

August 2012

Manzanillo **SUN**

Manzanillo's Lifestyle E-Magazine

In this Issue

Health

Sugar Sugar **Karen Trom**

Living in Mexico

Real Mexico **Terry Sovil**
Where are all the Mexican Seniors **Suzanne Marshall**
Lifes Lessons Learned **Freda Rumford**
Letter to Dan **Kirby Vickery**

Nature

Starfish Flower **Tommy Clarkson**

Computers

Configure your Mouse **Vivian Molick**

finances

Dollar cost Averaging **Yann Kostick**

Zebra Moray
by Terry Sovil





Giant Starfish Flower, *Stapelia gigantean*

Family: *Asclepiadaceae*

(Also known as a Carrion Flower, Carrion Plant, Carrion Lily, Toad Cactus, Zulu Giant or Hairy Giant Starfish Flower)

In the *Asclepiadaceae* - Milkweed or Madagascer Jasmine family - there are around 100 species of the succulent perennial *Stapelia*. They originated in the semi-arid tropical and subtropical regions of Africa and India. This particular one, the *Stapelia gigantean*, comes from northwestern South Africa. A rather curious and intriguing succulent, it has a major flowering (and stinky smelling) attitude!

Resembling a cactus, but without thorn, its blooms explode forth from leafless, knobby, fleshy and ascending, four-ridged stems. These scalloped ridges sport upward pointing soft "teeth." While, throughout the species whole, the stem colors vary from bright green through olive green to a brownish green, the color of the Giant Starfish - most often around 25.5 cm (10") in length - is pale green.

One morning recently I noted that, in one stage or another, our little plant had seven, light yellow with thin dark purple lines, blooms. In others of this species, these beautiful, attention getting, perfect star shaped flowers can be as big as 45.7 cm (18") across. But sweet of aroma they definitely are not!

Actually, they have a rather putrid, nauseating, smell - hence the alternate name of Carrion Flower. (Some folks have observed that its odor is similar to that of rotting flesh. Yuk!) However, these stunningly attractive blooms are, many times, flesh-colored, often



Seen from above, its leafless, knobby, fleshy and ascending, four-ridged stems with scalloped ridges sporting upward pointing soft "teeth" are well seen - along with a blossom soon to open.

rimmed in crimson and are covered with soft, white, silky hairs. To the compound eyes of carrion insects these hairs resemble a layer of mold growing on rotting matter which, in bug speak, says "U'mmmm, yum!"

This "scent of death" attracts carrion beetles, blowflies, flesh flies and midges to the central orifice where the male and female floral sex organs are located.





Just above the right-most point of this Giant Starfish Flower bloom (taken moments before transplanting) is one of the many insects following its sickly smell. . . but is not that blossom beautiful?

The extremely attractive and exotic looking, five petaled flower is also found in the colors of red, brown and purple. With beauty within beauty, often there is a small star inside the star shaped bloom. In maturity these plants should grow to about a foot tall. So large and heavy are these flowers that they generally come to rest on the ground.

As plastic tends to keep moisture in longer these are best grown in clay pots. Good drainage is important - be careful to not overwater. They are prone to root rot, so use a good, sterile potting soil, leaning toward sandy. Grown indoors or out, it likes both humid or drv air.

What with blooms that are larger and more pendulous than its stems, they are excellent plants when used in a semi-cascading venue.

Purportedly most happy in morning sun to afternoon shade - mine is in full sun all of the time. They are easy to propagate. So when you wish more of these palnts, simply cut or snap off a stem, let it air-dry in shade for a day or so and then plant it right side up.

Planted with smaller succulents they are - in the words of the botanical great, Robert Lee Riffle, "wonderfully outlandish." I - though no where the intellect as he - wholly agree!

Where Are All the Mexican Seniors?

By Suzanne A. Marshall

Last month, having written about my neighborhood in Salahua, I closed with a question. Where were all the old folks in Manzanillo? Sure, we see a few here and there but relative to the presence of seniors we see out and about in our daily lives in Canada and no doubt the U.S.A., for me, it seemed a noticeable absence. Having raised this question with friends on numerous occasions I decided to put some energy into finding an answer.

With Canada having such a small population (34 million) I have researched the three North American countries, the U.S.A. (313 million) and Mexico (114 million) for greater validity. What I found through my research of Demographic Profiles and a number of studies was a bit surprising though not a really big shock.

The first comparison of note is the difference of age structure between countries. Looking at the age group of citizens 65 years of age and older I found a significant statistic. This portion of the population in the U.S.A. is 13%, in Canada 16% and in Mexico it is less than 7%. This is a truly dramatic statistical number. The basic assumption at this point is that we live longer in Canada and the U.S.A.

That being said it's interesting to note that the population growth rate of Mexico is the highest with 1.1%, U.S.A. is .96% and Canada is .79%. So it also makes sense that the birth rates would share a similar pattern and they do. Based on a 'per thousand' statistic, the American birth rate is 14 births/1000, the Canadian birth rate is 10/1000 and the Mexican birth rate is over 19/1000 births.
(table 1)

It seems pretty safe to state that the Mexicans are definitely producing more babies than either the U.S. or Canada which also justifies the higher population growth rate.



And in Manzanillo the number of young mothers with small children and babies is absolutely astonishing. Every time we go shopping or walking I find myself with a permanent grin on my face as I do so love to see those beautiful little ones!

As I rooted around on the internet looking at all of this information I began to notice other rather interesting facts. For example the death rate in both the U.S. and Canada is much higher than Mexico. I would expect this with our older population being greater.

The death rate in U.S.A. is 8.38/1000; Canada is 7.98/1000; and Mexico is much lower at 4.86/1000.

And of course these stats are supported even more so when we look at the average ages of each country: U.S.A. – 36.9 years; Canada – 42.1 years; Mexico 27.1 years. Wow, this is a huge age gap!

But here comes the more serious news. The infant mortality rates and the average life expectancy of our Mexican friends are a much different picture.

Infant mortality rates in the U.S.A. are 6/1000; Canada 5/1000 and Mexico 17/1000. That's about triple.

Life expectancy rates: U.S.A. 78.37 (males 76 years, females 81 years); Canada 81.38 (males 79, females 84); Mexico 76.47 (males 73.6 years, females 79.4).

Table 1.

Country	Population 2011	% 65 yrs. and older	Population Growth Rate	Births/1000
United States	313,232,044	13.1%	.963%	13.83
Canada	34,030,589	15.9%	.794%	10.28
Mexico	113,714,226	6.6%	1.102%	19.13



Table 2:

Statistics 2011	United States	Canada	Mexico
Death Rate	8.38/1000	7.98/1000	4.86/1000
Average Age	36.9 years	42.1 years	27.1 years
Infant Mortality	6.06/1000 live births	4.92/1000 live births	17.29/1000 live births
Life expectancy	78.37 years	81.38 years	76.47 years

Without straying too far from my subject of the old folks, I would gather that the standard of living and health care systems have much to do with these statistics. Bear in mind though that Mexico is rapidly changing. With better livelihoods, wages, infrastructure manufacturing and other considerations, we can look forward to better circumstances for these wonderful people.

Mexico is seen as an evolving economy through significant manufacturing and trade growth. As the socio-economic environment, education and health services continue to improve for the people, so will the rates of infant mortality and life expectancies as well as the overall standard of living.

