

THE DREAM SCENE

Newsletter

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Bienvenido & welcome to what could be called the autumn or monsoon edition of the Dream Scene.

My intention was to devote this page to a report on the new Dependency Law and on the dire state of the Spanish economy. But as is often the case with the Dream Scene, contemporary events have dictated a rapid change, reporting instead on the plight of the builders/developers for Dream Hills 1 & 2, **Torrevisa-Masa International**, and the Spanish **tax increases** announced last weekend (see page 9).

The developers Torrevisa, have been operating largely in the Costa Blanca region for around 25 years. In that time they have built a reported 30,000 houses, most for the tourist market as second homes in the Alicante region. The company also acquired a number of hotels in the region. In 2003, Torrevisa acquired Masa International (not Masa Group, the builders), which gave the developers a good international and local marketing resource. They also expanded building operations to the Costa Calida and Costa Almeria areas. In its prime, the company was placed third among the top 15 companies in Alicante for turnover. With oversupply in the Spanish home market and demand slowing, Torrevisa began to look abroad for development opportunities particularly in Brazil and Croatia.

In September 2007 Torrevisa bought 40% of a sizeable new project which was scheduled to be built in Natal, Brazil. Called the Lagoa Do Coelho Resort, this was to be a massive development of 14,000 homes, golf course, spa, cosmetic surgery clinic etc., for a total investment of 950 million euro. Although the location was in one of the least developed provinces in Brazil, it was considered a fashionable area and the resort was designed to appeal to Europeans and North Americans. Torrevisa's associate in this venture was the Nicolás Mateos Group, which was founded in Murcia in 2003, scarcely a firm with much of a pedigree or indeed record of experience and dependability.

In December '08 Nicolás Mateos of the Nicolás Mateos Group, was arrested, accused of a fraud linked to this project and put in the 'slammer.' Mr. Mateos is alleged to have collected 15 million euro to date from prospective buyers; although this money has been 'spent', not a brick has been laid on the Brazilian site.

The dramatic downturn in demand for new houses in Spain (and the massive oversupply of empty properties) has left Torrevisa with a number of unfinished or underdeveloped sites such as nearby Punta Marina and the Golden Sun Beach development in Almeria.

On June 5 this year, Torrevisa applied to the courts for voluntary suspension of payments known as *concurso de acreedores*, declaring debts of 102 million euro. This is a mechanism whereby the company is protected from creditors while it restructures itself, usually by downsizing and narrowing focus in an attempt to continue the business and ultimately pay its creditors. (The estate agency side of the business, Masa International, did not apply for voluntary suspension of payments and continues to trade normally and separately.) This administration process is ruled by a new and complicated Law called "Ley Concursal". When someone voluntarily presents an application for Administration at court (Juzgado de Lo Mercantil), the Judge has to study all the circumstances and decide to accept or refuse the application. A lawyer is usually appointed to monitor the company to ensure its viability to meet the debts to its suppliers. The Judge has to study the whole documentation presented by Torrevisa, to decide on the acceptance of the process and announce it officially in due course. As we are all aware, the wheels of justice grind mind-numbingly slowly in Spain! Torrevisa is, I imagine, an asset rich company, but time will tell if it is inherently strong enough to survive in the medium term.

So how does this affect us in both the Dream Hills urbanisations? Torrevisa have not paid their urbanisation fees on new properties for two years. I would expect they will be paid on the eventual sale of the properties. It is really the question of the 10-year guarantee which is on the minds of many owners.

On 6th May 2000 and in line with European building laws, a new Spanish building law was created "la Ley de Ordenación de la Edificación", this being an update of the original law dated November 1999. This law obliged developers to set up 10 year insurance policies, *Seguro Decenal*, to cover their developments for subsequent damage which result from defects in the original foundations, or structure of the building.

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WHAT'S UP?

The state of the Spanish economy has been sending venture capital money elsewhere according to latest data. The Wall Street Journal says this year only \$127 million has been attracted, compared to 2.185 billion last year.

Members of an Andalusian trade union decided to storm the regional TV station in early September. They also tried to cut off the high speed AVE rail link between Madrid and Sevilla. Ten union members were arrested including their secretary general, who said that they were only trying to draw attention to the plight of agricultural workers.

Whereas the Spanish banks may not be lending to small businesses or the 'man in the street,' they are certainly shovelling money into the top football clubs. The Spanish *Liga* has spend €454.5 million on new signings but recovered only €13 from players sold. Real Madrid alone has spent €252 million, a record. Between them the top clubs now also owe the taxman around €800 million.

