palm comes from Madagascar – though with a rather restricted domain in the wild, it is now considered endangered there. Its graceful arching, V-formed fronds are the source it being called, by many, a Butterfly Palm!

But like that brother-in-law we wish not to claim, it is often called by many other names! It has a wide enough diversity of designations already but, as a result of its family name, *Arecea*, this palm is regularly confused with even more - the twenty other, somewhat



To the far side end of our pool, it provides cool shade from the afternoon sun.

similar looking palms in that genus. (I enjoy hearing the different names visitors to *Ola Brisa Gardens* call them when touring our small, terraced, tropical paradise.)

It can be effectively used both indoors and outside. When used inside, keep it in a warm location avoiding placement in strong, direct sunlight. When properly planted - in full sun - outside, the good looking, silver-gray, bamboo-like (hence, another of its names – *Bamboo Palm*), trunks and dense fronds of this palm can provide a lush backdrop, thwart the wind, diminish your neighbor's loud music or provide a privacy screen so you can skinny dip in your pool!

It appreciates good, fertile, sandy, well draining soil and is quite drought tolerant. Dim light and low humidity are not this plant's friend. If pruned very sparingly (I keep 5-7 in a clump and remove only the suckers), watered regularly (but do not let its roots stand in water which will cause them to rot) and given soluble fertilizer every couple of months, it can grow to a height

ranging from seven (23 feet) to twelve meters (39 ½ feet) meters. In maturity the trunks turn a more golden color – thus, yet another name by which it is known, Golden Cane Palm.

Its up to nearly three meters (10 feet), pinnate (feather shaped), medium green to bronze, leaves are compound, reduplicate and gracefully present themselves in a "V" form. Each of the 100 leaflets are four cm (1 ½ inches) to five cm (two inches) wide and about 1 1/2 inches wide. It can branch out to a width of nearly four meters (thirteen feet). Occasional browning of the tips is normal, so don't worry.

It is a self-cleaner with fronds dropping when dried. (One may wish to anticipate this so as to preserve the integrity of plants growing beneath.)

Attractive to insects, the drooping, light yellow to gold, one meter (three feet) inflorescence is borne below the leaves. From pendent, branched clusters, small, yellowish white monoecious (male and female flowers on the same inflorescence) blossoms, small, oval yellow/orange/purple fruit come. Ours is off to the end side of our pool and, from it, I regularly enjoy watching the bees savor the flowers.

It develops a distinct golden coloration if starved of nutrients and regular watering or if in in very hot, sunny locales. This color is what often confuses folks into thinking it to be a different member of the *Areca* family. In fact, this species is, all too often, sold incorrectly as *Areca lutescens*,

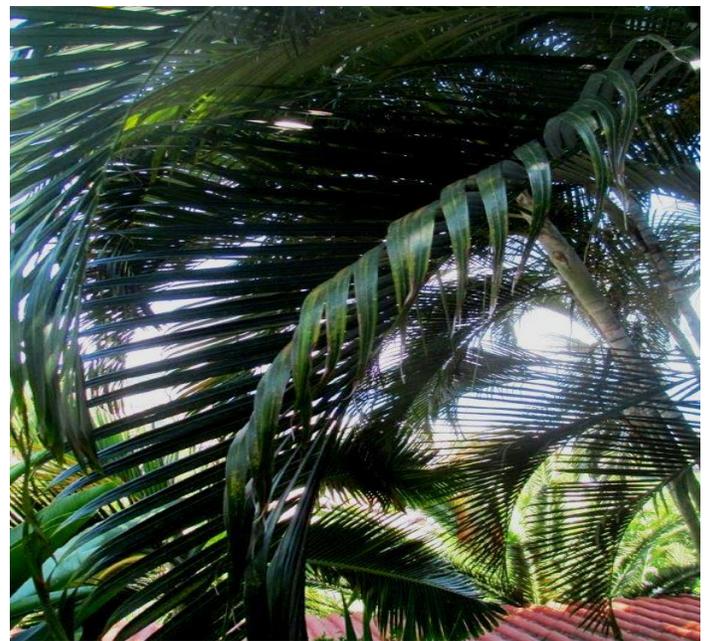
While actually a rather hardy palm requiring minimal maintenance, some insect pests and diseases to which it is vulnerable include caterpillars, mealy bugs, banana moths, spider mites (generally when indoors), scales, sooty mold, gliocladium blight, ganoderma, phytophthora bud rot and graphiola flaw smut. . . . and, really now, who among us honestly likes smut!

I like the simplistically short, concise and direct way Robert Lee Riffle described this palm. "Few plants are as breathtakingly graceful as a well-grown clump of this palm." In the proverbial nutshell he's said it all!

A simply handsome plant, it is looks great on its own or as a landscape accent. But as it can grow to 7 ½ meters (25 feet) they can take up a bit of space - so plan, plant and enjoy accordingly.



One can easily see how some might choose to call it a Bamboo Palm!



The V-shaped fronds are reminiscent of a Butterfly's wings, thus yet another name of Butterfly Palm.

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Peace Lily

Tommy Clarkson

Peace Lily, *Spathiphyllum wallisii*

Family: Araceae

(Also known as: Spathe Flower, Closet Plant or Spathiphyllum)

In search of a not too tall - but very attractive - plant for an area that's in constant shade? Related to the Anthuriums and Alocasias, the Peace Lily may just be your plant - and it's one of no little beauty.

I feel it is, all too often, thought of as a house plant. Ours, in *Ola Brisa Gardens*, happily grows outside in virtual permanent *sombra*, beneath a thick, constantly pruned, Pink Bougainvillea, flanked on each end by lush, Chinese evergreen, near our large - over a meter tall - bed of a dozen different varieties of colorfully leaved Caladium. And they love it there!

For those who are "Green" through and through, recently, I read on [The Plant Blog](#) that this "... long-time favorite of plant store owners and growers ... finally got the recognition it deserves from the general public after NASA put it on its list of "Top Ten Household Air Cleaning Plants" ... (as it) breaks down and neutralizes toxic gases like formaldehyde and carbon monoxide inside its pores."

But from the perspective of simple attractiveness, it's a good question as to whether the leaves or the flowers are its most endearing trait. (Actually, the *Spathiphyllum* genus has sixty species in all, with some able to handle more light.) All are native to tropical Central and South America and Southeastern Asia.



Our Peace Lily family - on the Transition Terrace - is nestled next to (equally shade loving) Chinese Evergreen plants.

Generally, a spring to early/mid summer bloomer, its long-lasting flowers - erect on thin stalks - proudly stand atop the plant's beautifully contrasting leaves proclaiming the totality of its splendor. A special bonus is that, inasmuch as Peace Lilies do not require a winter rest, located in the right place and properly cared for, they may bloom twice a year, providing months of beauty. But they do request of your consistent care throughout the year.

While many choose to plant them in pots, they make a striking scene when used in a massed display. Heavily hybridized, there are now dozens of varieties available. They range from quite small to large, from deep green with pure white flowers, to golden-leaved beauties.

Botanically speaking, they are evergreen, herbaceous perennials – all with striking leaves and flowers. The former are 12-65 cm (4½ - 25½”) long and 3-25 cm (1-10”) broad, glossy, pointed, oval, dark green and rise directly from the soil. The eye catching flowers come in the form of a spadix (a fleshy or succulent plant spike that bears tiny flowers) that is, surrounded by a 10-34cm 4” - 12” long, cupped, white, yellowish, or greenish spathe (a leafy sheath bract that encloses a cluster of flowers) . . . better yet, just look at the pictures!

As mentioned earlier, the Peace Lily needs little direct sunlight. Too much sun can burn the leaves, so curled, pale leaves indicate they’re in too much light. It thrives in high humidity. The soil is best left moist but water only if the soil is dry. Generally speaking, water weekly.

Spathiphyllum wallisii will wilt if too dry. When such happens, water right away and it will come back fine. But take note of how long after you’ve watered that the leaves again wilt so you can shorten the time between waterings. They prefer their roots to be in rich, loose soil laden with plenty of organic material. But roots standing in water cause root rot!

