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Bazaruto Archipelago, Mozambique

By Ann LoCicero

As we approached the Pelican Air counter in Johannesburg, South Africa, I began searching through my bag for our flight confirmation and passports. The woman at the desk smiled warmly and cut my efforts short:

"Just your last names, please", she said.

The realization of just how far we had traveled was immediate.

Twenty years of civil war and a history of famine have kept Mozambique and its Bazaruto Archipelago – one of Africa's most precious treasures – off the tourist path. Not for long. The government's commitment to democracy and foreign investment are slowly changing the face of this remote corner of Africa. Tourists are discovering its wonders, South Africans and Italians above all. They were the majority of passengers on the 18-seat twin turbo prop plane bound for Vilanculos, the gateway to the Archipelago. All well-healed tourists. No backpackers in site.

To fully enjoy Bazaruto, you need to adapt your concept of luxury. Although the resorts and lodges are sophisticated, here, luxury means getting as close to nature as possible. Our first brush with reality came shortly after landing. Visas purchased and luggage in hand, we were whisked to the boat landing in a comfortable minivan. As we approached the coast, we spied a craft anchored in the shallow water. That was it. There was no dock much less a harbor. Our initial uncertainty was short lived. In a matter of seconds our small group was removing shoes and socks, rolling up the legs of trousers and wading out to the sleek fishing boat.

The Bazaruto Archipelago was declared a national marine park since 1971 to protect the islands' more than 250 species of birds, butterflies and crocodiles. The Archipelago consists of five islands: Santa Carolina (also called Paradise Island), Bazaruto, Benguerra, Margaruque and Benque. The 25-minute boat ride to Benguerra Island was a perfect way to arrive. The contrast between the deep blue sky, turquoise water and stark white sandbars rising up from the sea remains one of the most memorable images of our trip.

Snorkeling and diving along the Archipelago's virgin coral reef is an unforgettable experience. While isolation has carried a steep price for Mozambique, the dearth in tourism has ensured that this part of Africa's Indian Ocean coast is today unexploited. The diversity of marine species is phenomenal. Not wanting to miss an opportunity, my daughter and I rushed off to the beach, snorkel gear in hand, moments after we arrived. There were seashells everywhere. So many that we forgot all about snorkeling and busied ourselves examining each and every one.

The next morning we woke to find the beach roughly 100 yards – nearly a full soccer field – longer than the previous afternoon. The coves and inlets had been transformed into an endless stretch of sand. Wading in the shallow waters was nothing short of an underwater safari. There were starfish of every shape and color and seahorses frolicked in the reeds. "Look, a cowfish!", I cried. "Oh, there's a crab", my daughter shouted. The lodge staff suggested wearing water shoes at low tide. We were thankful to have followed their advice.

Returning home, I wondered which of the following memories would remain, a private picnic on Pansy Island, dune boarding on Bazaruto, snorkeling along a virgin reef, or the solitude of an endless beach shared with but a lone fisherman.

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The New York Stock Exchange

By David A. Sorenger

The New York Stock Exchange is also known as the "Big Board" or the "Wall Street" because it is located at 11 Wall Street, New York. The New York Stock Exchange is the largest stock exchange in the United States by dollar volume and total market capitalization of companies listed. The biggest stock exchange by share volume is the NASDAQ, a fully electronic stock exchange.

The New York Stock Exchange is operated by the NYSE Group. The NYSE Group also operates a second stock exchange, the NYSE Arca, formerly known as the Archipelago Exchange. The NYSE acquired Archipelago just recently in December 2005 and went public and began trading under the NYSE Group in March 2006. The symbol is NYX.

There are more than 2600 companies with a market value of about \$21 trillion listed on the NYSE. Non-US companies play a major role with a value of over \$7 trillion. The listing requirements are high

to maintain listing quality. Companies must maintain minimum standards in number of shareholders, trading volume, market capitalization, earnings, cash flow and other criteria.

The New York Stock Exchange trades in the so-called open outcry system. Each stock is traded by a so called specialist on a specific location on the trading floor. A specialist is an employee of a NYSE member firm who works as an auctioneer to meet buyers and sellers in a particular stock. This is what makes the NYSE different to the other exchanges like the NASDAQ where the orders are matched fully electronically.

The Dow Jones Industrial Average (symbol DJI) is the oldest, most important and best known index of the New York Stock Exchange. It was created by Charles Dow, founder of the Dow Jones & Company. It was first calculated in October 1, 1928. The index is also known as the "Dow Jones" or simply the "Dow". The index calculates the average value of thirty of the most important stocks like Microsoft, Pfizer, AT&T, IBM. Since the Dow Jones is a price-weighted index of only 30 stocks, many recommend watching the S&P 500 index instead as a better indicator.

There have been several big Dow Jones index declines which became famous. In October 12, 1914 the Dow Jones had its biggest percentage drop in history with 24.39% in one single day. In October 19, 1987 the drop was 22.6% (Black Monday). The largest point drop was September 17, 2001 with 684.81 points or 7.1%. Today trading is halted at the New York Stock Exchange when the market declines 10, 20 or 30% to give investors time to rethink their decisions (circuit breaker rule).

David A. Sorenger is a stock market expert and provides detailed information on stocks, options and online brokers at his web site

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