# THE DREAM SCENE

# Newsletter

Issue no. 40 1st of June 2010

Welcome to the June issue of The Dream Scene, and as we now have a number of Norwegian readers, en hjertelig velkommen.

Last weekend, while moving the file of the nearly completed edition of the June Dream Scene, I lost it and could not retrieve it. After pulling my hair out for over an hour, 'She - who must be obeyed' suggested that I call Steve of PCNightmares. Steve came next morning and retrieved the missing work. Many thanks Steve.

Today, May 31st at 12.20 pm, it is 28° in the shade, and looks as if summer is here at last. Many are predicting a very warm summer this year so don't leave it until August to sort your air-conditioning out. Keith of Affordable AirCon (see ad) installs, repairs and services all types of systems at reasonable prices. Also, if you are fed-up with the pitiful amount of hot water the builder-installed electric boiler delivers, then call Alan the Plumber (see ad), who is currently installing gas water heating systems, which are very competitively priced. Imagine unlimited instant hot water, a basic requirement really.

For those of us in Dream Hills, the good news is that our annual urbanisation fee has been reduced by 20 for the coming year. When you consider that all the services are being maintained, including the security guards, this is an excellent result and congratulations to all involved. The annual 2010/11 urb charge for the houses will be 209.30 and for the apartments 156.98 or 139.53, depending on the apartment size.

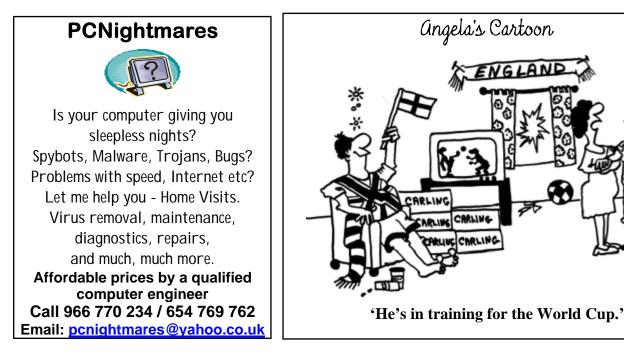
New pool cards will be issued in due course and information on this will be placed on Pat's Dream Hills web-site, www.dreamhills.co.uk, on the urbanisation notice boards, and of course in The Dream Scene. There will also be arrangements outlined for those who are not in Spain but want to arrange to collect their new card.

Tid tells me that I have been too serious in this issue! I have had to leave out the restaurant reviews and History article this month due to space limitations, as I felt that the survey on expats on Page 10, the introduction to the Dependency Law on Page 9, and of course the report on the government cut-backs on Page 4, were too important to leave out. I promise not to be too serious in the next issue, which will mean that some people might say that I am being too frivolous!

This month I have again included some photos. Although these did not come-out too well on paper, in the email copies they appear in glorious colour, or as I like to call it 'Micknicolour.'

Thanks again to our advertisers and to Bill & Kath, Val, and Ken for their kind donations to the newsletter.





## What's Up?

During the last month, it was the economy that dominated much of the media coverage in Spain. The Spanish economy grew by just 0.1% in the first quarter of the year, but was still 1.3% down on the year, and unemployment rose by 3.6% over the same period compared to 2009. Consumer spending in the first quarter was 0.6% down on the previous year, but was also higher, by 0.5% when compared to the last quarter of last year. The Government is considering increasing electricity prices again, this time on July 1, the date that VAT/IVA rates increase.

The government has announced that it is to prohibit the local Ayuntamientos from applying for loans (bonds) for the whole of 2011. Town Halls across the country have accumulated a debt of 34.594 billion  $\in$  The original government announcement was to stop all loans immediately until 2012, but the cabinet had to did a u-turn following objections from many town councils. Some local town halls may not be able to pay their wages next year but will no doubt apply now before next year for additional loans to cover such an eventuality!

The Spanish Government is reported to be studying the re-introduction of the Patrimonio (Wealth) Tax, possibly over the million  $\in$  level. The previous Patrimonio Tax was cancelled in 2008 by the Zapatero administration, before the extent of the crisis and deficit came to light. The original tax came into effect for values over 100,000  $\in$ 

House sales in Spain increased in number in March for the third consecutive month. The National Statistics Institute says that the month ended with 37,561 sales, 9% more than in March last year. Resale property sales were up 25.1% while new property sales fell by 4%. Many consider house sales are rallying now ahead of the increased IVA/VAT which comes into effect on July 1. New housing tends to be overpriced, with resales being offered at more realistic prices. Many of the saving's banks are now putting their repossessed properties out for rental. There were 53,513 mortgages granted over the month, for the average amount of  $116,345 \in$  Those granted by savings banks outstripped those granted by the main banks.

A total of 750 police officers participated in raids which were carried out simultaneously in Spain, Ireland and the United Kingdom. Within the Costa del Sol, searches were carried out in 122 houses, lawyers' offices and other private establishments. 32 people, which include a group of solicitors, have been arrested for money laundering activities linked to international drug trafficking. The Irish mafia gang involved had links to over 20 countries in South America, Africa and the Far East and are believed to be associated with 20 murders. The investigation, which lasted two years, was coordinated by EUROPOL, and the raid was called, ironically enough, Operation Shovel!

