



Friends of Mexico, A.C.

# Newsletter

Amigos de Mexico, A.C.



*"Promoting acceptance among all nationalities"*  
*"Formentando amistad entre todas las nacionalidades"*

Cost: 5 Pesos

Friends of Mexico Website: [mazinfor.com/fom](http://mazinfor.com/fom)

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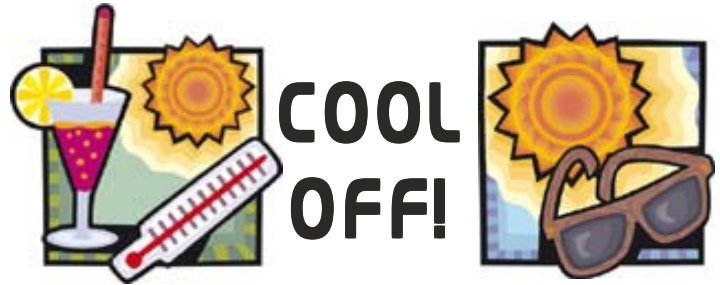
August 2005

## Letter from Bruce George

As the "Acting" President, Vice President and the Events Chairman, I was informed my duties included writing something for the newsletter. With three titles, my personal committee (Me, Myself and I) set upon sharing our thoughts on paper. Well, as committees go, WE couldn't agree on much, an argument issued and we're not talking now. I have been left to the task.

To all of you braving out the summer weather here, you're a tough bunch, crazy, but a tough bunch. About this time of year, I get even a little "mas loco" and the things I love about Mexico start to irritate the living heck out of me. Most of us have had, or are taking vacations. If you have not, I highly recommend it. I was able to slip away to Tucson for eleven days. I returned with an improved attitude and a revitalized appreciation for where we live. The song says, "you don't know what you've got till it's gone". Fortunately for me, I knew where to find "it", I just had to get away to realize what I have here. We are welcomed by the people of Mazatlan, our lives are enriched by the Mexican culture.

So when the beauty and diversity have become a bit too much of a good thing, take a break. You've earned it. If you are like me, you will return with a fresh outlook and the realization, we do indeed live in Paradise...



## Friends of Mexico Board Members

**President:**  
Nancy Blakeslee

**Vice President**  
Joe McDonald

**Secretary:**  
Diane Schultz

**Treasurer:**  
Susan Silva

**Foundation:**  
Jacque Demmer

**Membership:**  
Cliff Brown

**Member Services:**  
Fr. Jim Story

**Newsletter:**  
Susan Luce

**Web Page:**  
Kim Peters

**Discount Services:**  
Henri Jarrat

**Events Coordinator:**  
Bruce George

**Continuing Education:**  
NEED VOLUNTEER

**Radio:**  
Val/Jack Moreau

*All board members may be contacted by e-mailing:  
[fom@mazinfor.com](mailto:fom@mazinfor.com)*



Lynn Beckman  
Joan Stoker

*Hails from*  
Washington  
Utah



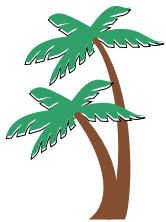
## Holiday Helper

September 5  
September 13

Labor Day (US)  
Ninos Heroes  
(Young Heros of Chapultepec)

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## News from Mazatlán

by Linda Durham (From the *Noroeste*)

Mazatlan is in great need of an auxiliary electrical station. The insufficient production of electricity is affecting investments in the city. 20 projects have been suspended and can only be continued when the auxiliary station is built. Among them: Recorcholis, a children's' entertainment center, Caliente, an off-track book site, Costa Bonita Hotel, Sea Garden Hotel, Condo Hotel, Mediterraneo, Villa Marina, Porto Fino Apartments, La Isla Villas, Quinta Gaviotas, Torres Las Gavias, Torres Calabria, Vistas de la Marina, Ocean Towers, Edificio Carnaval, Scribbs Inmobiliaria, ( all the above are housing/residential projects). Also Maquira Beach Club, & Mar 8 (restaurants) the golf courses in Marina Mazatlan & Estrella del Mar, and the Plaza Santa Fe Shopping Mall. Some of the projects are between 10% to 50% complete, and two are at 80%. The main problem has been to find an adequate parcel of land for the auxiliary station. There has been some negotiation with familia Telleria to make a deal for the exchange of past due property taxes in return for the grant of some land in the area of the Aquarium. It will take about 18 months to build an auxiliary electrical station.

