THE DREAM SCENE

NEWSLETTER

Helping to keep expat's informed......and smiling.

Issue no. 118, 1st of February 2017

Bienvenido a todos and welcome to the February edition.

Although I begin most months with a report on the weather, there was no escaping the horrendous extremes we experienced during the last two months.

The downpours in mid December were particularly heavy causing floods, rail and road blockages. Drainage systems in local houses and apartments were unable to cope with the deluge resulting in a lot of damp and mould. The local ferretarias were lining up the anti-damp & mould spray cans on the counters and they were being whipped-away as soon as they were put out!

La Verdad in Murcia reported what it called 'the most furious flash-flood in 70 years'. Los Alcázares suffered worst from the downpour with two deaths and hundreds of residents rescued and thousands of flooded houses. There was also considerable damage in the Mar Menor area. In the five days - Thursday to Monday - of almost continual downpour, Cartagena City has 320 litres per square metre, San Javier Airport 246 and 320 on the Sierra Espuña. In the Alicante region, a 74-year-old man was washed away and drowned as he attempted to enter his car to drive to safety and a Moroccan was washed away and deposited in a swimming pool where he drowned!

Then there were snowfalls in the second week of January followed by yet more heavy rain for a few days. (More in Local News.) The effect of all this on local fruit & veg' growing must have been devastating and reports are only filtering through just now. Salt collection was paralysed in Torrevieja and the salt collection storage area was flooded. Three and four metre high waves have 'devoured' many of the local beaches as well as beach front property, although they seem to have suffered more in North Eastern Spain where the Catalans were experiencing 10 metre waves.

The first three months after the Brexit announcement and the slide in the value of sterling has cost the Alicante province €35 million. 12 million was lost in footwear & fresh fruit sales between July and September and €23 million more from 209 fewer British purchasers of property. The loss represents 7% of the provincial GDP. Although no figures are available yet for the regions of Murcia & Andalucia, I would guess that the losses there are even greater.

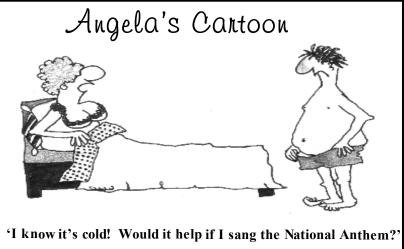
Plenty of interesting stuff inside this issue particularly if you have or have had a mortgage in recent years. The banks are now beginning to address repayments of the ground clause abuses. CaixaBank has put aside €625 million according to the National Commission on Market Values; Banco Popular between €229 and €334 million, Sabadell €490 million and Bankia €214 million.

Congratulations to all those who raised €160 for charity during the Christmas Day pool swim in Lago Jardin 2. Dave's Bar & Restaurant will be reopening in March and JJ's new Bar and Cafe is now open in Via Park V.

Thanks to Barry & Carol, Ellen & David, Soren Olsen, for the extra donations towards printing costs.

Mick & Tid.









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The Adoption.

A couple who work at the circus go to an adoption agency. Social workers there raise doubts about their suitability to adopt. The couple produces photos of their expensive, 50 foot Prevost motor-home, which is already equipped with a beautiful nursery. The social workers then are doubtful about the education that the child would get. "We've arranged for a full-time tutor to travel with us who will teach the child all the usual subjects along with French, Mandarin and computer skills," the couple responds.

Then there are doubts about raising a child in a circus environment. "Our nanny/housekeeper is an expert in pediatric welfare and diet." The social workers are finally satisfied. They ask, "What age and sex of child are you hoping to adopt?"

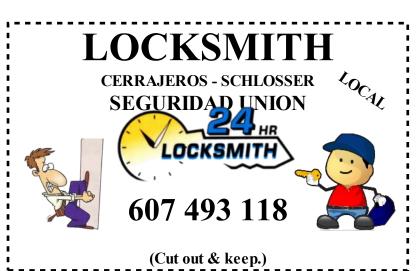
"It doesn't really matter, as long as it fits in the cannon."

Keith Shaw

The Ball.

A government inspector visits a prison. After being shown round he has tea with the Governor. 'You seem to have a lot of social events here,' says the inspector. 'Do we?' queries the Governor. 'Well, yes,' says the inspector. 'One of the prisoners sold me a ticket for the Warden's Ball. Didn't you know about it?'
'Well yes I did' says the Governor. 'But that's not a dance

'Well, yes I did,' says the Governor. 'But that's not a dance, that's a raffle!'





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4

Did you know that

.. scientists have developed a breathalyzer to diagnose 17 diseases with one breath from a patient. In the distant past, royal physicians were known to 'sniff' the noble's excrement to detect Many diseases, ranging from kidney cancer to multiple sclerosis, had its own unique "breathprint." Further analysis...... also revealed that, among the 100 or so volatile chemicals in a breath, variations in the levels of only 13 of them were key to disease detection. The accuracy of the new breathalyzer is not yet at a level where it can be deployed in clinical settings. The success rate needs to be nearer to 99% rather than the current 86% for that. But as a proof-of-concept device, which is both compact and inexpensive, it's a big step forward. And potentially, it could put a centuries-old idea into practical use.

...The Green Party's spokeswoman on care policy in Germany, Elisabeth Scharfenberg, has suggested that authorities could subsidize paid sex for patients requiring nursing care. She stated that she could imagine authorities "financing sexual assistance." Prostitution has been legal in Germany since 2002. Scharfenberg may have gotten the idea from Holland, where 'assistance' is available provided applicants can prove a medical need (apparently an aching crotch is not enough) and show that they are otherwise unable to pay for a sex worker themselves. The governing Social Democrats responded that the country did not "need paid prostitution in homes for the elderly, and certainly not on prescription." Might be an idea to ask them first! Anyway, I can't see it coming to a salud near you soon....but you can always ask!

...between them, the three main Spanish electricity providers, cut-off the electricity to 650,000 premises during 2015?

...the Chinese government has long been hiring as many as 2,000,000 people to surreptitiously insert huge numbers of pseudonymous and other deceptive writings into the stream of real social media posts, as if they were the genuine opinions of ordinary people. Many academics, and most journalists and activists, claim that these so-called "50c party" posts vociferously argue for the government's side in political and policy debates.