El Mundo reports that civil servants make up 20% of paid workers in Spain for the first time. The paper says that there are 215,000 more civil servants since the start of the recession. There are now 17,648,660 contributors to the social security system in total. The number of self-employed workers was practically unchanged, up 0,09%. Government spending to meet the demands of unemployment pay in March was 9.6% higher than a year ago.

Guardia Civil in Torrevieja have broken up a gang which is thought to have carried out some 30 robberies from warehouses in our area. The thieves used the technique of breaking through the wall or roof to gain access to the buildings. Five searches were carried out in La Mata and another in Orihuela Costa by the ECO squad against organised crime, and a large amount of documentation was impounded. All those arrested are male, and most of them from Eastern European countries. Three are Kosovan-Albanian, and there is one Turk and one Spaniard. More arrests have not been ruled out.

Following the arrangement of a bridging loan for 100 million euro by the Ministry of Development, the AVE high-speed train will have a link to Alicante in 2012. The Alicante timetable has been saved by deciding to take the train into the city centre on the surface, abandoning plans to make the last stretch underground, but that decision could later affect any development of the line to the south of the province and will delay extensions to Murcia and Elche for several years.

Although he was found not guilty by the Valencia High Court, the Supreme Court has ordered the case against Francisco Camps, the PP President of Valencia, be reopened, stating that he received gifts 'in a repeated and opaque way'. Camps's future must now surely be in the balance and he is an embarrassment to the PP. Rita Barberá, the mayoress of Valencia, is the favourite for the job.

At the Eu - Latin American summit held in Madrid in May, the socialist president of Bolivia, Evo Morales, continued to peddle his own peculiar brand of lunacy, claiming that eating chicken causes homosexuality and baldness. He also claimed that the PP opposition party in Spain financed a coup attempt against him. Between Morales in Bolivia and Chavez in Venezuela, it is difficult to decide who has the most 'bats in the belfry.'

#### **Fairy Tale**

Once upon a time in a land far away, a beautiful independent, self-assured Princess happened upon a frog as she sat contemplating ecological issues on the shores of an unpolluted pond in a verdant meadow near her castle.

The frog hopped into the Princess' lap and said, "Elegant lady, I was once a handsome Prince, until an evil witch cast a spell on me. One kiss from you however and I will turn back into the dapper, handsome young prince that I really am ... and then my sweet, we can marry and set up house together in your castle with my Mother, where you can prepare all my meals, clean my clothes and bear my children and forever feel happy and grateful for doing so."

That night, as the Princess dined sumptuously on lightly sauteed frogs' legs seasoned with garlic, white wine and onion cream sauce, she chuckled and thought to herself, "I don't f\*\*\*in' think so!"

#### What's Up? continued

Recorded music sales in Spain have dropped dramatically, down 43% in the last five years, twice the European average. This is no doubt related to the P2P file sharing in Spain which is also double the European average. In Spain as few sales as 7,000 sales can get you to number one now, whereas in 2004 the figure was around 26,000. The biggest selling record in the world last year was Susan Boyle's, I Dreamed a Dream', which sold more than 8.3 million.

Out of 407 arrests in the province of Málaga last year, 207 were of foreigners. Police report that those arrested are ever-more violent and better armed and equipped. The main non-Spanish groups arrested in 2009 were Colombians – 37, Moroccans – 30, British – 24, French – 19, Romanian – 17 and Italian – 12.

In the City of Murcia, back in 2002, a Spanish chap called Daniel, dropped a chocolate drink container on the ground but was spotted and stopped by two policemen. The policemen, he said, called him a 'swine' and fined him  $30 \in$  He then told the police that as he had been insulted he would not pay the fine. He thought that was the end of it, but six years later when he went to get some money from the bank, he discovered the City Hall had embargoed his account. He then complained that six years after, the fine would have expired in any case, and although the Murcia City Hall then agreed, they still removed 1,000  $\in$  from his account for making the challenge. He then took on a legal aid lawyer to get the money returned and warned others that it was a fraud. 'Who is going to spend 1,000  $\in$  to get back 30', he said, although the council paid him back 45  $\in$ - the original fine plus interest, which was mighty big of them!

Spanish newspapers collect 40 million €a year, via adverts for prostitution. There is a debate on whether the adverts should be banned, but it will probably come to nothing because of the Great God, Profit!

The Spanish consumer group, OCU, has published a damning report on Spanish taxi drivers, accusing them of various nefarious practices including taking 'longer' routes, confusion on tariffs and other general skullduggery. The taxi drivers are now threatening legal action against the consumer group for 'staining their name'. This sounds a bit like Stalin or Pol Pot hiring a public relations firm to improve their image!

In the early hours of Sunday morning, May 16, a young Spanish woman in Benidorm indicated to a passing car that its lights were off. The car drew level with her and an occupant shot the young lady in the thigh. A suspect has been arrested and the lady is recovering in hospital.