The Municipal Traffic Department will not permit operation of ATVs or golf carts on city streets. In order to prevent accidents, the department will issue citations

to the drivers. The Traffic Department has said these vehicles are not safe to drive on paved streets, which is aptly explained in the owner's manuals.

The water pipes in the city are old - with a median life of 30 years, some pipes are 50 years old. In just one week recently, there were three ruptures. JUMAPAM (the city water department) has plans to change existing lines, for new ones which are more resilient and larger, to guarantee the water supply to the city. An added advantage is to provide water for new developments. There are plans for a new water supply source in the north of the city.

The city administration has been working for months to have all the paperwork and commitments in place for the widening of Ave. Santa Rosa (the one that runs from Ejercito Nacional and Buelna to connect with Ave. Internacional) in the area where the new Soriana is located. There have been some problems, - especially with Ferrocarriles de México, the railroad company, and the Electric Company. Finally, everything fell into place and the work is ready to begin.

The city's mayor declares that present authorities do not have the capability to halt the dumping of trash in the esteros. He wants to reach an agreement with the environment protection department to have these enforcement functions transferred to city administration, enabling them to inspect, apply sanctions, and file

## And Don't Forget....

- ✉ Outgoing mail to the USA is collected at the back table.
- 📠 FOM has a **blood donor list**. Contact Fr. Jim, Susan Silva, or Jacque Demmer at [fom@mazinfo.com](mailto:fom@mazinfo.com)
- 🏠 Gisela Garcia is the person to call if you are shut-in and in need of some companionship or you know someone who is. She'll visit you at the hospital or in your home. Contact her at [fom@mazinfo.com](mailto:fom@mazinfo.com)
- ☎ A Foreign Residents phone directory is available at the back desk for 25 pesos. If you want to be included in this directory, email [www.maztravel.com/maz/phones/signup.html](http://www.maztravel.com/maz/phones/signup.html).
- 💻 Register with your consulate on-line when you arrive and leave. US at [www.usembassy-mexico.gov](http://www.usembassy-mexico.gov) and Canada at [www.voyage.gc.ca](http://www.voyage.gc.ca). Forms are also available at the back table.

## *Thought for the Month:*

It is always darkest before dawn, so if you're going to steal your neighbors newspaper, that's the time to do it.

complaints against those who are promoting the desecration of esteros. The city is asking for authorization and funds to pave the right side of Estero El Infiernillo - - where 10 years ago used to support mangroves, fish, Snowy Egrets, other bird species - and now is only debris.

The Rotary Club in association with DIF (the family and child protection department) donated 50 wheelchairs and 12 hearing aids to disabled people in the city. This year DIF had helped 500 disabled persons with wheelchairs, hearing aids and job preparation training.

The National Institute of Migration, (the Mexican INS), has granted permanent residence to four foreign nationals who have fulfilled all the requirements of the General Law of Population. The National Institute grants definitive residence to foreign nationals who have lived in Mazatlán for more than 5 years. Those who received the National Institute declaration are: Janice Jean Critchfield, Joan Ruth Stocker and Gail Mason from USA and Romano Cattomio Guerra from Switzerland.

Mark Reynolds and a group of aquaculture farmers from Sinaloa are promoting the farming of oysters, to gradually handle the local and national needs and hopefully more exportation. They are expected to begin working in two more months. The project needs 13.5 million pesos, to cover seed production and commercialization. The seed oysters will be produced in Baja California, and transferred to 10 farms in Sinaloa, to be raised until oysters reach commercial size. Generally, in México oyster growth takes 6 to 8 months, but if the seeds can be farmed, the time decreases to 4 months. This project will envision export to Asia where the demand for oysters is currently in the thousands of dozens every year.

A parking building is much needed in the area around the central market, the heart of downtown, where it is very difficult to find a parking spot. The problem has developed due to the increase of vehicles in the city. Juan Manuel Reyes Castellanos from Tránsito suggested that the merchants should come up with a resolution to this problem, in the same way that big chainstores dedicate an area to parking spaces.

There have been complaints against taxis and pulmonias overcharging tourists during this, the national tourist season. They are charging a fee "per person", - 35 pesos each for 4 people from El Cid to Panama, when the normal rate is 30 to 35 pesos a trip - no matter how many people travel. This racket presents a poor image for the city, and is causing some tourists to opt out and stay in their hotels. This short-sighted, greedy practice calls for some serious evaluation of the quality of the services Mazatlán offers. Be sure to ask, ¿cuanto cuesta?, (how much?), before embarking - - or take the bus.

