



MEXICAN CARIBBEAN INFO



Cozumel

Photographs raise awareness at the Puerta Maya Cruise Terminal

The thirty-six large photographs in the display draw attention to the many beautiful and important organisms that inhabit Cozumel's reefs.

to the cruise ship terminal. The permanent installation inspires respect for coral reefs and the natural environment of Cozumel through eye-catching photographs and an environmental message.

The thirty-six large photographs in the display draw attention to the many beautiful and important organisms that inhabit Cozumel's reefs, as well as the conservation groups that helped to create

the display. The images are accompanied by an educational message about the importance of protecting coral reefs and following the good environmental practices set out in the Voluntary Standards for Marine Tourism. The message will reach not only tourists visiting Cozumel, but also tour operators, employees operating within the terminal, and people in the local community.

The production of the display has helped to develop important partnerships among leading conservation groups and other stakeholders working on Cozumel, including Grupo Intersectorial, Amigos de Sian Ka'an, Fundacion Comunitaria Cozumel, API, CONANP, and, of course, CORAL. It has also raised the profile of these groups and the important work that they are doing.



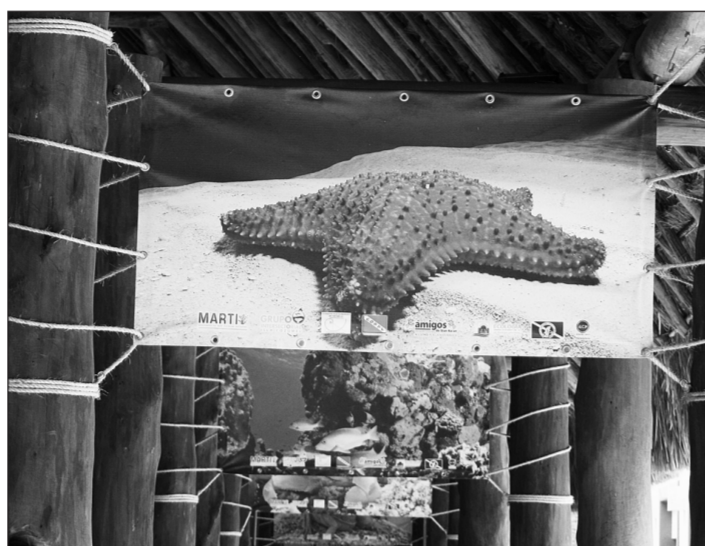
Inauguration: The display was officially inaugurated on June 30, 2010, with speeches by CORAL's Mesoamerican Regional Manager, Kenneth Johnson.

Photos by Hugo Padilla

From the Coral Reef Alliance

The Puerta Maya Cruise Terminal is the gateway to the island of Cozumel for some 1.2 million tourists each year. A large portion of those tourists participate in marine recreation activities in the Cozumel Reefs National Marine Park, making the Puerta Maya terminal a key venue for improving awareness about the importance of coral reef ecosystems.

To that end, a CORAL-funded project has introduced a beautiful photographic display



Marine life: Sea star photo at the Puerta Maya Cruise Terminal

The display was officially inaugurated on June 30, 2010, with speeches by CORAL's Mesoamerican Regional Manager, Kenneth Johnson, and the president of Grupo Intersectorial, Javier Pizaña. A

representative of Cozumel's mayor attended the event, marking both the significance of the display and the local government's interest in promoting coral reef conservation.

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Today's debate: Retirement income

Afraid Social Security won't be there for you? It will.

Our view: Young people doubt it, but that's not new. Neither are the solutions.

At a time when it's increasingly common to see impending doom everywhere — terrorism, global warming, joblessness, etc. — here's something Americans can cross off their be-very-afraid list: whether Social Security will be around so they can worry about all those other threats in relative financial comfort. It's true that last week's report on Social Security's long-term finances shows a program that's dipping into the red for the first time since Congress last fixed it in 1983. And it's true that the program's vaulted \$2.6 trillion "trust fund," which would cover all costs until 2037, isn't terribly trustworthy because it's effectively full of bookkeeping entries and no cash.