The narrow streets of the pilgrimage city of Santiago de Compostella were packed on Friday May 21 with more than 400 Star War fans, many of them in costume. The event, organised by a local youngster over the internet to celebrate the 30th anniversary of the film, was very well received by the 15,000 tourists and pilgrims present. May the Force, or as Mel Brooks would say, the Schwartz, be with you!

The small Cajasur saving's bank, which is based in Córdoba, Andalucía, and which is controlled by the Catholic Church, had losses of 596 million €last year and 114 million in the first quarter of this year. The bank, which rejected merger plans with Unicaja, has now been taken over by the Bank of Spain, as it failed to meet most of the financial requirements outlined by law. The bank had earlier attempted to merge with CajaMurcia, but the plan was rejected by the local socialist politicians who felt that CajaMurcia were too favourable to the opposition party, Partido Popular. The 20 strong management board, which included six clergymen, were sacked. (The Catholic Church possesses two other saving's banks which are relatively trouble free.) The Spanish central bank now plans to inject 550 million €into the ailing bank. The savings banks in Spain are a disgrace, usually controlled by local factions such as politicians, or as in this case, by the Church. It is not unusual for the board members of these banks to have several, sometimes hundreds of million euro in outstanding loans to their respective banks. These boards and regional governments often veto cross border tie-ups and amalgamations as it dilutes their power and control and usually have to be dragged screaming to the merger altar. However four Spanish saving's banks have now 'seen the writing on the wall' and have agreed to a tie-up, by way of a holding company, which provides consolidation and hopefully will side-step political interference. They are Cajastur, Caja del Mediterráneo (CAM), Caja de Extramadura and Caja Cantabra making it the third largest caja in Spain. The International Monetary Fund wants to see all of Spain's saving's banks controlled by a foundation. Some more saving's banks, CajaMurcia, CajaGranada, Sa Nostra and Caixa Penedés are also now reported to be in talks. The main Catalan political groups have stated that they do not want any saving's bank mergers in their 'patch.' They obviously still want to retain regional control.

A priest from the parish of San Pedro in Antequera, Málaga, has been charged with the theft of 17 stained glass windows from the church. The Guardia Civil found the windows for sale in a local arts and antiques store.

The 60 million tourists who come to Spain each year drink 30% of the beer consumed in the country. Per head, the British and the Germans drink more than double the average consumption of the Spaniards. This does not surprise me as I have often seen a Spaniard dawdling over a small beer until it almost evaporated. Consumption has fallen in recent years and is now down eight litres over the 2006 level of 50.2 litres per head. So it is time to drink more beer, not just for yourself, you understand, but for the economy! We must all do our bit!

A solution has been found at last to the lack of appropriate power to the new desalination plant in Torrevieja. The new high voltage cable and sub-station will cost 7.3 million  $\in$  The plant will also consume 4% of the electrical supply for the whole of Alicante! You have got to love these modern environmental-friendly solutions.

#### **Size Matters!**

A spinster hears a knock on her front door and opens it to find a tramp begging for food. She's about to turn him away when she notices that he has huge shoes on. Remembering the theory that men with big feet have equally large 'appendages', she invites the tramp in.

Next morning, the tramp wakes up after a night of unbridled and prolonged reciprocal passion, and finds a 50 euo note and a letter pinned to his pillow. The letter read, 'Buy some shoes that fit.'

#### **Zapatero's Cuts**

Last week, Prime Minister Zapatero announced spending cuts of 15 billion euro with immediate effect. The proposals squeezed through Congress by just one vote. Most of the minority parties abstained with just the PP voting against. The following are some of the measures being introduced -

The wages of all civil servants, national and local, will be reduced by an average of 5% from this June. The poorest paid will have their wages reduced by 0.56%, while the higher paid staff wages will be reduced by 7%. Public sector wages will also be frozen for 2011 without the usual increase for inflation. Government wages, including that of mayors, will also be cut by 15%.

Spanish pensions will no longer be increased in line with inflation, although this year's increase will not be effected, nor will minimum pensions or non-contributory pensions.

The popular 2,500 € 'baby cheque' will be cancelled from January 1, 2011.

There will be a 600 million € reduction in development aid to foreign countries for 2010 - 2011.

Public spending will be cut by just over 6 billion euro between this year and next, and an additional saving of 1.2 billion euro must be made by local administrations and town halls, but the actions to achieve these reductions have not yet been outlined.

The cut-backs are expected to delay current public works programs by at least six months although the governments favourite project, the the AVE high-speed train link between Madrid and Valencia will continue. Air traffic controllers will have their wages cut by 40% from this month, a thought you might like to forget the next time your plane is trying to land in a fog or storm!

The cost of medicines in the health service will be reduced by a new revision in pricing and what is used in relation to patient needs. New single dose containers will be brought into operation, so the patient only buys their exact needs.

As you will see from Page 9, there is a new undertaking to start payments for carers in relation to dependency care within six months, but when payments start they will no longer be retroactive. It is hoped that the six month decision will also create more employment for carers.