To improve the quality of the tourist industry services, the Secretaria de Turismo (tourism ministry) offers courses to hotel and tourist companies' employees. The topics concern excellence of service, courtesy, client retention and loyalty, and many related subjects.

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### Friends of México A.C. **General Meeting Minutes** July 12, 2005

Number in attendance: 31 (25 members, 6 guests)

1. Meeting called to order by Jacque Demmer
2. **Guest Speaker:**
  - Lynne Hernandez introduced Professor Joaquín López Hernandez who discussed some of the history of Mazatlán
3. June General Meeting minutes were approved:  
1st-Cheryl D'Angelo, 2nd-Jim Story
4. July Treasurer's report approved: 1st-Susan Luce  
2nd-Gisela Garcia
5. **Committee Reports:**
  - A. Foundation-Jacque: see report in newsletter
  - B. Membership-Susan Silva for Cliff Brown:
    - Welcomed and introduced the 6 guests
  - C. Discount Services-Jim Story:
    - 3 new businesses added – on our website at [www.mazinfo.com/fom](http://www.mazinfo.com/fom)
  - D. Member Services-Jim Story:
    - Brochure is available
6. **Announcements:**
  - Check out the Angela Peralta website for information on Jazz performances in Plaza Machado scheduled for Fridays in July & August
  - August meeting will be an open forum to share shopping hints
7. Attendance drawing winner: Jacque Demmer
8. Adjourned at 10:45 AM

*Submitted by Lee Story for Diane Schultz, Secretary*



# AUGUST/SEPTEMBER HAPPY BIRTHDAY!

## AUGUST

11th - Anne Reese  
13th - Don Setterbo  
15th - Wilma Hubbard  
16th - Rob Owre  
17th - Diane Hulen  
17th - David Lord  
18th - Lloyd Bobrow  
18th - Catherine Dobbie  
19th - Irma Becerra  
19th - Peter Murphy  
19th - Joe Reid  
22nd - Clark Looney  
23rd - John Galloway  
24th - Bernice Horan  
24th - Henri Jarret  
24th - Fr. Jim Story  
25th - Barbara Barnacal  
27th - Julie Stanford

27th - Tom Tolman  
28th - Robert Fenello  
28th - Maureen Geraghty  
31st - Cheryl D'Angelo  
31st - Tom Van Buskirk  
??? - Gordon Campbell

## SEPTEMBER

1st - Susan Silva  
3rd - Majid Mir  
3rd - Randy Randal  
4th - Patricia Kenison  
5th - Mary Olsen  
6th - Karen Jennings  
6th - William Sneddon  
7th - Mike Twining  
8th - Ted Gunning  
9th - Daune Sarkela  
10th - Pat Camille  
10th - Jeanne Lycett

## NEWS from Mexico

by Linda Durham



Los Angeles, CA, July 12 (AP)

**Fugitive who escaped Mexican court in 1986 captured in California:** A fugitive considered one of Mexico's most dangerous criminals was arrested Tuesday in Southern California, nearly 19 years after his sensational prison escape made international headlines, immigration officials said.

Nuevo Laredo, Mexico, July 6 (AP)

**Mexican border city picks new police chief month after last one was killed:** A month after Nuevo Laredo's police chief was gunned down within hours of taking office, city council members picked a replacement Wednesday who said he was ready to rebuild the police force and restore order in a city that has been on the brink of anarchy for weeks.

México City, July 7 (AP)

**Officials working to bring home body of Mexican boxer:** The World Boxing Council is working to speed the return of a Mexican boxer who died after being knocked out during a bout in Las Vegas.

México City, July 9

**Gas pipeline explosion kills one in Mexico:** A gas pipeline explosion killed one person and injured 11 others in southern Mexico, the latest accident at the aging installations of state oil monopoly Pemex, the company said Saturday.

México City, July 11 (AP)

**Report: Mexico's population to rise to 107 million in 2005, 400,000 to emigrate:** Mexico's population is expected to rise to almost 107 million by the end of 2005, and 400,000 Mexicans will emigrate during the year.

México City, July 11 (AP)

**Icepick used to kill Leon Trotsky resurfaces after six decades in Mexico:** One of history's most infamous murder weapons, the icepick used to kill Russian revolutionary Leon Trotsky, has resurfaced after being lost for decades, just weeks before the 65th anniversary of his Aug. 20, 1940, assassination.

