

Manzanillo

July 2014

SUN

Manzanillo's Lifestyle E-Magazine

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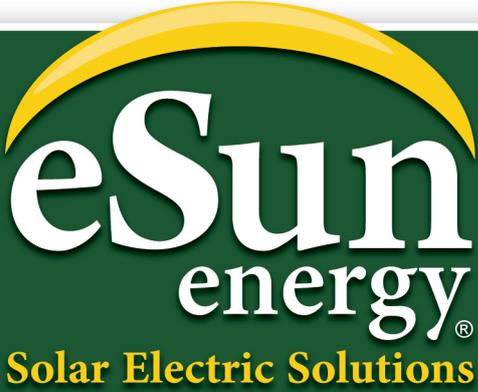
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We are hearing from a lot of people concerning the Banking Laws that are affecting a lot of people from the USA living around the world. People are anxiously checking and rechecking various reports and concerned that their carefully planned retirement is in jeopardy. We enclose some of the mail here that indicate various positions and also in this edition of the magazine we have a report from our resident Financier, Yann Kostic. We are considering holding an open forum in the magazine or as an adjunct to the web site for your comments, or concerns. You may also write to the editor at freda@manzanillosun.com

Concerning the "New" Banking law from LBe :

Banks around the world are being asked to jump through a lot of hoops to comply with laws in the US that are aimed at curbing tax evasion, money laundering, and terrorist activities. I have heard that it can be harder for US citizens' abroad to open and keep accounts because the cost and risk of compliance with these laws on the part of the foreign bank are sometimes not worth the effort. The experience to date, I believe, is that the largest banks have a substantial business with expats and are choosing to continue to take and serve those customers because the volume of business they have is worth the extra effort.

Some smaller banks without the expat business will decide to opt out of having any in the future to avoid the expense and effort of compliance. This is one of the goals of the legislation -- raise the cost of doing business with expats so that only the banks with lots of skin in the game are in the game (if you have lots of business at risk, then you are going to work with the US on ensuring that your customers are not evading tax, laundering money, supporting terrorists).

In other words, the end result will be that each country will have a smaller number of typically bigger banks who are willing to do business with expats. I do not know whether Banamex will wish to be one of them. Given the substantial amount of business they have in the US for Mexicans and in Mexico for Americans, as they are Citibank (which is deeply in the pockets of the US Government anyway), I would be surprised if they will choose to abandon expats. Remember that this has been going on for quite a few years. The pressure has ratcheted up over the last two or three. So, many of the banks that might change their policies already have done so and those left can be bought into the game if compliant.

Any internet site named "dollar vigilante" is in the business of scaring expats into not trusting the foreign banking community. They are attempting to push you into the hands of their advertisers who are going to try to sell you something you don't need. So, seek insight in more credible news sources for things like this. Also remember that rumors have a habit of becoming alarming.

LBe

Re: the Banking Laws by LBr:

Last night at Manzanigos we had a discussion about this. This morning I called my bank in Minnesota and they checked and sent the following response via email. I hope this helps answer your questions.

Thank you for the call today. I have provided a direct link to the IRS that talks about the Act you referenced in our conversation.

<http://www.irs.gov/Businesses/Corporations/Foreign-Account-Tax-Compliance-Act-FATCA>

"This act only applies to US Citizen that have funds held outside of the US. Your account with xxxxxxxx Bank, even your debit card, is all in an account held within the US. You have nothing to be concerned for and access to your money and the use of your debit card will not be affected at any time."

LBr

Re the Banking laws by KV:

The problem, as I understand it, does not deal so much with those individuals having funds inside the US. The problem deals with the fact that FATCA requires foreign banks to comply with the US law (FATCA) ruling insofar as they (the foreign) banks are required to report the savings, checking amounts, etc., back to the IRS. Now there's a whole bunch of foreign banks that don't want to do this so they are dumping their American customers left and right. Its a matter of economics for the banks.

If they have enough American clientele then they will put up with the additional work involved with having these accounts and reporting back. If not, then those American's that were, or are, banking with them are, or have been, dumped. There are Americans all over the world that are finding that they can't use their credit or debit cards (actually some of this was going on several years ago in Europe) as the bank's use and processing of these cards (issued in the States).

Of course the IRS is going to tell you that all this is a 'no sweat' issue as will your stateside bank. Talk to some of the smaller banks in Mexico and in other countries and print what they say. Just like the other IRS scandals which are up before Congressional investigation as we speak.

Personally, I don't see that the amounts made and or kept outside the boundaries of the US should be any business of the IRS anyway. After having been audited three times for the same reason only to have some middle to upper IRS manager apologize to me and say that there's nothing wrong with my taxes and it won't happen again, I doubt the sincerity and honesty behind the stated reasons for the law to begin with. I can walk in with our debit cards and run up a gas bill to a particular filling station's maximum of \$200.00 (I know this because I filled the RV up there one day).

A young friend of mine just starting out in the business world can't do that. He has to guarantee a payment of three times the balance of his bill inside the station or they won't let him pump. In other words they are checking your credit amount and the rating you have. I use that particular station only for my LP now and they do make good coffee. It's not done everywhere. Just in some areas at some stations.

This may seem a little off subject but there are several businesses along the Canadian border which charge different (more) money for their for sale items if a generic credit card is used rather than a company credit card or debit card. I figure they have a right to charge that way and the way, but I have a right not to shop in those stores.

From what we've been able to put together, Banamex is owned by Citibank which is owned by Citigroup which is doing everything it can to replace Bank of America and Chase as the largest financial institutions in the world. It is interesting to note that all three, along with Capitol One are currently headquartered in the US. What that all means is that Banamex will suck up the additional process and reporting fees to the IRS. A lot of the smaller banks in Mexico and elsewhere just can't do that and eventually will be sucked in and bought out by the larger firms or just go under. One World Order anyone? Here's a step toward that pedestal.

The next step you will see is that the ATM's owned by one bank will not honor debit cards from another. What you are going to see in the near future is a lot of banks outside of the US are not going to honor anything from outside their own plastic. There is no profit here just maneuvering for total control over the world's money assets. And the little guy suffers simply because he just can't keep up.

KV.

Re the banking laws by FV:

My take on this subject is; that the IRS want to have tax paid on all monies held by US citizens around the world. If they are earning interest on those monies the U.S. is not getting their 'fair share'. This was actually mentioned to us by the IRS officer we spoke to in Everett when applying for a tax number for me last. All people who are classified as US citizens or living in the U.S. legally MUST include details of all monies held or earned anywhere in the world. If I stay in the US more than 181 days, I must pay tax on my earnings from anywhere in the world to the U.S. regardless of paying taxes in the Country where it was earned. In other words I would be doubly taxed.

Obviously they are aware that people are diversifying because of the economic situation in the U.S. and are now insisting on their share of the pie. They want to stop the loop hole that allowed people to have and earn money abroad without paying the US taxes.

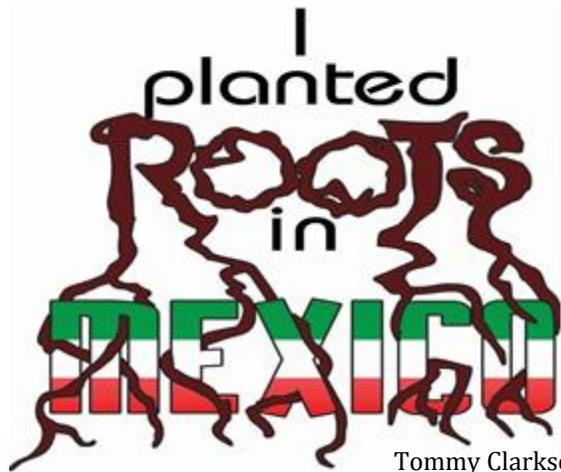
Nowhere at this time does it state that the debit card for U.S. banks will be denied by another country, which is up to the country itself to enforce. It does seem to be that everyone should be very aware of what is happening throughout the world and consider for how long the U.S. can hold to their reputation of being "wealthy" when money is being printed without the backup of the equivalent gold in the treasury. U.S. dollars and cheques have not been accepted in Mexico for over two years now as I was advising people not to bring cash into Mexico but to use the ATM's long before I left.

In Canada, so far, they do not tax on earnings taxed in other countries yet as they do not believe in double taxing, but it could come to that someday. Canadian citizens can win lotteries in the States, pay tax in the U.S. to collect, but regain those tax payments once back in Canada. Winnings and inherited moneys are not taxed in Canada under a certain limit, just the interest. Previously they were not concerned about properties held outside of Canada, now those same properties must be reported as holdings to the Canada Tax office. So change is coming there too.

In all things, the world is changing and it seems that logic does not play any part in it. So much that governments do now seem so wrong to me. I would most certainly vote for the individuals, regardless of party, who can come up with a reasonable and logically workable plan to stop stealing our hard earned money. They are adding tax upon tax just so that the Head of State can either give it away to people who won't work or just to look as a benevolent savior to other countries.

Now whether I make sense or not, that is what I think! FV.

[**Editorial note:** *If you are interested in the subject discussed here you really need to read Yann's article contained in this issue. ED.*]



Tommy Clarkson

Indian Comb,

Pachycereus pecten-aboriginum

Family: *Pachycereus*

Also known as: Aborigine's Comb, Chik, Etcho, Hairbrush Cactus and Hecho

With limited space in *Ola Brisa Gardens*, we've made difficult decisions about what plants to showcase. Early on we decided to have only a few (and those for accent) cacti. Hence, this huge beauty – the Indian Comb - does not presently grow here. But who knows, one might ultimately find a home in the expansion area across the street!

However, several presently grow about 100 meters from us on our ridge overlooking the Santiago Bay. Beyond those, in a landscaping project I have undertaken for a friend, I enjoy several older beauties on the steep slope below his home. It is from these two locations that the pictures of these more mature specimens come . . . though many nurseries sell small ones.

My friend – Dr. Mark Earl Olson Zunica of the University of Mexico and a learned, experienced botanist – has kindly shared some of his extensive knowledge about the Indian Comb with me. (Footnote: The subject cactus may or may not be of the sub-species *Tehuantepecanus* and/or the large "Crested" form mentioned in www.cactuspedia.info. The opinions of several sources seem to differ! For sake of presumption, I will surmise that it is.)