Avoid fruit and nuts. You are what you eat. Garfield (The cat)

10 YEARS OLD!

The Dream Scene has now completed its tenth year! This would not have been possible without our generous 162% in ten years. They believe the reasons are women advertisers and subscribers and of course the Dream are now more economically independent and more vital Scene team. The team consists of Tid & I, plus Angela and any religious objections appear to be less important. our gifted cartoonist together with Steve, Sue, Alan, and Maybe they are just sick of the sight of each other! this month John Kerr, who will be helping with the collection and distribution of the printed copies. Not new marketing program with the objective of attracting forgetting of course Stefan, who maintains the archives of 30 million visitors by the year 2020, reduce seasonality the newsletter online on one of his websites -

http://www.dreamhills.orihuela-costa.eu/

Then of course there are the wonderful people who regularly send in jokes - they are also part of the team! The newsletter started in March 2007 as a four-page info 5% more than in 2015. By any standards that's an sheet for the urbanisation, but within a couple of months it appalling figure. attracted many readers outside of this urbanisation, so it quickly became a 'Costa Blanca Newsletter. It is now much as €400 a month to banks who rent out evicted circulated widely in Dream Hills and Dream Hills II; upper properties which remain empty, with funds coming from and lower Los Altos; Lago Jardin 1 &2; Los Balcones and central Government. Via Parks 1 & II, and Via Parks III & V. We also have distribution points in Los Montesinos, San Miguel, 2015 on fruit machines, lotteries, casinos and bingos, up Villamartin/Blue Lagoon together with supplies each month by 5.9% on the year. Since 2015 the private gambling to two waiting areas in Torriesat and Ole Communications. sector created 1,300 new jobs. Over 120 copies are sent out online each month with archives now also online.

The Dream Scene is currently a 36-page publication. This some 600 items started on Dec 12. They will buy old is very time consuming for one person to compile and I IKEp; I,A furniture from their clients and then resell them. would probably be a lot happier if it was just 32 pages. I very much regretted stopping the history articles but I just percentage of unemployed people who don't get any didn't have enough time for the research. Although I try to dole payment is 46%. The average dole payment is ensure that the newsletter is grammatically correct, I pay €803.40 gross. no heed to correct paragraphing; it takes up too much space!

The Dream Scene does not make a profit and I am happy 2016, a total of 2,151 families. with that. It is a hobby not a business as the latter would involve a number of extra headaches and I don't want to danger of losing their jobs, some 200,000 health turn the publication into just another advertiser. (Our professionals are on temporary/short contracts. advert prices have remained unchanged for ten years!) Monthly printing costs a minimum of €400. Added to this Spain with the highest prices to rent a home' – the real are paid subscriptions to three Spanish online media estate agents have warned there could be another real sources and two British. Thankfully our printers, Joachim estate bubble, given it is hard to find a place to rent for of Media Costa Blanca, continue to offer printing at a under €1,000 a month! rock-bottom price - otherwise, no Dream Scene.

Mick

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Give Sue a call on 865666119 **Resident of Dream Hills**

One newspaper, La Vanguardia, has reported that more couples over the age of 60 are divorcing, up by

The autonomous region of Andalucia has developed a and increase the flow of tourists inland and to its various cities.

The year 2016 ended with 437 deaths from drowning on beaches, rivers and swimming pools across Spain,

The ambitious Government Housing Plan will give as

Spaniards have gambled more than 25.5 billion € in

IKEA in Madrid is selling second hand furniture under the slogan 'We save the furniture.' The test project with

The total number unemployed is 3,789,823. The

The number of people being evicted continues: nearly 4,000 people have lost their homes in the third quarter of

One in three workers in the public heath service is in

Diario de Mallorca headlined 'Mallorca is the zone in



Four out of five Spaniards aged under 30 are still living with their parents. Unemployment and precarious labor market drives up number of young people unable to leave home. For the first time in 12 years, less than 20% of people aged between 16 and 30 are living outside the family home. In the second quarter of 2016, the figure was 19.6%, a 4.84% increase on the period in 2015, says Spain's Youth Council. It adds that of those who have managed to leave their parents, only 16.7% are living alone.

The official unemployment rate among the under-30s is 34.4%, but the reality is that only two out of every 10 under-24s is working, and more than 55% of these are on short-term contracts, while 60% are earning less than €1,000 a month.

If you had any doubts about the revered status of football players in Spain, then read on. We have seen in the last couple of years how football players have escaped public criticism after evading millions in taxes. Last month, El Mundo headlined that 'a Spanish Judge has prohibited 'Football Leaks - written in English - across Europe.' Judge Arturo Zamarriego signed the auto which orders twelve media sources 'to paralyse or prohibit in both the paper and internet editions' of all your information. El Mundo responded with - 'It is an unacceptable attack on the freedom of information, the base of democracy. Never have we seen something against the whole continent ordered by a single judge' and ignored it anyway!

Despite the above El Mundo continues with its reports on the players' tax evading with Modric – who sent the payment of his image rights to a company in Luxembourg. The Treasury is investigating the Croatian player for not declaring his income in 2013 and 2014.

El Mundo then reported 'Cristiano Ronaldo eluded paying taxes with companies in the Virgin Islands'. The centre-forward used Tollin Associates in the Caribbean fiscal paradise to hide an income of 75 million € for image rights for the years between 2009 and 2014. Afterwards, he gave power of attorney to the societies Adifore and Arnel with their headquarters in the same building, in an operation to send the 75 million into a Swiss bank account. The Spanish Treasury opened an investigation against the Portuguese player a year ago over his income tax declarations for the financial years 2011 to 2013.

El Mundo continues with more revelations regarding Cristiano and has a photo of a shell company used by the Portuguese player to 'hide' €150 million. Sponsors such as Nike, Honda, Emigrates and Herbalife paid the footballer two million € for a few hours work.

The Supreme Court has confirmed the fine of a million € imposed against the Board Members of Banco Santander for a 'very serious fault' in the prevention of money laundering between the years 2007 and 2011 for amounts paid into an account owned by Rumasa. Santander, as universal successor of Banesto, will have to pay one million € for not correctly recording 602 money transfers (225 paid by cheque, 10 charging cheques, 17 transfers and 349 cash deposits) for an amount over 50 million €. The possible criminality is in the hands of the National Court.

An ambulance driver in Madrid was arrested by the police after he found found driving erratically through the city at 1:30 in the afternoon with his headlights on. He was found to be six times over the legal limit for alcohol and fortunately was not carrying any patients at the time.

A Dutch woman was arrested at Madrid airport after €180,000 was found hidden in the heels of four shoes in her suitcase. The money was in €500 notes and the woman was on her way to Medellin in Columbia. Probably just for some Christmas shopping! The 29-year-old also had €5,950 in cash in her purse. So, taking large amounts of cash to Columbia? Nothing suspicious about that!

El País has a photo of a large NETFLIX poster in the Puerta del Sol, a public square in Madrid, for their NARCOS programme with a photo of the infamous



Pablo Escobar and captioned 'Colombia doesn't want Escobar in the Puerta del Sol' – it seems the Colombian Government has requested Mayor Manuela Carmena to remove the poster which has been posted for the last two weeks with the slogan 'White Christmas.'

Rising above a cavalcade of failures amongst the Spanish banks, CaixaBank has been named as Bank of the Year 2016 by the British magazine, The Banker. Praised was their banking activity, solvency, leadership and its quality in strategy and digitalisation.

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Lime Bar Golf Society, Los Altos, Orihuela Costa.

The Lime Bar Golf meeting held on the 14th December 2016 at Roda Golf Course.

On a fine morning 32 players teed-off on a course playing very well.