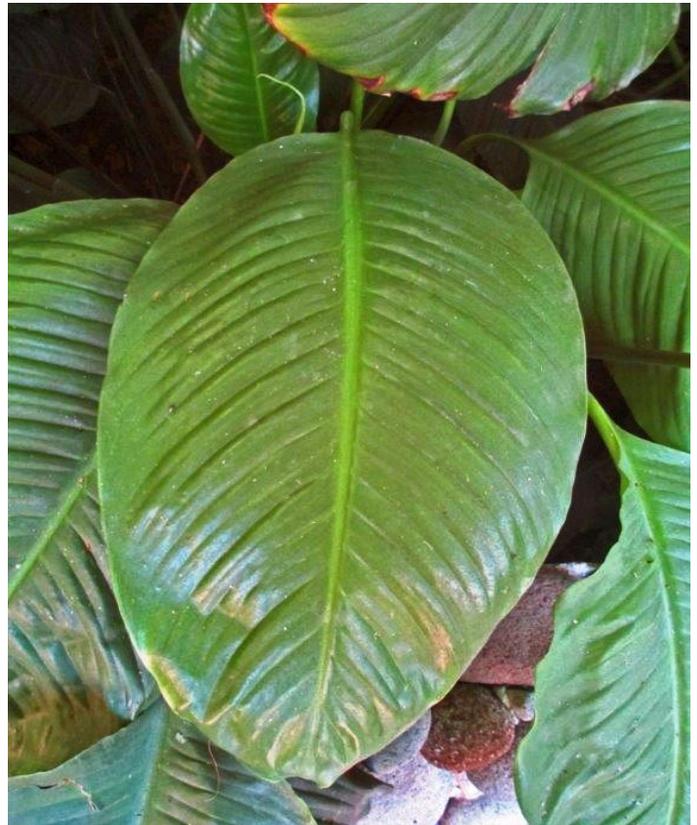
If growing in pots inside your home, they like light to moderate shade. They really prefer moist warmth, so avoid cold drafts and temperatures below 55°F if possible – I’ve also just described my likes! Leaves will brown if the peace lily is not getting enough humidity so, in the dry season, mist the leaves when watering – this will also wash off any spider mites with ill intentions on your plants. And, speaking of bad things, watch for aphids and scale as well.

Peace lilies will benefit from a 20-20-20 fertilizer mix, but too much (particularly on dry soil) will damage their roots. As a rule, fertilize the Peace Lily only in the spring and summer and then with a half or three-quarter dose. (Don’t forget that important part about fertilizing when the soil is moist.) Plants not properly fertilized may fail to bloom.

When friends admire your Peace Lilies, show your largess by freely sharing them. As they (your plants, not your friends) grow in clumps, they’re easy to share by simple division.



Strikingly beautiful, isn't it?



Even its dark green leaves are lovely.

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NOT SUCH BAD CRITTERS AFTERALL!

Suzanne A. Marshall

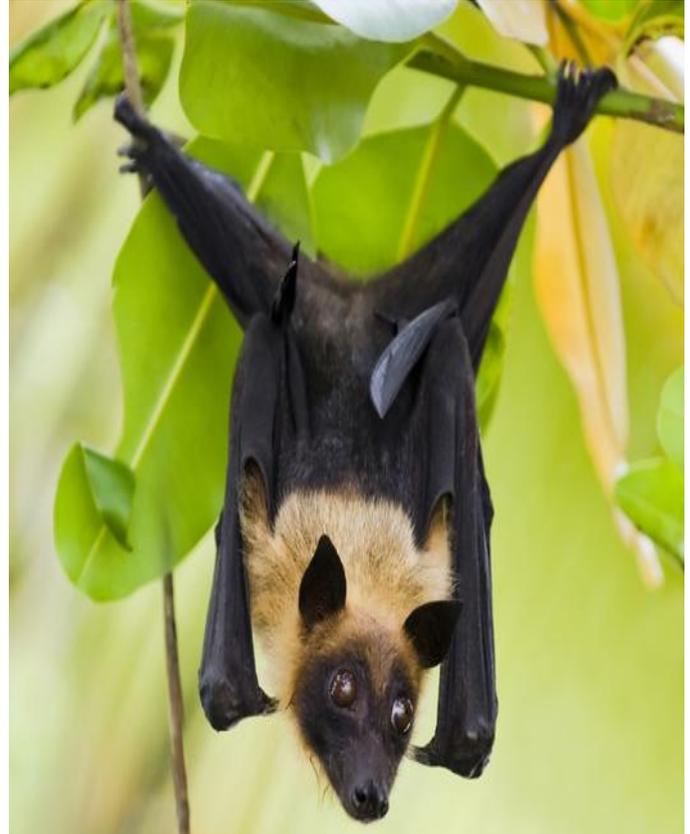
I grew up fearful of bats. I'm really not sure why since I never saw one up close for the first fifty years of my life. Perhaps the old Halloween movies and themes were an influence plus the term 'vampires' and also because of a story my dear aunt Camille had told me years ago about a bat getting tangled in her hair and how frightened she was.

A few weeks ago my husband and I came home to a dark house and as we entered, something began to flutter all over the room. To our shock and dismay, when the lights came on it was a very frightened little brown bat that quickly disappeared into the cavernous open 3 story living room of our home. We hunted and searched for a while but couldn't find him anywhere. So we went to bed knowing the challenge wasn't over.

The next morning, we found him in the kitchen and he immediately headed for the high rafters again and lodged himself on the highest beam possible. Following a ridiculous free for all with my husband pitching glass marbles at him, flapping our arms, yelling and waving cloth shirts we managed to direct him to the open second story back door and heaved a sigh of relief. It's a mystery how this creature managed to get into the house.

Like I always do these days, since this was a first-hand event, I hit the internet to research the subject and decide for myself if having bats around was going to be a problem. In the last few years I had become used to the sight of numerous bats swooping above our swimming pool in Manzanillo just as the sun was setting. I knew they were gobbling up insects out of the air and enjoyed watching them from the terrace and hoping they were munching on those pesky mosquitos.

As expected, I learned a lot about bats from my research and happily decided they aren't bad little critters after all. Bats are the second largest order of mammals (after rodents) representing 20% of all classified mammal species worldwide. There are 1240 species which divide into two sub-orders. About 70% are insectivores and most of the rest are fruit eaters (frugivores). There are a few who feed from fish, some animals and insects and of course the vampire bats who do feed on blood. (They do not attack humans on the neck for blood and most of us will never see one. Phew!!)



Being mammals, bats typically give birth to a single live baby each spring and provide milk for them to feed on. The babies are completely reliant on the mother for the first three weeks after they are born blind, hairless and unable to fly (common brown bat). Bats tend to be nocturnal and become active at twilight. (Chances are we won't see many as a result) They have keen senses of smell and hearing. Though their eyes are small and poorly developed, they can see but rely mostly on the use of echolocation.

Having vital ecological roles, bats exist throughout the world. They are pollinators and disperse fruit seeds. Numerous tropical plant species depend entirely on bats for the distribution of their seeds. Because they consume so many insects and pests, they literally reduce the need for pesticides. Like so many other creatures we'd rather not have around too closely, it turns out that they too are important in our ecosystems.

In the U.S.A. and Canada, there is a serious problem evolving with the bat populations as a fungal disease called "White nose syndrome" is seriously impacting the species. It is only spread from bat to bat and it is thought that the longer winters of the past few years have kept

them hibernating longer in their caves or other dark damp habitats. This is causing the fungus and mortality rates of 90%-100% being observed in some locations. Scientists in both countries are alarmed and I quote: "the lack of bug-eating bats in summer could cause severe problems in the ecosystem of the Eastern forests and on farmland and beyond: nearly all of the bats are insectivores and save the government billions in pesticides because they are natural predators of bugs that eat crops like cabbages, potatoes, pears, cherries, peaches, apples, wheat, and corn, consuming tons of insects from late May to early October which coincides with the height of the planting and harvesting seasons." (*Wikipedia*)

I am assuming at this point that those bats living and breeding in warmer climes are not under threat at this time. It doesn't stretch the imagination to think of how useful bats are in these hotter countries where the insect populations abound year round and how purposeful the activity of bats must be.