But here are a few things to remember about perhaps the most popular of all government programs: Even if the trust fund is just IOUs, Social Security is still a moral and political obligation with few parallels in American society. It's no joke that it has been called the "third rail of American politics (touch it and die)" since any worker who has dutifully forked over the payroll tax every pay period for decades has every right to expect the government to live up to its end of the deal and provide retirement income when the time arrives. Woe unto politicians who try to renege. History shows they find a way not to.

Social Security's problems are easily fixable. It's the politics that's hard. To come up with the money the government owes the trust fund, Washington has to economize elsewhere. It's used to doing the opposite: spending trust fund money to hide the deficit. A plan for payouts after 2037 is also needed. Washington has been debating ways to trim benefits and nudge up taxes for years.

People who retired in 1982 with nothing but a stock portfolio, for example, reached the end of their working life after 17 frustrating years of zero long-term gain in the market. The Dow Jones industrial average got within a few points of 1,000 in 1965, but it didn't break through 1,000 for good until late 1982. Meanwhile, inflation cut the buying power of a dollar to 34 cents.

Social Security is, among other things, the nation's most effective anti-poverty program, and when the markets crash, the elderly shouldn't crash with them. Some modest tax increases and benefit trims are needed because so many Baby Boomers are retiring. But you can bet they'll happen, just because the other options are worse.

The nation's largest entitlement program is officially in the red. This year, Social Security has paid out more than it receives in payroll taxes. The Congressional Budget Office predicts that by 2039, the system won't be able to pay retirees their "guaranteed" share of Social Security benefits that they paid into the system without massive tax increases or benefits cuts. In less than 20 years, just two workers will be forced to pay the benefits of every one retiree.

President Obama's deficit commission is considering an increase in both the retirement age and payroll taxes to "fix" the employer's Social Security system. But, at over 12% of a worker's income up to \$106,800 (half paid by employers), Social Security already is the largest tax that most Americans pay. Studies have shown that payroll taxes would need to increase by 50% in order to temporarily save the insolvent program. But what happens when that's not enough? At what point does Social Security become generational theft?

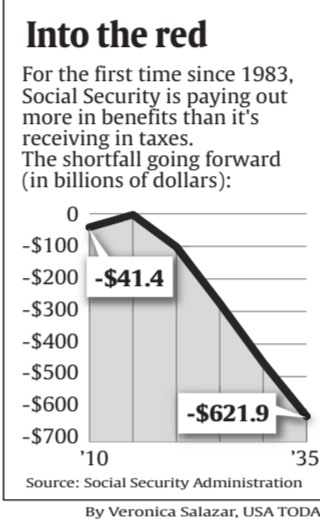
Moreover, raising the retirement age is simply a cut in Social Security benefits. Un-

der these proposals, young workers would lose money by paying more in Social Security taxes than they receive in benefits upon retirement. Americans should ask, if Social Security is such a great program, why is it mandatory? Workers should have the choice about whether they want to remain in the current system or invest in a personal saving retirement account, which would allow them to have complete control over their retirement funds and pass the remaining balance to family members. Let's have Social Security compete against other investment options.

