Manzanillo Sun
Manzanillo’s Lifestyle E-Magazine

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Publisher: Ian T. Rumford
Editors: Freda A. Vickery
Kirby L. Vickery
Dana Parkinson
Contact: info@manzanillosun.com
ian@manzanillosun.com
dana@manzanillosun.com
For advertising information in magazine or web pages contact:
Manzanillo-
ian@manzanillosun.com
dana@manzanillosun.com

Writers and contributors:

Tommy Clarkson
Suzanne Marshall
Dana Parkinson
Terry Sovil
Senior Tech
Freda Vickery
Kirby Vickery
Mark Wright
Yann Kostic
Ken Waldie

Comments, brickbats and bouquets on our featured articles are always welcome.

Individual writers or authors may also be reached via the following: info@manzanillosun.com

Submissions for possible inclusion in the magazine, please send to the editor by 20th of each month. We are always looking for writers or ideas on what you would like us to write about in the magazine. Preferred subjects are concerning 1.) Manzanillo or 2.) Mexico. All articles should be 1000 words or less or may be serialized, 500-750 words if accompanied by photos. Pictures appropriate for the article are welcome.

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Panama Hat Palm *(Carludovica palmata)*  
**Family:** Cyclanthaceae

Also known as: Panama Hat Plant, Carludovica Palm or Toquilla Palm

Let’s clear up a couple of relatively major, incorrect, facts from the outset. Firstly, this plant is not a palm tree. Secondly, the hats for which this plant is so well known are made by natives in Ecuador, not Panama.

Now, as that first point, while the *Carludovica palmata* is a palm-like plant, reaching five to eight feet (1.5 -2.5 meters) it is, as we folks from the rural Midwest might say, merely some sort of “shirt tail kin” to both the Palmae (*Arecaceae*) and Pandanus families. Beyond that, these members of the monocot *Cyclanthaceae* clan, are a rather diverse family comprised of eleven, markedly different, genera which consist of herbs, shrubs, and epiphytic lianas (woody, climbing vines). These flowering, perennial, stemless plants proliferate throughout Central America and tropical South America.

The Panama Hat Palm itself grows from southeastern Mexico to Bolivia with large, fan-shaped leaves. If grown from a seed the first useable leaves can be harvested after about seven years. However, if suckers are employed this speeds up the process and leaves can be harvested after only about eighteen months. At that point, there will be around twenty to thirty leaves.

A common feature of plants in this family is the watery or milky sap found in all of their plant tissues. The petioles are sheathing at the base of those deeply lobed, palm-like leaves with the flowers being unisexual (both male and female flowers on the same plant).

The inflorescences (groups of flowers attached to a common axis) are arranged quite densely on axillary spadixes (fleshy spikes of tiny flowers) that usually have two or more deciduous spathes (bract).

Now, before moving on to those classy head covers, I relay that - though I have not yet personally so tried and, accordingly, do not recommend it - the young leaves and shoot tips of this plant can, supposedly, be eaten raw or incorporated into salads and is said to taste like asparagus.

*Carludovica palmata* is sometimes called "Jipijapa" which is the name of a town in Ecuador where some of these famous hats are made. (A bit of trivia: It takes six young leaves to make one hat.) Yet another region of Ecuador where these hats are woven is Montecristi with them referred to as Montecristi-Panama hats. In point of fact, these are said to be some of the finest "Panama" hats made anywhere! The hats from this region can take up to six months to weave and I have read where they have been known to sell for thousands of U.S. dollars!
Since 1630, when record keeping regarding hat-making was initiated, the economic importance of Panama hats has been acknowledged as substantial, with Ecuador alone exporting one million hats annually. For a genuine one, the entire hat-making process – with only a few finishing operations at the exporters’ plants - is accomplished by hand. This includes the planting, harvesting of leaves and preparing them for weaving. Following leaf collection, they are divided into strips, boiled in water, bleached with lemon juice and then dried. The dried strips are then handwoven into the hats.

As one of my sources observed, “Despite the confusion over the origin of its name, the Panama hat has transcended the fickle fashion world for several centuries.”

The older leaves of the Panama Hat Palm are also economically important as they can be utilized in the making of cigar cases, small bags, mats and baskets. Other species of Carludovica provide the raw material for both commercial and indigenous products. For example, the leaves of Carludovica angustifolia are used for thatching huts in Peru and those of Carludovica sarmentosa are used to make brooms in Guyana.