Concerning the old folks themselves, over 65% of Mexicans are aged 15 – 64 years. But after 65 the population drops dramatically to 6.6 %. There is an association with the ability of seniors up to 64 years of age to continue finding work however after 65 employability is limited and health issues and care become dependent upon the ability of families to support the seniors. As they age they become more and more reliant on family donations and housing to see them through the remaining years of life. If the family cannot provide adequately the results are an environment of poverty and ill health for many.

It certainly gives one pause to consider the gifts and good fortune so many of us have enjoyed all our lives in our own countries and to help those in need in whatever ways we can while we share this beautiful place with these wonderful people.



Prices start at \$75,000



SOL MAYA
MANZANILLO

CONDOMINIUMS
Apartments & Studios

A Project by McNish Marketing Ltd. S.A. de C.V.

www.solmayacondos.com

Full Ownership
Not a Timeshare

Canada/USA: 403-274-9831
or Fax: 403-274-7366
In Mexico dial: 314-333-8042

Email: info@solmayacondos.com

BEACHFRONT LUXURY
Design and Construction
CAXSA ARQUITECTOS S.A. DE C.V.
caxsa@prodigy.net.mx







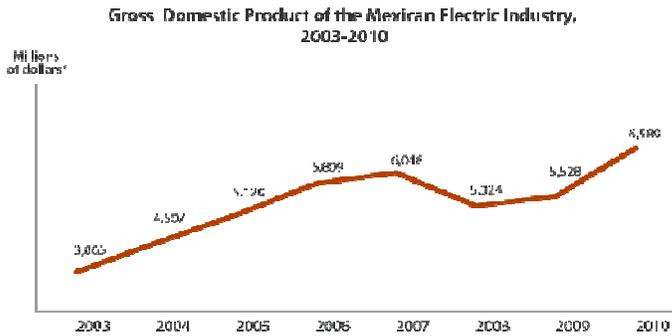

REAL MEXICO

PART 8 OF 8
By Terry Sovil

In this final article on the “Real Mexico” we will take a look at the Electrical Industry. This comprises companies that manufacture home appliances and transmission/ distribution and control of power (transformers, generators, switches, regulators and engines).

Mexico’s competitive advantages have attracted investments from large companies which contribute to continued success as well as positioning Mexico as a top producer.

From 2003 to 2010 the gross domestic product grew at a compound annual rate of 7.9%. This pushed it from 3.9 billion dollars to 6.6 billion dollars. In 2010 the electrical industry gross domestic product accounted for .6% of the national gross domestic product.



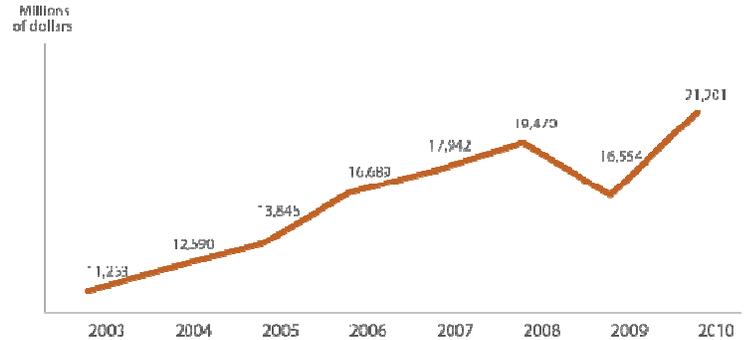
*Price current data.
Source: Mexico's National Accounting System, NEGI 2011.

Mexico enjoys a lead position as an exporter of split-door refrigerator/freezers and is the 3rd exporter of 1,500W vacuum cleaners. In 2010 Mexico’s electrical industry exported 21.201 billion dollars while retaining a trade surplus. From 2003-2010 exports compound annual growth rate was 9.5%. Global Trade Atlas reports that in 2010 most exports were to the USA and Canada, accounting for 92% of the total amount. The remaining 8% went to Columbia, Brazil and the Netherlands. The main exports were split-door refrigerators/freezers, air conditioning and lamps and other lighting.

Attraction of Foreign Direct Investment

The Ministry of Economy (SE) reports that from 2000 to

Exports of the Mexican Electric Industry, 2003-2010



Source: ProMéxico with Global Trade Atlas data, 2011.

2010 the accumulated investments in the electrical industry hit 7 billion dollars. This was in the manufacture of electric materials and accessories as well as the production and assembly of home appliances. In 2010 alone foreign investments reach 504 million dollars. Countries of origin were Germany, Costa Rica, the Netherlands, France and the USA.

Companies established in Mexico

Mexico is home to over 1200 economic units from the electrical industry. Close to 260 focus on home appliances. Manufacturing facilities are located mainly in Baja California, Chihuahua, Nuevo León, the State of Mexico and Tamaulipas. These areas employ about 160,500 people. Companies of note that have established a presence in Mexico include Panasonic, LG Electronics, Whirlpool, Electrolux, Cooper Industries, Eaton Corporation and General Electric.

Strengths of the Mexican Electrical Industry

Talent. According to ANUIES, there are more than 790 thousand higher education students enrolled in engineering and technology programs. In addition, every year more than 90 thousand students graduate from those programs.

Experience.

The first plants of the industry were established in Mexico at the end of the 1950s. Over five decades of experience have led to excellent technical and administrative capacities.

Logistics Access. Important advantages can be gained from Mexico’s closeness to the North American market

The Electronics Industry

The electronics industry focuses on products such as flat screen televisions, cellular phones, computers, data processing system equipment, control units or adaptors, parts for telephones and transmission and reception devices, automatic data processing machines, microwave or satellite signal receptors, modular circuits and video game consoles.

Between 2003 and 2010, the GDP of the electronics industry grew at a compound annual rate of 1.2%, going from 7 billion dollars to 7.589 billion dollars. According to INEGI, the industry GDP in 2010 accounted for 0.7% of the national GDP.

In 2010, exports from the electronics industry accounted for 28% of the country's non-oil exports, with 71.404 billion dollars. From 2003 to 2010, exports grew at a compound annual rate of 17.5%.

According to Global Trade Atlas, in 2010 the most important export destination for the electronics industry was the United States, which accounted for 84% of the total. The rest went mainly to Canada, Colombia and the Netherlands. The main electronic products exported by Mexico were flat screen televisions, computers and mobile phones. In 2010, Mexico ranked first globally in export value of flat screens, above countries such as China, Germany and the United States.

Attraction of Foreign Direct Investment

According to the Ministry of Economy (SE), between 2000 and 2010, the accumulated foreign direct investment in the electronics industry reached 20.625 billion dollars, being mainly for computer and peripheral equipment manufacturing. In 2010 alone, foreign direct investment in this industry reached 1.301 billion dollars, primarily from the Netherlands, the United States, Japan, Germany and Canada.

Companies Established in Mexico

In Mexico there are more than 728 economic units belonging to the electronic industry. Manufacturing

companies are mainly located in Baja California, Chihuahua, and Tamaulipas, employing around 258,000 people across the country, according to INEGI.

Among the internationally renowned companies established in Mexico figure Jabil, Lenovo, Samsung, Flextronics, FIH, Nokia, Philips and Panasonic.

Strengths of the Mexican Electronic Industry

Talent

As mentioned in all of the articles there are more than 790,000 students in higher education programs in technology and engineering. Of that number close to 90,000 students graduate from those programs each year.

Competitive Costs

Mexico remains a country with low operating costs in electronic equipment according to KPMG (international finance and accounting company).

Logistics Access

Mexico has a big advantage due to the closeness of the North American market.