México City, July 22

**Mexican consumer prices tick higher than expected:** Mexican consumer prices rose much higher than the expected 0.28 percent in the first half of July, a stumble after recent advances in its fight against inflation.

México City, July 22 (AP)

**Mexican archeologists uncover rare child sacrifice to war god:** Archeologists at Mexico City's Templo Mayor ruins announced on Friday the discovery of a rare child sacrifice to the Aztec war god, a deity normally honored with the hearts or skulls of adult warriors.

México City, July 22 (AP)

**Mexico's Pemex says Gulf oil production fully restored after Hurricane Emily:** Mexican state oil monopoly Petroleos Mexicanos said Friday that its oil output in the Gulf of Mexico is back at normal levels after Hurricane Emily caused temporary shutdowns earlier in the week.

México City, July 25 (AP)

**Mexico launches Latin American genetic mapping project:** Government health officials and private companies have teamed up for an ambitious effort to map the genes of Mexicans in hopes of developing specific, tailor-made treatments for individuals suffering from such ailments as diabetes, asthma & hypertension.

México City, July 25 (AP)

**Mexico's Lopez Obrador raises new hopes – and old ghosts of big-spending paternalist rule:** The man favored to win the 2006 presidential election resigns this week as Mexico City mayor to formally launch a populist campaign that some fear could be a step back for the country's developing democracy.

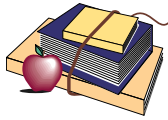
México City, July 26 (AP)

**U.S. travel advisory warning:** The U.S. State Department is renewing a travel advisory that warns American citizens of violence in Mexico, especially along the U.S. border, the U.S. ambassador said Tuesday.

México City, July 26 (AP)

**Protesters outside U.S. Embassy in Mexico mark**

# FOUNDATION COMMITTEE



## MEETING

July 29, 2005

Present: Jacque Demmer, Jim Story, Bruce George & Lee Story

**Sor Juana** – Preparing for the distribution of the school supplies. The polo shirts and backpacks are in. The school supplies have been ordered. The shoe store has been contacted.

**Flores Magon** – The president of the parent's association has requested help in remodeling the baños, plus the director has requested tables & chairs for their library. When vacation is over, the Board of Education will be contacted again concerning our request for the furniture

**Hogar** – 22 of the boys are currently in school. Bruce has a list of clothing and school supplies requested and will be taking Sister Amalia to shop for these items.

**Felton** – Has qualified applicants for the committee to consider.

**Aquarium** – Jacque has delivered the certificate of appreciation and thank you note from FOM as well as the drawings from the students at Sor Juana. The Aquarium has agreed to begin the "our" schools' field trips in September.

**TV/DVD** – Pilot programs will be instituted at Sor Juana & Flores Magon.

**Reading Program** – Lee suggested researching into recruiting university students to read books to the classes.

**Books** – Bruce: The book depository in Tucson has closed.

*Submitted by Lee Story*

grenades and even a rocket launcher to attack a home, the U.S. Ambassador said Friday evening.

*Mexico City, July 29 (AP)*

**Ashes fall on Mexico City after eruption of volcano:** Mexico's Popocatepetl Volcano staged two early morning eruptions Friday, sending ashes raining down on parts of southern Mexico City.

*Guadalajara, Aug 1 (AP)*

**Injure 30 in western Mexico** Two explosions ripped through a racetrack that was hosting an illegal cockfight before dawn Monday, killing four people and injuring at least 30 others, authorities said. Witnesses told police the explosions came from grenades lobbed during a dispute between bettors, prompting an unknown number of assailants to subsequently open fire.

### MEET A FELLOW MEMBER

#### Jacque Demmer



Jacque and her husband, Bill, moved to Mazatlan from San Antonio, Texas, and now live in the Colonia, Balconies de Loma Linda (known to most of us as Ice Box Hill).

About 24 years ago the Demmers built their home here and planned to move to Maz. full time but circumstances outside of their control prevented that from occurring. For over 10 years they occasionally visited the home here, but the trips were limited to not more than 2 weeks at a time, and usually only once or twice a year. They were able to move to Mazatlan permanently about 10 years ago.

Jacque became attached to Maz. through some good friends who invited Jacque & Bill to join them for a vacation here. Since that first trip they traveled many times to different locations in Mexico, but always found themselves coming back to Maz. Bill, has loved living here from the first day they arrived, but it took Jacque a little longer to adjust to the distance between them and their family members stateside. Now, most family members visit frequently, and there is no place she would rather be.