The cabinet have also announced that they will be introducing tax rises for high earners but no details yet.

You will also recall from last October's issue of the Dream Scene that there are significant IVA/VAT rate increases due from July 1, this year.

To date, nothing has been achieved on labour reform or in the removal of several useless ministries.

The following is an extract from the May 20th edition of The Economist:

'As political U-turns go, José Luis Rodríguez Zapatero's on May 12th was spectacular. Spain's Socialist prime minister announced spending cuts of €15 billion (\$18 billion) over two years. His vision of an expanding welfare state was dumped. With it may have gone Mr Zapatero's political future. As he set out cuts in civil-service pay, social programmes and pensions, Mr Zapatero had the look of a man who has seen the writing on the wall. Yet his political death will take time. The next election is not due until 2012, and a fractious opposition seems unable to topple his minority government. He will call the shots for almost two more years.

Slicing the budget is a short-term fix that does nothing for growth. The budget deficit of around 10% of GDP is no longer cyclical; part has become structural. Mr Zapatero's budget cuts will not take Spain out of crisis, says Pablo Vázquez of the Foundation for the Study of Applied Economics. It is even more urgent to reform the labour market and pensions.

Mr Zapatero is skilled at sounding as if he means business, but his record is of painful slowness to deliver. Only a shove by the markets, the European Union or, on this occasion, America's Barack Obama, can get him to act against his left-wing instincts. His May 12th plans, included a 5% cut in civil-service pay and the freezing of pensions next year, but he also wants higher taxes on the rich. He has made clear that the unpopular 2011 pensions freeze will not affect a top-up payment for this year's inflation if it is over 1%. The cuts were welcomed by other euro-zone leaders anxious to avert a Spanish debt crisis. Spain's economy, accounting for 12% of the euro zone, is four times as big as Greece's. It is genuinely too big to fail.

Spain's rigid labour market must be reformed to reduce unemployment of 20% and also to help those on temporary contracts. Negotiations with unions and employers are under way (they have failed to date). It will take a short time to finish the job, Mr Zapatero said this week. Yet labour reform has been promised before. Pension reform, including a later retirement age proposed by Mr Zapatero four months ago, has drifted into the background. He shows no willingness to force reforms past the unions. He will do what he has to do, but always the minimum and without enthusiasm, says José Luis Álvarez, of the ESADE business school.

Mr Zapatero's presidential style of government is a problem. As ministers lose power, nobody is left to read him the riot act on the economy. It took not just Mr Obama but a series of late-night EU meetings to get him to face up to Spain's fiscal hole. More pressure may be needed to keep him up to the mark. Most Spaniards will accept cuts because they like the EU and the euro. Yet prolonged austerity will drain Mr Zapatero's support on the left. The unions plan strikes even though they have a more sympathetic ear in Mr Zapatero than in the right-wing People's Party.

Before the cuts, Mr Zapatero's Socialists were only 1.5 points behind the PP in the polls. Afterwards, the PP's lead widened to nine points. The PP leader, Mariano Rajoy, has criticised the pension freeze. This may just be a cynical attempt to win votes. But the PP's suggested alternative cuts could prove useful if Mr Zapatero has to keep slicing. They include reducing ministries and scrapping 'pork-barrel' deals agreed with Basque nationalists.'

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#### Check-up

I recently picked a new primary care doctor. After two visits and exhaustive Lab tests, he said I was doing 'fairly well' for my age. (I just turned 57.) A little concerned about that comment, I couldn't resist asking him, 'Do you think I'll live to be 80?' He asked, 'Do you smoke tobacco, or drink beer or wine?'

'Oh no,' I replied.. 'I'm not doing drugs, either!' Then he asked, 'Do you eat rib-eye steaks and barbecued ribs?" I said, 'Not much... my former doctor said that all red meat is very unhealthy!'

'Do you spend a lot of time in the sun, like playing golf, football, sailing, dancing, hiking, or bicycling?'

'No, I don't,' I said. He asked, 'Do you gamble, drive fast cars, or have a lot of sex?'

'No,' I said.

He looked at me and said,.....'Then, why do you even give a shit?'

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#### I KID YOU NOT!

Two little kids are in a hospital, lying on stretchers next to each other outside the operating room-----the first surgeries of the day.

The first kid leans over and asks, "What are you in here for?"

The second kid says, "I'm in here to get my tonsils out and I'm a little nervous."

The first kid says, "You've got nothing to worry about. I had that done when I was four.

They put you to sleep, and when you wake up they give you lots of jelly and ice cream. It's a breeze."

The second kid then asks, "What are you here for?"

The first kid says, "A circumcision." "Whoa!" the second kid replies. "Good luck mate. I had that done when I was born. Couldn't walk for a year." (Ken Billingham)

#### **Out & About**

If you were to take a short drive around the area, you would be forgiven for thinking that the Chinese have taken over. A whole batch of new Chinese todos/bazaars have sprung up. There are now seven in the Punta prima, Los Altos, Los Balcones area alone! Even the Bricohouse in Punta Prima has now been transformed into one. The large new unoccupied warehouse in Punta Prima opposite Mercadona will open shortly as another Chinese todo (everything) called El Corte Chino, an obvious parody on El Corte Ingles. Also, the old Asturias restaurant site will reopening soon as a Chinese restaurant called Big Wok.