A study commissioned by the UK Foreign Office has shown that 2,290 British tourists were arrested while visiting Spain during the year April 2008 to March 2009. This figure was up 13% on the previous year and many of the arrests related to drug and alcohol issues. This is, however, a small percentage of the 17 million British tourists who visit Spain every year and the country's 761,000 British residents, although we did seem to get our fair share of the violent ones this year.

You will recall a recent story I reported about baby Rayan. He was the child born by emergency Caesarean section to Spain's first Swine Flu victim, who died at the Gregorio Marañón Hospital two weeks later after being mistakenly being fed baby formula intravenously. Well the same hospital is back in the news. This time they were to operate on the injured eye of a 13-year-old boy, but this time they operated on the wrong eye, a healthy one. The hospital are now saying that that eye needed an operation as well!

Another health story I reported a couple of months ago concerning the the death of Nigeria's First Lady, who died four years ago, only two days after undergoing liposuction surgery at a Marbella clinic. The case finally came to court and the doctor who performed the procedure was found guilty of negligent homicide and has been sentenced to one year in prison and a three year ban from his profession. However as he had a clean record he will not serve any jail time. He also has to pay €120,000 compensation to the victims son. Additional compensation claimed by the Nigerian government was denied. Incredibly lenient I think when you hear that the court also described the care of his patient as 'neglectful and careless' considering that the loss of blood and internal injuries the First Lady suffered could have easily been repaired.

The morning-after-pill is now available at many Spanish pharmacies without prescription. Apparently there is no age restriction as to who can purchase this pill.

The UK Department for Work and Pensions has said that 90,000 more people claimed British pensions in Spain last year.

Lack of rain over the summer has resulted in a 10%-15% reduction in the grapes for the wine harvest. A lower harvest results in higher grape prices, but the wines will have a higher alcoholic content. Bonus!

Santander Bank, who now own Abbey National, Alliance & Leicester and Bradford & Bingley, will be sponsoring Ferrari in Formula 1 for the next five years to the tune of €225 million. Alonso will now be moving to Ferrari for the next two years with an annual payment of approx £24 million. Now there's a coincidence!

Police recently completed a series of 67 dives into three lakes in Rebassa, Alicante. They retrieved a total of 32 firearms together with 19 vehicles, 13 of which had been reported stolen. The lakes, which are in a remote location, are well known as being 'ideal for the disposal of any object'. No bodies were found.

The Green Party has reported that Orihuela Town Hall have budgeted 640,000 €for overtime work for civil servants this year. Last year although 540,000 €was budgeted, the final bill for overtime came to 1,371,000 € this despite some services being managed by private companies. So when you arrive at the town hall after 2 PM and there is no one there, I am sure that all the staff are stuck away in some large private room 'beavering' away on our behalf.....probably.....

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Health Minister Jiménez has agreed with the regions on exactly who should get the swine-flu jab – security services and firemen, Civil Protection, health workers, the chronically ill, and pregnant. The Ministry recommends that all patients suffering from cardiovascular illness, some types of cancer or diabetes should all also get the vaccine.

A National Police Inspector based in Ceuta has been arrested by his own colleagues after he was caught having sex with a prostitute while on duty. He was found with the woman in a police car *in flagrante*. A clear case of being caught on the job while on the job! Sorry..... I'll get my coat!

There was a shooting incident outside the British Consulate in Málaga. On Sept 1st, a 64 year old man, who the British authorities would not authorise to travel to the U.K. to see his children, fired against the facade of the building, situated near Málaga's bus station. It was reported that the man fired at the coat of arms and Union Flag which can be seen from the street, as many as five shots. He then tried to make his escape in a car with British number plates, but police caught him nearby. The chap, who was born in Beirut (these guys just can't leave it alone) had been arrested for counterfeiting by the British police in 2008. There were no injuries in the shooting. It comes after several shooting incidents in the previous 24 hours in Málaga province. In one instance a man was shot twice in the legs at a private poker game in a villa in Marbella. Yikes! I'd love to see his final 'hand'!

A Ukrainian man in his 50's has died near Barcelona after being hit by a falling woman who was committing suicide by jumping from the eighth floor of a building. The woman also died instantly, while the pedestrian died a little later.

The number of deaths on Spain's roads this summer has fallen to levels last seen in 1963, very welcome news.

According to the Attorney General, there were almost four murders across Spain for every day last year. Barcelona came first with 171 and Madrid second with 127. Murcia, which used to be first, is now well down the list.