The Encyclopedia of Cacti states that it's "one of the most massive columnar, treelike cacti in the world" attaining heights varying from 23' – 50' (seven to fifteen meters). Its trunk is short but it sports very large, closely set, five

photo credit by Doug Judson



to ten foot (one-half to three meters) long arms. With ten to twelve acute ribs, these are five to seven inches (12 – 18 centimeters) in diameter and, on which, grow short spines. This source notes that "This very spectacular species rivals the size and majesty of *Carnegiea Gigantea (Sahuaro)*."

How else might this cactus be identified?

Its five to ten centimeters long flowers are white with a reddish brown exterior and showy with purplish outer petals, white tepals and one-half to four fifths of an inch (13 -20 millimeters) long floral bracts. Each has a floral tube that is covered with dense brown velvety wool.

Its blooming season is different from all other columnar cacti in that it can flower at any time. Its slightly less than three inches (76 mm) in diameter fruit are red and split apart at maturity. Each of them is densely covered with about two inch (5 cm) long, golden yellow spines

photo credits by Nathan Peach

that are, for all intents and purposes, harmless with pulp which is firm and, just barely, juicy. As these fruits develop they seem to appear in large golden clusters on the plant's arms providing that attractive look admired by many.

According to the [International Union for Conservation of Nature and Natural Resources](#), the Indian Comb grows in Mexico in Baja California Sur, Chiapas, Chihuahua, Colima, Guerrero, Jalisco, Michoacán, Nayarit, Oaxaca, Sinaloa, Sonora, and Zacatecas. Yep, here on the coast in the State of Colima - lo and behold - we find them majestically proliferating!

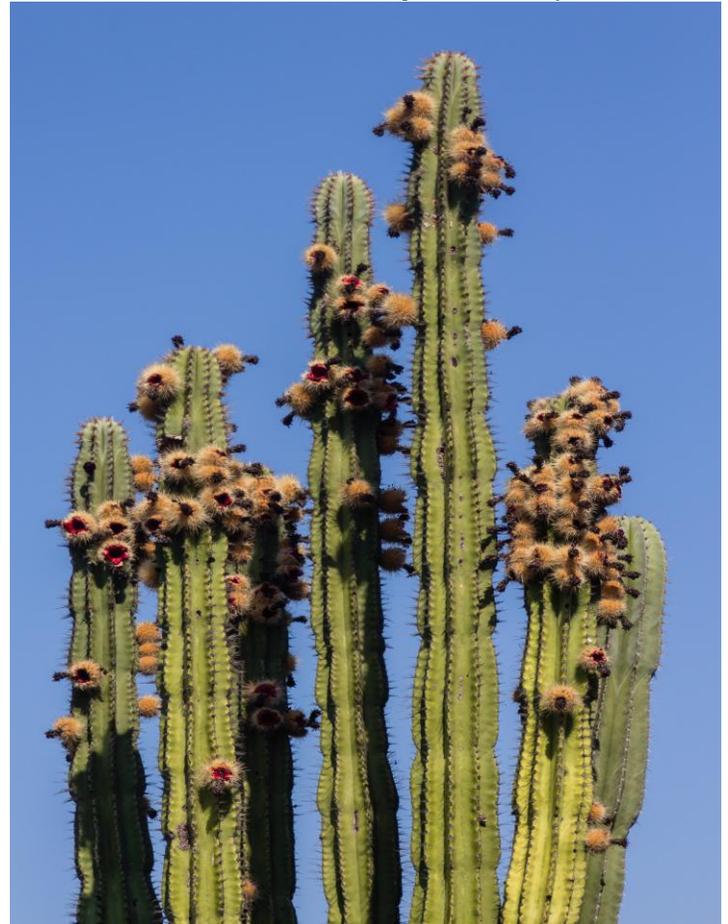
Now, according to the Arizona-Sonora Desert Museum, "This is the most common columnar cactus in (the) lower tropical deciduous forest of southern Sonora. (In that locale its) nocturnal flowers bloom in January to March and are an important food source for migrating lesser long nosed bats (*Leptonycteris curasoae*)."

Should your zeal to know more drive you to it, there is a somewhat scholarly abstract on the "Geographic differentiation in the pollination system of the columnar cactus *Pachycereus pecten - aboriginum*" which may be found on the [American Journal of Botany](#) site. But, I gotta' admit , my eyes glazed over a bit perusing it as I'm just an old "root around in the dirt" sort of plant guy!

Perhaps the most interesting nugget I found in that abstract was yet another confirmation that its flowers open only at night, closing early in the morning and inasmuch as the nectar is secreted only during these "dark hours" the flowers are exclusively pollinated by three species of nectar-feeding bats."

Now for the "grocery store, checkout lane" Expose' type info! The book [Plants of the Gods](#) purports that the juice of the young branches of the *Pachycereus pecten-aboriginum*, are used by the northern Mexico Tarahumara Indians who live in the canyons of the Sierra Madre Occidentals to make the peyote substitute, narcotic hallucinogenic beverage "cawe" or "Wichowaka". This, rather appropriately, means insanity.

Rather drought-tolerant, the Indian Comb is, obviously suitable for xeriscaping. If you've space and enjoy cacti this would be a great one to have!



Who says that cacti can't have character?



The red fruit are slightly less than three inches (76 mm) in diameter split apart at maturity



Queen Palm, *Syagrus romanzoffiana*

Family: Arecaceae

Also known as: Cocos Palm

(A “newbie” to palm inquired, “So Tommy, what are your thoughts on the Queen Palm?”)

The curmudgeony, highly opinionated, rather grey headed grump, with dirt encrusted fingernails and torn shorts, fast responded. “Well, right off the top of my head, tawdry, tacky and tasteless – the palm tree equivalent of a human oxygen bandit – comes to mind!”)

From the very outset I heartily apologize to fans of this palm as I realize it has no few advocates. But I am among its detractors. In fact, this is, probably, the only palm that will never be given a home in *Ola Brisa Gardens*. To my opinionated way of thinking, the scrawny, somewhat scant, limp leaflets of this pinnate palm that hang listlessly above its mangy looking crownshaft, may well be the best of its features! Perhaps the next best thing I can think of to say about the *Syagrus Romanzoffiana* is that they are immune to the lethal yellow disease.

Recently, I noted on-line that a Florida nursery – obviously an entity in the business of selling palms – described the Queen Palm as a “stately, single-trunked palm crowned by a beautiful head of glossy, bright green, soft, pinnate leaves forming a graceful, drooping canopy.” To me “marginally” graceful they might be, at best.

Now, before denigrating this poor, pathetic plant further let me cut it a bit of slack. As my dear, saintly Grammy used to say, “There’s a little good in every palm.” OK, OK, she may have said “everybody” but let’s not split fronds about it. You get the point.



The unattractive looking old frond stubs make the Queen Palm less than my favorite!

Its “formal” name honors an 18th century count and is the Latinized form of the Russian surname Romanzoff. This species of palm was long known as *Coco Plumose* with many people still calling it that. And, in spite of what all I consider its several short-comings, it can be grown outside in most all tropical areas. Beyond that, its leaves and fruit can be fed to livestock and the seeds crushed and fed to poultry. Lastly, the trunks are sometimes used in salt water piers as they are immune to marine bore worms.

One thing a person can say about the *Syagrus Romanzoffiana* is that it’s a fast grower. (That’s why so many developers plant them in new housing divisions – sort of “instant tropics”.) They can reach an ultimate height of 25 to (in optimal conditions) nearly 50 feet (7 ½ -15 ½ meters) with a spread of 15 to 25 feet (4 ½ - 7 ½ meters). Its sparse fronds – fifteen or so – are ten to fifteen foot long and sport limp, lackluster leaflets of around 18 to 36 inches (46 -72 cm) in length. Its flowers are white, cream and/or grayish and its round, fleshy orange fruits are between ½” to an inch and a quarter (1 ¼ - 3 ¾ cm) in size. Those “ornamental” fruits hang in clusters. The grey, smooth sometimes slightly bulging, trunk is ringed with old frond scars.



Originally ranging from southern Brazil to Argentina, the Queen Palm likes full sun. As to soil needs, it can do just fine in clay, sand or a loamy mix – even acidic – as long as it is well draining. Alkaline soil is not its friend. Such will disfigure the palm by stunting the young leaves and can actually kill it. If planted in soil of alkalinity, applications of manganese and/or iron are necessary to help keep the fronds green. This manganese deficiency can cause “Frizzletop” which is a common problem if not regularly fertilized. Yet another mineral problem, that of potassium deficiency, shows up on older fronds, even in well-drained soils. Mildly salt tolerant, the Queen Palm responds well to ample moisture and – I repeat myself - fertilizer.

For reasons wholly lost upon me, other than its fast growth, it is often used as a focal point palm, for framing a house, in commercial landscape venues or - planted in rows on 15-foot centers - lining streets or walks. With so very many, truly majestic palms available, this simply boggles my mind!

My foremost objection to the Queen Palm are its old dried and raggedy frond stubs protruding, all too often, beneath, what I perceive as a scant and meager canopy.

Beyond that the Queen Palm is weak rooted. Lastly – as I totally pan this poor, pathetic palm – is the fact that its copious quantities of fruit are considered by many to be a messy problem and, hence, one more detraction.



And "gracefully arching" or not, the fronds seem too sparse and bare to my eye.

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The fruit - this not yet ripe - is somewhat attractive however.

Precious Limes

by Suzanne A. Marshall

A month or so ago, having returned to Canada for the summer season, we invited friends who also winter in Manzanillo to our home for a meal. This is always an excuse to sample some of that fine Mexican tequila and enjoy a margarita! My husband insists when playing 'bartender', on fresh ingredients. Thus, he headed to the grocer for limes and ultimately came home in shock. The price of limes was 99 cents each. A few months ago, a case of limes was sold for \$30 to \$40 dollars. Now a case sells for up to \$200.00. I can only imagine that the prices will continue to climb as inventories deplete. These prices are hitting the many restaurants and bars in Canada, where normally a slice of lime is a garnish.

It was at about the same time that we began to hear of crop shortages in Mexico and Florida. I began to pay attention. Spending half of our year in Manzanillo has given us a familiarity with the types of local food found in stores and dining spots. We have learned to make many of the popular Mexican dishes such as fresh salsa, local fresh fish and seafood. Eating out usually means fresh hand-made tacos, seafood and fish dishes. I love to douse all of this food with wonderful fresh lime juice from bowls filled with freshly cut limes. I would go as far as to say that limes are a staple in the Mexican diet. Various types of ceviche are 'cooked' in lime juice and given the research that I have just completed; I have concerns that the supply and cost of limes will soon make them out of reach for many.