Many are the explanations given regarding the "Panama hat" name origin. Some claim it’s because it was exported to North America from Panama. Others say that prospectors bought the hats in Panama on their way back from the California Gold Rush. Yet others attribute the name to Panama Canal construction workers who wore the hats to protect themselves from the tropical sun.

As to inclusion in one’s gardens – they make a very nice addition often cultivated as attractive ornamentals thriving in shaded areas, growing in clumps in fertile, moist, well-draining soil. Their three feet (.9 meter) wide leaves, high atop six foot (1.8 meters) petioles, divided into three to five large segments are very attractive.

Few plants look more tropical!

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**Papyrus, Cyperus papyrus**  
*Family: Cyperaceae*  
Also known as Papyrus, Giant Papyrus or Paper Reed

Before discussing the *Cyperus papyrus*, let's talk a bit about the *Cyperus* family whole which consists of around 600 herbaceous sedge, water loving species. They range from the tropics to rather high latitude temperate areas, primarily, in Asia and Africa. Some are employed as pasture plants while many other are merely considered weeds.

The two most well-known of the lot are the Umbrella Plant from Madagascar and our featured fellow, the Papyrus. Both, I have found - while conducting tours or *Ola Brisa Gardens* - seem to be particular favorites of many and are gleefully recognized by many of our visitors.

Papyrus is now nearly extinct in its native habitat in the Nile delta from whence - love that word and hardly ever get to use it - its fibrous pith was used by early Egyptians in making mankind's first paper. Beyond that, other members of the genus *Cyperus* may have been used in ceremonial garlands of gratitude for the gods; the pith from young shoots was eaten both cooked and raw; its woody root was made into bowls and other utensils; it was used for fuel; and, the stems were made into reed boats. Rather varied utilitarianism there!

In more recent times, Thor Heryerdahl built two boats - using the reeds of the papyrus - in an attempt to demonstrate that ancient African or Mediterranean people could have reached the Americas and, in fact, succeeded on his second attempt in sailing from Morocco to Barbados. And any who are familiar with the Old Testament well remember the "rush" or "reed" basket, in which the infant Moses was set afloat in the Nile. It is thought to have been made from papyrus.

“Well, Tommy, those are just pretty durned interesting factoids as concerns an old reedy, water plant, but, what about it as concerns those of us who merely want to enjoy them in our garden?”

Well, now, I'm really glad you ask! Firstly, Papyrus is just plain cool looking! And, merely observing it as a tall reed-like stand in shallow water calls to mind primal times. By way of description, it is a tall, robust, leafless aquatic plant. It is a sedge - defined as "a wetland plant that resembles grass and has a triangular stem, leaves growing in three vertical rows, and inconspicuous spikes of flowers.”
It can grow as tall as thirteen to sixteen feet (four to five meters) in grass-like clumps of triangular green stems that rise from thick, woody rhizomes. Each of these stems is topped by a somewhat dense cluster of thin, thread-like stems around four to ten inches (10 to 30 cm) in length. When young, they look somewhat like sparse green pom-poms, or bright green fireworks bursts. Ultimately, greenish-brown clusters of flowers appear at the ends of the “rays”, eventually giving way to brown, nut-like fruits.

*Cyperus papyrus* spreads quickly so if planted in a smaller area aggressive upkeep is necessary. Furthermore, inasmuch as the stems die out from the center of the clump they can take on an unkempt appearance. To restore its beauty – or to propagate anew - simply dig up, divide and start new clumps.

The plants don’t care for poor, dry dirt and prefer wet boggy soil or shallow, standing water and sun or partial shade. In fact, I’ve read that they “only reach their prime when grown in aquatics with a couple of inches of water above their rhizomatous roots.”

*Cyperus papyrus* is a big plant requiring substantive space. So striking is it that a single clump can serve as a focal point or a pair can frame a botanical scene. Most of us will use it along (or in) ponds and by water effects. To simplify upkeep and maintenance when used in smaller pools and fishponds, many place their plants in underwater containers.

Now, sometimes, one must admit that others have simply said it more simply, clearer and better than can we. Accordingly, inasmuch as I appreciate FLORIDATA as a good secondary source of information, please allow me to quote directly from them: “Papyrus is a beautiful plant with a rich history and tradition. Where it can be grown it is both a striking accent in the environment and a great conversation piece. The Egyptian discovery of paper made from papyrus started a tradition of written records that enables us to peek at life in the ancient world. Not bad for a marsh weed!”