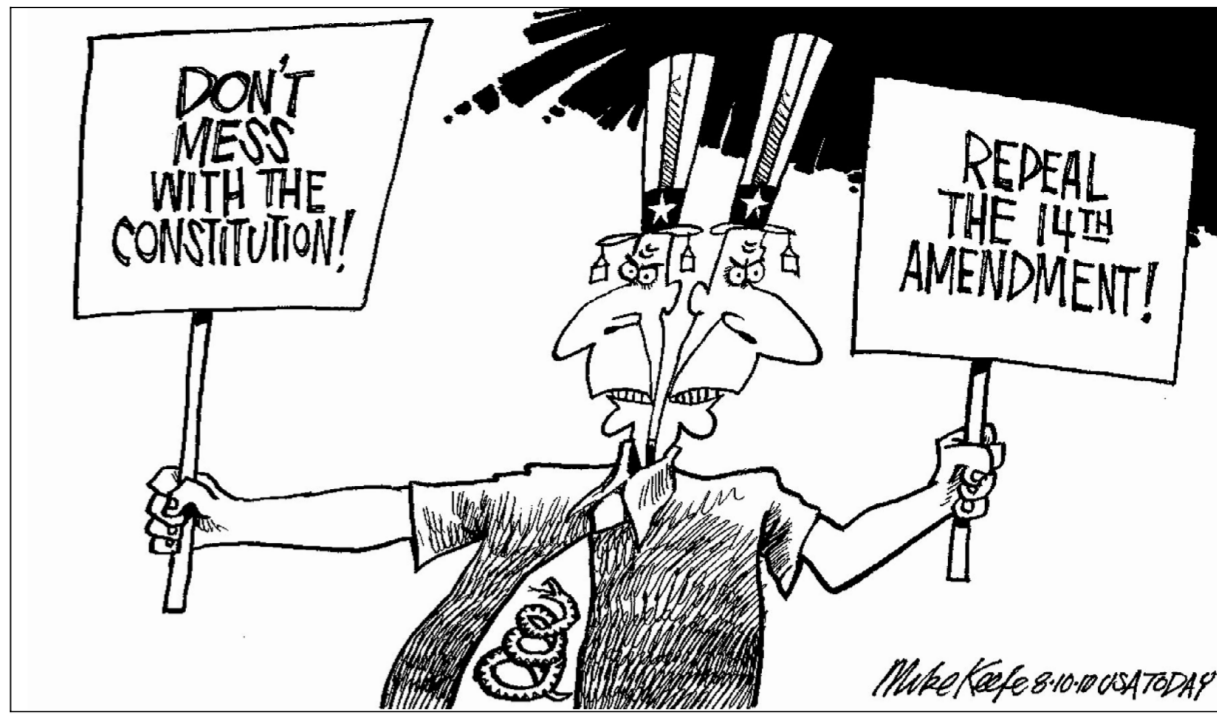
In fact, dozens of other countries have developed similar and successful retirement plans that promote freedom. Australia's popular retirement program, which includes personal accounts that have provided more income for retirees, increased national savings and reduced pressure on the budget.

With U.S. lawmakers proposing tax hikes and benefit cuts to Social Security, the program is increasingly becoming a bad deal for workers and retirees. Americans should be free to choose an optional personal retirement account that allows them to take their retirement into their own hands.

Dick Arme, a Texas Republican, is a former House majority leader who is now chairman of FreedomWorks and co-author of Give Us Liberty: A Tea Party Manifesto.



Source: Social Security Administration



By Mike Keefe. The Denver Post. For USA TODAY

Letters

End of 'stop loss' is long overdue

Although there are plans to eventually eliminate the practice of requiring our military personnel to serve longer than their original commitments, this practice has been undermining the morale of our fighting forces ("Forced military extension to end," News, Friday). By using it to maintain troop levels in Iraq and Afghanistan, our government has "broken faith" with the troops who volunteered to serve their country and had their assignments extended. Not only has the "backdoor draft" been devastating to morale, it also represents an unfair burden on the soldiers and their family members, and likely is a factor in the spiraling rate of suicides in our military. If the government cannot find sufficient recruits to man our "volunteer army" it should re-establish its credibility by being honest and re-establishing a real draft.

Bob Hamlett
Nashville

Give to start-ups

The billionaires who promised last week to give away half their fortunes would do a great service by donating one-quarter of their wealth to charities and the other quarter to start up new companies in the U.S. to put people back to work. The upper management of charities makes entirely too much money ("Band of billionaires pledge to give," Money, Thursday). Also, the Obama administration could call on these great men and women for advice on how to get our economy back on track. Members of Congress don't know what they are doing. They only know how to spend other people's money.