The Eroski supermarket in Punta Prima has now closed and will be reopening as Consum, which is very close to the existing one in Los Altos, which I hope will remain open. There is no further movement in the new commercial site near Dream hills 2 other than the Aldi's which is already established. It looks as if the Vidal supermarket chain will not be taking up their option there.

The new Mercadona in Los Balcones should be opening soon. The staff have been inducted and the builders appear to be finishing off the car park.

The Via Parks have been fairly quiet during the past few weeks. The cancellation of flights due to the ash cloud did not help the numbers and many businesses, from bars to equipment rental shops, have reported a very slack period.

Jack Murray of Stallions is being given a trial by the Alicante based Hércules football club in June. Hércules are just fifth from the top of the Spanish equivalent of the Championship, just one league below the likes of Barcelona and Real Madrid. I am sure that you will join me in wishing Jack, who currently plays for Los Montesinos, the best of luck.

The Blue Flags for the best beaches in Spain are expected to be awarded shortly. They are hoping to get one at Punta Prima this year as they have installed a lift to assist the less mobile with access to the beach from now on. This will mean that our area will have the highest ratio of Blue Flag beaches in Spain for such a small area.

During the last month I and a number of visitors had several take-aways from the 2GB Indian Restaurant in Via Park V. Although I am not a fan of their breads, the Chicken Tikkas, Dopiazas, Jalfrezis, Bhunas, Bombay Aloo and Tandoori Mixed Grills were generous and delicious. Do try them out. You will not be disappointed!

#### Your just desserts!

I have to say from the outset that I am not a big fan of Spanish regional cookery. Arroz a banda, grilled fish (hardly just a Spanish dish), gazpacho and good quality Jamon de Serrano - I enjoy very much - but the various regional stews leave me disappointed, and I wouldn't give a Spanish sausage to a dog. Also, any country which manages to call goat - that miserable, scrawny, boney, flea-ridden and cantankerous quadruped - food, has to be well down the culinary evolutionary scale. But it is with their desserts that the Spanish truly assault your taste buds and not in a good way.



First of all, so many of their desserts are made from eggs - natillas (cold custard with cinnamon), flan (creme caramel, more cold custard) and crema catalana (still more cold custard, this time with a caramel top). Now I like eggs but I will not dwell here on the efficacy of making desserts with raw eggs in a hot climate! Then there is rice pud' which is served cold (considered a crime in Ireland) and pan de calatrava, a miserable concoction of breadcrumbs and sweetened water, and they are shamefully proud of this one. You would expect that the



country which brought chocolate to Europe, and who should have had such historic Jewish and Moorish culinary influences, would be capable of greater things, but even then their best contribution - chocolate with churros - is served for breakfast! (By the way, Dave & Anna of the Pasty Shack serve the real hot chocolate, not the warmed up watery bottled pish!)

But if the above also depresses you, have no fear! Salvation is at hand! While drifting into Galadriel in Via Park V last week, I was confronted by a virtual cornucopia of delights in their cold counter. Their ever popular Knickerbocker Glories and Banana Splits were supplemented by freshly baked Lemon Meringue Pie with a thick topping of meringue and an absolutely indulgent Mille Feuille (literally, a thousand leaves), all homemade. Versions of this fabulous dessert date back to 1610. Galadriel's version takes the form a multi-layered puff pastry base - some recipes are known to have more than 2,000 layers - which is covered in cream with some chopped strawberries and sliced kiwi fruits nestling in oodles of cream. MMMmmmmmmm! And no calories! Honest!

So go on and enjoy it. Galadriel's are now offering a new dessert menu for the summer. Any one of these dishes with a tea, coffee or glass of sweet wine or liquor, will lift your spirits and is guaranteed to flood your pleasure receptors. Treat yourself! You deserve it!

#### The Irish Mortician

A grieving widow brought her husband's remains to an Irish mortician with instructions to dress her husband in a snazzy blue suit not the black suit he was wearing. She gives the mortician a blank check and said, 'I don't care what it costs, but please have my husband in a blue suit for the viewing.' The woman returns the next day for the wake.

To her delight, she finds her husband dressed in a gorgeous blue suit with a subtle chalk stripe; the suit fits him perfectly. She says to the mortician, Whatever this cost, I'm very satisfied. You did an excellent job and I'm very grateful. How much did you spend?' To her astonishment, the mortician returns the blank check.

'There's no charge,' he says.

'No, really, I must compensate you for the cost of that exquisite blue suit!' she says.

'Honestly, ma'am,' the mortician says, 'it cost nuttin'. You see, a deceased gentleman of about your husband's size was brought in shortly after you left yesterday, and he was wearing an attractive blue suit. I asked his wife if she minded him going to his grave wearing a black suit instead, and she said it made no difference as long as he looked nice.... So I just switched the heads!'