Jacque is well known to the Friends of Mexico, having been a member since its inception in 1998. She has served as President, Treasurer and is currently the Chairman of the Foundation Committee. She is always on the go and a tireless worker. When you catch her, stop her for a minute and introduce yourself.

*(Jackie was the winner of the attendance drawing at the July 2005 General Meeting.)*

**anniversary of start of Cuban revolution:** Waving signs, launching fireworks and chanting "Viva Fidel," more than 1,000 people protested in front of the U.S. Embassy in Mexico on Tuesday to mark the 52nd anniversary of the start of the Cuban revolution.

*Mexico City, July 28 (AP)*

**Heavy rains flood streets, wreak havoc with traffic in Mexico's capital:** A massive evening rainstorm flooded homes, businesses and streets, knocking out stoplights and snarling traffic across Mexico's sprawling capital Thursday.

*Nuevo Laredo, Mexico, July 29 (AP)*

**U.S. closes Nuevo Laredo consulate temporarily after assailants attack homes:** The United States is closing its consulate in this violence-wracked border city for a week following a shootout in which assailants used machine guns,

# Spanish first-naming and *apodos*: Sorting out chickens, ducks and hoofs

by Gerry Mugford, The Colony Reporter, May, 28, 2005

I was in the bar the other night watching a beer commercial which gave nicknames to different beer drinkers, when I asked Ricardo why do Mexicans always seem to be playing with each others first names or giving each other *apodos* (nicknames). "Que dijiste, guero?" ("What did you say, blonde?"). I explained that often I didn't know people's full name. I said, for instance, when we are playing *frontennis*, I just know the other players as Pepe, Poncho, Lolita and Chuy (which are short for Jose Luis, Alfonso, Delores and Jesus). But just who are those other two players Pato and Pollo (literally meaning "duck" and "chicken").

## Ducks and hoofs

The first time I was asked where was el Pato, I thought the smart answer was on the farm, until I realized that Pato was the nickname for anyone called Patricio. On the other hand, for some inexplicable reason, Pollo (chicken) can also be an *apodo*. If someone asks whether Memo has arrived, they are not inquiring about a memorandum but rather about Guillermo, as Memo is the shortened form.

Often people are referred to by their physical characteristics. So men may be addressed as *chaparro* (short), *flaco* (thin), *gordo* (fat), *chino* (curley) or *negro* (black) - with the female equivalents being *chapparra*, *flaca*, *gorda*, *china* and *negra*. Depending on the social context, little offense is likely to be taken at being given such labels - unlike in English. Furthermore, *apodos* and first names can be modified to show an even greater sense of intimacy and closeness. So, for instance, Francisco can be shortened to Paco and then, to reflect extra closeness, to Paquito. And just be careful if someone asks you where is *la pata* (normally meaning the leg or the foot of an animal) since they may be looking for Patricia.

## Meeting your double

Often Mexicans are addressed by English-language equivalents: so Carlos, Jorge, Maria and Richardo may be addressed as Charlie, George, Mary and Richard. But at least there is one name I never expect to be called in Mexico and that is *tocayo* (for men), or, in the case of women, *tocaya*. The term *tocayo/tocaya* is used to address someone who has the same name as you. I somehow think, thank God, there are very few Gerrys floating around Mexico.

Friends of México A.C.

## Board Minutes

August 2, 2005

- Attending: Susan Silva, Jacque Demmer, Susan Luce, Bruce George, Diane Schultz and Lee Story
1. Meeting called to order by Bruce George
  2. July Board meeting minutes were read and approved  
1<sup>st</sup> Jacque; 2<sup>nd</sup> - S. Silva; approved as read
  3. Treasurers Report -Susan Silva  
- see report in newsletter
  4. **Committee Reports:**
    - A. Foundation-Jacque Demmer  
- See report on page 5 in newsletter
    - B. Membership-Susan Silva  
- 2 new members this month
    - C. Events-Bruce George  
- Copper Canyon trip details are still being ironed out  
- Need pictures of Tour of Lights to advertise for this years tour
    - D. Programs:
      - August-open forum
      - Sept-Arqueologia Museo, Speaker
      - Oct-Raul Rico of the Angela Peralta theater
      - Nov-Raul Lleras
    - E. Discount Services-Henri Jarrat: No report
    - F. Newsletter-Susan Luce: No report
    - G. Web page- Kim Peters: No report
    - H. Information Services-Jim Story: No report
  5. **Old Business:**
    - A. FOM Brochure is ready and Jacque will have larger quantity printed for General meeting  
- Motion to pay for printing by Bruce George, 2nd by Susan Silva, motion approved
    - B. Lee story reimbursed for printing costs for Sor Juana, motion Susan Silva, 2nd Jacque Demmer, motion approved
    - C. Packets for new members will be put together by the membership committee and given at time of sign-up. Supplies will be given to membership and kept on hand. A copy of the Pacific Pearl will be added to packet.
    - D. Jacque Demmer will ask Tom Whitmore about completion of Survival Manual
    - E. One additional cabinet for Sor Juana School needed. Supplies will be purchased by Bruce George and he and Jim Anderson will complete. Motion to purchase supplies at 1000.00 pesos by