A LETTER HOME

Kirby Vickery

Dear Dan,

You had told me on more than one occasion that you feel that you have missed out on a lot of things that you could have collected in other countries because of your youthful and wild ways. You told me that your Navy experiences in foreign ports were more involved with a few bars and taverns and that if you could do it over again you would book tours of local cultural history and give yourself a chance to pick up on the way things are done and viewed in the various exotic places your ship pulled into.

As I was in the Air Force I didn't visit any foreign ports as an adult. I went over and lived in some of these places. As a result my emphasis was on living and supporting a family rather than on gathering historical or geological data for a treatise on local charm and flavor.

Now that I'm here in Mexico, I think we both have missed out. However, in the light that I have moved into a domicile completely set up and in full operation, and the fact that I have retired, I don't have to concentrate on the things that used to worry me. I thought I would write a series of letters to you so you could enjoy the richness of these local cultures down here with me

What I feared a little has proven not to be a worry. I thought that Manzanillo would be like so many other places along the coast of Mexico where the rich gringo had saturated desirable areas and subjugated the local population into being servants and 'yes sir Massa' sir' types. It was quickly pointed out by my host that tourism ranks third down here for marketable industry. Manzanillo is the major shipping port for Mexico on her west coast. By the way, that has a story behind it which I'll hopefully get to some other day. This area is simply loaded with rich farm land and there are; limes, bananas, mangoes, and other tropical fruit grown in profusion along with coffee, corn, and the like.

In the paragraph before, I stated plural 'cultures' as there is definitely more than one working down here. How I see it is that there really isn't anything on top of anything else as far as 'culture' goes. There just different



ones. Some are original and some are, shall we say borrowed, as if someone here couldn't just create their own uniqueness. Let's see if I can clear that up a little. I understand, for example, that one of the world's richest persons lives in Mexico anyway. I haven't seen where or how he lives but I know that he owns everything in retail so I would imagine he lives exactly the way he wants.

One can picture a rambling, hacienda type ranch with swimming pools and acres of air conditioning in the surrounding countryside with absolute insect control while the local caimans (a central American crocodile of which there is a constant watch for) all carry plastic ID badges and report for lurking duty by swiping their little cards in a hidden time clock somewhere. Money power, even here where there isn't any (well that much anyway) still rules supreme.

At the other end of this spectrum I can place the farmers. Yes, Dan, they appear to have their own culture and it is as rich and full as that rich guy's. Theirs is just a different world and if you judge by external emotion and overall happiness, it's every bit as good as the rich guy's world. It's one that most of them grew up in and will die in surrounded by their families. I haven't really seen too much of that world yet but from the two trips I've had in the countryside I've seen adobe houses with thatched roofs and enough electricity for a light bulb or two or no electricity at all. During the day these people are out minding their fields and going to school. In the evenings

they're outside somewhere visiting friends or down at the little shack along the road enjoying a cold cerveza or Coca-Light with others from the extended neighborhood. Then the sun goes down and the air stirs with its forever little breeze to cool things down enough to sleep or to talk quietly for a while, before dropping off.

Some have television and a few more have radios and they get the news around. Now you can take an American farmer in the middle of Kansas or that Canadian just south of Winnipeg. They require more protection from the elements because they're not as lucky as these guys down here in the tropics. But other than that, these people are the same. You can go up to anyone of them with your hand out and get the same warm and generous greeting. Here, it's: "Mucho Gusto!! Senior." When was the last time in Coupeville, Washington, that someone was happy to meet you with so 'much gusto?' "Glad to meet you (in English)," somehow falls a little short in the sincerity arena as you look into their eyes and feel their grip.

Thus, do we, as 'El Gringo,' look down on them as if we're better than them? Or do we as North American's look down on them because we are richer, or have more comforts, or what other snobbish ill considerations we can dream up? At this point I think I could introduce you to what I have come to term as "The Ugly American." I don't believe that we, as guests in this country, should form such opinions about people who certainly are happier than us. Do you?

I look at it this way. We were up in the mountains and had stopped at a little roadside snack and coffee shack. It was made of thatch and had a central kitchen area which would hold two people. The covered customer seating area held five plastic tables and an assortment of chairs. I wondered aloud if the cold coffee drinks were trustworthy where the water was concerned when my host's son pointed to the large 20 gallon water bottles and assured me that it was safe.

As we were being served over the counter style, I noticed some anemic looking coffee plants growing around the area. I was caught in my investigation by the owner, who explained that these particular plants had just been transplanted to provide a little ambiance to his business as a way to explain why they looked so unhealthy. Then something else kicked into my awareness because he just didn't go away. He asked me

to accompany him around his building where I was shown additional coffee plants ostensibly healthier. He wanted me to come with him to the other side of a small rise in back of this little shack. This is where his field of coffee was. So, in my Birkenstocks, I wondered if I were being led into a 'bandido' area to be raped and robbed before they killed me. However, once over that little rise, I was introduced to this man's pride. He showed me a field, though slightly smaller than I figured it should be, of some of the healthiest, full and lush plants I have ever seen. A continuing crop (well almost) of wonderful coffee plants that any farmer anywhere would have been proud to call his. What I had in front of me was a very proud farmer and businessman and rightfully so. He is being successful doing something he likes doing.

You know I've done a great many things in my life and I've met a lot of different people all over the world. I suppose if you or I were to take a look at the world's people to pick a friend or someone to associate with, wouldn't it be someone like these farmers. Or these people in general. They are, as I'm learning, the salt of the earth.

Until next time I remain,
Kirby



Standup Paddleboards for Rent!

314-334-6394

7 Days 8:30am - 6:00pm

Santiago

www.aquaticsportsadventures.com

Paddle Boards



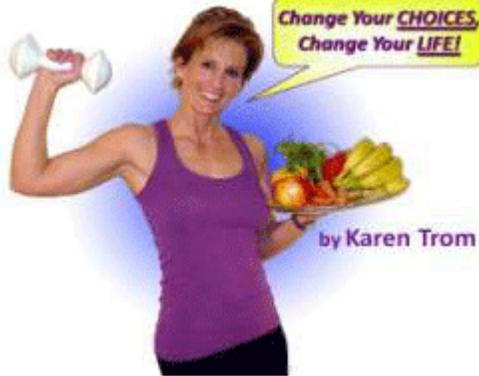
where the experts are™

MEXICAN BAY REALTY Can/USA dial 1-52-

gerry@mexicanbay.com www.mexicanbay.com 314-335-1343

Now serving Manzanillo and Costa Allegre

044-314-120-2779



Sugar, Sugar!

Karen Trom

I ran across some very disturbing trivia while researching this article about sugar. The Archie's song "Sugar Sugar" was the Number One song of the year in 1969 in both the United States and Canada. I like that song but with all the great music in 1969, this is a bit of a shocker!



Another shocker? The amount of sugar we consume in 2012 compared to 1969. These statistics are from the typical Western diet which includes Canada and the US as I could not find any reliable data for Mexico.

However, I am not a fan of most Mexican desserts so they must not use as much sugar as I am used to! In 1969, the average person ate 125 lbs. (55 kilos) of added sugar per year. In 2012, that amount has jumped to 152 lb. (69 kilo) per year. This equates to 50 teaspoons of added sugar every day. In the 1800's the average sugar consumption was 20 teaspoons *per year!*

What does this mean? It means we eat way too much sugar and it is affecting how we live and how we die. More of us die from heart disease and cancer than

almost all other causes of death combined and excess sugar, among other lifestyle choices, is a big part of this.

Do you know WHY sugar is bad for you?

Let's start with the basics.