The State of Colima produces almost half of Mexico's lime crop with the balance grown in several other states such as Michoacan. Following seasons of heavy rains the lime trees have also been struck by a disease called HLB (Huanglongbing) also known as citrus greening disease. Thankfully, it is not harmful to humans or animals but is sadly fatal for the citrus trees. This nasty disease destroys the production, appearance and produces bitter, hard misshapen fruit. The trees will die within a few years as currently there is no cure.

HLB is spread by the Asian citrus psyllid, a tiny insect that feeds on the leaves and stems of citrus trees. By feeding on the HLB infected trees, these insects spread the disease from tree to tree. So an important way to control the spread of the disease is to stop the Asian psyllid. It is also possible to spread the disease by



grafting infected plant tissue onto another plant before realization that the infection exists. It's definitely a concern for our local Colima producers and their livelihoods.

Mexico provides the U.S.A. with 97% of its' limes. According to the nypost.com "People are basically claiming to be citrus drug dealers". One savvy New Yorker had been driving a rented U-Haul truck to an orchard in Florida and filling it with limes to sell to bars and restaurants. An executive chef in New York has

launched a lemon marguerita and bartenders are creatively experimenting with different acidic ingredients such as grapefruit. Soon there will be no likely options.

“Murphy’s Law” says that bad things happen in threes (not sure of the roots to this). But if you believe it then the third thing appears to be the interest of a drug cartel having been dismantled in 2011, in shipping limes to the U.S.A. as a business diversification. Naturally the farmers are putting up a fight. While I don’t wish to pay lip service to these actions, I can’t help but wonder how on earth they plan to sustain the distribution of a crop that is no longer producing.

Thank goodness for the diversity of the economy in Colima. With other large industries such as shipping, fishing, energy production, mining, tourism, commerce and crops of: corn, rice, melons, sorghum, chili peppers, coffee, tomatoes etc. the local farmers will likely survive the ‘lime crisis’. The state of Colima has one of the highest standards of living and the lowest unemployment rate in Mexico

All information sources available upon request.



Huanglongbing diseased lime



Huanglongbing infected plant

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Mujeres Amigas Newsletter

July 2014

Elaine Parker

Happy July Ladies,

Our July Mujeres Amigas luncheon will be held on Wednesday, July 2nd at Oasis. Arrive at 12:30 to pay for your luncheon and drinks so you can socialize until lunch is served at 1:00. The lunch will be pizza and a salad. The afternoon will be a fun get together. Darcy will be the hostess. Jasmine is to join us with flowers available to buy. Also, the guy who sells and sharpens knives may show up.

Since the luncheon falls between Canada Day and the 4th of July, we can celebrate both holidays by wearing your countries colors, bring your flag and talk about some of your countries traditions.

Ladies Please – If you plan on attending the luncheon, **please** respond by 1:00 p.m. Tuesday, June 3rd to mujeresamigaslunches@gmail.com It is important to respond. Last month I received 17 responses to attend and sent that number to Oasis. 30 ladies attended the luncheon. It took longer to serve everyone because Diego, Kate and staff were expecting about 20 to 25. We are all happy you attended the luncheon, but please respond to the above address. A few more or a few less are ok. Let's not take advantage of Oasis' kindness in letting Mujeres Amigas hold our luncheons at their restaurant.

FOR YOUR INFORMATION

The Friends of Mexican Animal Welfare sent a progress report on the Manzanillo Veterinary Teaching Center and Spay/Neuter Clinic. The group is working to equip a first class facility that can be used as a teaching center for Manzanillo's Mexican Veterinarians who work in spay/neuter programs in and around Manzanillo and beyond. This facility will also serve as a low-cost spay/neuter clinic for Manzanillo. Reports received that as of June 15, 2014, the organization is half-way to their goal of \$23,000 to equip the clinic and to pay rent and utilities for two years. To make a donation to help make the clinic a reality, go to their web site www.friendsofpata.org 100% of all donations will be matched by a private donor.

Some further good information:

From Lydia Bevaart: Outside Sam's Club there are recycling bins for plastic bottles, paper products, and jars

of all kinds. At the service desk at Soriana, there is a jar for old batteries. Good news for those who wish to do recycling. Hopefully, these items will be made into new products and not wind up in a garbage dump.

From Darcy Reed: The updated Manzanillo Referrals list in the Fall will have a category for Caregivers, those who will be able to sleep over for someone who needs either short-term or long-term care. However, for expanding the list, if any of you know of someone in Manzanillo who has done similar work, please send names to deerdarcy@yahoo.com

From Candy: Oasis is fixing up their palapa and it looks great. They are also putting in a Rosa's Gelato store like the one at the marina and on Audiencia.

Godzilla's: is now offering a delivery service for 10 pesos. Call the restaurant (314) 335-3772 for service areas and to order.

Mex-Eco Tours: are offering a tour to Copper Canyon in early August. For further information or to sign up, contact Mex-Eco Tours at www.mex-ecotours.com or info@mex-ecotours.com

Pepes Hideaway: has been rated "excellent" on Trip Advisor by 145 travelers. For information and reservations at Pepes Hideaway go to www.pepeshideaway.com

Lastly: Don't forget to read the latest issue of the Manzanillo Sun e-Magazine. Go to www.manzanillosun.com soon after the beginning of July.

JULY HAPPENINGS

Tuesday, July 1st - Happy Canada Day to all our Canadian Mujeres Amigas

Friday, July 4th - Happy 4th of July to all our American Mujeres Amigas

ED: In the newsletter, which was sent out to Mujeres Amigas, Elaine, stated that Dia de la Marina is July 1st unfortunately that is incorrect. It is actually held on June 1st, when often the Armada puts on an interesting program in the Bay of Manzanillo. It is, however, a Civic holiday.

Why Mexican Banks are closing bank accounts held by Americans?

by Yann Kostic

Well, let's start at the beginning: if you are a U.S. citizen (or a green card holder) and have more than US\$10,000 in foreign financial accounts at any time during the year, you must file an FBAR (Foreign Bank and Financial Accounts Report). The reporting of foreign financial accounts for the prior tax year must be filed by June 30, and there is no extension.

The account(s) must be reported when there is a financial interest or when there is signature authority over the account; even if it produces no income or there are no distributions from the account.

As of January 1st 2014, reporting is required by the Bank Secrecy Act (BSA) with the proper form being submitted to Treasury's Financial Crimes Enforcement Network (FinCEN), not with your tax return. Foreign accounts must be reported on FinCEN Form 114, which is only available on line (on the BSA E-Filing System website). Form TD F 90-22.1 is no longer valid or accepted. The June 30 deadline is firm; there is no extension for filing the form late.

Furthermore, you can now have a tax professional (i.e. CPA or enrolled agent) to file on your behalf, by designating them an agent on BSA Form 114a. While each individual must file an FBAR, a couple can complete the same Form 114a, to authorize one spouse to file for the other (only one signature is authorized per FBAR). That is if all their accounts are jointly owned. Also, a person with a power of attorney over a foreign account must file an FBAR, even if the person never exercises the power of attorney.

In order to make sure expats are complying, the IRS is forcing foreign banks all over the world to report Foreign Accounts held by Americans (and green card holders) under the threat of terminating their U.S. Banking Licenses, if they do not comply. The IRS will then compare the data send by foreign banks and verify if you filed your Foreign Account reports.

This is the reason why your local Mexican banks are closing bank accounts held by Americans as some of them they are not willing to deal with the IRS and their requirements for U.S. clients. Mexican banks will likely continue to close US Citizens accounts since banks have until the end of the year to comply. By the way, this is also the reason why, a skyrocketing number of Americans have been and are renouncing their US citizenship.

Recently, a number of seminars have been held in various Jalisco and Colima locations by individuals and entities claiming to have so called "strategies" to resolve this issues and pushing you (or should I say scaring you) to act immediately due to the June 30th hard deadline.

A BIG WARNING: Be extraordinarily careful, as some of these so called "strategies" will get you in a whole lot of very serious and costly troubles (the fines are brutal). These sets of FATCA (Foreign Account Tax Compliance Act) laws are evolving and will continue to evolve. If you are not sure of where you stand, get a second opinion, a third one, from a real professional (a CPA, an EA or a Financial Adviser), depending on your particular situation, there are options available to you. Remember that it is one of these times when procrastination will not pay off.

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 Ajijic/Manzanillo in Mexico.

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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So what is cheaper but better in Mexico?

Freda Rumford



Certainly not the imported grocery items from the frozen north as all of the items that we cannot cook without having right at hand are at least double or three times the price in Mexico. But what we haven't discovered and generally begun to use are the local products. Not many of us spend hours making refried beans or mole from scratch but the finished product is generally so incredibly good that it is unbelievable.

Not that I am suggesting that once we cross the border we immediately switch our culinary skills but we look for the replacements which are almost always there. Everyone travels to Mexico with the items they cannot get there, but these can be augmented with the many products available on the shelves in the stores.

I spent two weeks a few years ago learning and making Mexican dishes which were so flavorful and delicious they were almost a wonder. Have I made them again? No! Because, in general, Mexican cooking is worse than Chinese cooking in the lengthy preparation many of the dishes take. The amount of chopping and precooking is endless. In the north, many of us are so busy with outside jobs or activities that we have become very used to taking the short cuts. We buy readymade products that our mothers and grandmothers would never stoop to doing. The recipes now call for frozen bread dough or pie crust instead of giving the whole recipe from start to finish.

My own mother and grandmother would never buy a cake or pastry for any occasions apart from perhaps a wedding or major event; nothing was as good as

homemade. They, like many Mexican ladies stayed home and did not work outside the house. Their work was in cooking or having cooked the meals that the family wished to have. That many times it was inferior because the lady of the house had never learned to cook was beside the point, hopefully she could employ a cook. All families managed on one salary because the now expensive alternatives were not available. No-one went out several times a week for dinner; they ate at home and all together sitting down at the table.

Nowadays, the northern career woman who is sometimes also the mainstay of the home still does not have a staff to help her. No-one now, has a career as housemaid as in the days of old when young ladies of good character went up to the 'big house' to work or to become a governess. Unless their employer's are wealthy enough to give a decent living to their staff or are in a high governmental position no-one employs 'servants' anymore. In fact we are often lucky to be able to afford a cleaning lady one day every two weeks.