Last week I was painting our back fence with a dark smoky grey stain when as I moved along one board at a time I recognized this furry little thing camouflaged and sleeping upside down between two boards on the back of a post where it was shady and cool. I realized it was probably our bat friend from the house. This time I just woke him gently with the tip of my finger (he was sleeping deeply) and as he roused he quickly opened his strange wings and flew off to the wood pile. I'm beginning to feel a bit like Snow White with the squirrels taking peanuts from our hands, robins nesting on the plant stand in the gazebo, bumble bees nesting under the kitchen bay window, butterflies flitting about, flocks of birds at our feeders, skunks coming a bit too close for comfort and perhaps a bat or two keeping the pest population in check.



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Goin' Down The Road... to Manzanillo

Article and photos by John Chalmers



Linda and John Chalmers have plenty to smile about at their winter home in the Manzanillo area.

My wife, Linda and I have sojourned to the island of Cozumel off the east coast of Mexico. We've stayed at resorts in Puerto Vallarta, Mazatlan and Playa del Carmen, toured Mexico City, and rented a house for a month in the colonial city of San Miguel de Allende. Each trip was done by air from Canada. But after discovering the Vida del Mar condominium development right on the west coast a little north of downtown Manzanillo, we bought a condo and we decided to try the drive. The reaction from friends when we said we were taking the car was, "What! You're going to drive to Mexico?" Some folks were dubious, but we weren't. From our home in Edmonton, Alberta, the drive was a one-way distance of 5,100 kilometers (3,200 miles).

Here's how to drive to Mexico from Canada: Get some American cash and Mexican pesos, aim the car south and follow your nose. Go! You can be on good four-lane highways for a spectacular drive all the way.

Hotels in the U.S. and Mexico can be booked in advance on the internet. We knew that we needed Mexican automobile insurance and filled out an online application form and paid by credit card. The policy arrived via e-mail minutes later. A copy in English and Spanish came by mail a few days later. We dealt with Lewis and Lewis insurance agency and were very pleased with the service:

www.mexicanautoinsurance.com

You can save time reporting to immigration if you have two photocopies each of your passport, driver's license and automobile registration. As regulations change from time to time we also recommend you check this web site for current information:

<https://www.banjercito.com.mx/registroVehiculos/>

Everyone might also take a good look at:

http://www.mexadventure.com/mexico-insurance-articles/online_mexico_car_permit.cfm

It can help prepare you for the drive as permits can now be ordered online in advance.

The drive provided the means to see country new to us, such as Utah, Nevada, New Mexico and Arizona. Highlights included: Zion National Park in Utah, desert mountains covered with saguaro cactus, the Red Rocks at Sedona, the Grand Canyon, Hoover Dam, the spectacular landscape of unpopulated Arizona with features such as the Vermilion Cliffs. We spent a couple of nights in Las Vegas which provided a vacation within a vacation and a chance to take in excellent entertainment in the stage shows.

We crossed into Mexico at Nogales. The Mexican government has established a "free Zone" which is 21 km deep along their northern border for the daily tourists. Within this zone they don't need the Mexican Insurance nor any permissions or permits. When we crossed that line we purchased a tourist visa costing about \$25 per person, payable with cash and a car permit costing about \$32, payable by credit card only. A sticker went on the windshield and we were warned that it's important to keep the paper work when returning to show customs officials who will remove the sticker before you leave Mexico. You will need photocopies made of the tourist visa from the service available.

In Mexico from the border to Manzanillo we took the *cuota*, or toll roads, paying with pesos. *Cuotas* are four-lane highways, faster and smoother than the *libre* or free roads. Much like the Interstate system, they don't pass through many small towns where *topes*, or speed bumps, will launch a car airborne if not approached slowly.

The toll fees, then, were about \$150 from the Mexican border, and the drive was more direct and quicker with lighter traffic than the free roads. The highway wound along volcanic mountains and valleys, past fields of sugar cane and plantations of coconut palms, bananas, mangoes and papayas. We passed through ranch country and meticulously groomed farms of fruits and vegetables, with endless fields of corn. As we neared the end of the drive near Colima, we drove past the *Volcán de Fuego*, the volcano of fire, Mexico's most active volcano. It was magnificent.



The actual cost of driving to Mexico - gasoline, hotels, meals - for our distance and the time we took was comparable to the cost of air fare. However, flying gives us more time in Mexico and the first thing we did after becoming owners was to buy a good used compact car in Mexico and did find a safe place to store it when we are back in Canada. By suspending the insurance on our two vehicles at home while we are away for four months, the refund more than covers the Mexican premium.

Although most of our time is spent at our condo on its beautifully kept 26 acres, we do some local travel. *El centro* Manzanillo is only about 40 minutes away. Some 35 km from there is the sleepy coastal town of Cuyutlán, where the “green wave” in giant breakers several feet high crash as they approach the shore before lapping at the great endless beach of black sand. Nearby, visitors are welcome at a turtle hatchery and ecological centre.

Inland 115 km on the *cuota* is the charming state capital of Colima. Going there we pass endless *coco* plantations.

Near the city are roadside stands selling fresh fruit and bags of sea salt. A fine day can be spent on the drive. We like to walk around Colima’s churches and colonial style buildings while visiting galleries and public gardens. On one overnight stay, we took in the spectacular annual horse festival, I think every horse in Mexico was in that endless parade of beautifully decorated horses! Many wagons carried loud bands which added to the festive mood.

Only 15 kms further away, is Comala. It is a traditional cobblestoned Mexican town where mariachi bands may compete for your business at the restaurants. Comala is one of the designated Magical Towns of Mexico, in recognition of preserving traditional culture and history. To us, not only the state of Colima, but the entire region is a visual and cultural playground just waiting to be viewed and experienced.

We never get tired of the perfect weather, the million-dollar views from the condo, or the brilliant tropical blossoms, flowering trees, or kiskadees flitting among the palms. Each day usually includes a vigorous walk or hike and a good swim. Of special interest to us is a sunrise walk at *la playa* to watch fishermen bring in their daily catch.

We often walk to *la laguna* behind Santiago Bay about a mile away for bird watching to see roseate spoonbills, ibises, snowy egrets, various herons, black vultures and

a host of seabirds. Indigo buntings and citreoline trogons flit among the jungle growth at roadside, and often we see the noisy turkey-like chachalacas in the trees. An occasional glimpse of a coatimundi scurrying across the road or seeing an armadillo digging for tasty grubs is a bonus.



Comala- Cobblestones, columns and colonial architecture are found at the Plaza de Comala in that town.



Roadside fruit stands abound with varieties of familiar and unfamiliar fresh fruit at a good price.



Handcrafts have plenty of appeal at the Santiago Saturday market.



More trip photos:

photos by John Chalmers



The flashy Great Kiskadee, a flycatcher commonly seen in the Manzanillo area.



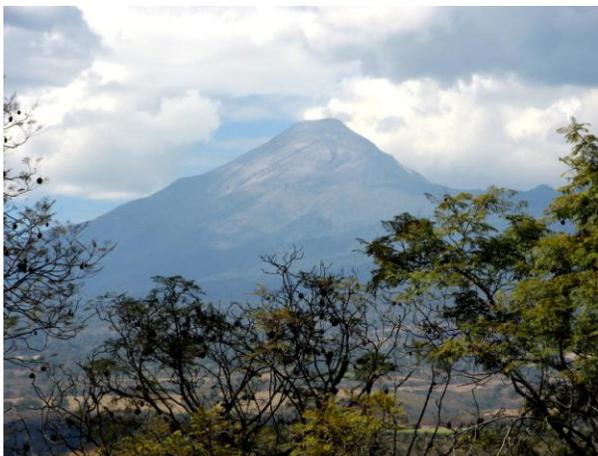
A kilo of *fresas* at the Santiago Saturday market is a favorite purchase – great on ice cream or blended in margaritas!



Colorful and cheery Mexican pottery at the markets is always appealing.



Bolillos fresh and hot from the brick oven are a special treat from a local bakery.



Seen from the highway near Colima, the *Volcan de Fuego* is one of the great sites on the drive to Mexico.



The palms, Pacific Ocean, and panoramic view from the condo at Vida del Mar makes the drive to Mexico all worthwhile!

How to decipher a Mexican Menu

In the Sun, we have reviewed many restaurants over the years. After dining out in so many of the diverse restaurants around town it occurred to me that in many instances what is mentioned on the menu, is not really understood by a new diner.