Most of us have used white granulated sugar all of our lives. It is made up of carbon, hydrogen and oxygen, sugar (or sucrose) is a carbohydrate. Sucrose is made up of two simpler sugars, fructose and glucose.



Sucrose is also naturally in plants, including fruit. There **IS** a difference between naturally occurring sucrose in plants and the sucrose found in granulated sugar or the high fructose corn syrup often used to sweeten processed foods.

The Corn Growers Association spent \$30 million last year reassuring young mothers that high fructose corn syrup is perfectly ok for their children. Those same children have an 80% chance of growing up obese and a 1 in 3 chance of developing diabetes. The food lobby is a big one and very powerful with lots of money to spend. Do your research and check your sources.

Both granulated sugar and high fructose corn syrup go through a refining process...**they are called "empty calories" because they offer no nutritional value.** In addition, they are addictive and rob your body of energy and health. The current advertising for Sprite touts that it has "real sugar" as though that is a good thing. It's still added sugar and we don't need it in our diet.

What does too much sugar do to your body? Here are just a few proven facts:

Sugar promotes wrinkling and aging skin, makes your blood acidic, can lead to osteoporosis, rots your teeth, raises your blood sugar level, contributes to obesity, is addictive (almost as much as drugs), can create the urge to binge, provides 'empty calories' with no nutritional value, contributes to diabetes, robs your body of minerals, robs you of energy, contributes to heart problems, can cause cancer, contributes to ulcers, can cause gallstones, contributes to adrenal fatigue, can suppress your immune system, raises the level of neurotransmitters called serotonin (causes belly fat), weakens eyesight. Sugar has been linked to arthritis, eczema, and numerous other ailments.

Yikes! Now that we know that facts, what can we do to reduce sugar from our diet? Notice I said reduce, not eliminate. I have a terrible sweet tooth so I am taking it one step at a time because eliminating sugar completely would not only make shopping difficult, it would make me difficult!

A few tips to help cut back:

1. **Use caution with diet drinks.** Some experts suspect that by allowing yourself that sweet taste frequently during the day, you're just setting yourself up to crave it. Never drink full sugar soda; try flavoring water with lemon or lime instead.
2. In the kitchen, **cut 25 percent of sugar.** Most baked goods won't suffer. Do the same for sauces and dressings. Decrease the sweetener in coffee and tea by 25 percent and eventually 50 percent or more.
3. **Use Splenda or other artificial sweeteners,** including their baking blend.
4. **Use portion-controlled desserts** such as ice cream bars and 100-calorie packs of cookies.
5. **Don't bring junk into your house.** If it's not there, you can't eat it!
6. **Don't feel you have to avoid naturally occurring sugars,** like those in fruit and milk that come packed with nutrients. That's where you actually can satisfy your sweet tooth
7. **Read the labels. If sugar or some form of sugar is in the first 5 ingredients, put it back.** Here are some of the trickier pseudonyms for sugar : Cane juice, corn syrup, caramel

carob syrup, dextrose, fruit juice, juice concentrate, glucose, fructose, high fructose corn syrup, honey (yes, honey is sugar and not any healthier than cane sugar), maltose, molasses, and about 50 other names.



How much sugar is too much?

The American Heart Association recommends, in general, a moderate amount of added sugar is fewer than 100 calories a day for women and 150 calories a day for men, which is the equivalent of approximately just **6 teaspoons of sugar a day for women and 9 teaspoons for men.** Again, this is added sugar, not naturally occurring sugar in fruit, whole grains, and low fat dairy. When looking at labels, divide the grams of sugar by 4 to get approximate teaspoons. You will be shocked!

Another shocker- Andy Kim, a member of the Canadian Songwriters Hall of Fame, wrote Sugar, Sugar and also sang on the record as one of the Archie's!

Manzanillo desde \$650.00
 Puerto Vallarta desde \$774.00
 Los Cabos desde \$680.00
 Cancún desde \$1,445.00

Refréscale este verano

*Tarifas per person per night
 Sujetas a disponibilidad de espacios y cambios sin previo aviso.
 Promocion de 2x1 en seguros de viajero *Aplican restricciones.



RESERVACIONES Y VENTAS
 Of: (314) 333 3135
 lada sin costo 01 800 838 4193
 www.soleiltravel.mx
 Manzanillo, Colima, México

Life's lessons learned - a Revelation

Freda Rumford

Fairly recently, we have had additions to our family.

The first is a mostly Siamese cat whom we called Ming-tu after a similar cat who lived with us years ago, when the family still with us was both younger and larger, named Ming. Over the weeks the 'tu' has been dropped to Ming as he settled in beautifully, adopting our large male Golden Retriever as "Mom."

They seem to adore each other as they curl up constantly with Ming nestling into Jasper's very much larger body. If one goes out, they greet each other with much nose rubbing shows of affection upon returning home. They don't really play together much but when they do it is great fun to watch the Giant and the Lilliputian adapt each to the other's size. Jasper has to test Ming's food to make sure he is being fed correctly while Ming checks Jasper's and turns up his nose quite noticeably in distaste and almost shudders.

The second is a person of the human male species, who has very rapidly become a most important member of the household. The adjustments for everyone have been very much easier than expected to our mutual pleasure. Changing lifestyles as an adult, I thought would be difficult but to my astonishment it has been one of a great deal of pleasure, a huge amount of humour and very much laughter.

As a child growing up in, due to living in WWII and the resultant difficult circumstances, my parents were constantly playing host to younger siblings and their children as they sought a few weeks respite from living in embattled London.

I was the eldest of all the cousins and expected to behave more maturely and graciously. This I did for the most part but there are always exceptions and one person, with whom I really did not really get along, stayed for an inordinate amount of time. He and I fought over practically everything and the constant bickering and snide teasing drove the adults absolutely wild. Eventually, I think we settled down but it was many years before we would finally become friends.



Rancho Don Andrés
Restaurante - Steak House

Turn right after the Soccer Arena North of the Coca Cola Plant
Reservations: 314-334-6667



Manzanillo- El Naranjo

-  Foliage, Palms and tropical plants.
-  Design and Construction of Gardens.
-  Neem Natural Products.

Clay Pottery



Stones



Fibreglass Pottery



• Blvd. Miguel de la Madrid H. # 10950 (matriz)
• Carretera Manzanillo-Cihuatlán. "El Naranjo".
Telephone (314) 336-9180
Cellular 314 123-21 94 314 123-21 93 314 128-38 97



With my uncles and aunts being younger than my parents by many years, it was easy for me to form attachments to the younger ones and they gradually became the elder brothers and sisters that I, as an only child, craved.

Again, I was teased constantly with love and no spitefulness entailed this time, which I quickly learned to reciprocate. The battles of words were so much fun and were some of the behaviours and lessons that I introduced to my own children many years later.

Ming also likes to tease. Anything hidden under the bed covers is his to attack. He goes for my toes often at very inappropriate moments, such as when I am in a sound sleep and really would prefer to remain so. Last night he got a hefty whack on the butt because he felt ignored and had pounced on me not once but twice so had to be taught a lesson. I was assured that he was only in teasing mode. but I think he was jealous that we were watching a movie

and not playing with him.

Earlier, my companion made the comment that I was the only person who had ever retaliated with humour, not anger when teased by him and I was pleased that this was so. Previously I had found that many people in the later years do not know what, how or when a tease is just that and not meant to be taken seriously and I found myself in a little bit of a pickle on several occasions.

