

THE DREAM SCENE



Issue no. 64 1st of June 2012

Bienvenido a todos and welcome also to the summer. Beautiful blue skies and lovely warm evenings to enjoy. Allergy sufferers please note that the pollen count is very high.

Normally I start to compile the Dream Scene on the first of the preceding month. I then gradually build up the news and text together with updates to the adverts. By May 20, I had about 80% of the newsletter completed when the air-conditioning remote control fell off a high shelf and hit my computer. Unfortunately my lap-top is a bit thin-skinned (a bit like myself, I suppose) and my hard disk was damaged. This meant I lost everything, all the compiled news, history article and others, adverts etc., together with all the software, photos etc, etc, etc. My priority then was to get the computer up and running so that I could restart the issue as there was just over a week to go before normal publication, a tall order for 20 pages. Fortunately help was close at hand and arrived in the shape of, not so much a *'knight in shining armour'* but a tall one in basketball shorts! Arold from Dream Hills and *All Bar Sue* arrived immediately and within a few hours he had the duff hard drive examined - useless, my laptop fitted with a new hard drive and all new software, including Windows and my DTP program installed, for a very, very reasonable figure. I was able to restart the newsletter from scratch again on the 21st. (You can see Arold's advert on page 14 of this issue.) Thank you Arold.

This month has been a very difficult one for Spain and there appears to be no respite on the horizon. One could describe the situation as a 'gathering storm' with the credibility of the 'establishment' under intense scrutiny. The President of the central bank, the Bank of Spain, is being 'asked to go early' this month and international 'experts' are being asked to look at the quality of the banking loan portfolios. Unfortunately, no one is investigating Spain's other *Achilles' heel*, the regional deficits. So this month's Dream Scene has got some serious content. (*She - who must be obeyed*, said I might as well call it the Banking Issue!) However I believe that there are a number of serious matters which may concern you and these are referred to inside.

DH1 readers please note that the first cockroach spraying took place on Wednesday, May 30.

Grateful thanks to John & Gloria and to Rob & JJ from Belushi's for their very generous donations to our costs.

Congratulations to CK1 on raising €550 for the Little Pod Foundation bring their total to €1,075!

Thanks also to Steve H who has joined the Dream Scene Team and helps to distribute the hard copies locally as one of my knees has 'given up.' He describes himself as *'the oldest paperboy on the Costa Blanca!'*

Get well soon Lee B. We miss you and want you back soon 'dodging from buying your round' again!

This is a good site for British (and other nationals) who need confirmation of certain Spanish healthcare changes - <http://ukinspain.fco.gov.uk/en/help-for-british-nationals/living-in-spain/access-healthcare/healthcare/healthcare-updates>

Grant me a sense of humour, Lord,

The saving grace to see a joke,

To win some happiness from life,

And pass it on to other folk. (Irish Toast)

Have a great month, from Mick & Tid

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Angela's Cartoon



'He let me have yours for 50 cents!'

I took a speedy reading course and read War and Peace in twenty minutes. It involves Russia. (Woody Allen)

What's Up?

As one would expect it has been the Spanish economy and the Spanish banks which have dominated the media here during the last four weeks. (See various articles in this issue.)

Catalonia, which represents one fifth of the Spanish economy, has more than €13bn in debt to refinance this year, as well as its deficit. All of the regions together have €36bn to refinance this year, as well as an authorised deficit of €15bn. Last year many of the regions financed debt by falling months or even years behind in payments to providers such as street cleaners, builders, stationers and hospital suppliers.

Cabinet sources have confirmed to El Mundo that the Government is considering the creation of a large public body to hold the nationalised banks. The arrangement would be an alternative to auctioning the troubled banks. Minister for the Economy, Luis de Guindos, is reported as saying he wants to remove control indefinitely from Bankia, Catalunya Caixa and Novagalicia, to make sure that they are not sold cheaply.

Although the plight of the Spanish banks is rarely out of the news, it was the Bankia saga which received the most coverage. In early May it emerged that the bank's auditors, Deloitte, refused to sign-off the accounts and had reported problems last December. It appeared that the bank had indulged in some heavy 'creative-accounting' which overstated the value of many of its assets by as much as 70%. The bank had already received a loan from the state of €4.5 billion to facilitate the take-over of Caja Madrid and Bancaja; an amount Bankia could not repay on its own! Although the auditors report was never made public, it appears that the report identified overvaluations of several billion € and was also very critical of the supervising authority, the Bank of Spain. The chairman of Bankia then resigned and the government took a 45% interest in the company effectively nationalising it. The rescue will cost the taxpayer billions of euros (latest figure is €23.2 billion). All of this caused turmoil in the markets and lots of side stories. But the one that amuses me is the new chairman of Bankia is supposed to be Ignacio Goirigolzarri, who was the CEO of the bank until 2009. When Goirigolzarri, left in 2009, he did so with compensation and a pension pot of 68.7 million €. So maybe next time he leaves, it might be a good idea to check his pockets. There is only so much we tax-payers can take!

Spain, under pressure from the EU to accelerate its bank clean-up, has named independent auditors to probe bad loans and property holdings in the financial sector and determine how big a state bailout is needed, see page 6.

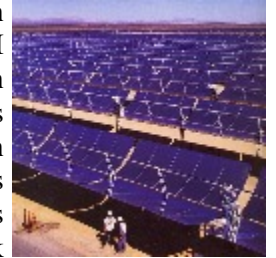
Inditex, the Spanish textile empire, is hot on the heels of Telefónica as the leader in value on the Spanish Stock Market. The current difference between the two companies is only 1 billion €. The owner of Zara, Amancio Ortega, has already capitalised more than the sum of BBVA and Repsol. Inditex's market is now double the value of all the medium sized banks and real estate constructors.

Meanwhile, Telefónica has been coming under some pressure. Rating agency Standard and Poor's has reduced its ranking for the company, leaving it just two steps above junk bond level. It goes down to BBB from BBB+. It considers the telecom's operator is facing intense pressure in the Spanish market, while it expects that the credit parameters for the Spanish operator will get ever weaker.

Nissan, Japan's second largest car maker, is to invest €100 million into a new plant in Barcelona which will manufacture a new compact electric van, creating around 700 new jobs. This is good news as the *Spanish Brand* has been coming in for a lot of criticism of late.