Still on law and order, this story will surely make you smile. The cells in the basement of the new police station in Alicante have had to be repaired after it was established that they could be opened from the inside! Prisoners could put their hands through the bars and move the bolt across in less than a minute. *Información* newspaper reported that the Ministry for the Interior has arranged for new bars to be placed across the cell doors so that inmates cannot open them. Yes, I would imagine that would be a good idea. Police unions have made an official complaint about the security problems. The new facilities were about to be officially opened by the Interior Minister, Alfredo Pérez-Rubalcaba when the fault was noticed but it remains unclear how such a design fault had been possible in a new purpose-built building. Probably the same architect that designs Spanish kitchens!

On the political front, although the opposition PP party have been given an 'open goal' to attack the ruling socialists - the PSOE - on their abysmal handling of the economy, they have been running around in circles fire-fighting various allegations of 'hanky-panky' and corruption, mainly in the Valencia area. Whereas the president of the Valencia Community was acquitted of accepting expensive suits as bribes, a huge scandal is now emerging called the *Gürtel* corruption investigation. Here high-ranking members of the Partido Popular regional administration in Valencia allegedly received backhanders in exchange for public works contracts. The police also allege that there has been illegal funding of the PP in Valencia to the tune of several million with two different sets of accounts being kept. To date 71 suspects, containing three regional deputies and four ex PP mayors, have been called to appear before the Madrid High Court in early October. PP leader Mariano Rajoy is now trying to distance himself from the affair and has asked Camps to make 'an effort to explain things better'.

But, as I said before, don't think that the socialists are immune from similar shenanigans. In Los Merinos, Ronda, the socialist mayor appears in court in October to explain why planning permission was given for a massive golf complex, which plans 800 new homes, two golf courses and three luxury hotels despite an environmental impact report which rejects the project. Meanwhile in Estapona the socialists have shown themselves to be as creative as the PP. Here the distribution of monies in the Estepona Town Hall was in three accounting books, A, B, and C. 'A' was legal income from taxes on property developments. 'B' was income from 'donations' made in cash or cheques with no public control and generally split down the middle between the PSOE and the PES. And 'C' was where the money was diverted to increase the personal accounts of those implicated in the corruption. Several million is involved according to the police.

The Memory Man

A bloke was touring the USA on holiday and stopped in a remote bar in the hills of Nevada. He was chatting to the bartender when he spied an old native North American sitting in the corner. He had tribal gear on, long white plaits, wrinkled face.

'Who's he?' said the bloke. 'That's the Memory Man.' said the bartender.

'He knows everything. He can remember any fact. Go and try him out.'

So the bloke goes over thinking 'He won't know about English football.' 'Who won the 1965 FA Cup Final?' he asks. 'Liverpool' replies the Memory Man.

'Who did they beat?' 'Leeds' was the reply.

'And the score?' '2-1' 'Who scored the winning goal?' 'Ian St. John' was the old man's reply.

The bloke was knocked out by this and told everyone back home about the Memory Man when he got back. A few years later he went back to the USA and tried to find the impressive Memory Man. Eventually he found the bar and sitting in the same seat was the old Indian, only this time he was older and more wrinkled. Because he was so impressed, the bloke decided to greet the Indian in his native tongue. He approached him with the traditional Indian greeting 'How!'.

The Memory man replied, 'Diving header in the six yard box.'

A woman gets on a bus with her baby. The bus driver says: "Good God, woman, that's the ugliest baby that I've ever seen. What a beast"

The woman goes to the rear of the bus and sits down, fuming. She says to a man next to her: "The driver just insulted me!"

The man says, "You go right up there and tell him off, go ahead, I'll hold your monkey for you."

Continued from Page 1

The cover starts from when the original structure was completed and lasts for 10 years. (The period can be 15 years if the builder failed to comply with specific conditions in the contract.) The architect is also responsible for ten years for defects due to poor supervision, incorrect instructions given to the builder, or problems caused by poor foundations, e.g. Subsidence.

If these policies do exist it is off the insurance company that one claims. If the policies do not exist then one must claim off the company. If the company did not take out the appropriate insurance when it should have, then that issue would also have to be addressed.

According to Mark Stucklin, who writes on Spanish property for the Sunday Times, 'This guarantee (10 year construction warranty) is basically an insurance policy with an insurance company, not your developer or builder. If you have serious structural problems within 10 years of construction you will have to contact the insurance company, who will send an inspector. If they agree that you have structural problems covered by your guarantee they will cover the costs of correcting the problem. If they don't agree, you will have to take them to court or pay for the work yourself.'