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Mexico by Distinction
by Dana Parkinson

Over the last few decades, Mexico has developed a series of programs designed to ensure that businesses meet and uphold quality standards. These programs of distinction, or distintivos, are intended to show the general public and business patrons that the business community is serious about quality and societal interests. In Manzanillo, and in the state of Colima, you will find the certificates displayed in businesses participating voluntarily to show that the businesses you are patronizing meet or exceed set standards of quality (Ministry of Tourism - SECTUR).

The first of its kind was known as Distintivo “H”, for hygiene. This program was introduced in 1990 and was rolled out for any establishment serving food and would include restaurants, industrial kitchens, day care facilities, hospital cafeterias and stores serving prepared food. Criteria that are evaluated by inspectors include the following:

- Food preparation
- Handling chemical substances
- Storage
- Receiving and storing food
- Kitchen and prep area
- Water and ice handling and quality
- Pest control
- Staff hygiene
- Bar hygiene
- Handling waste
- Restroom facilities for staff
- Refrigeration and freezing of foods

One local example of a proprietor having received the certification is that of the Barceló Karmina Palace, with 10 of its food preparation and serving areas (restaurants, bars, employees’ cafeteria and others) bearing the symbol of the Distintivo “H”. You will find the emblem displayed at many other places around Manzanillo and beyond. Be sure to commend management when you see an establishment proudly displaying a current symbol and let the proprietors know that it matters to you, as a patron of their services.

Another initiative that the Tourism Ministry is promoting is the Distintivo “D” or “Discapacidad”, for
establishments that are wheelchair accessible as well as providing other adaptations or accommodations, such as the use of Braille in menus or on signage. While not considered particularly politically correct in English, the affected parties are referred to as being disabled in Mexico. Many of the organizations involved are working to eliminate a negative bias or association with the term and also to finding alternative descriptive words to use. As currently defined, a person with a permanent or temporary disability is considered to have their physical, mental or sensorial functions altered in such a way that it impedes them from carrying out regular activities.

Statewide in Colima there have been a number of certification recipients that have included a branch of the Banamex bank in Colima city, the bus station in Colima city and the Manzanillo International Airport. I believe that the local markets in Santiago, Valle de las Garzas and others in the area are in the process of qualifying.

In support of the Distintivo – D certifications, state and municipal governments have also pledged to create more ramps at intersections as well as audible traffic lights and other such infrastructure improvements. Colima wishes to distinguish itself as an inclusive state and destination, known for its focus on well-being and public safety.

In a recent article on the Angel Guardian news site, the director of Colima’s Institute for the Disabled (INCODIS), Francisco Pérez Modina, said that there are more than 22,000 people in the state of Colima that have mobility challenges and roughly 5,000 of them have an official wheelchair-access parking permit or license plates that bear the access symbol. The Institute’s efforts are largely geared toward education and awareness campaigns and the Distintivo “D” was meant to recognize those businesses that ensure they are accessible.

While no sample of this symbol could be found at the time of publication, I will keep an eye out for a business proudly bearing the certification to see what I can find and hopefully you can do the same.

A more recent newsmaker is the Distintivo “S” for sustainability which has aligned with EarthCheck and Rainforest Alliance to approve qualifying organizations. The goals of this program are to maximize the guest experience, improve organizational efficiency while minimizing the operation’s footprint on the environment as well as to encourage businesses to seek new technologies that will help them meet those goals.

cont next page...
Several types of businesses are eligible to participate. Among them are restaurants, airports, hotels and golf courses (long known to be rough on the environment).

The evaluation involves various distinct areas of consideration. Agriculture, forestry, tourism and carbon-measure projects are included. Other projects considered for evaluation include sustainable design, resource management, risk mitigation, master planning and workforce development.

Like the other certification programs, a large part of what goes into the Distintivo “S” program involves education and awareness. Extensive training programs are available for the organizations that seek the accreditation.

Mexico’s Distintivo “M” for model, or leader in service, has kept the Tourism Minister, Héctor Sandoval Fierros, busy with certification ceremonies. More than 30 businesses (hotels, tour operators, restaurants and more) have received this distinction in recent years. Tesoro Manzanillo hotel is one local example of a certification holder. Another is the Dolphin Cove Inn and several local restaurants are now or have been on the list as well. Some say the “M” also stands for modernization in terms of educating staff in how customers expect to be treated.