The number of mortgages opened in March was 43% down on the same month last year, the 23rd consecutive month of falls. Only 24,918 mortgages were awarded during the month, one of the lowest numbers ever seen. The average amount for a new mortgage taken out in March was €103,782, down 7.8% on the average amount a year ago.

The Spanish company, FCC - Fomento de Construcciones y Contratas, is to build a massive solar energy plant in Villena, near Alicante. The new plant would create 750 direct and indirect jobs over the next two years. The 50 MW solar thermal energy plant will produce 110,000 MWh of electricity per year and cost 240 million euro to build. FCC Energy manages around 1,000 MW of installed capacity at its plants in Great Britain, Central and Eastern Europe and Spain. Outside Spain, the division has two energy-from-waste plants, in Allington and Eastcroft in the UK, and is also involved in wind farm development there. (I can't imagine solar energy plants in the UK. It would be about as useless as having a top-less bar in the Vatican.) Investors/punters might like to know that FCC is listed on the Spanish Stock Exchange and is among the 25 biggest companies by market capitalization. It is one of only ten Spanish companies on the Fortune 500 list. In 2011, FCC's global revenue was \$17 billion. Its global footprint now spans over 50 countries worldwide including the US, Canada, Latin America, the Middle East and India. Last year, international business (outside Spain) accounted for 52.4%, up 14% from 2010 due to an increase in global expansion. The Company employs more than 90,000 people worldwide.



Spain has raised around €60 million in back taxes from gaming companies this May after Britain's Betfair said it had settled with the authorities for a sum of under €10 million. Gaming companies are scrambling to pay off their liabilities in time to qualify for online licences the Spanish authorities are due to award on June 1. Bwin.party digital, the world's largest listed online gaming company, said it would pay €33 million to settle a bill relating to the January 2009 to May 2011 period, when companies were operating in a market without a clear legal framework. Sportingbet followed suit on May 15, paying €17.2 million to settle its arrears. Spain is one of a number of European countries that are regulating online gaming, a potentially lucrative source of revenues for austerity-hit economies.

The Municipality of Elche is investigating claims that as many as 25 of the 29 car-parking companies offering 3,000 spaces around Alicante's El Altet airport are doing so illegally. Whilst a number of these companies 'may' pay their taxes, most of them do not have the appropriate operating licences to occupy and work from the land.

Madrid has made it into the last three candidate cities to host the Olympic Games in 2020. It will compete against Tokyo and Istanbul, as Doha and Bakú have been removed. Madrid received an average score of 8.08, the highest of the three.

Special Diet

Bob had just returned from a tour of the brothels in Asia. He was feeling poorly and had broken out with skin eruptions and green pustules on his 'unmentionables.' 'This is very serious,' said his doctor. 'We're going to have to put you on a special diet of pancakes and pizzas.' 'Pancakes and pizzas?' exclaimed Bob. 'Yes,' replied the doctor. 'That's the only food that can be shoved under the door.'

What's Up? continued

The Murcia Director of the Teléfono de La Esperanza, the Phone of Hope, (see inset) has been indicted on sexual abuse charges. Madrid Soriano was arrested in Murcia by National Police in early May and then released after questioning after three of his clients denounced him.

It's claimed that he took advantage of the women's emotional state. Back in 1993 some twelve women drew attention to his techniques. Now he invites the women to his office to carry out a 'new sexual therapy'. Bit like those 'amateur gynaecologists' around Los Altos! The Instruction Judge Number 5 in Murcia, Isabel Carrillo, has decided to call him to declare when one of those to denounce him will open the proceedings. The *Telephone of Hope* is an international Organisation founded in Sevilla 40 years ago. It's currently present in 29 municipalities of Murcia, 25 Spanish provinces and in 11 other counties in Latin America and has centres in London, Oporto and Miami.

(The above reminds me of the vicar in Birmingham who saved 'fallen women.' He'd save you a red-head for a 'tenner.')

The Dirección General de Tráfico (DGT) traffic authority is to give an extra point to those drivers who have lost no points since 2006. Points will be credited on July 1, and an estimated 16 million drivers are set to benefit. The maximum number of points you can hold is 15, in place of the 12 when the scheme was launched. This new point comes in addition to others which were obtained for the same reasons in 2009, after the measure had been in place for three years. Of the 26 million drivers in Spain only 5 million or 19% have been fined since July 1 2006.

Spain has implemented a new procedure to simplify the visa application process for Chinese citizens wishing to visit the country. (Hmmm, for *visit* read *stay*.) A Spokesman for national tourist board, Turespana, confirmed that these changes would take effect in the very near future, and that the new system would enable the three consulates in Beijing, Shanghai and Guangzhou to be able to process an increased number of visas without having to resort to increasing the number of employees. The number of Chinese tourists visiting Spain increased by 25% during 2011, from 128,454 in 2010. There are no official estimates for the number of Chinese visitors expected for 2012. The fact that Spanish companies have signed new deals worth 500 million € with China obviously had no bearing on the matter. PM Mariano Rajoy expects to make an official visit to China after the election of the new Government there in March 2013. Although I would have thought that 'elections in China' was a bit of an oxymoron.

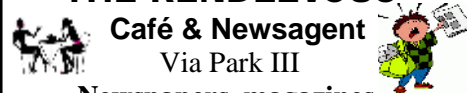
The Ministry of Finance website has published the draft declaration form to qualify for the tax amnesty, approved by the Government last March, to allow any previously undeclared income to be taken into account by paying a surcharge / penalty of just 10%. There was however, uncertainty surrounding the issue of previously undeclared sums held as cash. The Treasury now advises that taxpayers must deposit these notes into a bank account before filing the special amnesty tax return. Interestingly, the draft ministerial order does not include any measures for the declaration of the origin of the funds, which leaves this measure open to exploitation by money launderers. The Government expects to generate 2.5 billion euros in revenue by application of this measure, together with changes in personal incomes tax, corporation tax and non-residents taxes, with a deadline of the 30th of November being issued for all back-taxes to be paid without penalty before the amnesty ends and criminal prosecutions may be undertaken.