Thinking about it later when in quiet mode, I realised that I too had learned my lesson in teasing and retaliating at probably the same human years as Ming. Without being conscious of it at the time, I have been given a gift by my family. A really good one that I hope will stick around.

I now wonder how many other things I will learn about myself as well as my companion, who says he has a hidden list I may never discover.



Bvd Miguel de la Madrid #10050, Salahuá
(across from la Comercial)
314-334-7698

El Centro
314-332-7977



**Security Message for U.S. Citizens: Puerto Penasco, Sonora
Brought to you by the Nogales US consulate.**

This Security Message has been issued to encourage U.S. citizens traveling to and residing in Puerto Peñasco (Rocky Point) to use caution while conducting business or leisure activities within the city and the surrounding region. In recent months several home invasions, robberies, and assaults have occurred, including a home invasion and assault that left a U.S. citizen severely injured. In a separate incident, vacationers, many of whom were U.S. citizens, were victims of a home invasion during which adults and children were held at gunpoint while the house was robbed and a woman was sexually assaulted. Additionally, on July 19th, a gun battle erupted between members of a Transnational Criminal Organization which left six people dead, including a Mexican police officer. The gun battle occurred in downtown Puerto Peñasco in broad daylight.

U.S. citizens visiting Puerto Peñasco are encouraged to maintain a high level of vigilance, be aware of local events, and take appropriate steps to bolster their personal security. U.S. citizens visiting Puerto Peñasco are urged to use the Lukeville, Arizona border crossing, to limit driving through Mexico, and to limit travel to main roads during daylight hours.

For additional information, please refer to "A Safe Trip Abroad" at the following website:
http://travel.state.gov/travel/tips/safety/safety_1747.html

Please review the Department of State's Travel Warning concerning travel within Mexico and the state of Sonora, available at
http://travel.state.gov/travel/cis_pa_tw/tw/tw_5665.html

Finally, we encourage U.S. citizens living or traveling abroad to enroll in our Smart Traveler Enrollment Program at <https://travelregistration.state.gov/ibrs/ui/> to receive updated information on travel and security. Americans without internet access may register in person or by phone with the nearest U.S. Embassy or Consulate. By registering, American citizens make it easier for the Embassy or Consulate to contact them in case of emergency.

For any emergencies involving American citizens in the Nogales consular district, please call or visit the American Citizens Services (ACS) Unit at the U.S. Consulate General on Calle San Jose S/N, Fraccionamiento, Los Alamos, Nogales, Sonora. Telephone 011 (52) (631) 311-8150;
NogalesACS@state.gov ; <http://nogales.usconsulate.gov/>



hostal • boutique
restaurant • bar

Equilibrio perfecto entre comida, bebida y descanso
Perfect balance between food, drink rest



HORARIO DE VERANO RESTAURANT • BAR

Martes a Viernes de: 5 pm a 12 am
Tuesday to Friday
Sábado de: 1 pm a 12 am
Saturday
Domingo de: 1 pm a 10 pm
Sunday

Bldv. Miguel de la Madrid 15675 • Santiago, Colima • Reservaciones al: 01(314) 33 33643



REAL ESTATE SERVICES - Soriana Shopping Center

IMPORTANT INFORMATION: New absentee voting laws are in effect for the 2012 elections. You may no longer automatically receive ballots based on a previous absentee ballot request. All U.S. citizens outside the United States who want to vote by absentee ballot in U.S. elections should complete a new Federal Post Card Application (FPCA) every year. States are now required to send out ballots 45 days before an election. No matter what State you vote in, you can now ask your local election officials to provide your blank ballots to you electronically (by email, internet download, or fax, depending on your State). You can now also confirm your registration and ballot delivery online. Be sure to include your email address on the form to take advantage of the electronic ballot delivery option. This is the fastest and most reliable way to receive your ballot on time, and we strongly recommend every voter take advantage of it. Learn more at the Federal Voting Assistance Program's (FVAP) website at www.FVAP.gov.

In case of an after-hours emergency involving U.S. citizens, please contact the Duty Officer at the U.S. Consulate general in Tijuana. From Mexico dial 001 (619) 692-2154, from the U.S., call (619) 692-2154.

U.S. citizens traveling and residing abroad should enroll in the Smart Travelers Enrollment Program (STEP) at the following website: <https://travelregistration.state.gov>

U.S. citizens without internet access may enroll directly at the U.S. Embassy or Consulate at their destination. By enrolling, U.S. citizens make it easier for the Embassy to contact them in case of emergency.

Updated information on travel and security may be obtained from the Department of State by calling 1-888-407-4747 toll-free in the United States and Canada or, for callers outside the United States and Canada, a regular toll line at 1-202-501-4444. For further information, please consult the Worldwide Caution and other consular information, including Country Specific Information, for specific countries. These products and the latest international travel information for U.S. citizens are available on the Bureau of Consular Affairs Internet website at <http://travel.state.gov>

The numbers provided below for the Embassy and Consulates are available around the clock. The U.S. Embassy is located in **Mexico City** at Paseo de la Reforma 305, Colonia Cuauhtemoc, telephone from the United States: 011-52-55-5080-2000; telephone within Mexico City: 5080-2000; telephone long distance within Mexico 01-55-5080-2000. You may also contact the Embassy by e-mail at ACSMexicoCity@state.gov.

Consulates (with consular districts):

- Ciudad Juarez (Chihuahua):** Paseo de la Victoria 3650, tel. (011)(52)(656) 227-3000.
- Guadalajara (Nayarit, Jalisco, Aguas Calientes, and Colima):** Progreso 175, telephone (011)(52)(333) 268-2100.
- Hermosillo (Sinaloa and the southern part of the state of Sonora):** Avenida Monterrey 141, telephone (011)(52)(662) 289-3500.
- Matamoros (the southern part of Tamaulipas with the exception of the city of Tampico):** Avenida Primera 2002, telephone (011)(52)(868) 812-4402.
- Merida (Campeche, Yucatan, and Quintana Roo):** Calle 60 no. 338-K x 29 y 31, Col. Alcala Martin, Merida, Yucatan, Mexico 97050, telephone (011)(52)(999) 942-5700 or 202-250-3711 (U.S. number).
- Monterrey (Nuevo Leon, Durango, Zacatecas, San Luis Potosi, and the southern part of Coahuila):** Avenida Constitucion 411 Poniente, telephone (011)(52)(818) 047-3100.
- Nogales (the northern part of Sonora):** Calle San Jose, Nogales, Sonora, telephone (011)(52)(631) 311-8150.
- Nuevo Laredo (the northern part of Coahuila and the northwestern part of Tamaulipas):** Calle Allende 3330, col. Jardin, telephone (011)(52)(867) 714-0512.
- Tijuana (Baja California Norte and Baja California Sur):** Paseo de Las Culturas and Camino al Aeropuerto in Mesa de Otay (52) (664) 977-2000

All other Mexican states, and the Federal District of Mexico City, are part of the Embassy's consular district.