#### Happy Birthday to us!

On Saturday May 1st the Dream Hills Petanca Club celebrated its 4th birthday with a knock-out competition between the members. Later in the day they all met again for a celebratory meal at Galadriel's.

After the meal, prizes were presented to the winning teams. The winners were Margaret and Dick. In second place were Ann, Alex and David. In third place were Martin and Irene, and Harold and Richard.

It was a very nice day, enjoyed by all who took part - even the rain held off during the day! We hope to repeat the day, but maybe will not wait until our next birthday.

Thanks to Ann and David for their help in running the competition and to Lowrie and Graham for organising the meal. R & M Norris.



Part of the Petanca Club party at Galadriel's.

#### **Come Fly With Me!**

The plane's captain is Jewish and the First Officer is Chinese. It's the first time they've flown together and it's obvious by the silence, that they're not getting along.

After thirty minutes, the Jewish Captain mutters: "I don't like Chinese."

The First Officer replies: "Oaaah, you no like Chinese? why?"..

"You people bombed Pearl Harbor. That's why I don't like Chinese.".. "Nooo, nooo, Chinese not bomb Peahl Hahbah. That Japanese, not Chinese.".. "Chinese, Japanese, Vietnamese... it doesn't matter, you're all the same." Another thirty minutes of silence.

Then the First Officer says: "I not like Jews."..

"Why not? why don't you like Jews?".. "Jews sink Titanic." "The Jews didn't sink the Titanic. It was an iceberg.".. "Iceberg, Goldberg, Rosenberg, no mattah ... alla same."

## Meet the Dream Scene Team.



This is me, with Tid as usual trying to hold me up! Tid is the Dream Scene proof-reader, collator, strapler and sometimes censor as in -'You can't possibly put that joke in!'



This is Angela, cartoonist for The Dream Scene, which features her original, topical and humorous cartoons every month.

#### The Spanish Dependency Law

It is not generally know among expats, but in Spain there is a law which laid the foundations for a system of national care units. Its full title is La Ley de Promoción de la Autonomía Personal y Atención a las personas en situación de dependencia y a las familias de España, but it is generally referred to as Ley de Dependencia or the Dependency Law.

The Law is designed to improve quality of life by providing or funding services such as care workers, cleaners, home help etc., to those who are dependent or reliable on others due to disabilities, illness, accidents or old age. Services such as *teleasistencia* (Telecare) where a person can summon assistance by pressing a button on a medallion or bracelet are also available.

The Law, which was introduced by PM Zapatero in 2006, envisaged that between 2007 and 2015 over 12.6 billion euro would be provided, 400 million in the first year, rising to over 2.2 billion in 2015. The autonomous communities are expected to match the contributions of central government, with end users expected to make a contribution as well. Three types of dependence are outlined by the Law/Act -

Grade I. Moderate dependence: When the person needs help to perform various basic activities of daily living at least once daily or have needs intermittent or limited support for personal autonomy.

Grade II. Severe dependence: when the person needs help to perform various basic activities of daily living two or three times a day, but do not want the continued support of a caregiver or have extensive support needs for personal autonomy. Grade III. High dependence: when the person needs help to perform various basic activities of daily life several times a day, and total loss of physical, mental, intellectual or sensory impairment, essential and needs continuous support from another person or has needs widespread support for personal autonomy.

I do not have the space or time to go into the application process here but suffice it to say that the application should be made through your local health centre (social worker). You are also required to be a resident and living here for at least five years, but conditions can vary from community to community. The web-address below, although in Spanish (get Google toolbar to translate it) is very helpful. In fact there are reams of web-information on the Act, in Spanish. http://www.plusesmas.com/cuidadorfamiliar/que\_es\_dependencia/sabes\_como\_solicitar\_las\_prestaciones\_de\_la\_ley\_ de\_dependencia/1159.html

HOWEVER, with all that build-up above, I am sorry to report that the actual application of the Law has been a disaster. In 2009, a team of five experts from Congress given the job of writing a report on the new Dependency Law concluded that it is unsustainable, because of the lack of solid finance and generally a failure. Today, administrators are taking an average of 17 months to make any awards under the Law, advising that there are 252,800 people currently on the waiting list. The government have set a new objective of six month for the waiting-list, but I feel that, as usual, they are dreaming. As part of the new austerity measures the government also state that whereas benefits in the past were backdated to the date of the application, this practice will now stop. Also it must be noted that the roll-out of the assistance has been exceptionally poor in some regions, our region Valencia being one of the worst!

But if it is something which might help you, then it is still worth applying for. David Searl, who wrote 'You & the Law in Spain', informed me that 'almost 400,000 people are receiving benefits from it' and that 'An English woman, resident many years, found herself with a completely incapacitated husband and a very modest income. She applied for help but it took six months before she was granted home help a few hours a day. She had hoped for more, but was glad for the respite.' I have also heard of a partially blind Spaniard who gets a monthly payment of a single cent from the administrators!