The competition was played in the Stableford format and the scores recorded are as follows:-

Nearest the pin on the 2nd hole was John Mac Gregor

Nearest the pin on the 7th hole was Ken Styan

Nearest the pin on the 11th hole was Dave Wright

Nearest the pin on the 13th hole was Ian Johnstone

Nearest the pin in 3 par 5 on the 18th hole was Ken Farrow

Silver Class 3rd place was Bud Butler with a score of 27 points

Silver Class 2nd place was Ray Hanlon with a score of 29 points

Silver Class 1st place was Barry Shawyer with a score of 31 points

Gold Class 3rd place was Dave Wright with a score of 33 point

Gold Class 2nd place was Ken Styan with a score of 34 points

Gold Class 1st place was Ian Johnstone with a score of 39 points

A very enjoyable days golf in pleasant company, thanks to the committee, the Lime Bar staff and the ladies selling the football draw tickets.



Colin Clarke

LIME BAR

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Local News



Snow
on a local
beach
during
January.
Photo:
Informacion.

Although it had been forecast, the recent snowfall in January still came as a surprise. Whereas it was light fall in the local coastal areas, inland it was quite severe and much colder.

Four high-speed trains on route from Alicante were stopped at Albacate because of heavy snowfalls and 2,400 travellers stranded.

The accompanying torrential rain was more problematic locally causing floods and blocking roads. It was very severe in Murcia. I saw a video online of a flood in the city which floated five cars down a road, to be followed by three vans and a lorry, which then acted like a dam and forced the water down side streets, causing locals to run for their lives. During just two days in January, Torrevieja has 90 litres of rain per square metre!

Prior to the heavy rainfalls during December and January, it was reported that the roof to the Alicante-Elche Airport was leaking and that it will cost €980,000 to repair. I wonder how much now!

La Verdad in Murcia headlined 'the Valencia Community will include the closure of San Javier Airport in the new auction for Corvera Airport'. AENA, the Spanish airport authority, will have the final say on this and will no doubt be looking for compensation following the building of the additional runway at San Javier.

The current ruling PP administration in Orihuela are planning to hire a private company to take over the operation of the animal protection centre there. The small Cambiemos Orihuela party have correctly objected to this and asked for clarification. For several years the facility has been operated by AKASO, the animal charity. Having a charity operated by a private company where profit is the main goal and not the welfare of animals is scarcely reassuring. I cannot see the many fundraisers continue to support what would be a private business!

The latest butane bottle rise takes the price up 5% to €12.89, and this is the third successive increase to have been decreed in the regular two-monthly government price reviews. Last July the maximum cost to the consumer of each canister stood at only €11.25, but even so the new price is still a long way short of the €17.50 which was reached in 2015, before the current pricing system was introduced. However, your electricity prices this year are expected to be up by more than 30% on last year's lows.

A year ago, the consumer paid an average bill of €67.84 in January. This year, it will be around €86.96.



Snow among the local orange trees.
Photo:
Informacion.

The Mar Menor lagoon has lost 85% of its sea prairies in only two years. The bad quality of the water has removed more than 10,000 hectares of aquatic plants and it is now a muddy lagoon.

The flood damage in the general Mar Manor area is estimated at around €200 million. The Murcia government hope the ruined beaches will be reinstated for Easter and also hope the Madrid government will contribute 50% of the cost. BUT!.....as many as 2,000 property owners in Los Alcazares may be ineligible for flood damage subsidies. A decree was passed in 2005 which stipulates that compensation awards to those hit by catastrophes excludes second residences, limiting its scope to those whose main family homes are damaged. This is arbitrary and disgraceful and people who intend to purchase in the area should be As many as 700 of these owners are believed to be without house insurance.

Two women aged 75 & 85 years died on Friday night Dec 9 because of an outbreak of gastroenteritis that affected 18 other users of the Senior Centre Casa Verde of Guardamar del Segura. Five of these 18 affected were transferred to the Hospital of Torrevieja, while the rest were isolated in the centre itself.

La Verdad in Murcia reported 'the torrential rains have left 10,000 hectares in the Campo de Cartagena on the edge of ruin.' A quarter part of the agricultural zone is flooded and is now at the mercy of plagues and fungus; the Agriculture Counsel wants a special permission to use planes to furnigate the area. Lettuce, broccoli and cauliflower have been affected and to a lesser extent the greenhouses where peppers and marrow are also under serious threat from the flash flooding.

Local farmers argue that a number of factors "are causing a serious deterioration in commercial transactions between producers and buyers". They point to the agreement of the EU with South Africa on imports of oranges. They also highlight the recent adverse climatic conditions which have ruined part of the harvests.

Eleven companies belonging to the Polaris Group in Murcia went into voluntary liquidation in early January. This was followed by the Corvera Golf and Country Club doing likewise.

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Property Sales to the British.

Britons buying second home on the coasts of Spain are being affected by the threat of a hard Brexit. According to real estate expert Mark Stucklin, British real estate acquisitions on the Costa del Sol and Costa Blanca have fallen by 50% since the result of the referendum in June.

In the third quarter of this year, the number of British residents buying property in Spain saw a 16% reduction after continuous growth since 2011. The collapse of the pound is the main culprit for slowing British investments in Spain.

In 2015 when the pound was strong, British buyers purchased some 10,000 properties in Spain, a growth of 42% on 2014.

The British buyers represent 21% of all the foreigners who purchased property in 2014 – which gave a boost to the Spanish real estate market – British dominance on the Costa del Sol - 28% of total house sales, and still at 26% in the regions of the Costa Blanca, Murcia, Canaries and Balearics.

What the Heck in Going on in Murcia?

El País reports from Murcia where an imposter doctor was offering express circumcisions. Take a tip from me...no don't! Ouch!!

Health Alert in Murcia – 42 marmosets monkey have escaped and some are believed to be carrying a virus similar to HIV, Simian Immunodeficiency Virus (SIV) An operation was initiated by the Guardia Civil against a network of exotic

animal traffickers, in which seven people were charged: four in Alicante, two in Murcia and one in Seville. These monkeys, despite being cute, intelligent and in many cases adorable as pets, can be carriers of deadly diseases such as malaria, dengue, rabies and an animal variation of AIDS, as in this



case, and it is difficult to detect because of their illegal origin and are not subject to the necessary health checks. Police insist that a veterinary certificate does not guarantee anything!

Following the recent floods, La Verdad in Murcia reports 'the recommendation to not drink tap water has extended to more than 160,000 neighbours' - Eight municipalities still Alicante-Elche Airport and Torrevieja central bus depot. maintain this order because of an excess of trihalomethanes,-(Trihalomethanes are formed as a by-product predominantly when chlorine is used to disinfect water for drinking.) The injection of desalinated water has avoided the problem Airport to Torrevieja: 8:00, 10:00, 12:00, 14:00, 16:00, reaching the water deposits which feed Murcia.

Late News: Did you hear they're coming out with a new Catholic edition of *Playboy*? It has the same centrefold as the regular edition, but you have to pull it out at just the right moment.

Residential Homes in Alicante.

The Consell has increased the support for access to a place in nursing homes.

The grant will favour the elderly with lower pensions, which until now were excluded from nursing homes because of the high costs - the waiting list in the province is 1,200.