Hopefully I can remember some of the pitfalls, but I can certainly explain the commonest phrases or words. In most of the restaurants they offer a choice of how the main entrée is to be cooked, particularly fish or chicken.

natural	<i>plain</i>
frito	<i>deep fried</i>
salteado	<i>sautéed</i>
poche, escalfado	<i>poached</i>
en mantequilla	<i>in butter</i>
en ajo	<i>in garlic</i>
a la mojo	<i>in butter and garlic</i>
estilo diablo	<i>devilled - hot peppers</i>
estilo Veracruzana	<i>Veracruz style, In a tomato, peppers, onion salsa – may be hot</i>
al gusto	<i>"as you like it"</i>

How you like it cooked

empanizada	<i>breaded</i>
arrachera	<i>grilled flank steak usually used in fajitas</i>
carne asada	<i>grilled meat</i>
raro	<i>rare</i>
medio raro	<i>medium rare</i>
bien hecho	<i>well done</i>
fajitas	<i>in Mexico, the tortilla is rolled and eaten separately</i>
florentina	<i>with spinach</i>

Huevos

Eggs

duro	<i>hard boiled</i>
revuelto	<i>scrambled</i>
poche	<i>poached</i>
sonrisa	<i>sunnyside up</i>
frito	<i>fried</i>
con	<i>with</i>
sin	<i>without</i>





Cultural Language

By Kirby Vickery

In the late sixties I got really lucky for my second overseas assignment while in the Air Force. I was reassigned to the U.S. Air Force Base in Athens, Greece. Until then I wasn't even aware we had a base there. Because I was still in my first term in the Air Force I was to be sent over there as 'Single, Unaccompanied' which was for 18 months. My plan was to finance my wife's plane ticket and then switch to a long term assignment which is what we ended up doing. However, this left me over there for an entire three months as a bachelor.

I had been there in the fifties and early sixties along with Mexico, Spain, France, Italy, Turkey, Syria, Lebanon, Egypt, and Canada. Some of those countries we lived in and some just visited. As a kid, I could see a lot of things the adults couldn't. One of them was how to identify the Ugly American and what and how the indigenous people would handle them. My hobby during that time was to find these persons and 'play' with them. Not nice, I know, but then I wasn't in those days.

My impressions were that people are basically alike no matter where you go. Unless you end up talking with a beggar, people are pretty much proud of who and what they are regardless of the country you find them in. It seemed then that the Ugly American, through rash, loud, and uncaring detrimental behavior and language pulled that pride from just about everyone they came into contact with by not giving the local custom and courtesies a second glance. There were a lot of really nice people who wouldn't even talk to any American or Canadian (because they also spoke English like Americans) as a result.

If you were a well respected member of your community in a country where the people who dig up old sewer lines for replacement wear a three piece suite to work every day (they change at the site), and see a fat and bald man dressed in a Hawaiian shirt, Bermuda shorts, with cameras slung all over the place, driving his wallet further down into his shorts with one hand, the other shoving people out of the way yelling some bastardized equivalent to your language's 'No!' everywhere, are you going to want to deal with him? Me? I'd take him for everything I could get off him. Then dump him in a friend's lap for some more of the same treatment, especially in Mexico.

Now I'm sure that everyone reading this has a story or two to tell on how they either got ripped or a serious attempt was made at them. And I am equally sure that when a Mexican citizen gets back from a trip up north they probably have similar stories to tell. There are not-so-nice people everywhere. There are also some very nice people who just aren't culturally aware enough to know that they insult the very folks they are trying to be nice to. For example:

If you don't know some Mexican people very well but want to send flowers as a thank you, don't send yellow ones. Did you know that Spanish Executioners wear yellow?

I remember well an old phrase my father taught me. "Never trust a person when they're shuck'en and duck'en because they're probably lyin' thru their teeth." Now that might be a fairly true saying for some parts of America but, for the most part, in Mexico its' a shy way to show

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respect. Please remember that most of the people that you run into while either playing tourist or just out shopping are not that familiar with foreign people and will approach you with reverent respect. In their world that's avoiding eye contact by looking down. The Mexican people are noted for being a gracious people and it's up to us to allow them to be that way.

One day I had taken my youngest daughter to work with me in Tijuana when she decided she wanted to do a little shopping at a plaza. We parked the car and went through one of the portals of this one block "Yard" sale and being fourteen she was gone. I knew the next time I would see her was when I was needed to pay for something. Wandering around, I ended up following two ladies apparently from South Dakota. One of them wanted a horse blanket and had asked the vendor how much the one she picked out was. When told it would sell for eighty dollars U.S. she quickly dug into her firmly strapped on purse and produced a wallet from which she pulled four

crisp twenty dollar bills. These she handed to the man and they made arrangements that he would prepare the blanket for shipment as a bonus.

While they were waiting I asked the price of an identical blanket and was told the same price. I then offered twenty and we settled on forty five. I didn't get it because I found a defect and backed out of the deal. The last I saw of those two women was that they both had their mouths hanging open having heard everything. Now you can't go into a grocery store or a department store and question the stated price. But if you shop the markets and the bazaars it's all part of the game and is expected. Try and remember that no first offer is too low and sometimes the shop owner will stop you in the street after you've left to close the deal.

I've been called 'English' (and several Arabic slang words which mean the same thing) while I was in Syria. In Viet Nam it was 'Round-Eye.' I believe the British term for us is "Colonial" or 'Yank.' The Mexicans have a term for us 'Yanks' which is detrimental and normally used in anger or frustration. There are several stories as to where the word came from. One of them refers to the color of the American Soldier's uniform when Winfield Scott came ashore with an army of Texas Irregulars who quickly destroyed Vera Cruz (That's the same place Cortez stepped ashore too.). The other version comes from one of the old western wagon train camp fire songs which they converted from 'Green Grows the Grass' to 'Gringos.' From where ever it came from, I have it on good account that Mexican people consider it a very nasty and detrimental word and not something people should flaunt around in mixed company even if you or I don't consider it a dirty word. Next time you're in polite company and some uncaring Anglo uses that word, watch our hosts visibly retract and wince at its use.

Native Mexican culture reflects the local people's attitude toward just about everything. It is a very precious thing and it would do all of us 'foreigners' to take a moment or two to learn some of it that and it all starts with a smile.



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WEDDINGS

How different a Day Can Be?

By Freda Vickery

With my mind very freshly attuned to weddings and my new daughter's suggestion that I write on the topic, I have been contemplating the extreme differences between weddings north, south and east of the Mexican border.

Initially I was introduced to the difference between weddings in the UK and Canada which has some very different customs. When I got married in England eons ago, it was the rule that the bride not see the groom before the actual ceremony on the big day. In fact I was not even allowed by my very strict parents to go out to meet, for the first time my (soon-to-be) husband's friends on the eve of our wedding. (On looking back at that moment, it was probably their last stab at parental control and not a custom.) Apart from that, the only real differences within the U.K. were dictated by the various religions but always included a talk to the couple by the officiating minister about the seriousness of the step they were taking.

The bride usually wore white plus something old, something new and something blue and attended by bridesmaids and pageboys. She was escorted by her father or senior member of her family down the aisle where she was given to the groom. There was also a best man and ushers. Unless it was a big society wedding, that was pretty much it.

The bride's parents paid for the reception and her dress, sometimes the bridesmaid's dresses, whilst the groom paid for the wedding license and church fees as well as the flowers for wedding party and parents. The groom's parents were not responsible for anything. At the reception, the head table included both sets of parents along with the wedding party. There is not usually a receiving line. The bride and groom with both sets of parents went around during the party to meet everyone. The bride always threw her bouquet to the single women at the wedding (the catcher the next to be wed) and the couple left before the end of the party. That always seemed such a shame to me.

In Canada, much of the above applies but with several additions. There are bridal showers prior to the wedding which were not in vogue in the UK years ago. The name



'usher' changes to 'groomsmen.' There is a wedding rehearsal on the evening prior to the big day when the groom's parents pay for a dinner for the entire wedding party. Other costs are very similar depending on the agreements between the families. In this day and age, often the groom's parents will absorb the costs of the liquor for the event. At the reception, there is a receiving line which includes the wedding party and the bride's parents who welcome the guests to the festivity. Seating arrangements for the feast is different in that the wedding party sits at the head table and there are separate and divided tables for each of the families and their special guests. The rest of the guests are seated according to a plan set by the bride and groom.