In Mexico, it is so much easier to have a maid come in every day to do the housework, laundry and cooking. With education not being available to everyone in years gone by, often, that was the only viable position for a young woman to have. The young men became gardeners or handy men for several local employers, sometimes still not making sufficient money to go around. It was every member of the family working together to forge the bond. Although things are changing with the forthcoming generation who have an education available to them and subsequently more opportunities available.

This is where the differences between the three North American countries are seen more clearly. In Mexico, everything is for the entire family. The old and the young live with each other or close enough to be able to support each other with their combined earnings. The elderly look after the youngest generation so that the younger and abler can work and bring home sufficient money to feed, clothe and house them all. This is why so many young men leave their families and go to the USA where the streets are 'paved with gold.' They then live alone, longing and pining for the family unit they left behind.

Many of us from the north, who worked hard at outside jobs or careers when we were younger, could still not afford to have home help. The families had all diversified and lived miles apart, so there was no overlapping of available family to help out when needed. No loving grandma available to tend to the small fry after school and bake cookies. In Mexico, that is what is available and this is their strength. The hierarchy of the family is upheld. There is, generally, respect for the elders. Whereas in the north that has largely gone by the board as even grandmas are working outside the house until they have to retire. Day cares have taken over that role. Sometimes it is good, often times not so good. The family unit has broken down and everyone is on their own.

So now, we have finally retired and can spend more time, away from our families, seeking the sun and relaxation

denied to us in our younger days. To our pleasant surprise, we can afford to have someone come in once or twice a week or more to help us out. No longer do we have to plan a day out, we can take it when we wish because someone is taking care of the house for us.

In the U.S. or Canada, a person is lucky to find someone come in for a few hours one day a week for \$15 an hour. In Mexico, that is pretty much the daily rate! So for the \$60 paid for one day, it is possible to have a person for probably three days and it is even possible to have them for a whole week. My goodness, for a little more we can have a gardener also.

Now we are talking! This is where our life begins. Unfortunately sometimes, the person we find in Mexico thinks that we are all richer than Croesus and have more than enough to go around their family also. When that happens, it can be very upsetting to realize that someone that we have trusted to come into our home is not trustworthy at all. On the fortunate side, the good people far outweigh the bad and with a little research we can

find the right person. We found one such person and were lucky enough to have her with us for over five years before she succumbed to the allergies of being around our dog. That was a sad day.

Now I'm away from that life and oh how I long to be back. In the warmth of both the sunshine and in the spirit of the people.

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The Magnificent Ebb and Flow of the English Language.

By Kirby Vickery

I used to open my classes with, "I'm looking for dead words. Anybody got any?" The rules we established were that it couldn't have been slang and it can't be found in any current dictionary. The last one which has been found by my group is the word, "ellingness." Henry VIII used it in a letter to Anne Boleyn when he was courting her across the English Channel. It means, 'loneliness.' Today, 'dead words' are really making a comeback. The University of Michigan publishes a web site with that title and then gives a list of them with their definitions. If I taught today, I think I would have to find another attention getter although I still get an occasional e-mail suggesting new ones.

The other changes in our language are in punctuation. You have to understand that this is an observation made from my little corner of the literary world. I still read a lot, addressing several genres, but far from all and I edit for the Sun and for other individuals whom I consider friends. What I'm finding in the written word is running two ways. They're running exactly opposite of each other.

First of all the prevalence of the personal electronically generated communication systems encourage brevity in all aspects of communication. More than not, the folks using them are in a hurry to get their ideas and thoughts down and to the recipient. As is the case, words like 'you' become 'u' and 'are' becomes 'r.' I saw one the other day where the author had eliminated most of the vowels in her message. Another had eliminated all the punctuation and capitols.

Both of my daughters are proficient users of 'texting.' I could complain except they're both in their forties and probably wouldn't even turn an ear. I find it very difficult to understand. All these people need is a keyboard in Pitman, Bell or Gregg and they could write novels. I think it all goes back to the need of brevity. It costs an extra thumb push to slip into the capitol letters and another just to end a sentence. The big thing here is the onomatopoeia stepped down to the individual letter level. Just where is all this headed? Can you imagine George Orwell's 1984 in texted Newspeak?

The antithesis of the texting brevity is being found in all different forms of written communication. During the early publications of American Modernism (A unique

form of novel where the plot takes second fiddle to the expansion of the protagonist's world of realization. I site Kesey, Hemingway, and Clemens as examples.); to today's Dan Brown and Steven King who seem to go out of their way to describe the world surrounding their protagonist. Realism or truism exemplified, possibly. Sensationalism in text is probably more the case, but it's the reader that decides in the end. But there is a trend here. Call it 'flowers' if nothing more. This trend is finally stepping over the boundaries of good grammar. Not only that, but the further down the line of authorship the worse it gets. A professional author can violate a basic (if little known) rule of grammar and call it "Style." That author can get away with it too. I had a grammar teacher during my undergraduate days who thought that when she ran into something like this it automatically changed the rules of grammar to fit that author's 'style.' A wonderful lady, quite intelligent, if not slightly confused all the time. You didn't try that in any paper you wrote to hand in to her though.

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With amateur authors and some professionals, I think it's an effort to blossom their concepts into full color without knowing some of the basic rules of grammar. A prime example of this is in this edition of the Sun. I imported an article that is just loaded with way too long em pauses all through it. She also uses italicized lettering and font changes inappropriately. Is this style? Perhaps it is. But when it starts to interrupt the flow and subsequently the reader's ease of understanding, then one has to take a look at the 'style versus grammar' concept.

Of people I read and edit that try to write, the problems, I see the most, rest in the comma usage versus the en or em pause, versus the misuse of the ellipses as a pause.

First of all, the ellipses are three periods placed after a space from the word in front of them. There are three of them with a space between them and a space after the last one ('ellipsis' is the spelling of just one of them - that's for the scrabble players out there). They are used only to indicate missing words. Some of my references indicate they can be used in general text while others restrict the use of the ellipses to inside a quotation. The only other use I can find for them is

within mathematical text as an indicator of missing numbers. I am unable to find any reference that allows their use as a pause of any kind.

Finding grammar rules about 'en' and ems' is next to impossible because of the use of the slang expression 'Em! You know, "Get 'em Marshall." or, "We'll head 'em off at the pass!" I've got a cute little book programmed into my Kindle titled The Grammar Slammer 4.4. I use it to help me when I write or edit. It describes an 'en' as a small dash with a space before and after it. An 'em' is a dash which is twice as long as an 'en' and also separated from everything by a space before and after it. The pause in reading the phrase aloud for an em is twice as long as it is for an en. Having run-on ens or ems isn't a good idea either. A writer should allow the reader that time discretion as the text is being read. By the by they are to be used sparingly and are not comma replacements.

Ian is really strict about his thousand word limit and I've passed it by fifty-two words. Commas and both single and double quotation marks are in next month's edition.

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Mysteries of the Fifth Sun: the Aztec Calendar

By Dale Hoyt Palfrey

(Editor's note: Mrs Palfrey does not write for the Manzanillo Sun. She writes for the E-Magazine, Mexconnect; who published it. It is with both of their gracious permissions we can bring this to you - Kirby)

--Valley of Anahuac, New Year's Eve, 1507.

Tenochtitlán, the great island city, capital of the Mexica empire, lies cloaked in darkness. An eerie silence pervades the vast ceremonial center — the *Teocalli* or *Templo Mayor* — spreading out over Moctezuma's splendid palace, with its botanical gardens and well-stocked zoo, across the market places, canals, aqueducts, and within each of the humble abodes in the residential wards.

For five full days, activity in the normally bustling metropolis has ceased. Commerce has been suspended, ceremonial and household fires extinguished, clothing, furniture, crockery and religious idols torn, broken and smashed. It is a time of fasting, sexual abstinence and uneasy waiting. But the *nemotemi* — empty days — that mark the end of the solar cycle are about to come to an end.

At the summit of Uixachtecatl — the Star Hill — overlooking Tenochtitlán, the city's astronomer-priests anxiously watch the heavens. Each is outfitted in the image of one of their many gods. They await nature's sign, for not until the Pleiades appear on the horizon can the sacred New Year's ritual begin.

Finally a noble captive is guided to the sacrificial stone. At the moment the brilliant star cluster reaches its zenith the priests jump into action. With one swift stroke of a razor-sharp obsidian knife they slash open their honored victim's chest. They work furiously to kindle fire within the gaping wound, and as the first spark turns to flame, cut out the heart, casting it upon a brazier. One by one, a line of waiting couriers step forward to ignite their torches, then turn back towards the darkened city to relay the New Fire first to the altars of the *Templo Mayor* and thence to every temple and hearth throughout the empire.

For the next 12 days Tenochtitlán will erupt in unbridled festivity, for this ceremony marks not only the commencement of the new *xiuhmolpilli* — year bundle — but also the start of a new 52-year calendar cycle. According to Mexica belief, if the New Fire failed to ignite, the sun would surely perish. But on this night it



seemed that the gods were pleased; *El Quinto Sol* — the Fifth Sun — would continue to illuminate the Mexica Empire. Once again the forces of darkness had been routed by the powers of light.

Or had they? We can only surmise the above scenario of that final New Fire ritual and wonder whether the wise priests perceived some augur of their civilization's imminent doom. Did they in fact foresee that only a few years hence the mighty Tenochtitlán would be laid to waste, that the foundations of another metropolis would be created from the rubble of their lofty temples? Did they envision that conquerors from a distant land would be so indifferent to their accomplishments, so reviled by their religious customs that all evidence of the Mexica culture would be systematically destroyed and suppressed for generations to come?

As it happened, the Empire of the Mexicas (or Aztecs as the Spanish called them) fell to Cortés and his *Conquistadores* in 1521. Within a few short years the heathen temples were obliterated and valuable records, such as friar Bernardino de Sahagún's codices — a 12-volume encyclopedia of Aztec life and culture — secreted and gathering dust.