#### **Quick Thinking!**

A man walked into the vegetable section of his local supermarket and asked for half a head of lettuce. The boy working there told him that they only sold whole heads of lettuce. The man was insistent that the boy asked his manager about the matter.

Walking into the back room, the boy said to his manager, "Some tosser wants to buy a half a head of lettuce." As he finished his sentence, he turned to find the man standing right behind him, so he added, "And this gentleman kindly offered to buy the other half."

The manager approved the deal and the man went on his way. Later, the manager found the boy and said, "I was impressed with the way you got yourself out of that situation earlier. We like people who think on their feet here. Where are you from son?"

"Originally from Essex sir," the boy replied.

"Why did you leave Essex?" the manager asked.

The boy answered, "Sir, there's nothing but whores and footballers there."

"Really?" said the manager. "My wife is from Essex."

"No shit!" the boy replied. "Who does she play for?"

#### SURVEY ON EXPATS

The letter I have copied underneath was received from Dr. Vicente Rodríguez of the CSIC last week. The study is not just an academic foray into the attitudes of European retirees in Spain, but as you can see from the end of the third and fourth paragraphs, it is hoped that the results will contribute to a better understanding of the hopes and aspirations of this important demographic group, by the various public policy makers.

Dr. Rodríguez will be sending me a number of questionnaires to be completed individually by people who meet all of the following criteria -

are non-Spanish,

are retired and aged over 50,

and live in Spain for more than three months every year.

I will be distributing the questionnaires once they arrive, but do let me know at number 586 Dream Hills or at mick.dreamscene@gmail.com if you would like a copy for completion.

This is an important development for all expats and I hope some of you will support the study by completing a questionnaire. The eventual report on the study should make interesting reading.

Mick, Editor.





CENTRO DE CIENCIAS HUMANAS Y SOCIALES Instituto de Economía, Geografía y Demografía

### Investigators of the CSIC researching international retirement migration to Spain

The **Consejo Superior de Investigaciones Científicas** (CSIC) is a state agency and the most important institution in Spain in developing and conducting multidisciplinary scientific studies. In general, the CSIC is devoted to the study of economic, social, and cultural phenomena and interrelations. In the upcoming weeks the **CSIC** will carry out an investigation on different aspects of the **international migration of retirees in Spain**.

The study is financed by the Ministry of Science and Innovation and seeks to investigate the situation of European retirees in Spain and the social, political, cultural and economic implications in the regions with a mayor presence of this population group, namely Andalusia, the Valencian Community, the region of Murcia, Cataluña, and the Balearic and Canary Islands.

The study will approach topics of high interest, among others, the decision to move to Spain, visits and social contacts to the countries of origin, everyday activities and intercultural contacts in Spain, political participation, use and assessment of health and social services, juridical questions related to living in Spain, as well as socio-demographic characteristics of the European residents. On the one hand, the study is supposed to generate essential scientific knowledge of this important phenomenon in some regions in Spain and, on the other hand, to apply this knowledge to the amelioration of the public policies affecting this population group.

The research team, headed by Dr. Vicente Rodríguez of the Centro de Ciencias Humanas y Sociales of the CSIC is not only collaborating with various scientists of the CSIC, but also with various Spanish universities such as Málaga, Murcia, the Balearic Islands, and Las Palmas. We would be very pleased by the readiness of the European retirees to help and participate in our research. The expected results of the study not only promise to deliver an important contribution to the academic discussion on the transnational mobility of elderly people but also the possibility to utilize the results in order to adjust the existing social and political structures according to the needs of this ever growing part of the Spanish population.

Thank you very much for your attention,

Kind regards,

Vicente Rodríguez, Research Director, CSIC

#### **Basic Maths**

'To my dear wife,

you will understand that I have certain needs, and you at 54 can no longer satisfy them. I an very happy with you and value you as a good wife, so after reading this letter I hope that you will not wrongly interpret the fact that I will be spending the evening with my 18 year old secretary at the Welcome Hotel. Please don't be upset, I will be back before midnight.' When he arrived home, he found the following letter awaiting him.

'To my Dear Husband,

I received your letter for which I thank you, I would like to remind you that you are also 54 years of age. As you know I am math's teacher at the college. I would like to tell you that while you read this, I will be at the Beach Hotel with John, one of my students, who is the assistant rugby coach, he is also young, virile and like your secretary 18 year s old. As a successful business man with an excellent knowledge of maths you will realise that we are both in the same situation, although with one small difference; 18 goes into 54 a lot more times than 54 goes into 18. Therefore I will be home sometime tomorrow.'

10

#### **Maypole Financial Services**

Many people who are reading this article will say they have a financial adviser, either UK or Spanish based. But they need to ask one very simple question. When was the last time a proper review was conducted on your investment or pension funds after they were sold to you? Probably never!

This to me is appalling.

Let's look at the first issue, the funds you are invested in and their performance. The days of being able to invest in a fund that had a little bit of everything have gone. We all know how volatile equity markets have been and are probably likely to remain so. Do you have the stomach for such volatility? Would you invest in Commercial Properties right now? The chances are no, but if you hold balanced or managed funds, the chances are some of your money is invested in such.