The goal of the new iniative is to older people with lower pensions to have access to a nursing home. The Ministry of Equality will increase the money currently made available for access to a nursing home, going from 700 to 1500 euros per month. From January, dependents who do not have a public square in a radius of 20 kilometres from their home will get extra assistance. Also if you do not have an adequate public residence suitable to the degree of dependence of the applicant, the applicant can choose from any private residence area.

If this is something of importance to you, you should seek the help of a knowledgeable and competent professional.



Airport Bus Timetable.

This service will provide eight return trips between It will operate every day of the year and without any stops.

Torrevieja to Airport: 7:00, 9:00, 11:00, 13:00, 15:00, 17:00, 19:00, 21:00.

18:00, 20:00, 22:00.

Price: €6.92. Children under 4 years travel for free but ID may be requested.

Pensioners can get a 30% discount but only if they are registered as permanent residents in the Valencian Community. You may need to show proof of age ID plus Residencia. A bit of a palaver really. Prior booking is not required



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"About Cows And Sheep"

A New Zealander walks into the bedroom with a sheep on a leash and says.... "Honey, this is the cow I make love to when you have a headache."

The wife, lying in the bed reading a book, looks up and says, "If you weren't such an idiot, you'd know that's a sheep, not a cow."

The guy replies, "If you weren't such a presumptuous bitch, you'd realize I was talking to the sheep."

Pete Dudman



I never believed in Santa Claus because I knew no white dude would come into my neighbourhood after dark.

Dick Gregory



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DUE A REBATE?

If you have a bank mortgage or have had one in the past, you may be due for a rebate.....

In December 2015, Spain's Supreme Court ruled that mortgage clauses introduced by Banco Popular and BBVA that forced borrowers to pay for all fees associated with taking out the home loans were abusive. Instead, the court ruled that the banks should pay for all or at least part of these set-up expenses, because it is the lenders who have an interest in making a formal record of the mortgage deed.

The consumer associations Adicae and OCU – which took the case all the way to the Supreme Court – have launched a campaign to claim these expenses back from the banks.

These groups are recommending that customers first try approaching their bank's ombudsman or claims department, before taking the matter to court. In the last six months, at October 3, 2015, a new civil rights code came into effect least six banks - Santander, BBVA, CaixaBank, Bankia, in Spain's Basque Country region, allowing parents to Sabadell and Ibercaja – have changed their clauses and now disinherit their children without providing a specific cover around 30% of these associated fees, in a bid to reason. prevent further lawsuits.

The Supreme Court's ruling of December 23, 2015 affects by the Spanish Civil Code, offspring are legally entitled to everyone who is currently paying a mortgage or who paid it two-thirds of the deceased's assets. In other regions, off up to four years ago.

the fees that come with taking out a home loan, the following disinherit their offspring, there needs to be a convincing link may help you determine whether you are entitled to a argument to justify the decision, such as abuse. However, refund on some of them. Lack of space does not permit me the new Basque law brings the legal inheritance to relay this information, but you can read further on the entitlement of offspring down to a third while adding a following topics, in English, here -

http://elpais.com/elpais/2017/01/09/inenglish/1483976797 7 52983.html

This will cover:

Who is eligible?

What fees can be claimed?

How much can I ask for?

Is only a portion recoverable?

What documents are required to file a claim?

Which banks have changed their fee clauses?

Do I have a clear case in court?

The ruling applies to individuals, not corporate borrowers, If you are a regular reader of this newsletter you will be and to primary residences and second homes alike.

The deadline for filing a claim is four years after the Supreme Court ruling, meaning December 24, 2019.

It is worth noting that the amounts to be reclaimed in this allows greater freedom in allocating any inheritance. If instance are not massive, possibly between €1,000 and you do not amend your old will, then the regional laws on €3,000, unlike rebates in the 'floor clause' scandal, which inheritance will prevail. could be substantial. See page 30 for the latest on claiming a 'floor clause' rebate.

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Basques Tighten Inheritance Rules.

In all of the Spanish regions where inheritance is covered such as Galicia, Catalonia, Aragon, the Balearics and If you are a homeowner in Spain who paid the full amount of Navarre, the proportion varies. If parents want to clause that allows people to leave one or more descendants (either children or grandchildren) out of their will without having to provide cause. As such, one or more children can be disinherited.

> The change in the law in the Basque Country has increased appointments at the notaries by around 25% as many parents scramble to amend their wills. There could be a number of reasons for this; possibly no contacts with their children for many years or the offspring may be alcoholics of drug addicts, who the parents feel would squander the inheritance.

aware that being a non-Spanish European you would have already been advised to amend your old will to take into account the norms of your native country which

Cheeky Chinese Chappie!

I was standing at the bar in Terminal 2 at Birmingham International Airport when this small Chinese guy comes in, stands next to me, and starts drinking a beer.

I asked him, "Do you know any of those martial arts things, like Kung-Fu, Karate, or Ju-Jitsu?" He says, "No I don't. And why the hell would you ask me that? Is it because I am Chinese?" "No", I said, "It's because you're drinking my beer!"



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Wills

Translations

NIE, Residencia, SIP Card Applications. I touched on the snake invasion in the Balearic

CEE & Certificate of Habitation & much more.....

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Safe As!

Securitas Direct are an alarm company who have two million customers throughout Europe and employ around 9,000 staff.

They recently compiled a survey analysing their alarm incidents in Spain over 2016 when alarms were activated by the presence of an intruder or attempted theft.

In their study of 50 Spanish cities the location which had the most of these activations per customer installations was the coastal city of Huelva, Andalucia, with a rate of 4.35% of incidents. Surprisingly, Torrevieja came next on the list (percentage not provided). The data is not insignificant if you take into account that behind Torrevieja lies Sevilla and Marbella, thought to be 'hot-spots.'. Alicante, for example, lies in 12th, a good position. According to the survey the safest cities are Granada, Cordoba or Bilbao, Alcalá de Henares, Valencia and Vigo.

Snakes Alive!

I touched on the snake invasion in the Balearic Islands in a previous issue. Despite extensive traps, 12 different types of snake flourish there. Only two of the species are indigenous and 10 are alien. This has reduced the lizard population in the largest islands by as much as 40% and threatens the islands' native species. This is a problem in many of the islands in the Med'.

North Eastern Spain is also reporting an increase in alien reptiles. It is believed that tree transplantation, particularly olive trees (older ones are hollow) are the main cause. For more, read http://journals.plos.org/plosone/article?id=10.1371/journal.pone.0121026

Hair Today, Gone ®

A Scottish couple took in an 18-year-old girl as a lodger. She asked if she could have a bath, but the woman of the house told her they didn't have a bath, although if she wanted to, she could use a tin bath in front of the fire.

"Monday's the best night, when my husband goes out to darts," she said. The girl agreed to have a bath the following Monday.

After her husband had gone to the pub for his darts match, the woman filled the bath and watched the girl get undressed. She was surprised to see that the lass didn't have any pubic hair. She mentioned this to her husband when he came home. He didn't believe her, so she said: "Next Monday, when you go to darts, leave a little early and wait in the back garden. I'll leave a gap in the curtains so you can see for yourself." So the following Monday, while the girl again got undressed, the wife asked: "Do you shave?" "No," replied the girl. "I've just never grown any hair down there. Do you have hair?"