Gina Delowrey
Port St. Lucie, Fla.

Voices of Immigration

With the emotional debate over illegal immigration intensifying, we're interested in hearing your experiences. What is your or your family's immigration story? When did your parents come to the USA and why? How have you been affected by illegal immigration? Send us your comments of 250 words or fewer to letters@usatoday.com or fax to 703-854-2053. Include your contact number and home address for verification purposes. Comments that are accepted will be part of a continuing conversation on this page and online.

Both parties at fault

Congratulations to Michael Medved on his commentary about the U.S. government. It has become clear that the government is out of control and no longer serving the best interest of the people. It was clear with the bank bailouts of the Bush and Obama administrations. The Republican and Democratic parties' politics are equally to blame. The recent health care reform law does nothing to control the mighty mega-insurance companies' quest for profits over patients' lives. It will, however, create new expensive government bureaucracies. Every day, my staff and I try to "preceffrity" med-

To comment...

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'Taxed enough already' protest: A couple participate in a "Tea Party" protest on April 15 in New York against big spending by the federal government.

U.S. government provides essential services

Commentary writer Michael Medved's Forum piece "Good luck taming this corporation," in which he castigates the federal government as an out-of-control and power-hungry Goliath, is so far out of touch with reality that one wonders whether Medved doesn't understand what government does, or is just worried about taxes on his high income ("Thursday"). The federal government is basically the largest retirement system, embodied by Social Security, and is a major provider of medical care reimbursement for seniors. Large proportions of its outlays are dedicated to national defense and security, which conservatives such as Medved constantly support. In the case of trying to "boycott" the government in the form of not paying taxes, perhaps he should consult the Constitution, which permits tax collection based on income. Imprisonment occurs only where there is egregious evasion. The interdependency of corporations and government is a simple consequence of living in a mixed capitalist economy.

Craig M. Wax, family physician
Mullica Hill, NJ

Michael Medved's recent column views the "Tea Party" movement too narrowly. The Tea Party "new brand of populism" isn't just about individuals vs. "business ... government and large media and elite universities, too." Some Tea Partiers also believe it's about a threat posed by immigrants, minorities and gay men and lesbians. Others object to deficits created by the same politicians they spent the past decade voting into office. In short, the Tea Party movement seems to be more about fear than fear of anything in particular.

Yes, our government has grown. It grew into health care, for example, because Americans without insurance are not Americans without medical care; they just see doctors in emergency rooms that bill the rest of us. That's socialized medicine. And government grew into financial regulation because, when it retreated from that field, the markets and their managers ran us to ruin. This growth wouldn't be the maniacal pursuit of largesse. We can't afford to let government get too big. But we certainly can't afford to let it get too small.

Phillip Zeeck
Austin

Fight child obesity

A new study cites excessive weight gain during pregnancy as a contributor to obesity in children. Perhaps a prospective, creative way to overeat with our friends and neighbors. So let's get back to basics, and the problem will be solved.

Cindi Wetzel
Bethlehem, Pa.

Commitment to accuracy

To report corrections or clarifications, contact Standards Editor Brent Jones at 1-800-872-7073 or e-mail accuracy@usatoday.com. Please indicate whether you're responding to content online or in the newspaper.

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Hotel Occupancy Cancun 62.8% General. Riviera Maya 73.4% General. 64.6% Hotel Zone. 69.5% All Inclusive. 42.1% Downtown.

Forecast for Cancun & Peninsula Area Weather. Tuesday 91F 33C / 76F 24C. Thursday 92F 32C / 76F 24C. Wednesday 92F 33C / 76F 24C. Friday 89F 32C / 77F 25C.

Moon Phases. Tuesday, Wednesday, Thursday, Friday, Saturday.

Playa del Carmen Rotary Club District 4200 WEDNESDAY 9:00 p.m., Call for details: 984-745-0397

Map of the Riviera Maya. Plant a Tree.