Consular Agencies:

- Acapulco:** Hotel Emporio, Costera Miguel Aleman 121 Suite 14, telephone (011)(52)(744) 481-0100 or (011)(52)(744) 484-0300.
- Cabo San Lucas:** Tiendas de Palmilla, Carretera Transpeninsular Km 27.5, Local B221, San José del Cabo, Baja California Sur, C.P. 23406; telephone: (624) 143-3566.
- Cancún:** Blvd. Kukulcan Km 13 ZH Torre La Europea, Despacho 301 Cancun, Quintana Roo, Mexico C.P. 77500; telephone (011)(52)(998) 883-0272.
- Ciudad Acuña:** Closed until further notice.
- Cozumel:** Plaza Villa Mar en el Centro, Plaza Principal, (Parque Juárez between Melgar and 5th ave.) 2nd floor, locales #8 and 9, telephone (011)(52)(987) 872-4574 or, 202-459-4661 (a U.S. number).
- Ixtapa/Zihuatanejo:** Hotel Fontan, Blvd. Ixtapa, telephone (011)(52)(755) 553-2100.
- Mazatlán:** Playa Gaviotas #202, Zona Dorada, telephone (011)(52)(669) 916-5889.
- Oaxaca:** Macedonio Alcalá no. 407, interior 20, telephone (011)(52)(951) 514-3054, (011) (52)(951) 516-2853.
- Piedras Negras:** Abasolo #211, Zona Centro, Piedras Negras, Coah., Tel. (011)(52)(878) 782-5586.
- Playa del Carmen:** "The Palapa," Calle 1 Sur, between Avenida 15 and Avenida 20, telephone (011)(52)(984) 873-0303 or 202-370-6708(a U.S. number).
- Puerto Vallarta:** Paradise Plaza, Paseo de los Cocoteros #1, Local #4, Interior #17, Nuevo Vallarta, Nayarit, telephone (011)(52)(322) 222-0069.
- Reynosa:** Calle Monterrey #390, Esq. Sinaloa, Colonia Rodríguez, telephone: (011)(52)(899) 923 - 9331.
- San Luis Potosí:** Edificio "Las Terrazas", Avenida Venustiano Carranza 2076-41, Col. Polanco, telephone: (011)(52)(444) 811-7802/7803.
- San Miguel de Allende: Dr. Hernandez Macias #72, telephone (011)(52)(415) 152-2357 or (011)(52)(415) 152-0068.

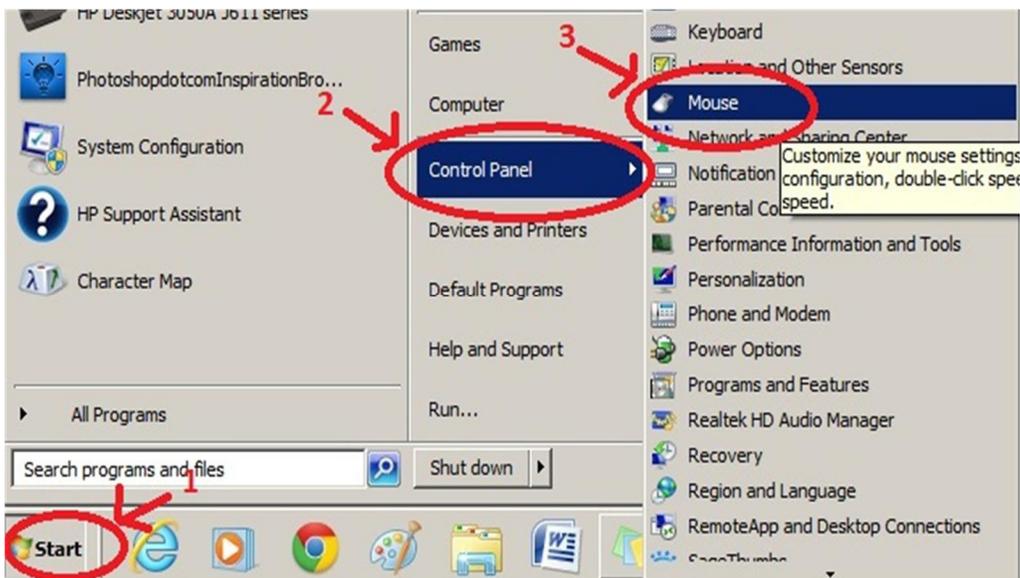
OFFICE BYTES

“CONFIGURE YOUR MOUSE POINTER TO SAVE TIME & MOVEMENT”

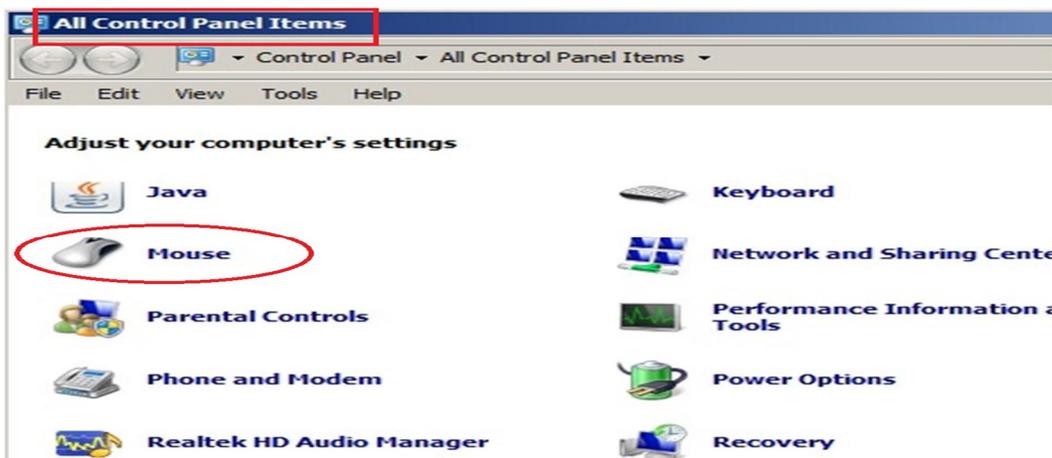
by Vivian Molick

Today I'm going to show you how you can configure your mouse pointer to automatically move to the default button in a dialog box. For example, if you're saving a bunch of files, you can just click the 'Save As' option from the file menu and your mouse pointer will automatically move to that button in the 'Save As' dialog box. Confused or lost already? That's OK, I'll show you step by step.

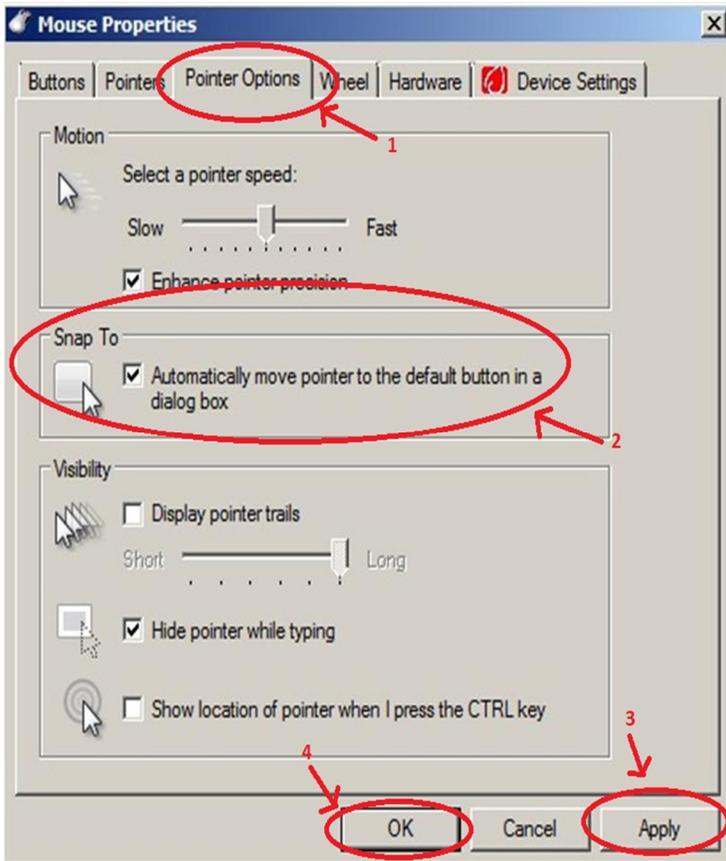
First, click on the **Start** button (1) on your desktop and then click on the **Control Panel** (2) option. (Your desktop view of this may look different than the picture below, depending on how your computer is set up. You may need to click on the 'Control Panel' option and then another window will open to show the contents. **Look at the second picture.) Now you will click on the **Mouse** option (3).