"Oh, yes," said the woman, and she pulled up her nightdress and showed the girl that she was really generously endowed in the hair department.....very generously indeed. The girl finished her bath and went to bed.

Later that night, when the husband came in, the wife asked him, "Did you see it?"

"Yes," he said, "but why the hell did you have to show her yours." "Why ever are you worried about that?" she said. "You've seen it often enough before."

"I know," he said, "but the darts team hadn't!"



What do train sets and breasts have in common?

- They're intended for children, but it's usually the men who end up playing with them.

Facebook: El Capitan Torrevieja

DREAM SCENE APPEAL FOR REACH OUT TORREVIEJA-EXTIENDE LA MANO



Helping the Homeless & the Needy.

This charity, which is almost totally manned by British and Irish volunteers, urgently requires your assistance and contributions.

FOOD DONATION BOX IS PLACED IN MACKLIN'S WELCOME INN IN VIA PARK III.

When you do your food shopping, can I urge you to please buy an extra tin or jar of food for the charity and drop it off at one of these bars. Donations of 'pre-cooked' food, such as Meatballs (albondigas), jars of Lentils (Lentegas) & Chickpeas (Garbanzos), Tuna (Atun), Vegetables (Verduras) etc., are preferable. Many of the recipients would be unable to afford to pay costly electricity or gas charges for long cooking periods which many foods require, so pre-cooked foods are preferable. But other than food, the charity also needs disposable razors, shaving foam, soaps, shampoo & shower gel, - even half bottles are welcome. The homeless are encouraged to keep clean and to shower in the Reach Out premises. Winter shoes, such as trainers etc are now urgently required, particularly sizes of 40 upwards.

www.reachouttorrevieja.com https://www.facebook.com/reachouttorrevieja/?fref=ts

Renting in Spain:

Non-Resident Landlord's Rental Allowances

Following a recent European Court of Justice (ECJ) ruling, non-resident EU landlords who rent out property in Spain can now enjoy the same tax allowances that Spanish residents have.

The article is written by Raymundo Larraín Nesbitt and as it is quite long and detailed, I will provide a link rather than repeat it in full. The link also provides access to a number of other related articles by Nesbitt which you may find helpful.

I enjoy reading Nesbitt's legal property information and his previous detailed info' on Inheritance Tax in Spain is the best! Link follows -

http://www.spanishpropertyinsight.com/2017/01/1 4/renting-spain-landlords-rental-

allowances/?utm_source=Spanish+Property+Insigh_t+News+Bulletin&utm_campaign=3de6079a39-

<u>SPI_NB150117&utm_medium=email&utm_term=</u> <u>0_5c1bbc37e8-3de6079a39-137959681</u>

These findings by the ECJ is yet another victory for the common man. If it hadn't been for the ECJ, EU non-Spanish residents and non-residents would be now experiencing tougher Inheritance Tax rates, and many other revenue restrictions. The recent decision on the ground clauses also came from the ECJ and it benefits all, except of course the banks! It is fair to say that minority PP government and the current Supreme Court in Spain favour big This was particularly evident in their business. handling of the mortgage ground clause where they attempted to mitigate the financial impact on the banks and had to be dragged screaming to the ECJ to give the citizen what he or she was entitled to. The UK will miss it in two year!





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- Free search on lost & forgotten UK pensions. ARE YOU DUE A WINDFALL?
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Trump & Obama.

Donald Trump and Barack Obama somehow ended up at the same barbershop. As they sat there, each being worked on by a different barber, not a word was spoken.

The barbers were even afraid to start a conversation, for fear it would turn to politics. As the barbers finished their shaves, the one who had Trump in his chair reached for the aftershave.

Trump was quick to stop him saying, 'No thanks, my wife will smell that and think I've been in a whorehouse.' The second barber turned to Obama and said, 'How about you?'

Obama replied, 'Go ahead, my wife doesn't know what the inside of a whorehouse smells like.'

(Moira)

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Love your enemies in case your friends turn out to be a bunch of bastards. - R.A. Dickson

Three Cheers for Spain!

Spain, a world leader in organ donation and transplants for the last 25 years, has once again beaten its own record in 2016, with an average 43.4 donors per million inhabitants (a total of 2,018 donors) and 4,818 transplants. Waiting lists in just about every organ category have fallen, from 5,673 patients in 2015 to 5,477 in 2016, a drop of 196.

In total, last year 2,994 kidney transplants were carried out. For livers, the figure was 1,159; for hearts 281; and 307 for lungs. There were also 73 pancreas and four intestinal transplants. The figures were presented at a recent press conference by Health Minister Dolors Montserrat during a visit to the headquarters of the National Transplant Organization (ONT), which has been headed by Rafael Matesanz for the last 28 years. He will be standing down in the coming months.

The ONT says the improved results come from the increased use of non-heart-beating donors — who make up one in four of people who donate an organ — along with better coordination with medics working in accident and emergency to identify possible donors. At the same time, there was a fall in the number of kidney transplants from living donors: 341 compared to 2015's 388, probably as a result of more organs being available from deceased donors.

The ONT says that donors are becoming progressively older: 54.6% are now aged over 60, close to a third are 70 or older, and almost 10% are in their eighties; the oldest donor in Spain last year was aged 94 and provided a liver.

For the first time, every region in Spain has provided more than 35 donors per million inhabitants, with more than 60 per million in Cantabria, the Basque Country and Navarre, and more than 50 per million in Murcia and La Rioja. (El Pais)

Great News!

Take a look at this gorgeous happy creature. This is two and a half-year-old Paula, who late last year received a transplant of seven organs at the La Laz Hospital in Madrid.

Paula suffers from Hirschsprung's Disease, which affects the intestines and prevents fed them from being through the digestive Surgeons in this tract. hospital transplanted a stomach, liver, spleen, duodenum, pancreas intestine and colon in a



13-hour operation. The donor was a single child, whose loss of life has now given hope to another.

Paula is now at home and hopefully will only undergo a smaller operation to remove two colostomy bags. Then the operations will be finished. Paula's disease is not the result of the genetic incompatibility of her parents, but a whim of fate.

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Oddities!

Four men dressed as Father Christmas have raided the Apple store in Valencia and made off with a large number of iPads and laptops, fleeing at top speed in a stolen 'top of the range' BMW X5. The vehicle was found burnt out later. Faster than reindeers one would presume. The car owner was royally 'pissed-off' as he only bought the car last summer!

The Spanish Supreme Court has ruled the 'Christmas hamper' for staff must be maintained even when the company is making a loss. The sentence considers the Christmas hamper is an acquired right and of collective character, as it has been repeated every year.

A Danish animal rights activist was denied Swiss citizenship after her repeated public criticism of cowbells, a popular tradition in the country. Nancy Holten, 42, a vegan animal rights activist who has lived in Switzerland for 33 years argued the cowbells are harmful to bovine because they are too loud and heavy and should be outlawed. She also complained about the noise of church bells ringing near her home early in the morning. After a village vote, Holten's request was denied. In Switzerland, citizenship requests are decided by locals, not the Swiss government.