Widespread interest in Mexico's pre-Hispanic past was



not awakened until 1790, when an astonishing artifact was uncovered during a renovation of *el Zócalo*, Mexico City's central plaza. It was a massive disk of carved basalt, three feet thick and 12 feet in diameter, weighing some 24

metric tons. A veritable monument to art and science,

the monolith initially remained at the Zócalo, embedded for viewing in the base of the west tower of the Metropolitan Cathedral. A hundred years later it was transferred to Mexico's National Museum of Anthropology, where today it stands as the institution's centerpiece.

Following the first interpretations of the intricately carved hieroglyphs it was labeled the Aztec Calendar Stone. In current thought Stone of the Fifth Sun is considered a more apt moniker. Though scholars have long debated the stone's meaning and purpose, they still puzzle over its many mysteries. Some suggest that, fixed horizontally, it served as a sacrificial altar. Most now agree that it offers a graphic representation of the Mexica cosmos.

The stone's outer rim shows two fire serpents meeting face to face at the lower extreme. Their tails are joined at the top with the symbol for the ritual date 13-Reed, considered to represent the creation, possibly corresponding to 1011 A.D. Looking out from the center of the stone is the sun god Tonatuih. His tongue, in the form of a sacrificial flint knife, protrudes from between his bared teeth, while in each claw-like hand he grasps a human heart. The god is surrounded by four glyphs symbolizing the cataclysms that ended each of the prior solar eras. According to Mexica belief, earth's earliest inhabitants were devoured by jaguars. The demise of the second sun brought destruction by great winds. The third era ended with fiery rain, while the fourth sun was extinguished by massive floods.

These symbols, together with the image of Tonatuih, are neatly contained in the abstract motif for motion called *ollin*. It is surmised that the stone reveals the predicted date of destruction for *El Quinto Sol* during a 4-Ollin cycle. The Mexicas attempted to preserve their era, forestalling catastrophe by sating the gods with myriad rituals and sacrifices, including a steady diet of human blood.

In fulfilling their sacred duties to some 1,600 deities, the Mexicas adhered to a complex calendar system. There was a civil calendar made up of 18 months of 20 days each, which with the ominous *nemontemi* brought the total of the solar year to a tidy 365 days. A second sacred calendar — the *tonalpohualli* — was an ancient ritualistic almanac, probably adopted from the Mayan culture, comprising 260 days. Each 24-hour cycle was designated by one of 20 day names plus a number from 1 to 13. A band of the 20 day-sign glyphs encircles the Sun Stone's center.

The formula by which the two calendars were combined meant that no one date would be repeated for a period of 18,980 days. Thus the last day of a solar cycle and the last day of a sacred cycle coincided just once every 52 years. It was on this auspicious occasion that *El Quinto Sol* was considered in greatest jeopardy of extinction. A successful New Fire ceremony would assure the the reappearance of the orb and continued survival of human civilization.

The intercalation of a 12-day New Fire festival period once every 52 years brought the Mexicas into nearly perfect synchronization with the true cycles of earth and sun. Modern scientists calculate the tropical year to be precisely 365.2422 days. While the Gregorian calendar currently in use allots 365.2425 days for each year, the remarkable Mexicas were a bit closer to the mark at 365.2420 days.

This is just one of many unsolved mysteries that promise to keep the Mexica's Kingdom of the Sun a subject of fascination so long as Tonatuih — the luminous one — shines upon our earth.



Vegetables / Verduras

English

Artichoke
Asparagus
Beans
Beet
Bell Pepper
Broccoli
Brussel Sprouts
Cabbage
Red Cabbage
Carrot
Cauliflower
Celery
Chickpeas
Chiles
Coriander
Corn
Cucumber
English Cucumber
Eggplant
Garlic
Ginger
Green Bean
Green Peas
Leek
Lentils

Lettuce
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Mushroom
Okra
Onion
 Green Onion
 Red Onion
 Scallions
Parsley
Potato
Pumpkin
Radish
Spinach
Squash
Sweet Potato
Swiss Chard
Tomato
 Green Tomato
 Plum Tomato
Turnip
Vegetable Pear
Watercress
Zucchini

Spanish

Alcachofa
Esparragos
Frijoles
Betabel
Pimienta
Brocoli
Col de Bruselas
Col
Col Morado
Zanahoria
Coliflor
Apio
Garbanzos
Chiles
Cilantro
Elote / Maiz
Pepino
Pepino Euro
Berenjena
Ajo
Gengibre, Jenjibre
Ejote, Frijole Verdi
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Orejana
Alubia de Lima
Champinone, Hongo
Angui, Okra
Cebolla
Cebolla Cambray
Cebolla Roja
Cebolla de Rabo
Perejil
Papa
Calabaza
Rabano
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Cantaloupe	Melon Chino
Cherry	Cereza
Coconut	Coco
Cranberry	Arandanos
Date	Datil
Fig	Higo
Grape	Uva
Honeydew Melon	Melon Valenciano
Lime (Key)	Limón (Mex) Lima (Esp)
Lemon (seedless)	Limón (Esp) Lima (Mex) (sin Semillas)
Mandarin Orange	Mandarina
Mango	Mango
Nectarine	Nectarina
Orange	Naranja
Papaya	Papaya
Papaya (small)	Papaya Hawaiiana
Peach	Durazno
Pear	Pera
Pineapple	Piña
Plum	Ciruela
Pomegranite	Granada China
Prune	Ciruela Pasa
Quince	Membrillo
Raisin	Pasa de Uva
Raspberry	Frambuesa
Starfruit	Fruta Estrella
Strawberry	Fresa
Tangerine	Tangerina / Mandarina
Watermelon	Sandia

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Solar Is Hot!!

By eSun Energy, 2014



Have you heard the buzz around the world and in town related to solar energy? The abundant solar energy that we have here in Mexico can be captured and put to use to heat hot water for domestic household use, swimming pools and to generate clean, cost effective solar electricity. The latter, solar electric systems, are technically known as "Photovoltaic" or "PV" (Photo=Light, Voltaic=Electricity) and will be the focus of this article.

Frustrated with high CFE electric bills? Now you can do something about it and make the community and world a better place at the same time. A solar electric "PV" system, using solar panels, produces electricity during the daytime to power up to 100% or more of your home or business electrical needs. These special PV systems are interconnected with the CFE, Comisión Federal de Electricidad, Mexico's national electric utility company and power grid.

As a bonus, anytime your home solar electric system is generating more electricity than you need, the excess is sent back into the CFE power grid, spinning your meter backwards and producing a credit. This credit is then typically used during the evening or whenever

consumption is greater than production. Credits can even be rolled over from one bill to the next if need be. This process is known as net metering and is completely legal with the correct contract, agreement and special meter. We implemented some of the first grid tied systems in Mexico over 9 years ago, the first solar PV system in Chapala Ajijic, one of the first in Guadalajara and also the largest residential solar project in the country.

The economic case: Electric rates in Mexico for users in the high DAC electric tariff have risen on average more 10% compounded annually over the past 8 years. Current electricity prices at this level are over 3-4 times the national average found in the US and Canada. Why? The majority of the fossil fuel based electricity generation here still comes from petroleum and petroleum based derivatives "bunker fuel". Unfortunately the days of cheap oil are over as national production peaked in 2004 and has been in dramatic decline ever since. Deep economic subsidies are being phased out and this is why we now feel the price hikes on our electric bills and of course at the fuel pump as well.

A grid connected solar electric "PV" system can prove to be a very sound financial investment. When designed correctly according to a home's specific energy needs, annual return on investment can exceed 16% at current electric rates and returns will only increase as electric rates continue to soar in both the short and long term. As an effective hedge against inflationary energy costs, a solar PV system allows you to keep more money in your portfolio instead of throwing it away every two months only to be burned up in the smokestack of some distant fossil fuel fired power plant. Furthermore, your home's resale value will increase as monthly operational costs will be much lower than those compared to a home without this added feature.

Be sure to protect your investment by choosing to work only with an expert PV system provider and manufacturers who have the most experience with proven high quality technologies and will be around in the future to provide first class service and support. As with any emerging industry, be wary of opportunists who are out there just to make a quick buck and will then vanish with the setting sun.

With all the economic and environmental uncertainty in the world today, it is refreshing to know that a solar electric system can help provide us with stability in the form of energy security and energy independence. We may not know exactly what the future will hold but one sure bet is that the sun will keep on shining for a long time to come. Future generations thank you in advance for choosing to Go Solar!

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.

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Can You Take a Penalty-Free IRA withdrawal?

Yann Kostic

In today's challenging economy, many people who aren't yet of retirement age may want to withdraw money from their Individual Retirement Accounts (IRAs.) It's generally a good idea to keep your IRA assets untouched until you can withdraw them penalty-free at age 59½, but if you need to make an exception, you'll want to do so while avoiding tax implications, if possible.

The bad news? Typically, an early withdrawal from a traditional IRA is considered income, and taxed at your regular income-tax rate. Additionally, you may get hit with a 10 percent penalty. Depending on your tax bracket, that could add up to more than one-third of your money.

While it's virtually impossible to avoid paying income tax on the withdrawal, you might be able to avoid the penalty by taking advantage of these exceptions:

- You can withdraw the money penalty-free to cover medical expenses that exceed 7.5 percent of your adjusted gross income (AGI) for any tax year.
- You can also withdraw the money to cover health insurance premiums, but this is only penalty-free if they're used to pay the premiums for you, your spouse, or your dependents when you are unemployed.

- And you can withdraw the money penalty-free to cover higher education expenses for you, your spouse, child, stepchild, or adopted child.
- Additionally, withdrawals taken as substantially equal periodic payments (SEPPs), which are annuity-like IRA withdrawals you take at least annually, are penalty-free. But, SEPPs are available only under certain circumstances.

Many of these techniques are complicated. For example, in regard to SEPPs, you must continue taking the exact amount of the SEPP for at least five years, or until you reach age 59½, whichever is later. As a result, you should contact your advisor for professional advice before using any of these strategies. He or she can tell you what will work best given your individual financial situation.