I've had a few arguments with people, but I never carry a grudge. You know why? While you're carrying a grudge, they're out dancing.
(Buddy Hackett)



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(Germaine Greer)

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A worker at a branch of the La Caixa bank in Vilagarcía de Arousa, Pontevedra in Galicia, has fled from the bank after taking a million €. The man, Santiago Pelayo Sanmartín, worked in the debt collecting department, chasing clients who were late paying. He escaped in a company car from an estate agent where he also worked on May 15. A search is underway. The bank has opened what it is calling 'an internal audit' to investigate the robbery which they says is about a million €, although an exact calculation is still being carried out. (Bit slow at La Caixa, I think.) The man's wife and daughters say they have no idea where he is. A statement from La Caixa has said that clients should not be alarmed by the robbery, because the money has come from just two accounts. (Unless of course they were your accounts!)

Two 'gay' penguins (see right) in Madrid are about to become parents. Six months ago *Inca* and *Rayas* fell in love, according to the zoo keepers and we are told they had a dream, of being parents. Considering the solidity of their relationship, those responsible in the park have given them an egg for adoption which they are incubating like any penguin mum. In a few weeks they hope for a happy ending. Penguins mate for life.



The doctor will see you now!

Pete's blood tests at the *salud* had been mixed up with those of another patient. The *medico* scratched his head and said, 'Pedro, either you've got Alzheimer's or Aids.'

'Good God,' said Pete, 'What'll I do?'

'For the time being, if you can find your way home, don't screw your wife.'

'Doctor, doctor. I need some pills. I think I am a kleptomaniac.'

'Try these,' said the doctor, 'and if they don't work, get me a DVD player.'

Out & About

The new hotel on the Orihuela Road by Los Balcones is now almost completed, the final fitting-out works in their last stage. The hotel is called *Doña Monsa*. *Doña Monsa*, the *Marquesa de Trempe*, is one of the main characters in a nineteenth century play called *La Fiera - The Beast*. It is a tale of love, revenge and fanatic liberalism in which the Marquesa's son runs away with his cousin! Even though the hotel is not open yet, it has four stars. This is a bit like giving an Olympic medal to someone before the race.

What was once Vidal's Supermercado in Calle Mosca is now yet another large Chinese supermarket, Euromarket. There are now too many of these in the Orihuela Costa area and they do little to improve the local image.



There were many fairs throughout the region in May. One of the most enjoyable was the Norwegian Day Fiesta in Torrevieja on May 17, see photo. The municipality of Torrevieja has more than 2,000 Norwegian residents. There were so many blond people there you had to wear dark glasses to avoid blindness! Happy *syttende mai*!

Both the Torrevieja and Orihuela Town Councils had plenty of drama during May. In the Torrevieja town hall, tensions rose during a particularly fiery session when PP Mayor Eduardo Dolon expelled the socialist councillor Fanny Serrano. Fanny however refused to leave the meeting and the police were called. See photo. Eventually the meeting was suspended and reopened later *sans* Fanny.



Meanwhile, events in Orihuela Council continue to be 'jaw-dropping.' The mayor, Monserrate Guillén was defeated in a no-confidence vote. Instead of resigning - as he said he would do some months ago if he lost the vote - he is remaining, hanging on by his fingernails, as is the tri-party ruling alliance, which is now squabbling amongst themselves. One of its principals, Pedro Mancebo of the Clr Party had to be taken to hospital, allegedly suffering from stress. CLARO member Bob Houliston is now voting with the PP and although the opposition now have a numerical majority, Houliston cannot vote against the incumbents during a motion of censure because of a legal anomaly. What is disgraceful is that Houliston has been the subject of an intimidation campaign by his political foes who have also painted outrageous slogans on his property walls. However due to internal squabbles, it is possible that the tri-party alliance may self-disintegrate, which will return the PP to power. If so, lets hope they will mend their ways!



Take a look at the Barracuda Hotel in Magaluf on the left. At 18:15 on Friday 25th, a 25-year-old British lady, fell 24 metres from the sixth floor. Although in intensive care, the woman survived, is now breathing on her own and her progress is good. (Her husband says the washing is piling-up!)

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Out & About - continued.

Work on the new large retail development called La Zenia Boulevard is racing ahead. Aside from the big (French) names opening-up which have been already announced, it has been revealed that the casino in Torrevieja is also moving there. The casino's president, Sr Alamo, stated, 'The times in Torrevieja have been good but the credit crunch has hit the business and we need to be close to our main customers - the British nationals.' Although the casino will not be expanding its current workforce of 57, the facilities at the new location will be increased to include an exhibition room and one for comedy acts etc. (Maybe the local council should meet there.) Originally, many of the smaller units, 100 or so, were being offered at around €48,000 a year. However, with little or no demand to date, it now appears that some of the units are being offered at around €10,000 per annum.

Idiot of the Month Award

While patrolling the A-31 Alicante to Madrid motorway near Villena, the Guardia Civil noticed a driver pulling out of lane without warning causing another driver to break sharply. The police followed the errant driver and drove alongside him, to indicate to him to pull over. They then noticed his passenger placing a substance on a card and pass it to the driver. The driver lent over, without taking his hands off the wheel, and sniffed-up the substance. And no, it wasn't sherbet.

When the driver was tested later he proved positive for cocaine and cannabis use together with a large dose of stupidity.

Just saw the Pope on TV. Anyone else get nervous watching a German guy on a balcony addressing a crowd of 200,000.

(Nick DiPaolo)

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Letters / e-mails to the Editor

Hi Mick,

Thought this might be of interest/help to your readers.

Recently I have found that I am being 'ripped-off' more than usual. We all know that we should check our change, but due to my recent experiences I have decided to be less passive when paying bills in restaurants or buying from the markets. I am going to ask for clarification if I do not agree with the bill. I know how difficult it is if not fluent in Spanish as it is impossible to argue effectively but nevertheless I am going to give it a go.

1. We were at a restaurant in Mar Menor; I gave €40 and received change for €30. I queried it and immediately, with much throwing of hands in the air, the waiter went off and returned with the other €10.

2. Went to the street market in Playa Flamenca (small one this). My bananas came to €1.36 the girl said this in Spanish, I gave her €1.50 and received 10 cents in change, whatever happened to the other 4 cents?

3. Went to Torrevieja Saturday to the May Fair, there were three of us, 2 had paella at € each, one had chicken and chips €6, 3 beers at €2 each, one chunk of bread each, and a plate of salad to share. So how did the bill come to €34? Can't believe that the bread and salad was €12!