However **thisisspain.info** paint the whole guarantee system in a very poor light. Mark Paddon, a building surveyor states, 'The 'decenal' 10 year 'guarantee' insurers generally will not pay up unless forced to do so through costly court action.....Many owners of new builds in Spain have unfortunately found out that the 'Builder's Guarantee' gives little protection against most building defects.....It is important to note that most builders will opt for the basic obligatory cover. While optional cover is available to cover elements such as the water tightness of roofs and walls, many builders will not take additional cover and though elements that affect the habitability of the building may need to be rectified by the builder up to 3 years from the date of completion, after 3 years it's only the remaining 7 years of the 10 year policy that can be called upon. Many owners therefore find that having found problems after 3 years, it is only those defects that affect structural stability that can realistically be pursued with the insurers. The correct diagnosis of problems and identification of structural relevance is therefore important.'

What happens if a policy does not exist and you have structural problems? If the builder will not correct the matter your only recourse is to sue the builder. Whether the builder is in administration or not, it is still most important that you register your claim.

I understand that the urbanisation Altomar 2 are taking Torrevisa to court over alleged subsidence in their three swimming pools. It will be interesting to see how they fare with this one now!

***Disclaimer:** The content of this article is provided for guidance only, and while every effort has been made by the author to ensure the accuracy of the information contained, no liability can be accepted for any errors omissions and inaccuracies, or for the opinions expressed herein. The information is provided for general interest only. Please consult an appropriate competent professional before making any decisions.*

Spendthrift Jocks

A Scottish Soldier in full dress uniform marches into a chemist. Very carefully he opens his sporran and pulls out a neatly folded cotton bandana, unfolds it to reveal a smaller silk square handkerchief, which he also unfolds to reveal a condom. The condom, obviously very old, has a number of patches on it. The soldier hands the condom over to the chemist. The chemist holds it up and eyes it critically.

"How much to repair it?" the Scot asks the pharmacist.

"Six pence," says the pharmacist.

"How much for a new one?"

"Ten pence," says the pharmacist.

The Scot painstakingly folds the condom into the silk square handkerchief and the cotton bandana, replaces it carefully in his sporran and marches out of the door, shoulders back and kilt swinging.

A moment or two later the pharmacist hears a great moan go up outside, followed by an even greater roar.

The Scottish soldier marches back into the drug store and addresses the proprietor, this time with a grin on his face.

"The regiment has taken a vote," he says. "We'll have a new one!"

Bond's the name.

James Bond walks into a bar and takes a seat next to a very attractive woman. He gives her a quick glance and then casually looks at his watch. The woman notices this and asks, 'Is your date running late?'

'No,' he replies, 'Q has just given me this state-of-the-art watch.'

'What's so special about it?' she asks.

'It uses alpha waves to talk to me telepathically,' Bond explains.

'So what's it telling you now?' she asks.

'Well, it says you're not wearing any panties,' Bond replies.

The woman giggles and says, 'Well it must be broken because I am wearing panties!'

Bond smirks, taps his watch and says, 'Bloody thing's an hour fast.'

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Pretty Polly

A magician was working on a cruise ship in the Caribbean. The audience would be different each week, so the magician allowed himself to do the same tricks over and over again.

There was only one problem: The captain's parrot saw the shows each week and began to understand how the magician did every trick.

Once he understood he started shouting in the middle of the show:

"Look, it's not the same hat"

"Look, he is hiding the flowers under the table"

"Hey, why are all the cards the Ace of Spades ?"

The magician was furious but couldn't do anything; it was, after all, the captain's parrot. One day the ship hit a reef and sank. The magician found himself on a piece of wood in the middle of the ocean with the parrot, of course. They stared at each other with hatred but did not utter a word. This went on for a day after day.

After two weeks the parrot said: "OK, I give up. Where's the f**kin' boat?"

An old 'un but a good 'un!

A couple decided to place their elderly father into an Old Folks home. They searched around and eventually found one they all liked and moved dad in. A week later they went back to see how he was settling in.

'Everything is fine', he said, 'I can go for walks, look out of the window, play bingo whenever I want, watch TV and every night I get a cup of hot chocolate and a Viagra.'

Well the couple are a bit perturbed by the last statement so they went to see the manager.

'Is Dad right about getting a cup of hot chocolate and a Viagra each night?' they asked.

'Yes', said the manager, 'the hot chocolate helps him sleep & the Viagra stops him falling out of bed!'