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 Ajijic/Manzanillo in Mexico. 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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AT THE MOVIES -

Suzanne A. Marshall

Edge of Tomorrow

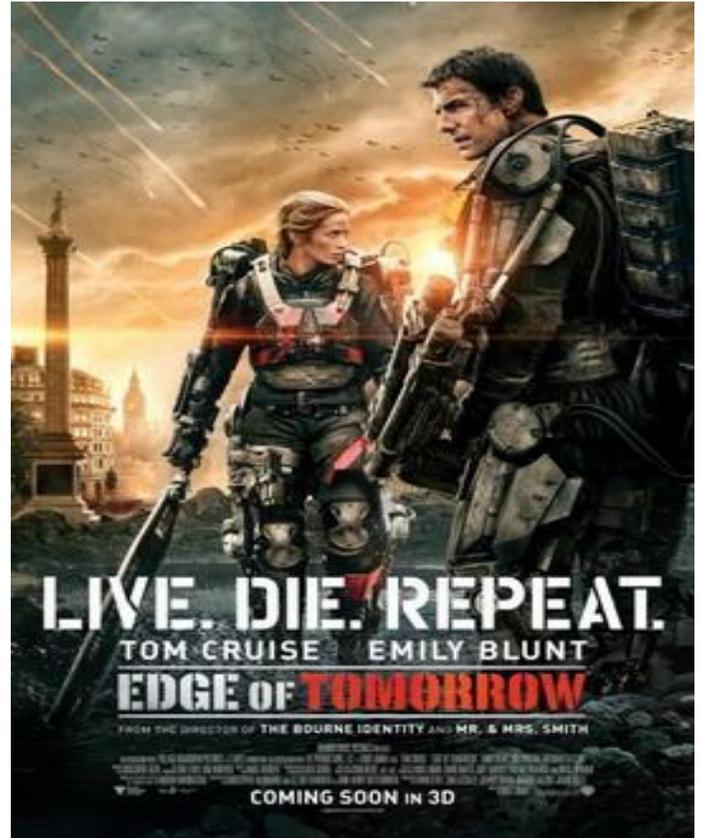
Director: Doug Liman

Cast: Tom Cruise, Emily Blunt, Bill Paxton

“ An officer finds himself caught in a time loop in a war with an alien race. His skills increase as he faces the same brutal combat scenarios repeatedly, and his union with a Special Forces warrior gets him closer and closer to defeating the enemy.”

Had I read the above overview I might not have selected this movie for viewing. Its kind of a futuristic ‘ground hog day meets really ugly and scary aliens’, so I was a little annoyed at first with the same scenes repeating themselves until the story finally began to unfold. Since I’m not a science fiction fan I can only say that the movie does deliver an action packed, visually ‘in your face’ production with amazing special effects and a bit of humor thrown in. So if this is your cup of tea, you’ll probably get a thrill out of it. I suspect this movie was aimed at a much younger crowd than me. (though my husband quite liked it). Maybe I could say it’s a ‘dick flick’ as opposed to a ‘chick flick’. You decide.

IMDB rates the movie quite high at 8.2/10 based on 60,315 users.



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The Quandary and Questions of Iraq

By Tommy Clarkson

While, in fact, its location is the veritable Cradle of Civilization as we know it, Iraq may be now more thought of as a foul, four letter word. But, if it be a profanity, it is one in which we Americans profoundly share responsibility in creating.

How could such come about? For the answer to that, let's take a brief look at history of the area over the last century.

Pre-WWI, the residents in that locale lived in reasonably semi-autonomous, self-governing areas pretty much as peacefully as war loving humanity seemed capable. With the destruction of the Ottoman Empire in 1914 our cousins, the Brits, were given a mandate by the League of Nations who then combined the three former Ottoman provinces of Mosul, Baghdad and Basra - read Kurds in the north, Sunni in the middle and Shi'a down south - into what we know, today, as Iraq. (As a harbinger of things to come, Anti-Arab Kurdish rebellions were suppressed on the north.)

In 1927 oil was discovered in Kirkuk and in southern Iraq in 1953. In 1955, the United States enlisted Iraq as a charter member of the Baghdad Pact, an anti-Soviet defense partnership. For the next five decades various revolts, coups and general in-fighting continues throughout the ill-conceived State (including a Kurdish armed revolt from 1961 to 1966). In the early 70's, the U.S. covertly equipped Kurdish rebels in efforts to weaken the Iraqi government.

1972 a Treaty of Friendship and Cooperation is signed by Iraq and the USSR. In 1979 Saddam Hussein assumed leadership of the country. However, the United States then supported Iraq in its eight year war against Iran which commenced in 1980.

Barely three years later, on January 16th 1991, with their short attention span and general lack of the area's geo-political factors, the well-intended American and coalition forces commenced Operation Desert Storm with Iraq accepting their terms of a ceasefire on March 3rd. (During this same timeframe, Kurds in the north and Shi'a in the south revolt were seeking local control.)

In 1998 Iraq ends cooperation with the U.N.'s Special Commission to Oversee Destruction of Iraq's Weapons of Mass Destruction. In 2003 we return in force decimating

Iraq military and capture Saddam on December 1st. But by 2009 U.S. presence in the country is negligible.

Three years before that, commencing in 2006, for nearly two years, as a senior civilian government service member striving to promulgate awareness of the U.S. Army Corps of Engineers efforts to rebuild an entire country's massively mauled infrastructure, I traversed the beleaguered roads of Iraq.

Sniper fire and IED threat was generally the *ordre de jour*. However, day after day, the experience, skill and soldierly aplomb of our contract Personal Security Detail (PSD) prevailed. Our Congressionally decimated military ranks simply had too few soldiers for pedestrian duty such as that!

Now, watching recent events unfold in that battle battered muddle gives one cause to question the correct course of action for the U.S. today, tomorrow and next week as well as our "on again, off again" relationship our country had with its leaders.

Should we have gone there in the first place? What should be our role now?

As to the first question I can but recount relevant first hand testimony given, and damning evidence admitted, at Saddam Hussein's trial. My wife - yes, she too worked in Iraq - and I were in attendance in the courtroom, above and but a scant thirty feet from the despot, called by some, "The Butcher of Baghdad".

First, in one major regard, let's clear something up.

Regardless what one may have been repeatedly told by numerous of the Western media outlets, this megalomaniac dictator did, in fact, have weapons of mass destruction. The multi-month "pass" we gave him, before we returned to "the sandbox" - as my uniformed cohorts called it - allowed wholesale transference of such horrific weaponry out of Iraq . . . most probably, intelligence sources feel (frighteningly), to Syria.

Again and again, at his trial, it was made readily apparent to all in attendance that Saddam did indeed have biological, chemical and (rudimentary aspects of) nuclear weaponry.

To that latter query of what our role should be, in all candor, we should now stay away!



Few are those that understand the substantive differences between the Shi'a and the Sunni Muslims. It cannot - even remotely - be likened to theological dissimilarities between Presbyterians and Baptists as some have striven to infer.

The fact of the matter is that those two Muslim sects have been slaughtering each other for years upon years.

Why?

Let's start with the base that all the Muslims agree that Allah - the Arabic word for God - is their supreme entity, that Muhammad was his last prophet and that the Qur'an is the principal central religious text of Islam. (A quick tutorial: Islam is the belief and those who follow it are called Muslim.)

Perhaps the biggest of their differences is in who was to be the correct successor to Muhammad.

The Sunni Muslims believed that he did not name a successor so they elected a new leader. Conversely, the Shi'a Muslims said that Ali, the son-in-law of Muhammad, was the rightful successor.

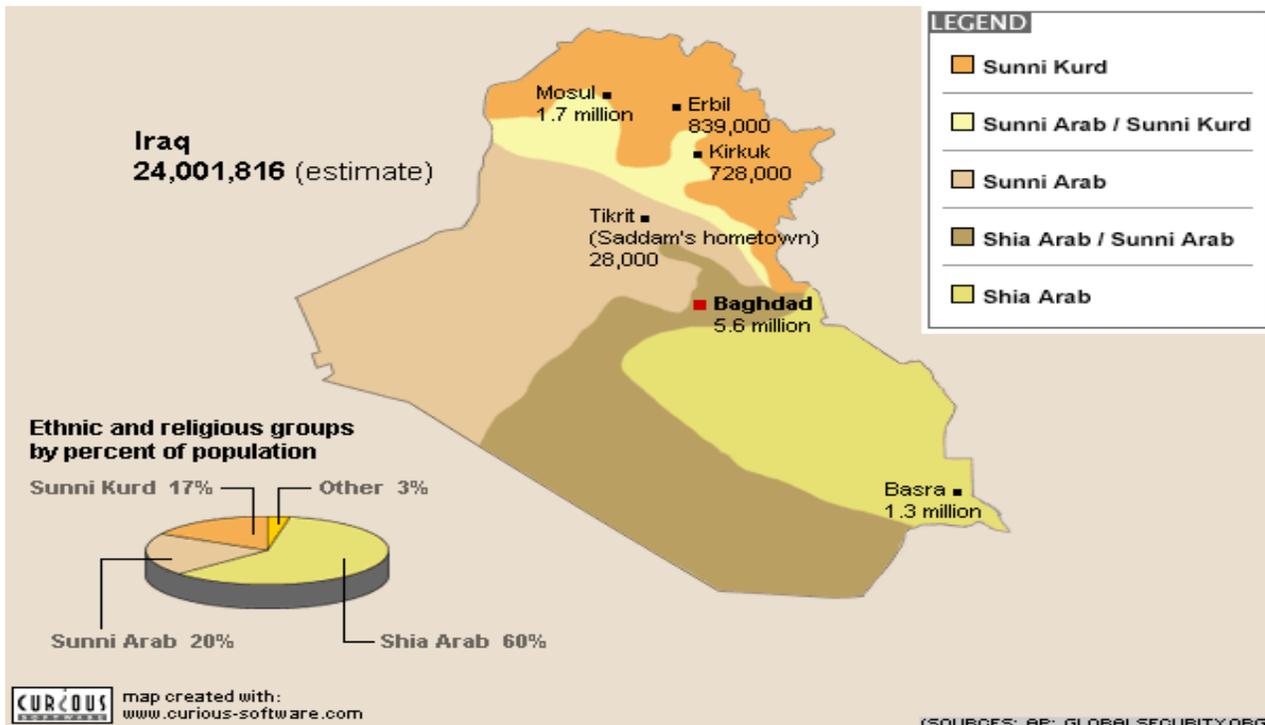
An important aspect of this all is that the Sunni sect comprise the largest group of Muslims with close to ninety percent of all of that faith. However, in countries such as Iran, Bahrain, and Azerbaijan, the Shi'a is in the majority. (As an aside, the Hezbollah are also Shi'a.)