In both countries the bride and groom have a solo dance to show they are now a couple and then guests join them when invited. In both countries, when leaving, the bridal couple find that their car has been sabotaged by mischievous friends. The one custom I do not like in Canada is the mashing of wedding cake into the other's face by the newlyweds. When so much money has been spent to look as beautiful as possible and with the exorbitant price of the dresses, it seems terrible to take the risk of damage to both face and clothes. In addition to throwing the bouquet before they leave the reception, the groom removes the bride's garter, usually blue, and tosses it to the single men. The same fate is coming to the single male catcher. He is the next to marry.

As I have not yet been to a full wedding in the United States, I cannot comment on the procedures first hand but customs appear to be very similar to those of Canada.

In Mexico there are decided differences. The first and most noticeable difference is that Mexicans are very determined to divide Church and State. A wedding is not legal unless it is conducted by a legal and government approved official in a civil marriage by a notary. If a couple wish to be married by notary alone that is acceptable, but should they wish to marry in a church then there must be two weddings. Mostly, unless the two can be arranged for the same day, the bride has two outfits to do this, one for the Church wedding and one for the official wedding. In the aforementioned countries, it is usually the wedding party and the parents of the couple who act as witnesses. In Mexico, the number of people signing as witness on the official marriage documents can be anyone who wishes to add their name. Everyone attending the civil wedding will stand and watch the signings, whereas in the UK, Canada or US this is done in the vestry - privately. Only once the signing is complete in the UK will the priest then introduce the bride and groom as "Mr. and Mrs . . ." to the congregation.

At the reception in Mexico, there is no receiving line but guests are greeted by the bride and groom. Apart from the set tables for each family there is a separate table for the bride and groom. Guests are usually seated by arrangement. The bride and groom do have their solo dance and then they separate and gradually dance with every member of the opposite sex, drawing everyone onto the dance floor. It is during this dance that the attendees pin money onto the bride's dress. This money is often used as a contribution towards the wedding costs which are usually paid for by the bride's parents. Wedding gifts are given ahead of time and not displayed. Although this is gradually creeping in, showers are not always given for brides to be. Also it is not always that thank you notes are written for the gifts either, a verbal thank you and acceptance is considered sufficient.

At a Mexican wedding, they know the meaning of partying and the bride and groom stay to the bitter end. Nobody leaves the party early. It usually goes on to the small hours. They do not usually go on for days like other countries festivities. There are usually "get together" events the next day for family who have maybe come long distances to the wedding.

One thing we noticed was that although black at a wedding in the UK was considered not really "the thing,"

in Mexico, as the colour of elegance, black is worn by most of the women. I, wearing pale yellow stood out like a sore thumb.

For foreigners wishing to marry another foreigner in Mexico, it is relatively easy. Passports valid for six months minimum, applicable travel visa's, and marriage application forms which can be obtained at a local Mexican registry office are required. You will need four witnesses, all with validated passports and documents if they are foreigners or proof of identity if Mexican nationals. It is a very good idea to have a wedding planner to arrange for all these details as sometimes it can be time consuming and should the couple is not able to spend the time ahead to do this, it can become a problem. If you can't find a Wedding Planner perhaps a Notary can direct you to such a person should you not be able to find such a person. In Manzanillo there is a guide list prepared which can be found through Mujeres Amigas or Manzamigos AC. Both are associations which assist foreigners coming into town.

Should you wish to marry a Mexican it is far more complicated. In this case there are many forms which must be applied for and a Notario Publico is very specific in these matters. A passport and visa is required along with blood tests, chest X-rays, blood tests. **ALL** documents must be translated into Spanish and if there has been a previous divorce all papers must be produced from the country where the divorce was granted. This **MUST** be both Notarized and Apostilled. Be aware that everything will be held up until this is satisfactory to the 'Notario Publico,' so have everything prepared and checked ahead of time. The Notary in your country should have all details of how and what is required and how this is obtained. The medical tests must all be done in Mexico in a period of time close to the ceremony.

Because there are differences in each Mexican State you will need to enquire as to what is required in the State where you are marrying. For example in some states a woman may not remarry within 300 days of a divorce.

One thing is standard in all countries, no person may marry under the age of 18 without written parental or guardian consent.

(See:<http://www.mexperience.com/mexico-weddings/getting-married-in-mexico.php#Legal>)

AT THE MOVIES

Suzanne A. Marshall

And So It Goes

Director: Rob Reiner
Starring: Michael Douglas, Diane Keaton

“A self-absorbed realtor enlists the help of his neighbor when he’s suddenly left in charge of the granddaughter he never knew existed until his estranged son drops her off at his home.”

Finally, a movie produced to entertain the ‘baby-boomers’ or ‘we’ mature audiences. It’s great for everyone too but more the kind of relatable movie that I think most of my crowd enjoys. You can’t really go wrong with Michael Douglas and Diane Keaton especially when they’re directed by Rob Reiner. So we thoroughly enjoyed this funny and touching story with its twist on life as we age, while also demonstrating that some things never change.

The IMDB ratings have given this movie a 5.5/10 based on very few ratings of 942. Either it is being seen by a wide audience or no one is bothering to vote. But I would give it a rating of 7/10 just for sheer enjoyment, production value and a great break from Sci-fi and special effects movies.



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Get On Up

Director: Tate Taylor
Starring: Chadwick Boseman, Nelsan Ellis, Dan Aykroyd

“A chronicle of James Brown’s rise from extreme poverty to become one of the most influential musicians in history.”

The life of James Brown was not an easy one to say the least. The fact that he managed to find an avenue for his love of music and turn that into ultimately becoming the ‘godfather of soul’ is nothing short of a miracle and a whole lot of coincidences. The movie is filled with his soul-funk rhythm and blues and I couldn’t keep my feet still while listening and watching.

This was a most interesting movie with James played by Chad Boseman whom I have never seen before. (He played Jackie Robinson in the movie 42) This role required a lot of ‘up close’ screen time and Mr. Boseman played it well with an ability to draw you into the story. The character portrayal also emphasized the unrelenting belief that fame was the true destiny of James Brown.

IMDB rates this movie at 7.3/10 based on 2359 votes. I agree with this rating



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CHRISTEL MARIA ANDERSON

Dec 17th, 1940 – Aug 20th, 2014



After three and a half years of courageously fighting bladder cancer, Christel passed away at her home in Lafayette on Wednesday morning, August 20.

Christel was born during a bombing raid of Berlin on December 17, 1940, the daughter of Walter Schemainski and Hilde Raube. She was fortunate to have survived the remainder of the war and post war-torn Germany in the small idyllic village of Burgberg deep in southern Bavaria.

Her father never returned from the battlefield. In 1954 she and her mother resettled in Bensheim, Bergstrasse, Germany where she graduated from the Goethe Schule. She continued her studies with a year at the Alliance Française in Paris, followed by six months in London. She was a consummate linguist having mastered English, French, Spanish and German, which she attributed to her foundation studying Latin for 6 years.

In 1962 she came to the Bay Area to visit a friend and to enroll in the University of California. One Friday on a dare she joined a friend who was applying for a job with Pacific Airlines and the following Monday she began her career as a flight attendant, which she enjoyed until 1984, shortly after her son Alexander was born. She continued to travel to Germany on a monthly basis to visit her beloved mother with whom she was very close.

In 1975 she met her husband Dean Anderson through his brother-in-law Earl Spencer, a pilot with the airline. She

Official Obituary submitted
by Luz Gallagher

overwhelmed Dean with her charm, vivacity, exuberance and wit and continued to do so for the remainder of her life with him and with all whom she met.

Christel welcomed an endless rotation of guests into her homes with uncompromising love. She was admired in her role as the president of the German Ladies General Benevolent Society (the oldest women's benevolent society in California) and president of the Beach Club in Santiago Bay, Colima, Mexico. After her mother's death, Christel retained a condominium in Zwingenberg, Bergstrasse, Germany which she, her husband and family members have used as a base for European travel during the late spring and summer.