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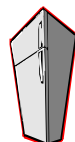
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Jock's ****

A kilted Scotsman was walking down towards the bungalows after finishing off a large amount of whisky at Via Park V. He felt sleepy and decided to nap against a tree on the waste ground. As he slept, two female tourists heard his loud snoring. When they found him, one said, "I've always wondered what a Scotsman wears under his kilt."

She boldly walked over to the sleeper, raised his kilt, and saw that he wore nothing at all. Her friend said, "Well, the mystery is solved! Let's thank him for sharing!" She took off her pretty blue hair ribbon and gently tied it around the Scotsman's todger. A while later, the Scotsman was awakened by the call of nature. He raised his kilt and was bewildered at the sight of the neatly tied blue ribbon. He stared for a minute, then said, "I don't know where y'been laddie ... but it's nice tae see ya won firrst prrrize!"

The History of Spain. Part 9 - The Beginning of the Christian Ascendancy.

Following the defeat of the Almohads at the battle of Las Navas de Tolosa in 1212, Moorish power was now limited to some ports around Cádiz and to the Nasrid kingdom of Granada, which endured until 1492 and was, with a total population of around four million, one of the greatest and most splendid of Muslim realms. Its Arabic name was *Karnattah* but the Christians called it Granada - full of seeds - because the abundance of pomegranate trees in the area.

For the next two centuries the peninsula consisted principally of a Christian Portugal, a small Christian Navarre, a Muslim Granada enclave and the two great Christian kingdoms: in the west Castile (and León), which included Asturias, Córdoba, Extremadura, Galicia, Jaén, and Seville; and in the east, Aragón, which included Barcelona, Valencia, and the Balearic Islands. Aragón also annexed Sardinia and Sicily and even established a duchy in Athens where Catalan was the official language for 60 years! Both Castile and Aragón were characterized, as a legacy of their previous history, by a diversity of dialects, by composite populations (including Christians, Moors, and Jews), and by divergent political forms. The country of Portugal took shape during the 12th and 13th century largely at the expense of the Moors in the south. The Portuguese also continued to snipe at Castile over various succession issues, right up to the mid and late 1,400's but the history of Portugal is another story.

One would think it would be logical for the Christian kingdoms (particularly Castile, which was the largest and strongest) who now controlled the majority of the peninsula, to press on and finish the Reconquest by taking Granada. There were however, three major impediments to this.

Firstly, the kingdom of Granada was extremely well fortified. On its northern and western frontiers there was a chain of castles, on average about every five or six miles apart. There was also an enormous number of watchtowers constructed to serve as local strongpoints in the event of an attack, not only on the frontiers but throughout the kingdom. A contemporary Muslim historian put the number of these at 14,000, dozens of which can still be seen today. Town defences were kept in good repair and any attempt by the Christians to take even a Moorish village was dearly paid-for in blood. The Merinids, who emerged as the heirs to the Almohads in the Maghreb, also intervened forcefully on behalf of Moorish Granada on a number of occasions, once routing a Christian army at Écija. But unlike the Almoravids and the Almohades, they eventually went back to Morocco to deal with the continuing power struggles there and the territory of Granada was now only a fragment of its previous al-Andalus footprint.

Secondly, around 1340-1342, Europe was devastated by the Black Death (bubonic plague). Throughout the peninsula it is estimated that a third of the population perished and in some areas up to a half. Aragón, with the busy port of Barcelona, was particularly hard hit, its previously buoyant Mediterranean shipping trade reduced by four-fifths. The crippling effect of the plague led to the breakdown of civilisation in many areas and would, of course, severely deplete any military resources as well. Food output also diminished drastically during the plague years as many farms lay un-tended.

Finally, both the Castilian and Aragonese monarchies had their own major internal political concerns. These included a number of civil wars, weak rulers and a very difficult and uncooperative noble or baron class. Aragonese nobles were a particularly feisty lot and enjoyed a great deal of political independence based on the concept of a contract with the monarchy. Parliament's oaths of allegiance to the king read: 'We who are as good as you swear to you who are no better than we, do accept you as our king and sovereign lord, provided you accept all our liberties and laws; but if not, not!' On the other hand, aside from the internal conflicts, at times the Castilian monarchy found itself fighting on three fronts in the peninsula, one Muslim and two Christian! A succession of weak or distracted monarchs (more on these in another issue) and inter Christian rivalry meant that the Moorish Granada enjoyed a two hundred year period of sporadic warfare punctuated by intermittent peace treaties. Granada also became a vassal to Castile by paying occasional tribute, which gave it some protection, but would often in its own interests, play off Castile against Aragón.