That having been said, just as we cannot indict all white, brown haired Americans as domestic terrorists because of Timothy McVeigh's bombing of the Murrah Federal Building, so too we should not blame the whole of the Muslim masses because of the crazed and overtly militant Jihadist crazies.

Hammad, Dhyaa, Mo, Jabbar and scores of others immediately come to mind. These young Iraqi men called my wife Mama and me Baba (father). Their many displays of affection were real and heartfelt. There is no question - whatsoever - that these Muslim men would have fought to their death in protection of us.

But our country's return in paltry force to Iraq will help them not a whit. In fact, it would but only have the opposite effect. As we did in Viet Nam - another experience I lived up close and personal - we "cut and ran" betraying those we had promised to protect by leaving them to their enemies.

It is time now for us to recognize reality and stand aside. As they have so striven for the last 100 years, we must allow the Kurds to establish an autonomous state in the north, the southern half of Iraq - already fully comprised of Shi'a - to realign with Iran and the ISIS (radical Sunnis)... well, let them duke it out with those two other groups - all fully free of our meddling!





Senior Citizens Discounts

Manzanillo Sun staff researcher

Part 1

Major Chain Hotels



The first thing for all applicants to know is that whilst not all businesses advertise them, many give senior discounts just for asking. Don't be afraid to ask. Also know that while some discounts are available upon turning 50, others are not available until the applicant is 55, 60, 62 or 65. Most hotels give discounts to AARP members, which association can be joined at age 50.

*NB: All discounts **may or may not** be applicable worldwide and are pertinent at time of research, they can change without prior notice.*

Always compare the senior discount to see if it is as good as/or better than the AAA membership price. Military, Commercial, or Government discounts which apply at all ages should also be taken into consideration.

Below are the ages accepted for all applicable Senior discounts showing alternate discounts and suggestions.

Age 50

AARP - join at 50+

- Major savings at most hotels from the age of 50. Hotels just need to see your membership number.

Aston Hotels

(50+)

- Aston Hotels & Resorts welcomes guests 50 years and over with immediate savings of up to 10% per night off our best daily rates at participating Aston hotels and condominium resorts in Hawaii, Orlando, Lake Tahoe and Lake Las Vegas.

Drury Hotels

(50+)

- Guests over **age 50** are eligible for special rates! That's right ... a special rate in addition to the many **FREE EXTRAS** that are always available every time you stay with us!

Waldorf Astoria® Hotels & Resorts, Conrad® Hotels & Resorts, Hilton Hotels & Resorts, DoubleTree by Hilton™, Embassy Suites™, Hilton Garden Inn®, Hampton®, Homewood Suites by Hilton®, Home2 Suites by Hilton® and Hilton Grand Vacations®.

(50+ AARP)

- AARP Members 5% off best available rate

Age 55

Best Western Hotels and Resorts

(55+)

- Receive a minimum 10% senior discount on hotel room rates
- Many Best Western hotels offer our mature guests little extras to make your stay more pleasant - like early check-in, late check-out, a complimentary hotel room upgrade or continental breakfast (if available)

Fairmont Hotels and resorts

(55+)

- Individual resorts have individual offers. Seniors are important to us, and to show it we have a special travel offer for you. If you're 55+ years with valid identification, you're entitled to exclusive Seniors discount rates!

Omni Hotels

(55+)

- Leisure 55 rate.. best rate guarantee

Age 60

Choice Hotels - Clarion Hotels, Comfort Inns, Comfort Suites, Sleep Inns, Cambria Suites, Mainstay Inns, Suburban, Econo Lodges, Rodeway Inns, Ascend Hotel Collection

(60+)

- **60+** or an AARP member, you'll save up to 10% with advance reservations. Just request the Senior Rate



Wyndham Hotels and Resorts, Travelodge, Dream, Planet Hollywood, Baymont, Ramada Worldwide, Wingate, Hawthorn Hotels Microtel by Wyndham, Howard Johnson, Knights Inn, Days Inn, Night Hotels, Tryp-hotels (60+)

- Guests **60 years** and older are invited to enjoy special savings off our Best Available Rate when they stay at participating Travelodge hotels. From breakfast to bedtime and all the moments in between, you're always welcome at Travelodge.

Carlson -Radisson Hotels and Resorts, Radisson, Radisson Redpark, Radisson Blu, Radisson Red, Quorvus Collection Park Plaza, Park Inn, Country Inn and Suites, Hotel Missoni (60+)

- senior discounts available, exact amount not found yet

Age 62

IHG Group- Holiday Inns, Holiday Inn Express, Staybridge Resorts, Intercontinental Hotels,

Crowne Plaza, Candlewood Suites, EVEN hotels, Hualuxe Hotels, Hotel Indigo, (62+)

- Discounts on the non-discounted room rate at any participating hotel in the U.S. and Canada will be available to guests who are 62 years of age or older or with valid membership ID of a retired persons organization.

Marriott Hotels, Courtyard Inn (62+)

- 62 years or older, you can save 15% or more on your room rate at more than 3,600 Marriott hotels worldwide, seven days a week.

Hyatt Hotels (62+)

- Seniors save up to 50% on our Hyatt Daily Rate at participating Hyatt hotels and resorts in the continental U.S. and Canada.

Age 65

Delta Hotels and Resorts (65+)

- 10% discount of qualifying rates



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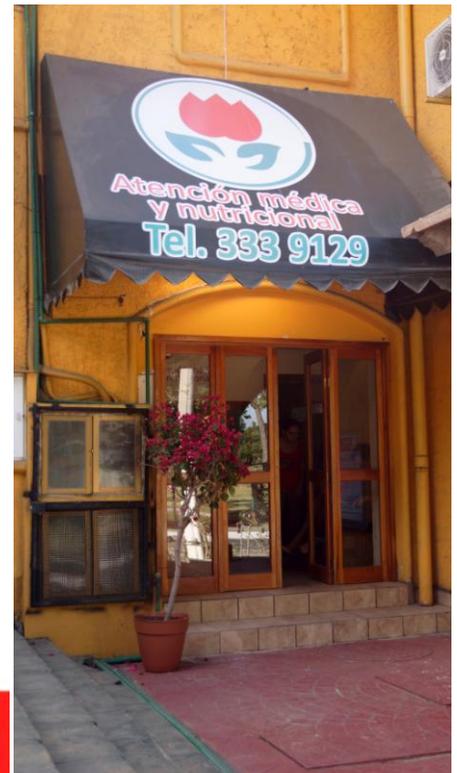
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nutrition and wellness

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Christmas in July?

by SeñorTech

Señora Notsotechie, who doesn't believe in exaggeration, says she has told me a million times not to procrastinate. So in the spirit of the season, I have decided to dedicate this article as a todo list for all you Manzamericans and Canzanillos who are returning to Manzanillo for the wonderful people and climate this fall.

If you contract Internet service in Manzanillo, consider buying a wireless router before your return. Wireless N routers can be purchased for less than \$20.00 at Bestbuy. The advantages of bringing your own router include:



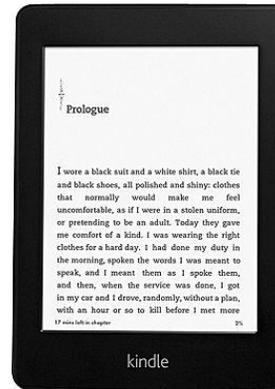
Better security, you select your own security codes. A friend was complaining about slow Internet, only to discover everyone in his complex was using his bandwidth. A renter had convinced a condo staff member to get the security code from the bottom of the TelMex supplied router and

proceeded to share with everyone else. Besides, slow bandwidth issues, everyone who had the password, could tap into my friends data because they were on the same network.

- Your purchase cost is paid of in four months, because TelMex and TeleCable charge 50 pesos a month for their wifi rental equipment.

You can of course wait and purchase a wifi router when you are in Manzanillo, but expect to pay double the price than in Canada or the USA.

If you read a lot of books, you may find it hard to get the latest thrillers, love stories or best sellers while in Manzanillo. Consider purchasing either a Paper White Kobo, or Kindle. They only need charging once a month and are easy to read by the pool or at the beach. The e-readers are also considerably lighter, smaller, and easier to read outdoors than tablets.



The Kobo is available at Costco for CDN \$130.00 including cover. In the USA, Amazon sells the Kindle for about the same price. With the Kobo, you can borrow books from Canadian libraries. In the USA, the libraries lend books for the Kindle. But both companies have online

stores that offer the latest releases. Read my article April 2014 for more information on e-book readers.

If you have an Audible (Audible.com) account and have purchased an audio book, you can get the e-book from Amazon at a reduced price. You can listen to the book while driving or doing chores, and then continue reading on the Kindle, where you stopped listening. This feature is called whisper-sync and this option is available for the majority of their 150,000 audio book titles.

I have spoken about the Sling-box in my July 2013 article and would suggest those who have at least 2 Mbit upload capacity at their summer residence consider this



option for television reception in Manzanillo. If you have Dish satellite system with "The Hopper DVR" you have Sling capability built in and can watch your programming anywhere.

If you want friends and family to be able to call you in Mexico, consider a VOIP plan. They can call you without toll charges. I am providing three links for you to compare. More detailed information can be found in the March 2013 issue.

**Primus Internet Phone
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Telecable subscribers who contract Telephone, Internet and Basic Cable can add unlimited long distance to Mexico, USA, and Canada for 175 pesos per month.

Photography information can be found in the August 2013 issue

Readers planning their return to Manzanillo have 3-4 months to research and purchase any of the items of interest. The money saved by buying electronic devices at home will stretch your Christmas budget in Manzanillo.

If you have a technical question, send me an email message at techguy@senortech.ca.



(Photo by [imagerymajestic](#))

ED: as an addition to the above, please note that the 'Nook,' which I purchased, does not allow downloading in any other country, (Canadians please note when making your choice of reader) so add all books required, when physically in the U.S. or Canada, before you travel to Mexico.



En "Las Abejas" tenemos la parrilla para ahumar indirecta más grande en Manzanillo. No contamos con el típico menú impreso, pero si con un tablero con el menú del día. Esto nos permite ofrecerle diariamente las carnes más frescas, así como las frutas y verduras más sabrosas de temporada.

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





Pap, Babble and Virtue

by Tommy Clarkson

Nearly 2,500 years ago, the Greek philosopher Plato noted that "Virtue is without a master." Around the same time, Buddha elaborated saying, "To walk safely through the maze of human life, one needs the light of wisdom and the guidance of virtue."