THE FUTURE

Christmas gone and New Year past the future all ahead The rain gone, some sun at last hope for all instead

The year of Trump, a president new What difference will he make Known by many, loved by few the world will have to take

Decisions made and policies written
What will they be for
Hopefully, and right and fitting
that don't release the dogs of war.

The Phantom Poet

Redneck.

A redneck boy ran into his house and announced excitedly: 'I've found the girl I'm gonna marry! And she's a virgin!'

His father thumped his fist on the table angrily. 'There's no way you're marrying that girl,' he yelled. 'If she ain't good enough for her own family, she sure

The Phoenix Golf Society.

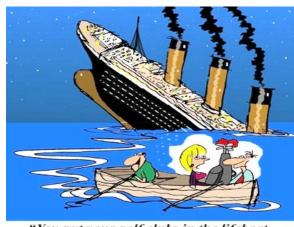
ain't good enough for ours!'

First I would like to wish everyone a "Happy New Year!"

We played at the new Sierra Golf Course on Sunday 15th January 2017 and what an improvement they have made to the course! The worse problem was the weather!! Very windy and very cold and it got to all the players — on the good side they enjoyed a bacon sndwich at the start of play. There was no nearest the pin this time, but the overall winner on the count back was Brian Archer — well done Brian.

We returned very cold to the Phoenix Bar for hot stew prepared by Donna and Kay – Many thanks to you both once again.

Cheers, David Wightman.



"You put your golf clubs in the lifeboat before me. I now know where I stand in this relationship."



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My wife and I tried to breakfast together, but we had to stop or our marriage would have been wrecked. Winston Churchill

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LIMIT ON CASH PAYMENTS REDUCED.

In an effort to target the black economy, the payment of cash for goods and services has been reduced from €2,500 to €1,000 from January 1 this year.

All transaction for more than €1,000 must now be made by traceable means - namely credit & debit cards, cheques (very rare in Spain!) or bank transfers.

Fines for noncompliance can be up to 25% of the amount in So, if you pay the builder €2,000 cash for constructing the family vault in the back garden, not only will you be fined €500 but he/she can be fined the same amount!

Clampdown on Unlicensed Angling.

The Valencia regional government has announced a

clampdown on angling without a licence. Failure to obtain a permit costing could result in fines thousands of euros. Fishing is also banned at ports, particularly at the entrances and municipal legislation restricts beach fishing to times when the activity does not interfere with bathers. There are also restrictions on distances between anglers and hook size and width.

Anglers can request a licence at any PROP service building at a yearly cost of €12. A two-year permit costs €14 and a five-year permit €21.



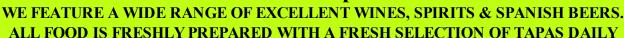
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IMPORTANT ANNOUNCEMENT:

Tea is more dangerous than beer. Please avoid drinking tea. I discovered this last night after I had 14 beers till 3am at the pub while my wife was at home just drinking tea!

You should have seen how violent and angry she was when I got home. I was peaceful, silent and headed to bed as she shouted at me, all night long and even into the next morning.

Please ladies, if you can't handle your tea, don't drink it.

If you are a regular reader of two leading UK newspapers, The Guardian and The Telegraph, you will be aware that not only do they promote two totally differing political viewpoints but are also diametrically apposed when it comes to the Brexit issue, the latter being unreservedly, right-wing, pro Tory and pro Brexit. So, I was more than surprised the read the following article by Christopher Booker in the Premium online publication of The Telegraph on January 21.

Theresa May's Two-year Brexit Plan Is Hubristic, Ignorant and Laughable. Christopher Booker

I'm sorry, but despite the euphoric plaudits which greeted Theresa May's Brexit speech on Tuesday, she could hardly have come up with a plan more utterly bizarre and potentially catastrophic. She showed no real sign of understanding the fearsome complexities of what a successful disentanglement from the EU would involve. The most trenchant verdict came from the German press, led by Der Spiegel, which said she is clearly living in the German equivalent of "cloud-cuckoo land".

Of all the seven veils behind which she had long hidden her thinking on Brexit, the only one she had previously lifted was her repeated insistence that she wished us to continue trading "within" the EU single market. But she now emphatically rejected this, along with the only practical course which would have allowed us to do so. That "EEA/Efta option" could also have given us other advantages, including the unilateral right to impose selective control over immigration at least from within the EU.

Instead she imagines that, within two years, we can hammer out a one-off bilateral trade deal, comparable with that between the EU and Switzerland which took 17 years to negotiate. She seemed oblivious to how complicated and "resource intensive" such agreements are: so much so that the EU has already said it wants no more such deals with its neighbours. Also not irrelevant is its deal with South Korea, 18 years in the making, with 1,336 pages on trading arrangements; plus a further 64-page agreement, as is usual in such deals, requiring "political co-operation" on a range of further topics.

Even this is peanuts alongside the countless other issues needing to be resolved as we disengage ourselves from the entire system of government with which we have been enmeshed for 43 years. To think that the essence all this can be achieved in two years is laughable.

Again and again Mrs May seemed wholly unaware of what she will be walking into in two months' time. She clearly hasn't begun to grasp what is technically involved in the labyrinthine system of "customs co-operation", which is what allows our goods what she called "frictionless" access to that market she wants us to leave.

She absurdly claimed that by leaving the EU we will no longer have to pay "vast contributions" into its budget. The very first demand she faces in Brussels will be how she intends to settle our outstanding debts, estimated at £60 billion, for all the ongoing financial commitments we have signed up to in the past.

Worst of all was her hubristic threat that, unless they give in to our demands on trade, we might just "walk away". She is clearly unaware of what an unthinkable disaster this would land us in since, under the rules, our goods would immediately be shut out from what is still by far our largest export market. Even if she does get some kind of deal, it will require a hugely complex "secession treaty", plus another treaty to amend the existing European treaties themselves; each requiring unanimous ratification by all the other 27 member states. Having now stripped off all the rest of those seven veils, she will find herself in March, to borrow a phrase, going "naked into the conference chamber". Her EU colleagues will be staring at her in disbelief. In two years' time she may be praying that at least one country, say Slovenia, might save her, by vetoing the whole thing. The result of the shambles we would have made of "Brexit" might then be that, utterly humiliated, we remain in the European Union.

http://www.telegraph.co.uk/news/2017/01/21/theresa-mays-two-year-brexit-plan-hubristic-ignorant-laughable/



A Little Help?

Sam Allardyce (Crystal Palace FC manager) was wheeling his shopping trolley across the supermarket car park, when he noticed an old lady struggling with her bags of shopping. He stopped and asked, 'Can you manage, Dear?' To which the old lady replied, 'No way. You got yourself into this mess - don't ask me to sort it out!'

WHAT'S HAPPENING AT THE DHAENIY







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Always something going on!

The Surgery.