Susan Silva, 2nd by Jacque Demmer, motion approved.

F. Blood Donor contacts is in Newsletter under "Did You Know"

#### 6. New Business:

A. Nominating committee members are hard at work looking for people interested in filling the up-coming empty seats in January 2006. President, Vice president, Secretary. Please make suggestions to Bruce George or Cliff Brown

B. January meeting to be held at the Aquarium and Bruce will check availability

7. The meeting adjourned at 11:15. Motion by Susan Silva, 2nd Jacque Demmer

*Submitted Diane Schultz, Secretary*

### Friends of Mexico Statement of Purpose

*To be a non-profit organization of Mazatlán providing community services and promoting better understanding among Mexican and non-Mexicans.*

*To accomplish this purpose we will:*

- Offer activities, information and services to the members of Friends of México, and

#### CONSULATE NUMBERS

##### U.S. Consulate Agency in Mazatlan:

Patty Fletcher de Arteaga

Tele/Fax: 916-5889

[mazagent@mzt.megared.net.mx](mailto:mazagent@mzt.megared.net.mx)

##### Canadian Consulate Office in Mazatlan:

Wendy Osuna 913-7320

Fax: 914-6655

*A complete list of Friends of México "by-laws" can be found on our website at: [mazinfo.com/fom](http://mazinfo.com/fom)*

## Cash boost for Good Samaritans of the highways

*The Colony Reporter, May 28-June 3*

The federal government is channelling ten million dollars into a revamp of its 45-year-old national road emergency service, known as the Green Angels (Angeles Verdes).

If there is one organization that drivers in Mexico seem almost unanimously upbeat about, it's the free service provided by the bilingual mechanics in the green patrol trucks stocked with gasoline, oil, water, spare parts, know-how and good will.

It was smiles all round earlier this week as President Vincente Fox "handed over" 150 new trucks to Green Angels' officers in a ceremony in Mexico City.

The new radiopatrullas are all equipped with state-of-the-art Global Positioning Systems (GPS) technology.

"Never before has there been such an effort to modernize the (Green Angels)," federal Tourism Secretary Rodolfo Elizondo said later at a press conference.

The Green Angels will now have some 300 patrols in the entire country. They patrol all major highways and toll roads - 15,500 kilometers in total. Last year Green Angels officers attended to some 120,000 vehicles.

At the same time, Fox announced that his government will reactivate the 078 emergency number for tourists in Mexico who need assistance. This number will compliment INFOTUR, the Ministry of Tourism's number for toll free information.

## Thanks for the support of the following advertisers this month

- \* Bernal Real Estate
- \* Carpintera Aleman
- \* Royal Spa
- \* La Ventanita
- \* Heather's Place
- \* Jungle Juice
- \* MASA
- \* International Massage
- \* Christine's Coffee House
- \* Mazatlan King David
- \* Dr. Eduardo Zambrano
- \* Mazatlan Realty
- \* Multi-Services Mazatlan
- \* Sinaloa Sun Properties

## Advertise HERE!

The FOM Board approved business advertising in our newsletter to help defray the cost of printing. What better and economical way to let our members and guests know about your services.

#### MONTHLY ADVERTISING PRICE LIST

Business Card 2 1/4"x 3 5/8" = 30 pesos

Half Column 4 1/2"x 3 5/8" = 50 pesos

One Column 9" x 3 5/8" = 80 pesos

Half Page 4 1/2"x 7 1/2" = 100 pesos

Ads in the "Advertising Directory" must run a minimum of three months (event ads do not apply) and be PREPAID. For further information, telephone Susan Luce at 982-8474 ext. 118. or email [smltgt@yahoo.com](mailto:smltgt@yahoo.com)

**WHY?** ... do banks charge a fee on "insufficient funds" when they know there is not enough?