Gulf of Mexico. Merida, Cancun, Cozumel, Chetumal, Campeche, Yucatan, Caribbean Sea.

Exchange Rates vs Dollar. U.S. Dollar. Banks, Day, Sell, Airport, Buy, Sell.

Downtown Cancun. Map of downtown Cancun with street names and landmarks.

Cancun Phone Code (988). Emergencies: Fire Department 884-1202, Police Department 884-1913, Red Cross 884-1616, Weather Center 884-4341, Traffic Police 884-0710, AA (24 Hours) 887-4927. Hospitals: Hospital AmeriMed Cancun 881-3400, Hospital Americano (24 hr) 287-8022, AMAT Hospital (24 hr) 887-4422, Hospiten (24 hr) 881-3700. Consulates: Belgium 892-2512, Belize 887-8417, Brazil 884-0538, Canada 883-3360, Costa Rica 884-4869, Finland 884-1600, France 887-8141, Germany 884-1898.

Great Britain 881-0100, Italy 884-1261, Spain 884-9900, Sweden 884-8048, Switzerland 884-8446, The Netherlands 886-0134, United States 883-0272. Church Services: Catholic mass at Cristo Rey Church, SM 22, Margaritas St., downtown Cancun, Sunday at 8:00 a.m., 10:00 a.m., 11:00 a.m., 12 noon, 5:00 p.m., 6:00 p.m., 7:00 p.m. and 8:00 p.m. Cristo Resucitado Church, in the hotel zone at Km. 3.5, next to Plaza Neotulus Sunday at 9:00 a.m. (in English). Hotels with masses: Gran Caribe Real, Sun. at 12 noon, Dreams Cancun, (bilingual mass), Sunday at 1:30 p.m., FA Grand Coral Beach, Sunday 12 noon.

Chabad Lubavitch Jewish Center of Cancun. Ave. Antonio Enriquez Savignac Cond. La Noria Dto. D1 Frac. EI Table M4 LA B-4 SM 1 Phone: (998) 219-5601. Chabad's Witness Public Meetings Cancun English Meeting Sun. 3:00 p.m., Mon. 7:00 p.m. Phone: 843-0538. Playa del Carmen English Meeting Sunday 4:00 p.m. & Wednesday 7:00 p.m. Phone: (984) 807-6165. Cozumel English Meeting Sunday 9:15 a.m., Wednesday 7:00 p.m. Phone: (987) 112-2735. Tulum English Meeting Sun. 12:00 p.m., Fri. 7:00 p.m. Phone: (984) 111-9838. Merida English Meeting Sunday 12:00 p.m., Friday 7:00 p.m. Phone: (999) 203-5771.

Ferry Services: Puerto Juarez-Isla Mujeres. Boats leave every half hour from 5:30 a.m. to 12:00 midnight. Isla Mujeres-Puerto Juarez. Boats leave every half hour from 6:00 a.m. to 12:30 a.m. Price \$70 pesos. Isla Mujeres - Water Taxi (Playa Tortugas) Price \$15.00 USD. Boats every hour between 9:00 a.m. and 2:00 p.m. Last return 9:00 p.m. Playa Linda Pier: Cancun-Isla Mujeres Price: \$12.50 USD R/T. 9:15 a.m., 10:30 a.m., 11:45 a.m., 1:15 p.m., 4:15 p.m. Isla Mujeres-Cancun: 9:50 a.m., 11:10 a.m., 12:30 p.m., 3:30 p.m., 5:00 p.m. Punta Sam-Isla Mujeres: 7:15 a.m., 11:00 a.m., 2:45 p.m., 5:30 p.m., 8:15 p.m. Isla Mujeres-Punta Sam: 6:00 a.m., 9:30 a.m., 12:45 p.m., 4:15 p.m., 7:45 p.m. Prices: Cars \$220 pesos, Suburbans/Vans \$293 pesos, Motorcycles \$82 pesos, Passengers \$18 pesos.

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