The surgeon seemed to pause and his face reddened as a small tear ran down his cheek. The girl was alarmed.

"What's the matter doctor? I will be all right, won't I?"

He replied, "Yes, you'll be fine. It's just that no-one has ever asked me that after having their tonsils out."

[&]quot;You'll be fine," the doctor said after finishing the young woman's surgery.

But, she asked, "How long will it be before I am able to have a normal sex life again doctor?"



SCUMBAG OF THE YEAR

The Nadia Case.

Eleven-year-old Nadia suffers from the rare disease trichothiodystrophy (TTD), a rare disease that can delay development and lead to significant intellectual disability and recurring infections. But doctors who have treated her suggest that her condition is not nearly as serious as her parents, Blanco and Garau (photo), — who have led others to believe that her death was imminent.

Since 2008,
Blanco and
Garau have been
organizing charity
drives, allegedly
to pay for cuttingedge medical
treatment abroad.
Fernando Blanco
had been claiming



that he and Nadia had already travelled to Guatemala, India, Panama, Russia, Brazil, Argentina, Finland, Cuba, Chile and even a cave in Afghanistan to hire "the best specialists in the world." But he never produced a shred of evidence to back his claims. He then claimed that Nadia was receiving treatment in a hospital in the States.

At this stage El Pais and two other media sources uncovered a fraud shortly after the latest donation drive, which raised €153,000 in just four days through a television and social media campaign.

A subsequent police investigation has now revealed that the couple collected €918,000 between 2008 to 2016, only a fraction of which has been used for Nadia's medical therapy. The investigation also revealed that between 2012 and 2016, Nadia's parents spent a total of €295 on medication for her.

In the meantime, a search of the family home produced a collection of luxury watches valued at €50,000. The rent on their expensive home was being paid by the charitable foundation that they set up to manage the donations.

Investigators have concluded that Blanco and Garau were living off the donations, as neither of them held a job or had any business activities. Blanco has a history of fraud and has served prison terms for swindling his employers.

But then things got worse! The police search revealed a pen drive that had dozens of photos on it showing the couple having sex while the child was in the bed next to them. Additional photos showed the naked child in different poses.

The parents are now in jail as wire taps revealed they planned to escape.

I have to say that this is one of those occasions where the 'red-hot poker treatment' would be appropriate.

The Lime Bar Golf Society.

The Lime Bar Golf meeting was held on the 11th January 2017 held at Riquelme Golf Course. On a fine but cold morning 34 players teed-off on a challenging course.

The competition was played in the Stableford format and the scores recorded are as follows:-

Nearest the pin on the 5th hole was Lin Newberry Nearest the pin on the 7th hole was Colin Taylor

Nearest the pin in 2 par 4 on the 10th hole was Mike Heighway

Nearest the pin in 3 par 5 on the 14th hole was Ian Johnstone

Nearest the pin on the 17th hole was Colin Taylor Silver Class 3rd place was Eddie Allen with a score of 27 points

Silver Class 2nd place was Ray Hanlon with a score of 28 points

Silver Class 1st place was Tony Jones with a score of 28 points (on count-back)

Gold Class 3rd place was Mike Heighway with a score of 30 point

Gold Class 2nd place was Colin Taylor with a score of 33 points

Gold Class 1st place was Tony Brain with a score of 34 points



A very enjoyable day's golf in pleasant company, thanks to the committee, the Lime Bar staff and the ladies selling the football draw tickets.

Colin Clarke

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Sniffer!

A man had just settled into his seat next to the window on the plane when another man sat down in the aisle seat and put his black Labrador Retriever in the middle seat next to the man.

The first man looked very quizzically at the dog and asked why the dog was allowed on the plane.

The second man explained that he was from the Police Drugs Enforcement Agency and that the dog was a 'sniffing dog'.

'His name is Sniffer and he's the best there is. I'll show you once we get airborne, when I put him to work.'

The plane took off, and once it has levelled out, the Policeman said, 'Watch this.'

He told Sniffer to 'search'.

Sniffer jumped down, walked along the aisle, and finally sat very purposefully next to a woman for several seconds. Sniffer then returned to his seat and put one paw on the policeman's arm.

The Policeman said, 'Good boy', and he turned to the man and said, 'That woman is in possession of marijuana, I'm making a note of her seat number and the authorities will apprehend her when we land.

'Gee, that's pretty good,' replied the first man.

Once again, the Policeman sent Sniffer to search the aisles..

The Lab sniffed about, sat down beside a man for a few seconds, returned to its seat, and this time he placed two paws on the agent's arm.

The Policeman said, 'That man is carrying cocaine, so again, I'm making a note of his seat number for the police.'

'I like it!' said his seat mate.

The Policeman then told Sniffer to 'search' again.

Sniffer walked up and down the aisles for a little while, sat down for a moment, and then came racing back to the agent, jumped into the middle seat and proceeded to crap all over the seat.

The first man was really disgusted by this behaviour and couldn't figure out how or why a well-trained dog would behave like that. So he asked the Policeman, 'What's going on?'

The Policeman nervously replied, 'He's just found a bomb!'

Sue Robinson

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Caring in the UK.

As the social care crisis in the UK deepens, recruitment firms specialising in carer replacements are trawling the Costas to recruit 'carers.' Telegraph investigation reveals that thousands of expats are funding lifestyles in the sun by jetting in for fortnightly placements to take sole charge of the vulnerable, with, in many cases, just a few days' training. The new recruits are lured with the promise of generous earnings, free accommodation and subsidised travel. The recruitment agents boasted of a "huge increase" in the number of expats coming from Spain to earn up to almost £1,700 a fortnight, admitting many of those on their books did not want to look after the vulnerable, but were driven by the cash. Britain's system of social care is heavily reliant on care workers some of whom are paid for by families, while others are funded directly by the state. But in recent years there has been a growing shortage of workers, with care homes and firms which provide live-in carers and home help struggling to fill jobs looking after the elderly and disabled.

Proper caring needs proper training. More here: http://www.telegraph.co.uk/news/2017/01/01/jetin-carers-fly-benidorm-britain-amid-massive-carecrisis/

Driving licences in Spain.

All this may be 'old hat' to long term residents, but as some return to the 'old ground' others replace them. Thanks to 'Typically Spanish' for the following:

The minimum driving age in Spain is 18 for cars (for Type B vehicles over 3,500 kg.) A 'B' licence also allows you to drive a moped up to 50cc, and currently, a motorbike up to 125cc – although the central traffic authority is studying annulling the latter. The minimum age for a moped licence (without a car licence) is now 16, and for above 50cc, 18. The legal blood alcohol limit is 0.05 %. (0.25 mg/l BrAC) It is worth knowing that the limits for professional or commercial drivers is much lower!

The new driving points system which came into force on 1st July 2006, works in reverse, with points being taken off for infractions. Experienced drivers (who have been qualified for more than three years) start off with 12 points, and those who have less than three years experience, 8 points. Two extra points are awarded after three years with no offences, with an additional point to reach the maximum of 15 being awarded after a further three years.