4. Went shopping in Carrefour, first time with my new pensioners card, spent €3 but found out later that I should have been given € discount voucher to use another time as I had spent over €10. I expect the assistant gave it to one of his friends!

So friends and neighbours be vigilant and check everything carefully, I know that there is a crisis but it cannot be condoned to steal from us, and our visitors, for traders to make their ends meet.

Ann Ball Dream Hills II

The Drums! The Drums!

General Custer and his aide are in the fort. The Aide says, 'General, I don't like the sound of those drums.' From over the hill, a voice yells, 'He's not our regular drummer!'

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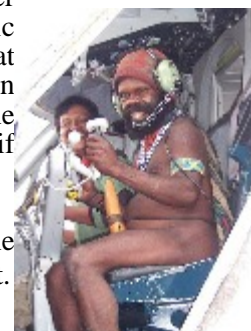
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Loss-making Airports

The Spanish newspaper Expansion has reported how, despite have it's second best year on record for passenger numbers in 2011, just 1 in 5 of AENA's network of airports is profitable. Whilst seeing a 6% growth in numbers on 2010 to reach 204 million passengers, the company still managed to return a loss of 200 million euros in 2011. Of the 47 airports in the entire network, only ten managed to avoid operating at a loss, which coincided with being the busier airports popular with tourists : Alicante; Bilbao; Fuerteventura; Ibiza; Lanzarote; Gran Canaria; Palma de Mallorca; Tenerife; Seville and Valencia. Of these ten, just five managed to operate at profit, the remaining 37 continuing to lose money. The biggest loss-making airports in the network for 2011 were : Barajas-El Prat (22 million) and Malaga (20.6 million), which is largely due to the high level of debt that they hold and need to make repayments on as opposed to any reflection on passenger number flying to the airport. However there is a little hope for improvement as the overall earnings before Interest, taxes and deductions (EBITDA) for the airports grew by 50% to reach 856 million euros, with 19 of the 47 airports having a positive EBITDA.

El Mundo reports that 30 of the 47 airports in Spain only open when they have flights. AENA, the airports authority is adapting the hours of the workers and emergency services to the real traffic.

An anonymous source at the Ministry of Public works has confirmed that developments at Corvera International Airport are currently "on hold". The opening of the airport, privately owned by Aeromur and to be managed and operated by state-owned AENA, is believed to have been blocked for "military reasons". The unnamed source went on to say how, aside from economic reasons, the operation of the airport has been suspended at the eleventh hour due to the importance that the Murcia area, has in offering security for Spain, Western Europe and NATO in the event of a nuclear threat. Although this has still to be officially confirmed by government sources, if done so it will bring questions as to why this issue has only been addressed at this late stage in the proceedings and after millions of euros in private and public investment. It is perhaps inevitable that parallels are going to be drawn with Castellon airport. (I got this story from only one source - Tumbit - but will let you know if this item is confirmed elsewhere.)



Inset: Pilot training for a new budget airline scheduled for Corvera International airport.

Spanish Banks Asset Valuation

The Economy Ministry on Monday said the Bank of Spain had selected the organisations Roland Berger of Germany and Oliver Wyman of the United States to provide independent valuation of Spanish banks' assets.

Economy Ministry sources said the aim of seeking external consultants is to "increase transparency and definitively dispel doubts about the valuation of bank assets in Spain."

The two companies, Roland Berger and Oliver Wyman, will make an overall assessment of the banks' balance sheets and their ability to resist adverse scenarios. Thereafter, the Economy Ministry wants to hire three advisors to carry out "fieldwork" to gauge in greater detail the extent to which the quality of the bank's property assets has deteriorated. The results of this will be known in the next few months.

Oliver Wyman classified Anglo Irish Bank as the best in the world in 2006. Two years later it was nationalized!

"If the independent firms offer an evaluation of the loans similar to those given by the banks, the market is not going to believe them," Legal & General Investment Management analyst Georg Grodzki said.

Economy Minister Luis De Guindos on Monday ruled out any further serious deterioration in home loan defaults despite rising unemployment, which has moved from eight percent prior to the breaking of the crisis in 2008 to over 24 percent at the end of March.

The performing loan ratio for mortgages currently stands at 2.8 percent, compared with 21 percent for credit to the real estate sector. The banking system's loan portfolio is currently around 1.76 trillion euros, of which 656 billion is in the form of mortgages to individual homeowners and around 310 billion to property developers. In a decree approved earlier this month, the government increased provisions for loans to developers to up 45 percent of the value of the credit.

De Guindos reiterated recently that Spain does not need, as has been suggested by French President François Hollande, to tap the European Financial Stability Facility to sort out its banking system. "Probably the French president knows more about the banks in Spain than the French banks," the minister said. "Spanish banks do not require a bailout from the European funds."

The leader of the main opposition Socialist Party, Alfredo Pérez Rubalcaba, on Monday also ruled out the need for a bailout to resolve their problems. "We have the capacity to do it alone, and I believe we should do it on our own."

The minister insisted the decision to appoint external assessors to gauge the extent of the Spanish banking system's problems was not a slap in the face to the Bank of Spain. Current governor, Miguel Ángel Fernández Ordóñez, who is due to leave his post shortly, has come in for much criticism for his handling of the events surrounding the merger of seven savings banks to form Bankia and its subsequent nationalization earlier this month.

"Institutions are more important than people (?) and the Bank of Spain as an institution is of the maximum solvency and credibility," De Guindos said. And if you believe in that you believe in fairies!

Banks

I think our bank is in trouble. I was about to complete a withdrawal at the cashpoint and the machine asked if I wanted to go double or quits. (The Rotarian)

Bankers collectively occupy a place in public opinion significantly lower than cannibalistic paedophile globe-warming deniers. (Boris Johnson)

Other Bank News.

The Ministry of Economy, at the request of the National Securities Market Commission (CNMV) has fined the Asset Management division of Banco Santander €14 Million - the third highest such penalty ever imposed. The fine relates to the Bank's "Serious Infringement" of the law regarding 'Collective Investment Institutions', and concerns 2 of the Santander's Asset Management products. The Official State Bulletin (BOE), specifically mentions the "violation of income, fees and expenses attributable" on the 'Superselection 2' and 'Super Fund 100' products, neither of which is currently on offer, with the offending period being between 2003 and 2007. However, Santander have appealed against the fine on the grounds that clients of the funds received the returns that they expected and were promised. It is understood that the complaint is basically due to the fact that each of the two funds in questions invested heavily in other funds, and as such commissions charged by the Bank were doubled up. The first fund, Superselection 2, attracted more than €2 billion investment during the first month of issue.