Although it has sometimes been claimed that within Christian territories, a state of *convivencia*, or harmonious co-existence between Christian, Muslim and Jew then prevailed, in reality there was rising religious intolerance and discrimination against both Jews and Muslims. This was often stoked-up by the clergy. In many areas the Jews were blamed for introducing the plague and famines, and in the ensuing pogroms many thousand Jews were massacred. Neither of these religious minorities were treated equally by the Christians when it came to the law and taxation and they were actively encouraged and sometimes forced to convert to Christianity.

In the 14th century Castile began to build-up its naval power and in 1372 a Castilian fleet linked up with the French to defeat the English at La Rochelle. Three years later the Castilians attacked and burned English ships in the Bay of Bourgneuf. They also attacked Rye, Lewes, the Isle of Wight, Plymouth, Hastings, Portsmouth, Dartmouth, Winchelsea and even sailed up the Thames and burned Gravesend.

In 1469 the marriage of the 18-year-old Isabella I of Castile and 17-year-old Ferdinand V of Aragón laid the foundations for a new Spain. They became joint rulers of Castile in 1474 and of Aragón in 1479. Although no actual union of the two kingdoms occurred at this stage as each monarch exercised sovereign power only in his or her own realm, in reality being formidable characters who loyally supported each other, they reigned as a team.

The dynastic union of these two heavyweights would in due course reassert the authority of a single monarchy in Spain and would initiate developments that would not only open up the New World, but propel Spain to the position of a formidable world power, having the first empire on which, it could truly be said, that the sun never set. It would also unfortunately lead to the merciless Spanish Inquisition and to the decimation of a number of civilisations in South America.

Out & About

One of the things which has surprised me in recent years is the rapidity of change in the seasons here. The summer has been a scorcher with the last two weeks of August being the hottest for 50 years. Then within one week in September, we went from 35° to incredibly heavy rainfall and cool evenings.

According to data from the Spanish Meteorological Institute, AEMET, Alicante has suffered its wettest month of September for 132 years, with 290.3 litres of rain falling per square metre over 11 days up to Tuesday this week. Most of the rain fell on the northern and southern coasts of the province. 281.1 litres p.s.m. fell in September 1997, although on that occasion nearly all the rain fell in just six hours! The *gota fría* caused enormous disruption in this area with dozens of roads closed due to flooding. Tons of sand has been washed onto the various roads throughout the area and some gardens have just been washed away.

I went to look at the ground between the swimming pools and part of it was submerged to a depth of about 18 inches. The area where a path for a stream had been cut out was just a torrent of water with the flood waters reaching the bottom of the little wooden bridge. Even the *petanca* courts & pools were overflowing.

An unexpected bonus of all the heavy rain has meant that most of the dog poo on the rough ground by the paved areas past the pools, has now been swept by the floods to the upper levels of the *barranco*.

The Torrevieja town council has started its N332 expansion at last, but their works are causing major traffic jams.

Sadly All Bar Sue has now closed its doors and it is up for sale. I also believe that the Chinese restaurant in Via Park V will not be renewing their lease. One of the Chinese restaurants in Los Balcones, Da Zin, has also closed, as has the 'Chinese' in the Los Dolses commercial centre. The commercial centre in Los Balcones is beginning to look like a ghost town.

There have been many other retail businesses which have closed down. Bar and restaurant trade organisations are incensed that the government is insisting on the introduction of a total non-smoking ban in all enclosed public places, despite the pressure that the recession is already placing on these businesses.

A quarter of all the hotels on the Costa del Sol will be closing for the winter period of November to Easter.

We will all miss Kevin and Ann who are returning to the UK due to business commitments. They are a wonderfully friendly and helpful couple, and they have been an asset to the community. We all wish them well. (The formidable Nico has apparently been offered a job as a bouncer in a Soho nightclub!)

Angela's Cartoon



No! I don't fancy an early night because the telly's gone off!



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Spanish Tax Increases

On September 26th, the Spanish cabinet announced the following tax increases. **Personal Income Tax** rates remain unchanged but the 400 € rebate introduced before the last election will be withdrawn next year. Surprise! Surprise! The tax on capital rents or savings will become progressive. The first 6,000 € will be taxed at 19%, compared to the current 18%, but the remainder will now be taxed at 21%.

VAT/IVA changes -

The 4% IVA rate – will remain at 4% in July 2010

This is applied to items considered to be of basic need. It includes basic bread, frozen dough, eggs, cheese, milk, beans and fruit and vegetables.

Books, magazines and newspapers.

School material with the exception of electronic items.