To qualify for the Distintivo “M”, five areas are evaluated and include: treatment of people (staff and clientele), client satisfaction, management of routines and maintenance, improvement and successful results.

An establishment bearing this symbol is known to put service at the top of its priority list.

I think we can certainly agree that these and the many other certifications that Mexico has put into place are a very large step in the right direction, both in terms of the education and awareness opportunities they bring as well as to ensure Mexico remains competitive as a tourism destination, giving locals and tourists alike an assurance that the establishments they are patronizing have an eye on quality.
Why do I have to update my software?

Señior Tech

As we humans live and transition closer to becoming fertilizer that feeds the daisies, we seem to resist change. This is especially true when it comes to software updates for our computers, phones, tablets, televisions and pretty much any electronic device out there. The updates promise new features to make life easier, but sometimes the changes have the opposite effect and make it more complicated. Once we get things that work we do not want to retrain our brains.

Technology engineers are tasked with making a better mousetrap so that their companies can lure us to buy the latest version of their devices. The hope is to make consumers feel last year’s models look obsolete, and that they cannot live without the new enhancements.

There are however other considerations to updating your devices, the main being security. In the 1990’s, or the dark ages of technology, Microsoft unleashed a computer operating system that was rife with security issues. Millions of computers were infected, their owners unaware they were infected. Microsoft now has a monthly update cycle to repair their software, and if your computer runs Windows, you should set your computer to update these patches automatically.

Apple, Linux, Google and other tech companies are continually providing patches to their software be it phone, tablet, or browser. My recommendation is to do the update as soon as it is available.

The only time you may want to wait on an update is when a company offers a major upgrade, such as Windows, MAC OS, IOS, or Android OS. Sometimes it is prudent to wait a week after these major updates are released to see the effects on current programs. The major upgrades usually require re-training, as they tend to have new features.
I guess I am considered to be a typical Canadian. I work hard, enjoy my summers, deal with cold weather and rain and, while I do enjoy snow and winter sports, I always celebrate the first day I can go outside without a coat. And in the dead of winter, we escape to what has become our second home, the place where shorts and T-shirts are mandatory - Manzanillo, Mexico.

Christmas, for most of us in the north, comes with a crescendo of activity until December 24th when we stop. We pause for a day or two to enjoy our family and friends, share greetings, exchange gifts and eat turkey. On Christmas Eve I texted my Christmas greetings to family and friends. It felt sinful. What happened to Christmas cards?

We catch only a breath, and Christmas is done - boom! We're back to the grind, out to take advantage of the Boxing Day sales (OMG!! Now it's Boxing Week). Trees and decorations stowed away; turkey dinner becomes sandwiches and soup. I blinked; it's over. We're on to New Years and back to work.

In contrast, there is sweetness in the way a Mexican Christmas unfolds. It's like a rose coming to bloom, although it's jokingly referred to by Mexicans, as well as by those of us in the colder climes, as the Guadalupe-Reyes marathon, where liver and digestion are sorely tested. Christmas in Mexico is a song well sung, where faith, family and friends come together to enjoy a whole season of festive celebrations, parties, parades and spiritual renewal.

It all starts December 12th with the celebration of the Virgin Guadalupe. All Mexico, including tens of thousands of people who make pilgrimage to the Basilica of Guadalupe in Mexico City, celebrate with mass, family gatherings, parades and fireworks. From December 16th to 24th there are nightly parades and gatherings called Posadas, (Posada literally means inn or accommodation) in remembrance of Joseph and Mary's search for a place to stay in Bethlehem. On Christmas Eve, the final Posada leads to the local church for mass, after which there are more fireworks and celebrations into the night.

But there's more; today, the modern symbol of Santa and a few small gifts have found their way under Christmas trees on the 25th. The 28th is a day of practical jokes called Holy Innocents' Day. New Year's Eve continues the celebrations, but the "big tamale" comes on January 6th, the height of Christmas celebrations is known as El Dia de Reyes ("ray-yays").

Three Kings' Day, also known as Epiphany, is a celebration of the Magi's arrival in Bethlehem, a celebration that extends back to the second century. The three kings, Caspar, Balthazar, and Melchior traveled from far lands to seek out and honor the baby Jesus with gifts of gold, frankincense and myrrh.