During the winter and early spring the couple spent their time in the home they built on the cliffs of the Juluapan Peninsula, overlooking the Pacific Ocean in Manzanillo, Mexico.

She will be sorely missed by the many friends she had in the Bay area, Germany and Mexico. She had wonderful panache, was delightfully flirtatious and took great pleasure in her friendships. Every room she entered was brightened with her beautiful smile and positive inspirational attitude. She never spoke a negative word about a friend or acquaintance and would remain silent if such a discussion took place.

She is survived by her husband, Dean Anderson, son Alexander; stepchildren, Chris, Peter, and Ashley; seven step grandchildren, Nina, Abby, Brandon, Ryan, Justin, Jason and Brooke; three cousins in Germany and a world of friends.

A celebration of her life will take place at the family home in two weeks. Details for this event may be found at www.traditioncare.com.

Should friends desire to make contributions in Christel's memory they may be sent to German Ladies General Benevolent Society address, P.O. Box 27101, S.F. Ca. 94127

Manzanillo has lost yet another friend ROBERT MAYFORD HILL



On August 26th at 11.30 in the morning, Robert Mayford Hill, Artist - Muralist - Painter - Designer - Teacher - of Manzanillo, previously Professor of Art UNLV, friend of many and originator of the Christmas parties for the children of Santiago for the past five years, passed away in his home in Santiago. Although the cause has not yet been made public it appears to be of respiratory origin. Robert was extremely ill for several months and was tended until the last by his good friend Reyna Garcia, formerly an SRN of the Mexican navy. We all know her as the friendly waitress in Juanitos restaurant and Esperanza Corey's sister.

Signs of Robert's work can be seen around Manzanillo as tiled murals in private houses, painted murals in Juanitos and other businesses around town and the many paintings in private houses. He was also commissioned to design a tiled mural for the wall of the Manzanillo Port Union Headquarters in Downtown Manzanillo. Robert considered this an extreme honor. This wall will commemorate him for many years to come.

His adopted son, John Mayford Hill, who lives in Brazil, has come to Manzanillo to finalize details of his father's life in Manzanillo with the assistance of Reyna Garcia. Details of any commemorative services or charities to which donations may be made in Robert's name will be announced later.

Larger than life, Robert's presence will be greatly missed in Manzanillo by the many students of his art classes, both Mexican (who constantly amazed him) and the United States (whose efforts he admired) and the many friends he made over his years in Manzanillo.

Further information will be directed by or may be obtained through John Cory of Juanitos or Gerry Szakacs.



FACEBOOK Part dos

Señior Tech

My last column dealt with protecting your privacy on Facebook. This month I will discuss some of the inner workings of this social media website.

Photos – We have photos! In this digital age, we can take as many photos as we like without worry about film or processing costs. Facebook offers a one stop venue to upload photos and share them with friends.

It is actually very easy to upload photos from your computer to Facebook.



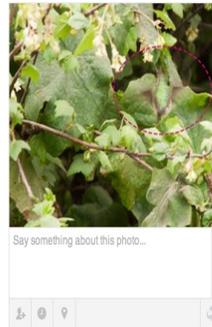
Login to Facebook and look for a box like the one above. Click on the Add Photos/Video link.



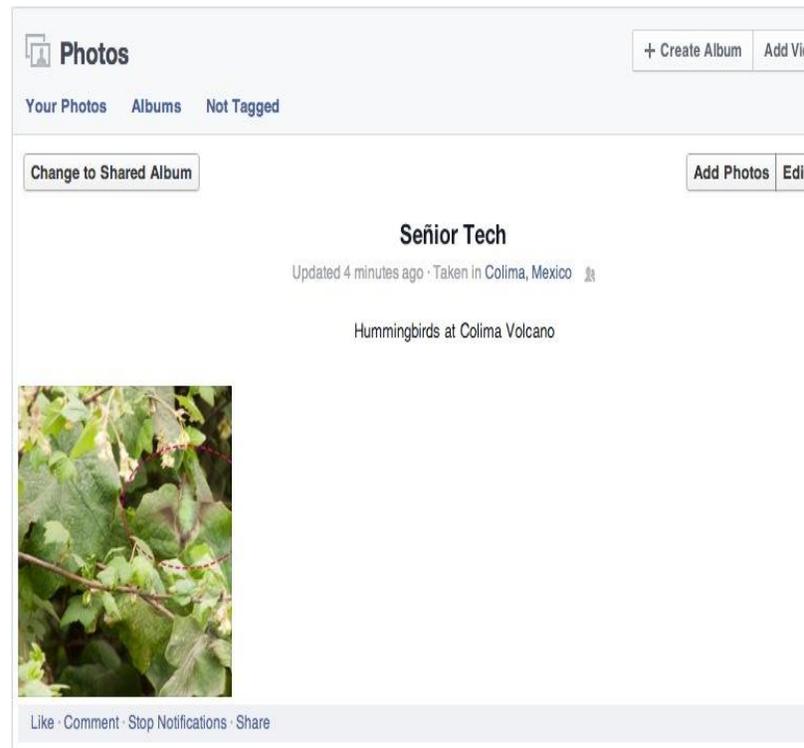
Click on either of the two buttons; Upload Photos/Video or Create Photo Album. A window on your computer will display (choose the folder where your photos are stored).



In this example I am selecting the Hum bird.jpg file. On the next screenshot you can see that you can provide information about the photo.



Click the Post Photo button, and the photo will now upload and display on your Facebook page.





The above graphic shows the post with a comment from a friend.

If you look closely at the above posting, there are three actions that are available. Like, Comment, and Share are three of Facebook's social networking tools.

The Like link/button indicates that you are endorsing the post or product. If you have set your privacy settings properly, this may not be an issue; however it is possible that by linking a company or product, you may start to receive offers and discounts from that company. If you do not want these, you can unlike the company or product at any time in settings.

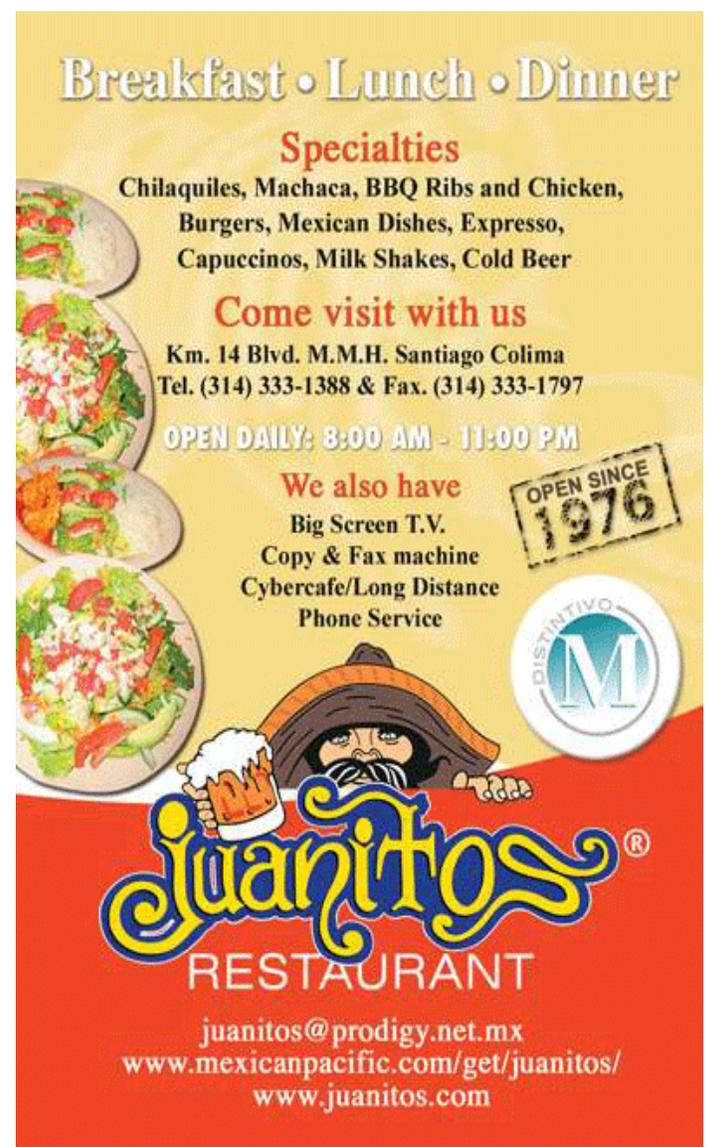
The Comment link lets you post a message to your friend. A word of caution here; depending on your privacy settings, everyone who you have selected to see your posts will see the message. If you want your message to be private, do not post a message here. Instead, click on your friend's Avatar (photo) and you can send a message. If they are online, a green dot with WEB will be displayed; you can now have an online video call (similar to Skype). This option will display an install dialogue the first time you attempt to use this feature.