Medicines for human use.

Vehicles for the disabled, wheel chairs and collective transport for the disabled.

Prosthesis and implants.

Official protection housing.

The 7% IVA rate – to increase to 8% in July 2010

Foodstuffs in general, with the exception of those in the 4% band, soft drinks.

Animals destined for human consumption or breeding.

Items used in agricultural, farming and forestry activities, such as seeds and fertilisers.

Contact lenses and glasses.

Lifts for the disabled and items for the diagnosis of illnesses.

Health assistance services, social services, and dental work.

Imported artworks and antiques.

Hairdressing.

The handing-over (sales?) of housing, including garages and annexes.

House construction (between promoter and contractor).

Services supplied by artists and technicians.

Sports, cultural and recreational services, exhibitions and fairs.

Funeral services.

Hotel and restaurants, cleaning of streets and public gardens.

Rubbish collection.

Transport of passengers and motorway tolls.

The General IVA Rate – now 16% to rise to 18% in July 2010

All other products, including alcoholic drinks (the horror!), tobacco, animals used in bullfighting, agricultural machinery.

CDs/DVDs.

Devices for the diagnosis and monitoring of pregnancy.

Television and radio services.

The Pastor's Ass!

The pastor entered his donkey in a race and it won.

The pastor was so pleased with the donkey that he entered it in another race, and it won again.

The local paper read:

PASTOR'S ASS OUT FRONT.

The Bishop was so upset with this kind of publicity that he ordered the pastor not to enter the donkey in another race.

The next day, the local paper headline read:

BISHOP SCRATCHES PASTOR'S ASS.

This was too much for the bishop, so he ordered the pastor to get rid of the donkey.

The pastor decided to give it to a nun in a nearby convent.

The local paper, hearing of the news, posted the following headline the next day:

NUN HAS BEST ASS IN TOWN.

The bishop fainted.

He informed the nun that she would have to get rid of the donkey, so she sold it to a farmer for \$10.

The next day the paper read:

NUN SELLS ASS FOR \$10.

This was too much for the bishop, so he ordered the nun to buy back the donkey and lead it to the plains where it could run wild.

The next day the headlines read:

NUN ANNOUNCES HER ASS IS WILD AND FREE.

The bishop was buried the next day.

The moral of the story is being concerned about public opinion can bring you much grief and misery even shorten your life.

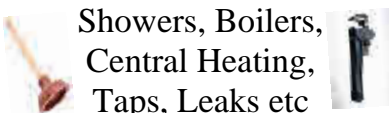
So be yourself and enjoy life. Stop worrying about everyone else's ass and you'll be a lot happier and live longer!

(I forgot who sent this in, probably Ken Billingham.)

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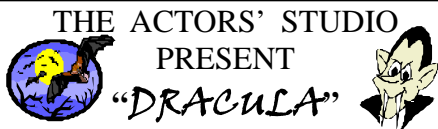
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Q. What is the difference between a
'Dog' and a 'Fox'?

A. About 8 pints of beer!

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ANNOUNCEMENTS

Taxation.

Recent changes to Spanish taxation are detailed on the previous page.
It is at this time of year that the Spanish Tax authorities focus on **non-resident property owners**. Many non-residents think that once they have paid their SUMA (council tax) they have fulfilled their tax obligations here. All non-resident property owners or residents who own more than one property, are obliged to pay the *Renta* tax. This used to be called the Wealth Tax and the deadline for paying the tax in relation to 2008 is December 31, 2009. It equates to approx 198 euro for a property valued at 150,000 euro. If you are late with your payment you will be fined.

Car Insurance.

This is an interesting one. Most Spanish insurance companies cover theft on a sliding scale. This decreases to nil after nine years, even if the vehicle is insured fully comp. I came across this in a letter to one of the newspapers. This poor chap had his ten-year-old van insured fully comp and when it was stolen he didn't get a cent. Swine!

Healthcare issues.

Still awaiting developments on the EHIC cards for next year and I will report when there are any announcements.

Concerning SIP cards, a new quota system has been agreed between the DWP and consulate representatives with the Valencian government.

See update on attached Information Bulletin.

Naughty but nice!

Three women, one engaged, one a mistress and one married, decide to treat their men by wearing black leather underwear, stiletto heels and a leather face mask.

Later they met up to compare notes.

The engaged woman says "My man leapt on me and we made love all night".

The mistress adds "Me too. We had wild uninhibited sex all night".

The married woman sighs and says "My husband came home, took one look at me and said "What's for tea, Batman?"