Frankincense and myrrh, in case you don't know, are resins from two distinct African trees. Today they are used as essential oils and incense for health and healing. I'm sure Mary appreciated the myrrh especially because it's listed as a treatment for diaper rash. Seriously, I'm not joking... diaper rash.
El Dia de Reyes, Three Kings Day is a huge nation-wide celebration that starts on the evening of January 5th when children leave notes to the Reyes by the window or door, asking for gifts and explaining why they deserve them. In the night, the kings secretly leave gifts for the children to find when they awake, for they are the true givers of gifts in Latin America. El Dia de Reyes is when kids get "the really good stuff". It's the main day that gifts are given.

During the day and evening family and friends gather for chocolate caliente, (homemade cinnamon-infused, hot chocolate stirred with a stick made for just this purpose that creates foam) and a very special dessert called, Rosca de Reyes, or Kings’ Bread.

Rosca de Reyes is a sweet bread, quite large in size, round or oval-shaped, to represent the Kings’ crowns. It’s laden with candied cactus, fruit and decoration symbolic of jewels and decorations found on a crown. Inside each Rosca are hidden several plastic figures that represent the baby Jesus when the family was forced to flee and hide from King Herod.

Every guest gets a piece of Rosca de Reyes and, if they should find a baby Jesus figure in their piece, it’s considered especially lucky. Lucky also because those that get the figurine are the chosen ones who will make tamales and host the closing Christmas celebration of Dia de la Candelaria on February 2nd.

The whole of Mexico does not come to a grinding halt at Christmas, but it does slow down to take a breath from December 16th to January 7th. Schools, government offices and non essential businesses close. Tourism, however, is busy because many head for resorts such as Manzanillo to enjoy the holidays, not to mention those of us who travel south for that season. Yes, it is a wonderful time to celebrate, enjoy festivities with family and friends, and just relax... unless you work at a bakery, that is. Can you imagine hiding thousands on thousands of baby Jesus figurines and decorating endless Roscas de Reyes day and night? It would be more than this author could handle.
Huitzilopochtli along with his ‘father' and ‘brother,' Quetzalcoatl (remembering the duality of most of the Aztec gods) were two of the most worshiped gods in Mexico, where he was associated with not only the Sun and War, but was the god of fertility and rain too.

**Rain and War God.**

Huitzilopochtli is a common Nahua word that means "lord" or "owner." The title was given to the local god of nearly every city in Mexico. Because of the importance of rain to life in the tropics of the Southern part of North America, these local gods were usually associated with war and the cycle of wet and dry seasons. Huitzilopochtli developed into a single widely known god, called Lord of the Earth and Lord of the Rain and Dew.

According to the tales, Tezcatlipoca, the sea god, demanded that Huitzilopochtli be made his slave. He sent messengers to Huitzilopochtli, asking him to surrender, but Huitzilopochtli attacked the messengers and drove them away. Huitzilopochtli then fought with Tezcatlipoca and, using two magic weapons [not identified in my source - Ed], defeated him and seized control of the waters. In the story, Tezcatlipoca represents the destructive nature of water: rivers and seas flooding the land and ruining crops and killing animals. Huitzilopochtli represents water's positive powers: rain and dew providing the moisture needed to make crops grow.

**Huitzilopochtli’s Battle with Death.**

Other myths about Huitzilopochtli and Quetzalcoatl relate to fertility and the cycle of the seasons. One such story tells of the battle between Huitzilopochtli and Xipe Totec, the god of death and infertility. After conquering Tezcatlipoca, Huitzilopochtli complained that he had no house like the other gods did. Quetzalcoatl agreed to let the crafts god Kothar build Huitzilopochtli a fine house. When it was finished, Huitzilopochtli held a great feast—but he did not invite Xipe Totec or send him respectful presents. Greatly insulted, Xipe Totec asked Huitzilopochtli to come to the underworld to dine.
Although afraid, Huitzilopochtli could not refuse the invitation. The food served at Xipe Totec's table was mud, the food of death, and when Huitzilopochtli ate it, he was trapped in the underworld.

While Huitzilopochtli was in the underworld, famine struck the land, and Quetzalcóatl searched for someone to replace Huitzilopochtli.

Meanwhile, Huitzilopochtli's wife and sister, the fierce goddess of love, Xōchiquetzal, traveled to the underworld. After splitting Xipe Totec with her sword, she winnowed him with her fan, burned the pieces in a fire, ground them in a mill, and planted them in the ground. These actions brought Huitzilopochtli back to life.