**Alternate view after clicking on 'Control Panel'...



When you click on the **Mouse** option, the 'Mouse Properties' window will open. Click on the 'Pointer Options' tab (1). Go to 'Snap To' and click to put a check mark in the box next to '**Automatically move pointer to the default button in a dialog box**' (2). Click 'Apply' (3) and 'OK' (4).



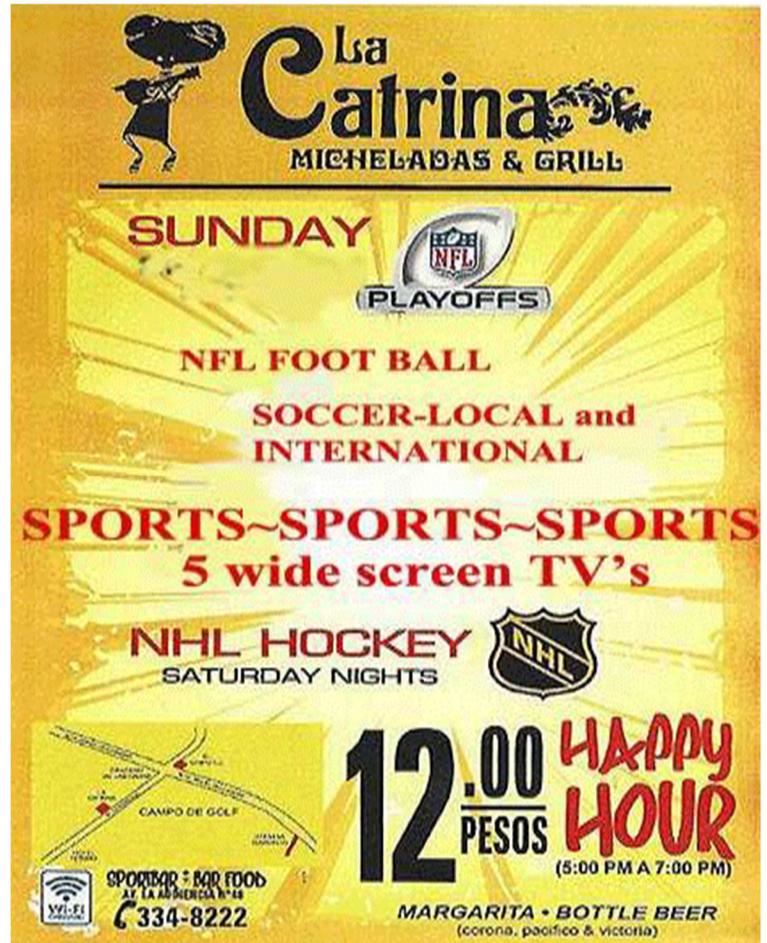
That's all there is to it! Your mouse pointer will now automatically jump to the most appropriate choice without you having to move the mouse. This can save a lot of mouse moving and finger clicking.



Godzilla's
estilo americano
RESTAURANT

Indoor-outdoor seating
fully licensed restaurant and bar

Between Bar de Felix and Casino Soleil
Blvd Miguel de la Madrid



La Catrina
MICHELADAS & GRILL

SUNDAY 
NFL FOOT BALL
SOCCER-LOCAL and INTERNATIONAL

SPORTS~SPORTS~SPORTS
5 wide screen TV's

NHL HOCKEY 
SATURDAY NIGHTS

12.00 PESOS **HAPPY HOUR**
(5:00 PM A 7:00 PM)

MARGARITA • BOTTLE BEER
(corona, pacifico & victoria)

SPORTS • BAR FOOD
AT LA AMERICA #44
334-8222



See the world from a different perspective...

Aquatic Sports and Adventures
314-334-6394





Dollar Cost Averaging: an Effective Strategy?

You have heard of dollar cost averaging: the process of making investments at regular intervals over time. But have you tried it? You may find it worthwhile because it can be an effective investment strategy.

Dollar cost averaging establishes discipline; you build a habit of regular investment to help you reach your long-term goals. And by investing regularly over time, you're not worried about trying to time the market.

In fact, it can help you take advantage of market fluctuations. Because you invest the same dollar amount each period, you typically purchase more shares when prices are low and fewer shares when prices are high. This means that over the entire purchase period, your average cost per share could be lower than the investment's average price per share.

Dollar cost averaging works for just about any type of investor with any amount of money to invest, and it can be a great way to ease into investing because you can start with a relatively small amount of money.

But as you guessed it, it's not that simple. On one hand, that would have worked well for you in the past decade: while total returns on U.S. stocks averaged only about 2.5 percent annually from year-end 2000 to year-end 2011, according to the Investment Company Institute, you could have benefited from the dramatic moves we experienced during these past ten years, and done quite well. On the other hand, today poses a new challenge: if you have a large sum to invest (such as an inheritance, rolling over 401 K or proceeds from the sale of a home), you can no longer put it into a savings or money market account while waiting for the strategy to be executed, since interest rates are so dismal that you will not see any returns. And the longer interest rates stay low (which looks like that they will), the bigger of an issue drawing down principal will become upon or during retirement.

I can hear you say "Bonds": well that has been true in the past, with a total return on bonds of 6 percent annually in the past 11 years, investors in fix income have been rewarded, but eventually interest will return to more "normal" levels, and fixed income investors will feel the pain.

Dollar Cost Averaging is still worth considering. Of course, deciding whether to use a dollar cost averaging strategy depends on your individual financial situation. Your advisor can help you make the right choice.

Yann Kotic is a Money Manager and Registered Investments Advisor with Atlantis Wealth Management specializing in retirees (or soon to be), self-reliant women and Expats. Yann works with TD Ameritrade Institutional as the custodian of client's assets. He splits his time between Central Florida and the Central Pacific Coast of Mexico. Comments, questions or to request his Newsletter "News You Can Use" Yannk@AtlantisWealth.com

Crucero Las Brisas
El Vaquero
 reservaciones
 314-333-1654
 314-334-0129
 Crucero Las Brisas, Col El Pacifico

MANZANILLO'S
 NOW TWO LOCATIONS TO SERVE YOU
 come and try us out
BEST STEAK HOUSE

Salahu
El Vaquero
 RESTAURANT BAR STEAK HOUSE
 reservaciones
 314-333-8005
 Blvd de la Madrid 5014, Salagua





La Casa del Pacífico

MANZANILLO



Las Brisas 4 plex
 3 bedrooms, 2 bathrms, AC,
 Satellite TV, Internet
 Washer/Dryer on premises
 (FROM 50.00 USD a day May - Oct)
 Small pets allowed, deposit required
 Weekly and Monthly rates available

Your home in Sunny Mexico!