Banco Sabadell has announced that once its takeover of Cam Bank has been approved by the EU, it will contact dissatisfied customers - especially those with either *cuotas participativas* or *participaciones preferentes* investments - and to offer them 'individual solutions.' Around 1,700 staff members will be allocated to the task of enticing the return of €6.5 billion which around 100,000 clients have withdrawn since early 2011. (Reporters Watkins & Cain from the CB News are keeping an eye on the above particular issue.)

I am aware of a number of expats locally who have had fixed deposits i.e. - one month, three months, one years fixed etc - with various Spanish banking institutions. Unfortunately in many cases, the banks automatically renewed these deposits at maturity without consulting the depositor, in one case for another four years fixed! This is a barefaced tactic designed to keep deposits from moving to other financial institutions during these financially insecure times. If you have a fixed deposit, give the bank written instructions now in Spanish of how you want your funds treated at maturity and keep a copy.

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An old sailor is in a brothel trying to make love with one of the girls. 'How am I doing?' he asks. 'About three knots,' she replies. 'What d'you mean three knots?' asks the old salt. The girl replies, 'You're not hard, you're not in and you're not getting your money back.'

Change?

Regrettably, when it comes to voting, most expats on the Costa Blanca cannot be bothered to vote.

During the 2011 local election campaign in the town of Chiclana near Cadiz, Marisol Ayala (photo), spokesperson for the Regionalist Neighbourhood Party, said the first thing she would do if she arrived in office would be repealing the ordinances in order to legalise 15,000 existing illegal homes. Now in power and thanks to a pact with the Partido Popular, she is keeping her word. Building control approval to the owners of the unlicensed properties in Chiclana will now be granted WITHOUT the payment of fines to the town hall.



Less than 10% of expats eligible to vote in the various local elections in our region do so. If even a third of them voted, their ability to bring some welcome changes and benefits, to the expat in particular, would be guaranteed. Chiclana shows what can be achieved. What a pity that most who read this just couldn't be bothered to go and vote. Why leave it to the Spanish?

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The Nun's Story.

There was a 94-year-old Irish nun whose worn-out body began to surrender. Her doctor prescribed for her a shot of whiskey (the Irish stuff) three times a day, to relax her. However, not to be lured into worldly pleasures, the devout nun huffily declined. But her practical mother superior knew the elderly sister loved milk. So she instructed the kitchen to spike the milk three times a day.

Eventually, the elderly pious one approached her final hour.

As several sisters gathered around her bedside, the mother superior asked if she wanted to leave them any words of wisdom.

'Oh, yes,' she replied. 'Never sell that cow!'

A man is in hospital recovering from an operation when a nun walks into his room. She is there to cheer up the sick. They start talking, and she asks about his life. He talks about his wife and their thirteen children.

'My, my,' says the nun, 'thirteen children. A good and proper Catholic family. God is very proud of you.'

'I'm sorry, Sister,' he says. 'I am not Catholic, I'm Baptist.'

'Baptist?' she replies. 'You sex maniac!'

What do you call 100 nuns in a shop?

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Are you allowed to kiss a nun?

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'That's a little organ!' she said disappointedly.

'Sorry,' he replied. I didn't know I'd be playing in the Town Hall!'

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Jed & Lulu-Belle

Jed is courting Lulu-Belle out in cattle country. One evening they're sitting on Jed's porch, watching the sun go down, when Jed see his prize bull mounting one of the cows in the paddock. Jed puts his arm around Lulu-Belle. 'Say, sweetcakes,' he says, 'I'd sure like to be doin' what that there bull's doin'.'

'Well, there's nothing stopping you,' replies Lulu-Belle. 'After all, it is your cow.'

Spanish Banks - The *corralito* risk

(This is an extract from the May 26th 2012 Economist, print edition)

THE word *corralito* does not need translating to Spaniards. They know it means the partial freezing of bank accounts that afflicted Argentina as money fled the country a decade ago. That is what makes it so frightening.

It should not happen in a solvent country like Spain. But as the spectre of a Greek euro exit is haunting Europe, Spanish banks have become a big concern. Ministers have had to deny the *corralito* risk.

Nerves are fraying. Shares in Bankia, a part-nationalised bank, yo-yo'd wildly after reports, later denied, that clients were taking their money out of Spain's fourth-largest lender. "I've been working since I was 13, and if they take it away I'll kill someone," said a Bankia client who collared Cristóbal Montoro, the budget minister, on the street.

Soraya Sáenz de Santamaria, the deputy prime minister, appealed for "responsibility". Many cursed Paul Krugman, a Nobel-prize-winning economist—though all he did was point out that a euro-zone meltdown might involve Spain imposing *corralito*-style controls.

In spite of all the anxiety, deposits across the banking system grew in March. It is Bankia's shareholders, rather than its account-holders, who should be upset. Those who believed the 2010 merger of seven savings banks, or *cajas*, laden with toxic property would transmute into a solid new bank were wrong. It was an unhappy marriage: on May 23rd Luis de Guindos, Spain's finance minister, told parliament that the government would inject at least €9 billion (\$11 billion) into the ailing lender. (In fact, the total of taxpayers money injected was double that.)

The worries about banks go deeper. They have played for time by refinancing loans to struggling property developers ever since the 2008 housing bust. Two rounds of provisioning ordered this year, totalling €82 billion, may not be enough, though the government is expected to provide €15 billion of the necessary funds.

On May 21st the government appointed two external valuers to scrutinise the banks' assets. Despite 24% unemployment, Spanish households have an excellent record of not defaulting on residential mortgages. (It is the business owned mortgages that tend to fail.) Even so, they may conclude that still more capital is needed.

Bad loans rose to an 18-year high of 8.4% in March. And with Spain's economy expected to contract this year and next, pressure will increase. The Institute of International Finance estimates Spanish banks might need €50 to €60 billion of fresh capital, equivalent to around 5% of GDP. Higher estimates go above €100 billion.

Spain's sovereign debt is already under fierce pressure. Worries about the banking system, unemployment and growth have pushed ten-year bond yields above 6%. This in turn makes it prohibitively expensive to re-capitalise the banks. Spain's credibility has been dented by an upward revision of last year's budget deficit, from 8.5% of GDP to 8.9%.