Later Xipe Totec was also restored to life, and the two gods again battled each other. In the end, the sun god Quetzalcóatl separated them, Huitzilopochtli regained his throne, and the land became fertile again.

Like the story of Tezcatlipoca, this myth emphasizes the importance of rain to the land. Huitzilopochtli represents the fertility of spring rains, while Xipe Totec represents the drought of the summer months. The actions taken by Xōchiquetzal against Xipe Totec—splitting, winnowing, burning, grinding, and planting—are steps taken by farmers when they harvest small grains. They prepare it for use as food during the winter and sow it to create more crops the next year. By defeating the drought (Xipe Totec), the rains (Huitzilopochtli) renew the earth each year and allow life to flourish in all of Mexico.

[To the reader: If the above doesn’t seem to sit quite right in your Aztec mythology corner, then ya’ got me. I sorta made it up. Well, even that’s not right. I changed the names and locations from another culture’s mythological story, with Ian’s permission, and printed it up here as Aztec mythology. What happened was when I first started to run this in the Manzanillo Sun in 2013, I noticed a lot about their civilization and how it was held together. There was a ‘Priest Class’ and for better or worse everything hinged on the human sacrifice. It was all about blood, comma, tree and plant sap, comma, life giving water. There’s the tie in and the priests worked so hard that there is documentation that shows that Aztec people would rather be sacrificed than to die any other way. I thought this as overly bloody. But what I have discovered is that most of the different mythologies are all bloody and gory, although most didn’t go into the sacrifice that much but still got into the killing and descriptive bloodletting battles. So I borrowed one and converted it. So as to not incur the wrath of the readership I will send a whole dollar (USD) to the first person that can pin point the real mythology and major god depicted here with Ian being the judge. -- Kirby Vickery, Ed.]
In The Heart of the Sea

Starring: Chris Hemsworth, Benjamin Walker, Cillian Murphy, Brendan Gleeson,

Director: Ron Howard

“A recounting of a whaling ships sinking by a giant whale in 1820 that would inspire the great novel, Moby Dick.”

Be prepared to spend a lot of time on the swollen seas with the crew of a whaling ship that embarks on its regular quest to load the ships hold with barrels of whale oil. The demand for whale oil during this era has developed a new industry for ship builders and seamen. The whale oil was most commonly used for oil lamps, soaps and margarines.

The movie begins with Herman Melville interviewing the last aged survivor of a whaling ship that encounters the infamous killer whale renowned to have escaped attempts at being caught by other whalers and has plundered their ships. Whales have become scarcer from over-fishing as the ship heads out to far seas where these whales are said to be abundant.

Now the movie becomes about the men and their ship against the giant whale that not only evades their harpoons but has an apparent grudge and turns the hunters into the hunted. The movie is very well done and realistic. I felt that I’d had a very long, wet and frightening journey at sea. It’s a really good watch.

IMDB has rated this movie at 7.2/10 stars based on 12,752 viewers
STAR WARS, The Force Awakens

**Starring:** Harrison Ford, Carrie Fisher, Adam Driver, Daisy Ridley, John Boyega, Oscar Isaac

**Director:** J.J. Abrams

“Three decades after the defeat of the Galactic Empire, a new threat arises. The First Order attempts to rule the galaxy and only a rag-tag group of heroes can stop them, along with the help of the Resistance.”

The movie was viewed in 3D in Manzanillo opening night. It would appear that the locals here are not as Star War obsessed as in the U.S. and Canada with people lining up for blocks to see the latest sequel. This theatre was 2/3rds empty. In their defense, there was a Santa Claus parade trotting down the main boulevard with a few thousand families lining the street. There have to be priorities.

Nonetheless the movie was thoroughly enjoyable. I am not particularly a Star Wars ‘fan’ so to speak but have always been entertained by these movies and the message for good versus evil. Of particular note for me, was the use of a good deal of humor and snappy dialogue timing. The new characters are truly wonderful and will inspire many a young heart for sure.

The other note I would make here is about the movie continuity. As it began I had expectations of something more ‘slick’ in terms of current technology and special effects. Then I began to realize that more importantly the movie was honoring the genre of its times going back 30 odd years. So we are seeing a lot of similar landscapes, the same costuming, fighter ships and some old characters (such as the bar scene). That being said, sit back and go with the journey to another galaxy far far way. It’s a delightful movie and well worth taking the time to see in a big theatre somewhere.