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The editor, Mick, can be contacted at mick.dreamscene@gmail.com or at 586 Dream Hills.

INFORMATION BULLETIN

The following information is taken from the following Foreign & Commonwealth web-site today - <http://ukinspain.fco.gov.uk/en/help-for-british-nationals/pensions-benefits/healthcare/healthcare-valencia/>

Healthcare in the Valencia Autonomous Community

On September 29th, 2009 the Valencia Government published details on the new private healthcare scheme which will start to operate a month from this date.

The scheme is designed for people with no entitlement to free healthcare in Spain.

If you can answer 'yes' to any of the following questions you have entitlement to **free healthcare** in Valencia:

- **Are you working in Spain, paying voluntary contributions or receiving a Spanish benefit?**
If yes, you should be covered automatically.
- **Have you previously worked in Spain and made Spanish social security contributions?**
If yes, you may be covered for healthcare in the Valencia Autonomous Community – ask at your local health centre about the 'Prórroga de baja en la seguridad social'.
- **Is a member of your family working in Spain, paying voluntary contributions or receiving a Spanish benefit?**
If yes, go to your nearest INSS office to be included as their dependant.
- **Are you in receipt of a State Pension, Bereavement benefits or long term Incapacity Benefit/Employment Support Allowance from the UK?**
See E121 information
- **Is a member of your family in receipt of a State Pension, Bereavement benefits or long term Incapacity Benefit/Employment Support Allowance from the UK?**
See E121 information.
- **Are you an early retiree to Spain and have been resident here for less than two years?**
See E106 information.
- **Is a member of your family an early retiree to Spain, living with you, and has been resident here for less than two years?**
See E106 information.
- **Do you have a job that means you have to pay your National Insurance contributions in the UK?**
See E106 information.
- **Does a member of your family have a job that means you have to pay your National Insurance contributions in the UK?**
See E106 information.
- **Does your partner live and work in the UK?**
Contact the HMRC to see if you may be eligible to register through form E109.
- **Are you normally a resident of the UK?**
See EHIC information.
- **Are you a minor under 18 years of age?**
Contact the social worker at your local health centre to apply for healthcare through 'La Ley de Minor'.

If you **do not** fall into one of the categories above you are eligible to join the **new scheme** (details overleaf).

- The monthly quota scheme is only for people who have no right to cover elsewhere. Those who have contributed to social security at any point in Spain may already be eligible for health cover in Valencia and therefore unable to apply;
- Those who continue to receive healthcare under the old scheme, i.e. those who have SIP cards with 'DEMAND' written on them, will have 20 days from Nov 1st until Nov 21st to present their application. As their details are already on the system they will not have to present any supporting papers e.g. residency, padrón. This should ensure there is no break in their health cover;
- New applicants who don't currently have coverage under the old scheme will be able to apply immediately the decree becomes law but will need to wait for their application to be processed before they can access healthcare;
- The cost will be €270 per quarter for those below retirement age and €330 per quarter for those above it. UK citizens who receive a UK State Pension will be eligible for health cover from the UK and will not have to remain on the scheme after they begin to receive their state pension, or, become a dependant of someone who does. Please see E121 information;
- The coverage will be for individuals only, therefore applicants will have to make one payment per person - no dependants will be included on another person's cover, including children;
- If you feel you have insufficient income to meet the cost of the scheme you may be eligible for health cover through 'sin recursos' (insufficient economic means). Ask the social worker at your local health centre for more information;
- Patients accepted on the scheme will have health cover throughout the whole of Spain, not just the Valencia community; Also
- Patients will be classed as 'Activos' and will have a 60% discount on all prescriptions;
- They will have no right to a Spanish European Health Insurance Card and must ensure they have adequate travel insurance to cover any trip to another EU state (this is because EHIC cards are linked to national health systems. If you are not insured by a national health system (in whichever EU country) you are not entitled to an EHIC card);

The Generalitat Valenciana intends to write to all those affected by the changes including details of where to obtain application forms which will be available from the Valencia Govt website.

IMPORTANT

All enquiries on this subject should be addressed to Valencia health authorities on **900 662 000**. The British Embassy **does not hold any more information** regarding changes to healthcare in Valencia other than that published on this page.

It is important to note that EU legislation does not require member states to set up health insurance schemes for groups that fall outside the National Health System, the government of Valencia was, therefore, under no obligation to set up this scheme. This system, designed and paid for by the Valencian government, shows goodwill on its part to ensure that nobody living in Valencia is left without health care. The UK government is grateful to the Valencian government for its consideration.