The Share link allows anyone who has access to your posts to be able to post your photo or video on their timeline.

If you explore the rest of the Facebook page you will find there are numerous games and applications that are free for your use. Be warned, these can be addicting!

There are a number of features available that I have not covered; but if you have set your privacy settings as I have recommended, then explore the site. If you have any questions, send an email to techguy@senortech.ca and I will be happy to respond.

I recommend you read my August 2014 article to set your privacy settings before using Facebook.



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Mujeres Amigas Newsletter, September 2014

Elaine Parker

Happy September Ladies,

August flew by and many who are still in the North are hoping the summer temperatures continue through September. The September luncheon will be held on Wednesday, September 3rd. Be at Oasis by 12:30 to socialize and to pay for your luncheon. The speaker for the luncheon will be Dani Haro who will tell us about the zip line and any other cool tours he has going. Your choices for lunch are coconut and panko encrusted fish fillet, goat cheese mashed potatoes and cilantro cream sauce OR grilled chicken breast, tropical orange sauce, rice and vegetables. The cost of the luncheon is 100 pesos and this includes a tip. You will pay for your drinks separately and no tip is included so please remember to tip your server for your drinks.

Ladies Please – If you plan on attending the luncheon, **please** respond by 1:00 p.m. Tuesday, August 5th to mujeresamigaslunches@gmail.com it is important to respond. We give a thank you to all who responded last month. We are all happy you attend the luncheon. A few more or a few less are ok, but let's not take advantage of Oasis' kindness in letting Mujeres Amigas hold our luncheons at their restaurant.

SAD TO REPORT

I am sorry to say that this has been a sad month for several of Manzanillo's regular visitors or residents.

Firstly, in early August we learnt of the passing of Bill Blair of Chicago. Bill and his wife Pam Nosse lived on the Santiago Peninsular when in Manzanillo, and were members of Manzamigos for several years. Our sympathies go out to Pam and the rest of the family.

Long time Manzanillo resident, Helen Karrer passed away on August 20th. Helen passed peacefully and without pain at home in Evanston, Illinois after a short battle with lung cancer. Helen and her friend, Mary Alice O'Laughlin, came to Manzanillo in the early 1980's.

They first stayed at the old Arco Iris but soon moved to Palomar in Las Brisas. Helen loved golf, bridge traveling around Mexico and "going to the office" - the casino. Our condolences go out to Mary Alice, Helen's nieces and nephews and all of the O'Laughlin family who

considered Helen one of them. She will be missed by everyone who knew her in Manzanillo. If you would like to leave a message on Helen's guest book, go to www.donnellanfuneral.com.

Manzanillo resident, Christel Anderson, passed away after a three and a half year courageous battle fighting bladder cancer, on August 20th. Christel was at her home in Lafayette, California. She and her husband Dean lived on the Juluapan Peninsula for a number of years. Christel was born in Berlin, Germany and survived the war in small German villages. After a time in Paris and London, she came to the United States to study. Christel was an adventurous woman. She applied for and then got a job with Pan Pacific Airlines where she met her pilot husband, Dean in 1975. Christel is survived by her husband Dean, son Alexander; step-children, Chris, Peter, and Ashley; seven step grandchildren; three cousins in Germany and many friends. Details of a celebration of Christel's life may be found at www.traditioncare.com. Contributions in Christel's memory can be sent to German Ladies General Benevolent Society; P.O. Box 27101, San Francisco, CA 94127. Christel will be missed by all who knew her in Manzanillo.

Our local artist Robert Hill passed away at his home in Santiago two days ago, August 28th. His ashes are at his home until tomorrow, Sunday, August 31st. He was also instrumental in the past few years in organizing a Children's Christmas party in Santiago. Last year there were over 350 children in attendance. Juanito's sister in law Reyna (the waitress in the afternoons at Juanitos restaurant) arranged for any friends to drop by to pay respects over this past weekend. Robert's adopted son lives in Brazil and is the only family member coming to Manzanillo and will be arriving this weekend. He and Reyna will decide any future plans. Robert did a lot of beautiful work at many people's home in the area. Also he taught a number of art classes during the winter season. Robert will be missed by all the artists who took his classes over the years and also by his many Manzanillo friends. He was a long time year round member of the Manzanillo community.

There was a beautiful article in the August Manzanillo Sun e-magazine on Jeanne Folan. If you missed it, read more about this lovely lady.

FOR YOUR INFORMATION

At the luncheon, there will be a discussion of the late summer/early fall gathering.

Ladies – What would you like in the way of speakers and activities for the coming season? You can reply to this e-mail (please reply to sender only) or add your suggestions to your lunch response. I will personally forward your suggestions to Candy. Thank you, Elaine

Bodegas Usted Guarda Manzanillo - Self Storage Units are available to rent in sizes from 4.5 to 36 sq. meters for your storage needs. Go to Manzanillo@ustedguarda.com or www.ustedguarda.com for more information

Mex-Ecotours has posted more tour dates for 2014/2015. Check this out as Mex-Ecotours seem to be offering tours to just about anywhere in Mexico. For more information go to www.mex-ecotours.com or info@mex-ecotours.com

We hope all our Mujeres Amigas in the San Francisco area came through the August 24th earthquake with no damage to their persons, homes or possessions.

We also hope all our Mujeres Amigas in Manzanillo survived the high surf and dangerous waves due to Hurricane Maria passing off shore as it made its way up the coast. Some of the beach areas have been washed away and it has been reported that some homes and businesses have been damaged.

Late news arrived in my mailbox regarding the number of different airlines and charters that are expected to arrive in Manzanillo this winter. One is Virgin American. Anyone know where this airline would come from to get to Manzanillo? Sun Country is again flying in from Minneapolis. Delta/US Airways is again flying from Phoenix and United from Houston. Of course Alaska is still on the list from LA. Areomexico, Aeromar, and

Volaris are the Mexican airlines. And the rest I believe are Canadian Charters - Air Transat, CanJet, Interjet, and WestJet.

Don't forget to read the September issue of the Manzanillo Sun e-magazine that will be available soon after September 1.

SEPTEMBER HAPPENINGS

Monday, September 1st – We wish a good Labor or Labour Day to all our US and Canadian Mujeres Amigas. In Canada, the date traced back to 1872 originally gave workers the chance to campaign for better working conditions. In the US, Grover Cleveland made Labor Day a Federal holiday in 1894 after a failed attempt to break up a railroad strike. The date now is in memory of all labor workers and a signal summer is over and fall is approaching.

Saturday, September 13th – Boys Heroes, Heroic Cadets, Dia de los Ninos Heroes celebrates the Battle of Chapultepec during the Mexican-American War of 1847. This is a Civic Holiday.

Monday, September 15th – Cry of Dolores, Grito de Dolores celebrates the Grito de Dolores, and event that marked the start of the Independence war against Spain on the eve of September 16, 1810. This is a Civic Holiday

Tuesday, September 16th – Independence Day, Dia de Independencia commemorates the start of the Independence War by Father Miguel Hidalgo y Costilla in 1810. This is a Statutory Holiday

Saturday, September 27th – End of Independence War, Consumacion de la Independencia celebrates the end of the Mexican Independence War on 1821; 11 years after Father Hidalgo started it. This is a Civic Holiday

Tuesday, September 30th – Morelos birthday, Natalicio de Jose Ma. Morelos y Pavon commemorates the birth in 1765 of Father Jose Maria Morelos y Pavon, one of the founding father fathers of the Mexican nation. This is a Civic Holiday.