Big-spending regional governments were to blame. They must now find huge savings. Mariano Rajoy, the prime minister, is committed to a fiscal adjustment worth 5.9% of GDP in just two years. If carried out, this will deepen the recession. Is there no end to Spain's pain?

Little Johnny and his mother are standing in a queue at the supermarket checkout. Standing in front of them is a hugely fat lady. Suddenly a mobile phone starts bleeping in the fat lady's handbag.

'Watch out, mum,' says Johnny. 'She's about to reverse.'

Lime Bar Golf Society Los Altos, Orihuela Costa

The golf societies venue for the 16th May 2012 was held at Vista Bella Golf Course.

The weather can only be described as perfect for golf, the course was in fairly good condition. There were 32 players playing, including 3 guests, and for a number of them their first time on the newly arranged course which was preferred by a lot of the golfers. The scores were fairly high and provided yet again a very enjoyable day.

The competition was in the stableford format, and the scores were recorded, as follows:-

Nearest the Pin on the 4th was Bob Adair.

Nearest the Pin on the 8th was Colin Clarke.

Nearest the Pin on the 15th was Mick Slater.

Nearest the Pin on the 12th in two was John Spence.

Best Guest Bill Dorey with a score of 41 points.

Silver Class runner up was Andy Mc Donald with a score of 30 points.

Silver Class winner was Don Martin with a score of 32 points

Gold Class runner up was Bob Adair with a score of 35 points.

Gold Class winner was Stewart Coleman with a score of 38 points.

Sorry about no photo of the winners, technical hitch!!!

There is a 'fund raising golf day' being held on the 3rd June at the Vista Bella Golf Course in support of Stewart Coleman who is entering the 'One Arm World Golf Championships' which is to be held at St Andrews. The tee-off time will be 1.20 pm and will be played in the Texas Scramble format and the cost will be 40 euros, including a meal and a pint at CK1 Bar and then later presentations and a race evening at the Lime Bar. Anyone interested in playing please contact George on 693 789 082.

Once again thanks to the Staff at The Lime Bar for a most enjoyable meal. Anyone wishing Join our friendly society just need to phone George on 693 789 082 or the Lime Bar at Via Park III Los Altos.

(Colin Clarke)

Bad Round!

Two British women, aged 71 and 62, were injured in mid-May after falling down a ten-metre slope when they lost control of their golf buggy in the course at Alhaurín el Grande.

They were rescued by firemen from Málaga who received the alert. They were extracted on stretchers by the firemen who took them first to a local urbanisation. They were then taken to hospital, the older one in a helicopter and the other by ambulance.

The Grip!

A man and his wife consult a golf pro to try and improve their game. The pro examines the man's technique and says, 'Your grip's too tight. Imagine you're holding the club like you'd hold your wife's breast.' The man does so, and hits the ball right on to the green. Next, the pro looks at the technique of the man's wife.

'I can see your problem,' says the pro. 'Your grip's too tight. Handle the club as if it was your husband's 'todger'.'

The woman does so, but only manages to knock the ball a few feet from the tee.

'Okay,' says the pro, 'Not to worry. Now, the first thing you have to do is take the club out of your mouth.'

Tough Course

A golfer turns to his caddy and says, 'The green is terrible. This must be the worst golf course I've ever played on.'

'What do you mean, 'course'?' replies the caddy.

'We left the course half an hour ago.'



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PHOENIX GOLF SOCIETY

The Phoenix Golf Society Outing was held on Sunday 13th May at Alicante Golf Course which is situated right in the city centre.

The course meanders through a residential area with houses on each side of the fairways which favours the steady down the middle player and not the wayward hitter of which we have many.

We had a turn out of 17 players but should have had 18 due to Jim Storey participating in the other Phoenix Society (Lets go hand gliding without a Hang Glider and Head-butt the Bins Club), resulting in stitches, bruises and a black eye.

Overall Winner - Rob Hughes, Gold Category - Dave Cahill, Silver Category - Ken Sutton, Bronze Category - Terry Dunn.

Nearest the pins were won by Rob Hughes, Colin Philpotts and John Searson. The must try harder trophy went to Captain Peter Brain who also won the free game.

Details of the Society can be found in the Phoenix Bar at Via Park 5.

(Rob Hughes)





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I'm lucky if both sides of my toaster pop! Joan Rivers

Problems at Gibraltar

Regular readers will be aware that there have been recurring 'contacts' between the Royal Navy & the Royal Gibraltar Police, Spanish fisherman and the Guardia Civil over the past few years. Lately, these have become much more frequent and serious, with all taking place in the territorial bay waters of Gibraltar.

Gibraltar was ceded by Spain to Great Britain in perpetuity in 1713 under the Treaty of Utrecht. At the time the treaty made no provision in relation to the surrounding sea waters, however in 1958 the first Convention of the United Nations related to the Maritime Laws granted three miles of waters round Gibraltar to the United Kingdom. The Spanish tried unsuccessfully to retake 'the rock' several times. During WWII, the Germans pressed Franco to allow the Axis forces to cross Spain to invade and occupy the British territory, but he refused. Franco closed the Spanish border with Gib' in June 1969 and it was not re-opened until February 1985, just before Spain joined the EU.

When the PP right-of-centre party gained control of the government last year, many expected the new regime to step-up the requests for the return of what they see as Spain's. A planned trip by Queen Sofia to London for the 60th anniversary of the Queen coming to the throne has been cancelled by Spain with less than 48 hours to go, after Rajoy's PP administration contacted the Zarzuela Palace instructing them to do so. This 'ratcheting-up' of the matter reminds me of the Galtieri regime in Argentina who tried to distract the Argentines from the horrors of their rule by the Falkland's escapade. This only earned Argentina a bloody nose and a robust kick-up-the-arse. Now I am certainly not saying that the Spanish would ever invade Gibraltar but I would expect them to do their level best to distract the Spanish from the abysmal state of the economy and what better way than a territorial dispute with the 'old enemy,' the British.