Geographically north of "The Enlightened One," Confucius observed that, "The superior man thinks always of virtue; the common man thinks of comfort." Whereas, a while later and a ways east of China, Leonardo da Vinci said simply, "Who sows virtue reaps honor." But, during that period historians call the "Enlightenment," perhaps the most germane to that which follows was stated by Charles de Montesquieu in his statement that "Virtue is necessary to a republic."

So, cross-culturally and multi-ethnically, over the course of time and around the world, it has been well recognized that to be of a virtuous nature is an admirable objective. Tragically, however, one seems a bit hard pressed to apply this quality of moral excellence to much of anyone in this day and age!

In point of fact, when presented a choice, it is, sadly, the nature of humanity today to seek, seize and secure the easiest and most self-serving of alternatives. For all intents and purposes it's a proverbial "dog eat dog," survival of the most aggressive, "me first" world in which we now live. Gone are the days of neighbors helping neighbors, bankers extending loans based solely on a handshake or individuals doing something for another based on the fact that it was the "right thing to do."

Such characteristics have been relegated to the cinematic archives of a world comprised of such as George Bailey in "It's a Wonderful World" or Jefferson Smith in "Mr. Smith Goes to Washington." Both, interestingly, played by a truly sincere, honest and compassionate individual - Jimmy Stewart.

Anymore, folks of this sort seem not only in short supply in the "real world," and appear to have small appeal to the mindless masses who simply seek increasingly large doses of blood, carnage and special effects disasters, in their entertainment venues. "Nice," is no longer entertaining but appears to have become passé as a reality by the hardened, cynical masses. Honor, morality and honesty seem to have

been totally re-defined by our politicians and our purported media pundits - and we've bought what they've been selling!

In fact, for most of mankind (with its base of "Physiological Needs" such as breathing, eating and sleeping) the apex of Maslow's five-leveled, hierarchy of needs, "Self-actualization," might just as well be a round trip to Jupiter.

While the vast preponderance of the world struggles at sustained realization of Maslow's Level One, the tiny percent of the "Haves" of humankind seem permanently locked somewhere in the initial aspects of his Level Two, "Safety" - constituting the seeking of security for body, property, health and resources.

Generally speaking today - as far as the public is concerned - it's all about "themselves" and what they personally want, seek and demand, however it may be realized, at whatever expense to others.

(Those a bit rusty on Maslow's theory are referred his paper of some seventy plus years ago entitled, "A Theory of Human Motivation," as published in Psychological Review or his 1954 book, "Motivation and Personality".)

Cutting to the euphemistic chase, "virtue" seems absent from mankind's radar screen of life!

Admittedly, this assertion is not the most complimentary of pictures of humanity. However, such conditions are actually being exponentially acerbated by - of all things - technology itself. But let's come back to that later.

Some fervently assert that this insidious societal ailment is a result of the decline of core Judeo-Christian work ethics. Others lay blame firmly at the feet of ever increasing socialistic governmental policies aimed at meeting the demands of the growing numbers of non-contributors, at the expense of those of the laboring, tax paying ranks. Yet others point the finger at the Fourth Estate which increasingly seems more focused on making the news than reporting it.

Let's look a bit closer at each of these claims.

Regarding the latter, as an adjunct university professor having taught International Journalism, I believe that I've a modicum of firsthand awareness as a basis for



such assertions. These opinions have been honed and amplified through experiences in two wars and two major natural disasters throughout which I traveled alongside and personally experienced the same events, actions and activities with members of the international media.

In clear conscience I can state that – with several notable exceptions by professionals such as Charlie Mitchell, Rick Jervis, Laura Ingraham, Ollie North, Ralph Peters, Lara Logan, Larry Doyle, Mike Marshall, Jonathan Finer, Mark Finkelstein, Dave Kelso and a few of my lesser known professional associates – many times the story promulgated by these purveyors of “news” had little to do with reality but was, in fact, rather dramatically skewed from truthful representation.

Where are the virtues in misleading, misrepresenting and outright lying?

So then, what of that second assertion as the “cause of our problems,” - the Western World’s increasingly socialistic governmental policies? Let us recall Plato’s analogy of the “shadows on the cave wall as perceived by the chained man,” wherein reality and perception were wholly different.

Such is the hypothesis that a government providing whichever of its diverse populous demands is a good thing. Regarding this, Plato focused specifically on the conflict between public and private “good” and, suffice it to simply say, they are not one and the same.

There are no limitless public provided panaceas for private party’s problems, real or imagined. There is no virtue in demanding something from others without participation in that which is sought. One needs merely to remember the old folk tale from our youth of the Little Red Hen. The moral of the story is quite simple. Those who are not willing to contribute in the creation of a product do not deserve the end result or “if any would not work, neither should they eat.”

We all have an innate obligation to take care of ourselves. Contrary to the beliefs and actions of some, we were not born to be wards of the State. Such a basic truth should be patently self-evident. Unless markedly physically or psychologically impaired, it is not the moral duty of others to take care of us.

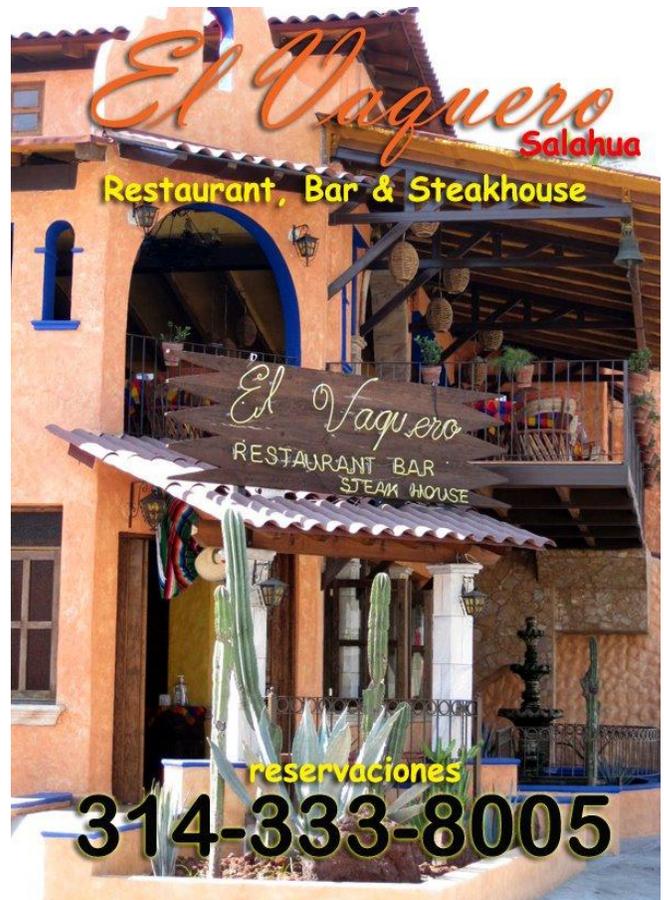
Should individuals choose to do so, on their own, fine. However, should such be governmentally mandated? Of course not! To “take” when able to contribute, but refusing to do so, is completely without virtue. Paine had it right, that is “Common Sense.”

What of that third allegation regarding the decline of core Judeo-Christian work ethics? A point of fact is that this value of diligence and hard work is not merely imbued in those two faiths.

None could challenge the exceptional work ethics of Aristotle, Plato and Cicero through Voltaire, Kant, David Hume, and John Locke to the likes of George Washington, Thomas Jefferson, James Madison, Ethan Allen, Benjamin Franklin, Thomas Paine and Abraham Lincoln to Charles Darwin, Albert Einstein and Stephen Hawking. All were Deists. In fact many of the middle group were primary builders of the USA.

No religion, ethnicity or culture has a corner on virtue – and that is a pure and simple fact!

(cont..next page)





So, perhaps, that third assertion, as well, is not the solitary cause for “civilized” humanity’s ethical and moral decline. Perhaps the reason is an amalgam of all of these factors and more - driven by one of our greatest successes, communications technology.

The communications tail now well wags the dog of modern humanity.

A case in point: Phones are no longer for merely calling home to say one might be late for dinner. They are for telling time, taking pictures, watching sports events, playing games, getting stock quotes, checking restaurant reviews, researching trivia, video recording parties and on and on. For many, this plethora of uses has become the most obsessive of addictions. According to a recent PewResearch Internet Project, “44% of cell owners have slept with their phone next to their bed because they wanted to make sure they didn’t miss any calls, text messages, or other updates during the night.” And to make it worse - what with the ease of obtaining and promulgating information - all read, heard and seen on such is all too often taken as gospel!

How easily we can be manipulated and our opinions swayed.

Who remembers “Newspeak” from the novel “1984” published by George Orwell on 1949? It was a language created to limit our concepts of individual freedoms. Now pause to, but briefly, consider how many individuals that we know who, without question, take that which is said by both members of the politico and “News Media” as absolute, correct and factual. Now that is downright scary!

Who recalls the “feelies” on Aldous Huxley’s “*Brave New World*” written in the 1930’s but, increasingly seeming to address our soon to be world? How far are these superficial substitutes for actual life from that now found in our video games, entertainment media and diversions easily found on our communications devices of today?

Written by Anthony Burgess and published in 1962, in “*Clockwork Orange*,” the freedom of individuals to make choices becomes problematic when those choices undermine the governmentally perceived stability of society. Does this sound familiar? Who or what lacks virtue here?

And lastly, what of the writings of Russian born Alisa Zinov'yevna Rosenbaum - known better as Ayn Rand -

whose works ranged from “*Anthem*,” through “*Fountainhead*,” to “*Atlas Shrugged*.” In these she asserts that, “productive achievement” is mankind’s noblest activity and “reason” his only absolute. Both sound like solid virtues to me!

So, now, just where are we as regards to our being individuals of virtue?

Do we think for ourselves or merely ape the pap and babble of others?

Have we a personally defined, consistently applied and maintained, standards of conduct and deportment or might they wax and wane with the weather vane of public opinion?

Virtues versus vices - how do ours weigh in the totality that comprises us?

And how prepared are we to, ultimately, strive to be a better member of humanity and, who knows, possibly, ultimately aspire for “Self-actualization.”

The question, and commensurate actions related thereto, - begin now!





Canada Day July 1

Happy Special Holidays to all our readers,
wherever you spend you holiday



4TH OF
JULY



manzanillo *Sun*