Investing in Solar Energy

By eSun Energy, 2014

In today's tumultuous, turbulent economic climate, the financial uncertainty of the future is a top concern for the majority of people who are actually paying attention to what is transpiring in global markets. At the time of the writing of this article originally, the US government's historically rock-solid credit rating had already been downgraded and the short-term fate of the Eurozone's economies was to be decided as the morning's opening bells would begin to ring.

The million "dollar" question remains to be unanswered: "What actions should we take now in order to help insure a financially stable and successful future?" Perhaps only the Buffets, Slims and Gates of the world really have all the answers, but one action that many of us can immediately take on the local level is to invest in solar electric energy systems with solar panels for our homes and businesses.

Fully utilizing the abundant solar energy resource that we have here in Mexico is a no-brainer. Many people are already familiar with solar hot water heaters for domestic water heating and increasingly more savvy homeowners are considering or have already decided to use solar electric "photovoltaic or PV" systems to significantly reduce or eliminate their expensive CFE electric bills.

Many people are often shocked when they find out that electricity costs here are 3-5+ times more expensive per unit of electricity (Kilowatt Hour or kWh) than what they were used to paying in their home countries; especially for those who have already entered into the highest electrical tier known as the dreaded "DAC" rate. The DAC stands for "Domestica de Alta Consumo" and means *High Use Domestic* tariff in English. In Central Mexico, a home enters into the DAC rate structure when average electrical consumption is above 500 Kilowatt hours (kWh) *per bi-monthly bill* over the last 12 months. (800 Kilowatt hours in hotter coastal regions that use a lot of air conditioning). In order to get out of the DAC tier and back down into one of the 3 lower electrical tiers, the *12 month rolling average* consumption must be reduced to below the magic 500 kWh per bill limit (250 kWh per month).

Energy efficiency and conservation measures should always be part of the optimal solution. However, many modern lifestyle homes will still require a solar electric "PV" system that generates clean solar electricity to

really get that outrageously high CFE bill under control. Through a completely legal process called *Net Metering*, any time a solar electric system is generating more electricity than the home needs, this excess electricity production will be "sold" or sent out to the CFE electrical grid through the meter and credited for use during the nighttime or on cloudy days. Any excess credits that are generated during a 2-month billing cycle will be automatically rolled over to the next billing cycle and can be applied toward future months or "banked" for times of the year when a home's electrical usage is higher.

OK, sounds great. Now let's see some numbers. The initial investment for a turn-key solar electric system in Central Mexico typically runs in the \$6,000 - \$16,000 USD range and is directly related to the amount of energy a home consumes. In hotter coastal regions such as Vallarta, the average system is in the \$9 - 19,000 USD range. The higher the electric bill, the greater the initial investment required.

When properly sized according to a home's electrical needs to get out of the DAC rate, a solar electric system can fully return its initial investment in 4 years or less (simple payback). The Return on Investment (ROI) as a percentage in the first year is in the 16+% range and is a direct result of the savings/cash flow from the new lower electric bill. This ROI can be used when comparing the solar solution to other opportunities such as savings accounts, CD's, IRA/401k, bonds, stocks, etc. Where can one get those sorts of investment returns in banks or the financial markets today?

Note that in following years the return on investment should get even better as electric rates in the highest tiers continue to increase with associated rising petroleum and fossil fuel energy costs. In affect this creates a hedge, or protection, against future energy cost increases which have historically averaged around a 10% compound annual growth rate for the DAC tier in Mexico.

Another benefit is the ability to reduce or eliminate one of the home's highest operating costs and thus allowing for better control of future expenditures for those living on a fixed income.



Investing in Solar Energy (Continued)

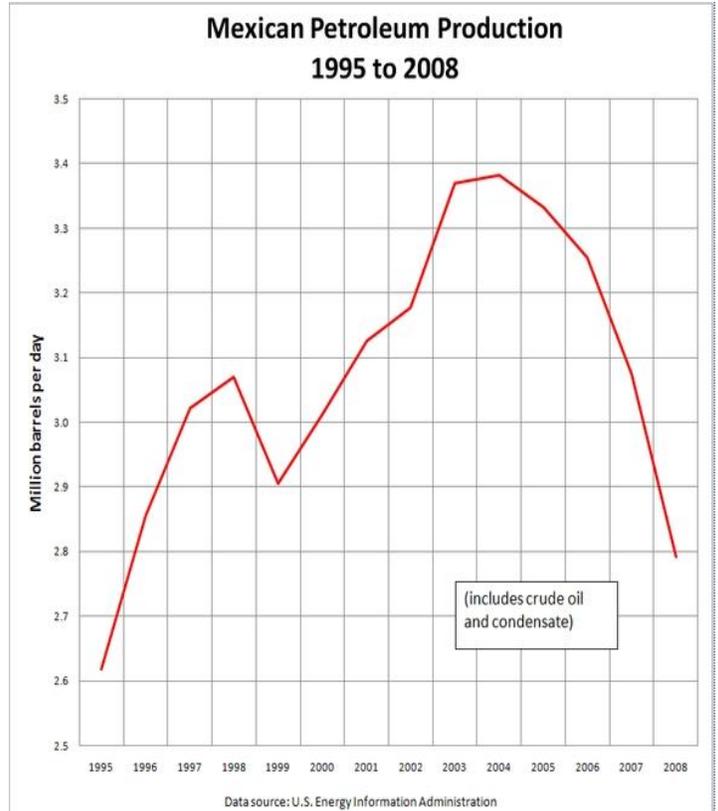
In essence, one is also making the decision to own their electricity generation source instead of choosing to rent it and thus throw away money in the form of payments to the CFE electric company for high electric bills. Also, the solar panels of the solar electric system have a 25 year warranty from the manufacturer and can be considered a smart short, medium and long-term investment with little to low maintenance required. As a final bonus, there are also now research studies available highlighting the home's increased resale value as a result of installing a solar electric system and lowered annual operating costs.

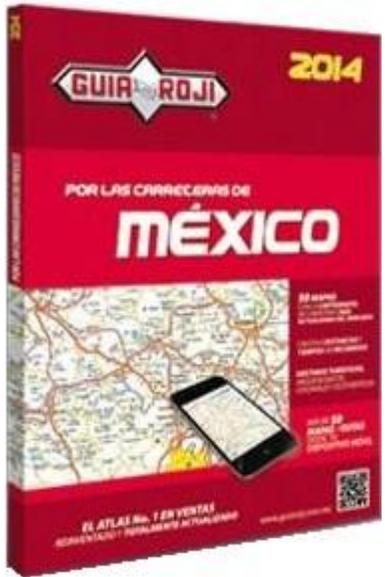
If a solar electric system sounds like a viable, intelligent and simple solution to rising energy costs- you are correct. Please make sure that you choose to work with only the best, local, trusted reputable solar solutions provider that has over a decade of experience, uses only the highest quality proven solar equipment, has professional designers on staff, specially trained technicians and utilizes installation practices according to North American standards. Did we mention friendly courteous, prompt, profesional, first class local service to protect your investment for years to come?!

The Big Issue:

Petroleum production in Mexico peaked around 2004-2005 and has been in drastic decline ever since. But why is electricity in Mexico so expensive? Over 30% of electricity in Mexico is still generated using petroleum and petroleum derivatives (bunker fuel). Because this cheap source of fuel for electricity generation is no longer available, the government has been forced to begin eliminating the subsidies on electricity that individuals, businesses and industries once enjoyed. From the present forward, every time the price of petroleum rises, so will the price of electricity.

For more information on solar energy and solar panels in Mexico: www.esunenergy.com or 01.800.099.0272 Guadalajara Puerto Vallarta Ajijic Chapala Manzanillo Colima Mexico City. All rights reserved, eSun Energía S.A. de C.V.





Road maps for Canada and the U.S. are easily obtained. In Mexico, we use the invaluable Guia Roji road atlas of Mexico. If not available from a local supplier such as a book store, check the internet at <http://www.guiaroi.com.mx> or www.amazon.com or find it with a Google search.

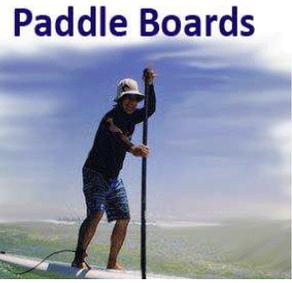


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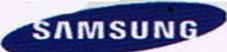
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