The socialist mayoress of the nearby town of La Línea has said that the latest incidents are being managed by the PP in a nearby PP-run town and directly accused the 'irresponsible politicians of Algeciras' of inducing their fishermen to take part in activities which prejudice the interests of the people of La Línea - the Spanish town closest to Gib'. Certainly there is no reason for the fishermen to fish in the territorial water of Gibraltar when Spain has some 8,000 km of coastline fishing available. The Guardia Civil are now protecting the Spanish fishing boats in the Bay as you can see from the photo taken this week. The border crossing between Gib' and Spain is also being used as a 'stumbling block' to harass the native Gibraltarians and their suppliers, with queues of between three and five hours which the Guardia say is to check for 'contraband' cigarettes.

I find it amusing that the Spanish establishment 'sound-off' about the colonial British, when Spain itself, is still firmly holding onto its own last colonial enclaves in North Africa - Cueta and Melilla.



Dream Hills Petanca Club

On the 19th of May, a warm morning, with a pleasant breeze, 15 members of the Dream Hills Petanca club met for their 6th annual competition. This year the competition was again to resolve the Richard Norris memorial trophy. The trophy, which is held in the Casita, was won by Syd Oliver (see photo on right), with John Kerr a close second. The player with the lowest score ran away with the wooden spoon.



The competition was followed by an evening meal at Galadriels. The Petanca club meets on Mondays at 15:00 and Thursdays at 11:00. From June to September the hours move to Mondays at 17:00 and Thursdays at 10:00. Further details from Syd Oliver - 966799399 (Pat Farnaby)

I took some group photos before the competition but they were all lost unfortunately when my hard-disk failed. The photos below were taken at Galadriel's during the evening celebration. Mick.



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A man walks into a doctor's surgery. The receptionist asks the man what he has. 'Shingles,' he replies, the receptionist then notes down his height, weight and medical history and tell him to take a seat. A few minutes later, a nurse comes out and asks him what he has. 'Shingles,' he replies. So the nurse takes him into the examination room, takes a blood and urine sample; and gives him an electrocardiogram. She then tells him to put a gown on and wait for the doctor.

Fifteen minutes later, the doctor comes in and asks the man what he's got. 'Shingles,' says the man.

'Oh, yes?' Says the doctor. 'Whereabouts?'

'Outside in my truck,' says the man, 'Where do you want me to put them?'

The doctor said to his patient: 'I want you to take all your clothes off and stick your tongue out of the window.'

'What will that do?'

'Not much. But I hate my neighbour!'

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Changes to Property Rental Law in Spain.

The Spanish Cabinet have approved proposals designed to encourage home rentals. Traditionally, Spanish Rental Law was very biased in favour of the tenant. The new legislation now dilutes this somewhat and should encourage owners to let their empty properties. Incredibly, Spain has more empty private dwellings than the United States!

The main measure for stimulating property rentals is a reduction of the duration of rental contracts from five years to three. Additionally, the new law will reduce the automatic renewal of a contract from the current three years to just one year. This should give owners greater flexibility and encourage them to rent out their unused properties. Tenants will also have more freedom, now being able to cancel their contract with one month's notice.

One of the proposals will provide a tax break on rental income for non-residents. Previously, non-residents did not get tax breaks on rental income. Now, the non-res' owner can get exemption of between 60 to 100%, just as residents do.

Regardless of what is stipulated in the contract, landlords can now take back their rented property for their own use or that of an immediate family member with just two months' notice.

Rent increases will no longer be based on inflation, but on agreement between landlord and tenant and the process of evicting a tenant will be streamlined. This last issue, eviction, has always proved to be a difficult procedure in Spain, with the law heavily on the side of the tenant. It should be interesting to see what the new proposals here will be, particularly where a family (including children) of tenants is involved.

The Cabinet will also try to incentivise home sales by giving a 50% tax break on capital gains for homes sold by the end of 2012. This particular tax break is available to residents and non-residents (and companies).

The cabinet expects these proposals to be approved by parliament this summer.



A 'scrotum-tightening' moment for two local Chelsea fans during the penalties in the recent European Cup Final.

The police came to my door last night, holding a picture of my wife. Copper, "Is this your wife, sir?" Shocked I answered, "Yes". Copper, "I'm afraid it looks like she's been hit by a bus." I said, "I know she does but she's very good with the kids."



San Juan Fiesta
June 23.

When I was born, I was given a choice - a big pecker or a good memory.... I don't remember what I chose.

A flat-chested young lady read an article in a magazine that stated Dr Bumbutu in Ghana, West Africa, could enlarge your breast without surgery. So she decided to go to Dr Bumbutu to see if he could help her. Dr Bumbutu advised her "Every day after your shower, rub your chest and say 'Scooby doobie doobies, I want bigger boobies!'" She did this faithfully for several months, and to her amazement she grew a terrific D-cup rack! One morning she was running late, got on the bus, and in a panic realised she had forgotten her morning ritual. Frightened she might lose her lovely boobs if she didn't recite the little rhyme, she stood right there in the middle aisle of the bus, closed her eyes and said "Scooby doobie doobies, I want bigger boobies". A guy sitting nearby looked at her and asked "Are you a patient of Dr Bumbutu's?" "Yes I am... how did you know?" He winked and whispered "Hickory dickory dock....."

Two women were talking. One says to the other, 'My husband is so ill, I have to watch him night and day.' 'Why haven't you hired a nurse?' asks the second. 'I have,' says the first. 'That's why I have to watch him.'

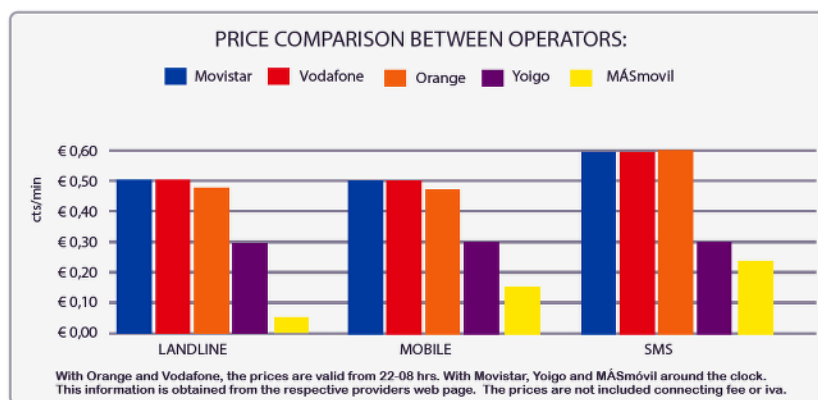
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TIP; Switch off automatic updates, i.e. Windows etc. - do the updates on a Netcafé or similar



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Tell the cook of this restaurant with my compliments that these are the very worst sandwiches in the whole world, and that, when I ask for a watercress sandwich, I do not mean a loaf with a field in the middle of it. Oscar Wilde

Tell the cook this is low grade dog food.....This steak still has marks from where the jockey was hitting it.