Telephone: 044-314-121-8713 or 514-718-3900 (Canada/USA)
 lacasadelpacifico@hotmail.com

Big Dicks

HALFWAY INN



Chimichangas

Restaurante

in front of Hotel Torre Victoria, Santiago

ZONA GRAFICA

X-TREMA

GRAFICOS EN VINIL

Playeras Personalizadas
 Letreros
 Calcamonias
 Graficos para Automoviles



Custom Made
 T-Shirts
 Advertising Signs
 Decals-Stickers
 Auto Graphics

(314) 333 20 57

Service in English & Spanish

REALTY EXECUTIVES MEXICO

MEXICAN BAY
 where the experts are
 CONTACT: GERRY

Office: (011-52)-314-335-1343 Nextel: (011-52)-314-120-2779
 E-mail: gerry@mexicanbay.com



16
 LOCATIONS
 XPERIENCED
 SALES
 EXECUTIVES

VISIT US ON THE WEB
www.RealtyExecutivesMex.com

Wherever you go...
 Wherever
 you want
 to go...

...throughout Mexico!



Wherever you go, wherever you want to go in Mexico, there's a Realty Executives office to serve you. Whether you're buying or selling - residential or commercial property - or if you simply need expert advice about all the options available in today's real estate market, you'll find Realty Executives offices fully staffed with the top-producing professionals you associate with our company. Call or visit one of our many offices TODAY and Experience the Advantages of Working with an Executive!

www.realtyexecutivesmexicanbay.com / www.mexicanbay.com



where the experts are™

MEXICAN BAY REALTY

gerry@mexicanbay.com www.mexicanbay.com

Now serving Manzanillo and Costa Allegre

Can/USA dial 1-52-

314-335-1343

044-314-120-2779



Big Dick's Halfway Inn

Manzanillo's Newest "Fun" Restaurant

By Michelle Mendoza

Photos by Aquatic Sports and Adventure

If you are a person who likes to go to new places, meet new people, have good food, hear great music and have a great time I think that Big Dick's is the place for you.

Big Dick's Halfway Inn is co-owned by by **Theresa Carano** (Zona Grafica X-trema) & **Agustin Barra Chavez**. It is located on Blvd. Miguel de la Madrid, N.13503 next to **Zona Grafica X-trema** and across the street from Nieve de Garafas in Santiago.

Their restaurant is an outdoor place with tables and chairs under a palapa where you can feel the fresh breeze hitting your face while enjoying a relaxing meal. The homemade chimichanga is unlike the traditional but made their own way. Pescadillas are from a recipe that is traditional from Maruata Michoacán made by mixing of dough (similar to masa from tamales) with water and salt for the outside and stuffed with fish inside, then baked in the oven; 10 pesos each.

They also have great wraps that can be made with chicken, beef and fish, salads, Paninis, & quesadillas with meat. Besides their good tasting food, they feature funny ads with a good sense of humor.



Open from 9 a.m. til 9 p.m. during August while they determine the "best times" to be open.



They were adding free Wi-Fi on the second day they were open. Bring your laptop and enjoy the fresh outdoor air while you drink an American coffee or a coffee frappe. Beer will be available on August 16th.

You can also enjoy the relaxing modern music that they play. Their restaurant is not like other restaurants, one of their goals is for you to have fun and enjoy a laugh. You can reach them at the following phone number(s): **314-106-2786** or **314-333-2057**.

PHOTO COMPETITION

ANY Mexico Theme

YO QUIERO MANZANILLO



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

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

BONUS AUGUST PRIZE

You can win a free YO QUIERO T-shirt, courtesy of Zona Grafica X-TREMA and free chicken dinner for two courtesy of

BONUS PLAYERA FROM ZONA GRAFICA X-TREMA



send all entries to: info@manzanillosun.com

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

Manzanillo SUN E-Classifieds
 AUTOS ATV CAMIONETAS Sell your used items, list for FREE www.manzanillosun.com
 CASA SE RENTA CONDO SE VENDE MUEBLES y mucho mas



Editors Note:
 YES it was the DOO that wowed the judges 😊

LAST MONTHS WINNER!!
 Cinthia Fragoso

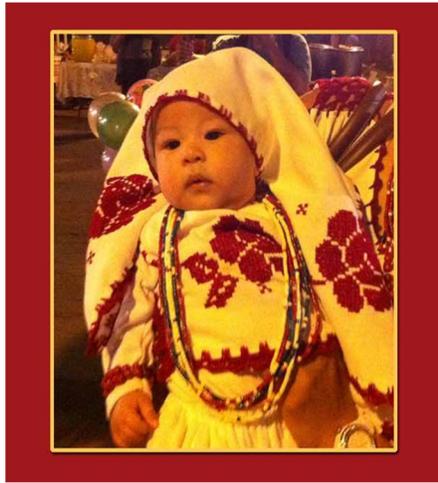
THIS MONTHS SUBMISSIONS! THEME "Ninos"



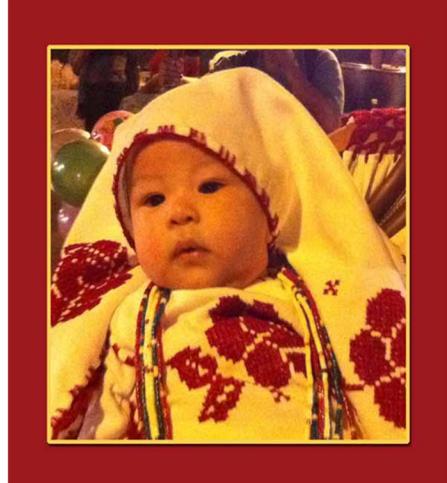
At play by Dave Burroughs



Mi Nieta by Martha Martinez



By Glo Kennedy



By Glo Kennedy

Come and see the **NEW** **PUERTA DE HIERRO** www.ivecasas.com.mx
 Plaza Soriana L-47
 - Tel 314 453
 - Nextel 314 120 3145
 Secure, Peaceful, Easily Accessible, Modern, Quiet Surroundings; Spaciously Designed
 Another development from **PLANTOMAR** Represented by **IVE**



Abuela y Nietos by Martha Martinez



by Melody Barron



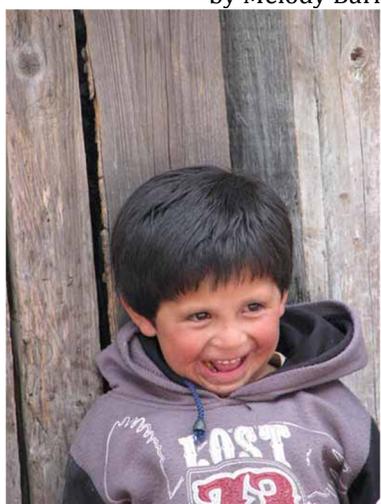
by Melody Barron



by Vivian Molick



by Vivian Molick



By Vivian Molick



By Vivian Molick



Mountains behind our home by G.Ruiz

All our photo contests are judged by independent judges



MEXICAN BAY REALTY

gerry@mexicanbay.com www.mexicanbay.com

Now serving Manzanillo and Costa Alegre

Can/USA dial 1-52-

314-335-1343

044-314-120-2779

OUR DISTINGUISHED PANEL OF JUDGES
MONTHLY PHOTO CONTEST WINNER IS.....



MI NIETA
BY MARTHA MARTINEZ



Martha has won the coveted "Yo Quiero Manzanillo"
Playera courtesy of Zona Grafica X-Trema
Dinner for two at Monkeys chicken
Dinner at Blakes Spots Bar in Puerto Vallarta



AUGUST THEME

NO Theme for August..CLICK AWAY!!!!

Send all entries to info@manzanillosun.com