IMDB rated this movie as 8.8/10 based on 173,046 + viewers.
Often we are asked why we chose Manzanillo as our Mexican home. It’s an interesting question with so many amazing places to choose from in Mexico.

Looking back over the last couple of decades we have made numerous trips to Mexico. The majority of these have been vacation ‘packages’ escaping our jobs and enjoying a reprieve from Canadian winters. For some unremembered reason the resorts we enjoyed were always along the western coastline. There have been many trips to Puerto Vallarta, Ixtapa, Manzanillo and Zihuatanejo. Looking back, the reason was most probably price related followed by familiarity and the development of a certain ‘comfort level’ with these locations.

I have my own theory also, that the east coast destinations seem to have the majority of hurricanes. I’m not certain why in particular that I have been sensitized to this fact but it is something I have wanted to avoid. Indeed, having checked out the science of this observation it is in fact true that most storms developing in the Pacific are carried out to sea away from the coast. On the other hand, storms developing in the Atlantic tend to be carried inland and develop greater force. Though Hurricane Patricia defied these characteristics due to much warmer water temperatures and other factors, chances are still better on the west coast for avoiding big storms. But I digress.

Though we thoroughly enjoyed all of our Mexican trips we actually fell in love with more of the ‘real’ Mexican experience on a visit to Zihuatanejo. Not being satisfied with the usual two-week packages, I had begun to explore the possibilities of staying at smaller Mexican facilities away from the big chain hotels. I was really looking for more ‘bang for the buck’ so to speak. And to my great delight, I began to understand that a person could stay at a Mexican hotel for half the cost of the major Riviera’s. Or, as my head quickly calculated, we could stay twice as long! Now I was motivated and the real search began.

So the following winter finds us in the beautiful hills of Zihuatanejo. We have found a lovely small hotel overlooking the bay. There are eleven suites complete with small kitchenettes good for making our own breakfasts and coffee. All suites face an infinity pool. It is a ten minute walk down to the beaches, fishing boats, restaurants, and blocks of artisan markets. We enjoy floor to ceiling walls of windows overlooking the bay and a view of the lights at night that makes one breathless.

Everything about our perspective on Mexico changed on that trip. Away from the isolated venues of the past, we discover the Spanish language and find ourselves tackling communication with the gracious locals as we slug through our very bad ‘resort’ Spanish. We know we’re hilarious but that doesn’t stop us from adventuring into our new experience. We tackle grocery stores for coffee, eggs, bread and so on. We wander into local liquor stores, art exhibits, and even a tiny little movie theatre on a side street. I’ll never forget the movie. It was called ‘Babel’. Who knew the story line would involve three continents thus producing Spanish subtitles to take us through parts of the movie that took place in the Middle East. It would be years
before we would see the movie again and truly understand some of the dialogue. It was wonderful fun. Our love affair with Mexico was well on its way.

When you change venues such as we did, you meet people with a different ‘mind set’. Call it more adventurous perhaps. At our stay in the hills, the people we met seemed to be exploring more of the Mexican lifestyle too. They were learning Spanish, exploring historical sites; one couple had toured through the U.S. and Mexico on motorbikes. There were Danes on a fishing adventure, off at the crack of dawn complete with rods and reels and having the time of their lives. One American woman named ‘Dolly’ came every year with an entourage of friends. Well into her seventies, she represented a vision of how our future retirement might be. To this day, I am still in touch with a few of these lovely impromptu friends.

So now we’ve fallen in love with Mexico and plans begin to form. During our one month reprieve that winter, we headed out with a realtor to scope out the ‘lay of the land’ and look at potential real estate. Basically, this is how we began to arm ourselves with information about the possibilities of winter retirement in Mexico. Smitten as we were, the real research began with gusto when we returned to our jobs and winter in Canada. Retirement was not that far away in our future but we had time to really do some critical thinking about 'living' in Mexico. With that in mind we developed a list representing what we truly wanted and actually needed for a good retirement. This ‘wish’ list ultimately led us back to Manzanillo.

Our wish list:

- An ocean front condo. (the Canadian prairies can make one yearn for seaside beaches)
- Affordable pricing and adequate space for family and visitors. (minimum 2 bdrm, 2 bath)
- Solid year round management and maintenance.
- (leaving minimal worries while away)
- Reasonable condo fees.
- Reliable banking services.
- Security.
- Low cost of living, and property taxes.
- Prime location and access to transportation and amenities. (we did not own a car for 6 years)
- Ease of access by air.
- Health care, hospitals and emergency services.
- Viable internet, cable and telephone services
- A private and peaceful environment.
- An ability to assimilate life with the local people, learn the language and be a part of a community.