Rodney Dangerfield

YOUR MONEY IN SPAIN - THE GUARANTEE FUND.

The perilous state of some of the banks in Spain, and indeed that of the economy as well, has forced many to take a hard look at their assets, particularly cash ones, in Spain. One of the problems in this particular economic environment is the danger of contagion, which is often a self-feeding panic-fed *fait accompli*. However, in this particular case, I just want to cast some light on the deposit guarantee scheme in Spain, which is called the FGD, Fondo de Garantía de Depósitos de Entidades de Crédito or the Deposit Guarantee Fund of Credit Institutions. **A detailed account of the scheme can be found in English here - <http://www.fgd.es/en/index.html>**

The objective of this fund, which was updated by Royal Decree Law in October 2011, is to guarantee deposits and securities held by credit institutions, up to the limit of 100.000 euros. Besides offering these two different, but compatible guarantees, it can also carry out any such actions as it considers necessary to reinforce the solvency and functioning of credit institutions. (This last bit of course has not been happening.) However its main purpose to defend the interests of depositors and Deposit Guarantee Funds. The FGDs have their own equity which is provided by the annual contributions from the member credit institutions.

All Spanish banking institutions, savings banks and cooperative credit banks inscribed in the Special Register at the Central Bank are legally obliged to be member of their respective FGD.

Money Deposits Guaranteed.

The monetary amount guaranteed is limited up to a maximum of 100,000 Euros per depositor in each credit institution.

The guarantee shall be applied per depositor, whether the depositor is a natural or legal person, and regardless of the number and type of guaranteed deposits of which the depositor is holder at the same institution. This limit shall also apply to depositors who hold deposits whose value is above the guaranteed maximum.

When an account has more than one holder, the sum shall be divided between the holders according to the terms of the contract of deposit, or in equal parts otherwise. Each holder is guaranteed up to the maximum limit.

When the holders of a deposit act as representatives or agents of third parties, that provided they act as such at the time of placing the deposit and this fact has been formally declared to the institution prior to the circumstances giving rise to the execution of the guarantee arising, the cover given by the FGD shall be payable to each of the third party beneficiaries of the deposit on the basis of their corresponding share of the deposit.

Money Deposits not Guaranteed.

Deposits by other credit institutions in their own name and on their own behalf, and those made by the following entities and financial institutions.

Securities representing debt issued by the credit institution, including promissory notes and negotiable instruments. (Many expats and Spaniards have been caught out by this one.)

Bearer certificates of deposit, temporary transfers of assets and finance with a subordination clause.

Deposits constituted by companies belonging to the same economic group as the credit institution.

Deposits constituted by Public Administrations.

Deposits constituted by persons holding management or administration posts in the institution giving rise to the fund's action, pursuant to Article 1.4 of Law 26/1988, 29 July

I think Iraq and Iran should be combined into one country called Irate.

All the pissed-off people live in one place and get it over with. (Denis Leary)

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Securities Deposits Guaranteed

The marketable securities and financial instruments, envisaged in article 2 of the Stock-Market Law, that investors have entrusted to a member institutions for their deposit and administration or in relation to any investment service are covered. The protection covers the case of the non-return of the securities or financial instruments deposited, but in no circumstances does it cover the loss in value of the investment, nor in any circumstances will be covered the loss of value of the investment or any credit risk.

Deposits of securities and financial instruments entrusted to credit institutions are covered up to the amount of 100,000 euros, per depositor in each credit entity, independently from the guarantee for money deposits held in the same institution.

The above information is meant as a basic introduction to the scheme without responsibility. Consult the FGD website and a competent professional before making any commitments. And remember, if something looks too good to be true, it generally is!

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**and from 2.30pm on Tuesday 5th June we're having a
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and starting 12th June**

Tuesday Evenings - Steak and Wine Special



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It's War out there!

- During the war, people used to say the you needn't worry about the bombs. They would only hit you if they had your name written on them. Which was bad news for my neighbours, Mr and Mrs Doodlebug.

- A soldier is driving a jeep near the front line when he comes across a shaded pool. It's a hot, sweaty day, so he strips off and dives in. While he's standing in the water, a shot rings out and the soldier faints. Hours later, he wakes up in hospital.

'I'm sorry, son,' says the doctor, 'but a sniper shot your balls off.'

'It could have been worse,' says the soldier. 'It was lucky I was thinking of my wife's sister at the time.'

Remember, you can have a colour copy of the Dream Scene sent to you by email each month for just €5 for one year. Black & white hardcopies can be delivered to your postbox for the same amount.

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Dream Hills (1) AGM

The following quotas (annual urbanisation fees) were agreed at the recent AGM: Houses - €193.52; Ground floor apartments/bungalows - €145.14 and First floor apartments - €29.02. These are payable in June 2012. The quotas are lower than last year's, which is good news.

5KM CHARITY WALK AND FUN DAY

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**CHEATING**

A man returns home and finds his best friend in bed with his wife. He looks at them and says to his friend: 'I have to, but *you?*' Larry Adler

It's hard to put a glutton permanently in front of cakes without him eating two or three of them.

Francine Distel, wife of Sacha, on his womanising

If I caught him in bed with my wife, I'd probably tuck him in.

Sports reporter on 6ft 2", 19 stone Kiwi rugby player

All my men cheated on me....All I ever got out of marriage, except my daughter, was some jewellery and a recipe for ravioli.

Shelly Winters, on divorcing her Italian husband

Bought my wife one of those new water beds. Came home 4 o'clock in the morning, there's a guy in the middle of the floor. I asked, 'Who's this?' She said, 'Lifeguard.'

Slappy White

- What would you do if you found a man in bed with your wife?

- I'd kick his dog and break his white stick!

Ernie Wise & Eric Morcambe

Middle-aged couples are five times more likely to fantasize about owning a dog than dream of an extra-marital affair. Poll for Reader's Digest

Age Concern España now have a website in English.

You can find it at www.acespana.org

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