Secondly what are the annual management charges of your current arrangements? These can vary by as much as 1.5% p.a. which when taken over a period of 5 years at a constant fund growth of 6% would result in a 9% lower return on a like for like basis. ie £9,000 lost on a £100,000 investment for nothing

Those with pension funds not yet drawn uponwhen were these last reviewed? It's probably prudent Maypole Financial Services offer impartial advice and as we to start to gradually switch from riskier areas into safer havens over a period of time before annuity commencement. I have heard of many people who can't yet draw their pensions because their funds have lost so much value in the recent turmoil, that their likely incomes are now about half of what they were expecting. Again what are the charges on your existing arrangements? Can savings be made to improve your wealth? Just by changing provider?

Finally those of you with cash invested in banks and building societies must be very alarmed by the derisory returns on your money. When you take into account inflation you are probably receiving a negative return on your money. If this is used to supplement income the situation is even worse.

Is now the time to review your investment options? Give us a try!!!

Maypole Financial Services are pleased to review your current arrangements and initial consultations are always FREE and without obligation. Any advice we give is impartial as we are not tied to any Company and give advice on products and services from the whole of the market. Any charges commissions or fees will be clearly explained so that you may make an informed decision.

I hope the above has given you some ideas of what you can do with your investments and pensions. Please phone me or e-mail me if you would like to take the opportunity of a FREE wealth check up also let me know of anything that you would like me to write about for next months issue

Mike Heighway. mike@maypolefs.co.uk

A fine is a tax for doing wrong. A tax is a fine for doing well. (Anon)



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**Financial Services Authority** 

#### **Ouch!**

A man goes to his dentist with a bad tooth. After the examination, the dentist tells the man he needs some serious root canal work. The dentist prepares some anaesthetic, but the man tells him he's allergic to it.

'OK,' says the dentist, 'I'll give you some laughing gas instead.' 'Sorry,' says the man, 'I'm allergic to that too!'

So the dentist thinks for a bit and finally gives the man two Viagra pills with a drink of water. 'Viagra?' exclaimed the man, 'Does it work as some sort of painkiller?'

'No,' said the dentist, 'It'll still hurt, but now you'll have something to hang on to.'

Q. What do you call an Indian Elvis impersonator? A. Amal Shuckup

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#### Bits & Bobs

These new 3-D televisions are very realistic. The other day I fell asleep while watching a Liverpool match, and when I woke up my wallet was gone!

Paddy is walking down the road eating a bag of doughnuts, Murphy meets him & says 'If I can guess how many doughnuts you have in the bag, can I have one?'.

Paddy said 'If you can guess how many doughnuts are in there, you can have both of them!!' Murphy says 'Four!'

Stone, paper, scissors - to most of us it's a game, but to the Scottish it's a wedding list.

#### Costa Blanca SAMARITANS 902 88 35 35

#### BE AWARE! SUPPORT YOUR SECURITY GUARDS & NEIGHBOURHOOD WATCH

#### DISCLAIMER

**WANTED** - Storage area to rent, garage or similar, preferably with power. Contact Dave on 664 204 916.

#### Helpful Web-sites

If you want to check the cheapest petrol prices in any area, or petrol-station in Spain, then go to <u>http://geoportal.mityc.es/hidrocarburos/eess/#</u> The site is easily navigable and is in a number of languages.

If you want to check to see if you have any motoring offences in Spain, then go to <u>http://www.buscamultas.com/</u> Enter your NIE in the first box and your car registration in the second box and prepare to be pleased....or shocked!

If you enjoy the world of golf then go to the following free on-line publication www.golflinksspain.com

This is an excellent and informative site which is compiled by Gordon McCadden of Dream Hills, and it has plenty of content to please the enthusiast.

#### It ain't half hot, Hen!

40 degrees - Californians shiver uncontrollably. People in Scotland go out and sunbathe. 35 degrees - Italian cars have trouble starting. People in Scotland drive with the windows down. 15 degrees - Californians begin to evacuate the state. People in Scotland go to the beach for a picnic and a swim. 0 degrees - New York landlords finally turn the heating on. People in Scotland have a last barbi before it starts to get cold. -10 degrees - People in Miami become extinct. People in Scotland are still queuing at the ice cream van. -20 degrees - Californians all now live in Mexico . People in Scotland throw on a light jacket. -80 degrees - Polar bears begin to evacuate the Arctic. Scottish Boy Scouts postpone their winter survival exercise until it gets cold enough. -173 degrees - Ethyl alcohol freezes.

People in Scotland get angry 'cos they cannae thaw their whisky.

-297 degrees – Micro-biotic life starts to grind to a halt.

Scottish cows complain of farmers with cold hands.

-500 degrees - Hell freezes over!

Then and only then, do Scottish people support England in the World Cup!

FIFA have a rule that the host nation automatically qualifies for the World Cup. Scotland have applied to host the tournament in 2018, 2022, 2026, 2030, 2034, 2038, 2042.....

Portsmouth; The only club where they encourage you to throw coins at the players.

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