Most of the research for our winter home was carried out over the internet. Our first look at real estate in Zihuatanejo had been a bit discouraging. We couldn’t find property near the beaches that we could possibly afford. The other problem was the lack of a general hospital though there was one for the navy. As we age we tend to be more practical about needing such amenities. Other areas we ruled out for reasons such as property pricing, location, topography (we like the green tropical mountain ranges) and general community activities. The process involved a fair amount of time and lots of dreaming. You view some very awesome properties for sale in Mexico on the internet. But we knew what we could afford. The following year we booked a trip to Manzanillo complete with a list of properties for viewing and preliminary communication with a few realtors. We had vacationed in Manzanillo before and had noticed the lack of commercialized tourism. We could walk the streets without being accosted by sales people though one must make allowance for the fact that we definitely didn't look like locals.

We found our seaside condo on the beach in Manzanillo bay. We are within walking distance to shopping, movies and restaurants. All of the wish list items we had listed were realized here in Manzanillo. We love our home and our Mexican neighbors. It’s a bustling port city with a wide array of commerce and a very reasonable cost of
living. We are continuously improving our Spanish and the first year here, I actually attended school every weekday morning for a couple of months. Now I study regularly on my computer. This has made a huge difference not only for our ability to communicate better but the locals really appreciate the effort and are very encouraging. (Many Mexicans speak excellent English so it’s easy to be lazy about learning Spanish.)

Over the past six years we’ve hopped the buses and taxis and meandered the markets and local streets. Now that we do have a vehicle we have begun to explore further afield to see more of this beautiful country. We enjoy the local expat community here as well and have met many wonderful people. Communication via internet is quite good for the most part and we are able to call and write directly to family and friends. But we’ve also made a life here. We are active in the community and truly enjoy the Manzanillo people. As they go about their lives we feel welcome among them. We know we’ll always be a bit of an oddity like anyone settling in another country and they are extremely gracious about our being here. Lastly, we have access to air travel that lands us directly in Canada in 4 ½ hours, allowing us to visit family and friends and of course, vice versa. Now eight years later we still feel that good fortune definitely smiled upon us.
Despite market volatility, 2015 was a good year for many investors.

As a result, you may find that the start of a new year is a good time to get together with your financial advisor to review your investments and make any necessary changes.

Here are five questions to ask your advisor to help you start 2016 off right:

1. How can I make capital gains long term? The tax rate on long-term capital gains is lower than the tax rate on short-term capital gains, so your advisor may suggest you wait until you've held certain appreciated investments for a year before selling them.

2. Should I own more stocks? Stocks have more appreciation potential than bonds, but there are a variety of risks associated with investing in them; your advisor, who knows your situation, can help you decide if you can tolerate these risks before making an investment decision.

3. Should I contribute more to tax-deferred accounts? If you’re not yet retired, tax-deferred savings accounts are a great way to keep your assets growing tax free, potentially compounding their value year after year. Ask your advisor how best to participate; for example, by increasing your contributions to a company-sponsored retirement plan, a SEP IRA, a traditional IRA, or a Roth IRA.

4. Would giving the gift of stock or mutual fund shares benefit me? If your portfolio has appreciated and you don't need the money, your advisor can explain some options. For example, you may want to consider gifting appreciated assets to charitable organizations, your children, or your grandchildren.

5. Am I subject to the alternative minimum tax (AMT)? The AMT applies to all people who take relatively large deductions, including deductions for state and local taxes. Ask your advisor if you are subject to it, and if so, he or she can help you plan ahead during the year to minimize your exposure.

Yann Kostic is an investment advisor (RIA) and money manager with Atlantis Wealth Management who specializes in retirees (or soon to be), self-reliant women and expats in Mexico. Atlantis is working with an international custodian, so firm clients are allowed to hold multiple currencies in a single account including Canadian & US dollars as well as Mexican Pesos. Yann is splitting his time between Central Florida, Lake Chapala and Manzanillo.

Comments, questions or to request his newsletter, “News you can use” contact him at yannk@atlantisgrp.com in Mexico, (376) 106-1613 or in the US (321) 574-1521.