The number of points removed depends on the infraction and its severity: lesser infractions will mean the loss of two points, going up to six for the more serious. The maximum number of points which can be lost in one day is eight.

(*see across for a list of infractions and the points which can be lost).

Lost points may be re-earned by following a road safety course (total duration: 12 hours), where the driver can regain up to four points. The number of points recovered can never be higher than the amount lost. Drivers may take the course once every two years.

Alternatively, you will regain your initial credit if you make no further infractions in the following two years (if the original infraction was minor). Three years are required for serious infractions.

The loss of all your points means the automatic loss of your licence, and a ban of either six or twelve months depending on whether or not it is the first occasion.

A detailed re-education course in road safety must be followed in order to regain the lost licence, which includes an exam.

*Speeding: between two and six points depending on how far above the speed limit you were travelling.

Using the mobile phone or any other apparatus considered a distraction – three points.

Not using your seat belt or helmet for bike riders – three points.

Drink driving – four or six points.

Points can also be lost in the following circumstances –

Two points will be taken for:

Dangerous parking

Using radar speed trap detectors

Forgetting to turn on your headlights

Taking a child under 12 as a passenger on a motorbike

Three points will be taken for:

Making an illegal turn

Driving too close to the vehicle in front

Four points will be taken for:

Driving without the correct licence

Taking a vehicle onto a motorway that is not authorised

Reversing on a motorway

Dangerous driving or overtaking

Blocking another driver from overtaking

Jumping a red light

Disobeying police instructions

Throwing any dangerous objects from the car – this includes cigarette butts

Driving with too many people in the vehicle

Six points will be taken for:

Extreme dangerous driving, which could be, for example, taking part in racing, driving against the traffic and so on. Professional drivers risk losing six points if they do not respect official rest periods.

Big Business Will Screw You Up!

Just two recent examples of how big business treats the consumer. No ethics, no morals, no standards.

The autonomous communities of Andalucía and Madrid have fined Telefónica €6.23 million and €30,000 respectively, for a five euro increase applied in March 2015 on their global package Movistar Fusion. The Governing Council of the Junta de Andalucía has resolved to impose a fine of €6.23 million on Telefónica, of which €870,000 for printing fraudulent advertising and using abusive clauses, and €5.36 million corresponding to the extra income generated illegally. In a press conference the spokesman for the Governing Council, Miguel Ángel Vázquez, explained as the investigation have been completed it has been proven that Telefónica of Spain advertised fraudulently - aggravated by repetition, a €350,000 fine. Also for the abusive clauses which have affected and prejudiced the users for a fine of €220,000, and ignoring telecommunication regulations (€300.000)

Unfortunately the international drug companies continue to illustrate their greed. Drugs giant Pfizer has been fined a record 84.2 million pounds by the UK's competition watchdog for overcharging the NHS for an anti-epilepsy drug. The Competition and Markets Authority (CMA) has also fined the distributor Flynn Pharma 5.2 million pounds for the 2,600% price hike for the drug in 2012. NHS spending on these capsules used by UK patients rose from 2 million pounds a year in 2012 to about 50 million in 2013. Pfizer rejected the findings and said it will appeal against the decision but according to the CMA 'UK prices for the drug were many times higher than in Europe.' If this occurred in Spain the fine would be substantially higher.

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The Spanish government and the main opposition Socialist Party (PSOE) have agreed on a mechanism by which the country's banks will offer to return funds charged to mortgage holders due to so-called "floor clauses" (cláusulas suelo), which saw a lower limit imposed on monthly repayments no matter how much the interest rate on the loan fell, and which have been found to be abusive according to a ruling by the European Court of Justice (ECJ).

The PP minority government is preparing a Royal Decree – which may be approved as early as Friday – to set out the system, and, has reached an agreement on the process with the PSOE in order to enjoy the support it needs in Congress to get the measure through.

The speed of the process is aimed at preventing a matter that affects around 1.4 million banking clients in Spain from reaching the courts.

Among the measures included in the legislation is the requirement for banks to inform all clients who <u>have floor clauses in their mortgage terms</u> that a claims process has been opened, one that will be considered voluntary.

"Should the lender decide that the return of the funds is not applicable, the reasons upon which this decision is based will be communicated [to the client], and the extrajudicial procedure will be considered concluded," the draft text reads. That is to say, while all banks are obliged to inform clients as to whether they have a floor clause, if the bank considers that it is not opaque (as Banco Sabadell argues), the law will not call on the lenders to return any money.

Some banks, such as BBVA, argue that many of the clients in question are financial professionals, notaries or property registrars, among others, and as such, they would have a perfect understanding of the clause and are not due any funds. In this case, the client can turn to the courts to seek their money back.

As well as returning the overcharged money due to the floor clause, the banks will also have to pay out interest on the capital. The mechanism will have to be in place a month after it is approved by the government. Once the bank has received the claim from the client, it will have three months to present an offer. If an agreement is not reached in this time, the mediation process will be understood to have concluded, and the client can seek legal recourse.

Compensation will be offered in cash as the first option, but the bank will be able to offer other products or mortgage conditions – ones that are more favorable than cash – should the client give their consent. The mortgage holder will have 15 days to give the bank an answer, during which time they will be able to check whether the offer is adequate via advice from lawyers or consumer organizations.

The government has been negotiating with the players involved in this issue since December in order to reach an agreement, after the European courts ruled against Spain's banks and decided that they should return all funds that were judged via floor clauses (and not just since 2013, as the Spanish Supreme Court ruled) given that they were abusive and not transparent.

Source:

http://elpais.com/elpais/2017/01/18/inenglish/148474851 1 696040.htm

You should be aware that the 'ground clause' issue kicked off over a year ago and if you renewed your mortgage in that time the bank may have dropped the 'ground clause' in place of a higher rate of interest. So check to see if a 'ground clause' applied before the renewal. The bank may also offer you an amount significantly less than what you may be entitled to. Repayments can be several thousand euros.

Be aware that not all banks used 'ground clauses.'

Couldn't Resist!

A rather 'frustrated' woman went to the supermarket to try to take her mind off her overly erotic thoughts. As she moved through the aisles she saw bananas and apples and so many things that made her recall rather than forget her erotic mood. She ended up buying far more than she needed. When she arrived at the checkout there was a handsome young man packing bags.

As he packed her bags his muscles gleamed under the fluorescent lights and she could make out the contours of his fit body under his tight T-shirt and trousers. She could hardly control herself.

After she paid she asked the young man if he could help her to her car with her many heavy bags of groceries. The young man willingly obliged.

As they walked through the carpark the lady finally lost control. She placed her hand on the young man's bum and said "I have an itchy pussy".

To which the young man replied "You'll have to show me where it is maam 'cause all these Japanese cars look the same to me". (Sue Robinson)



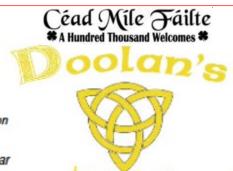


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Firstly Happy New Year. Its the year of the Chicken in the Chinese calendar. Lets hope that we can all ruffle some feathers and get some new competition winners.

With all this bad weather we have been getting in the past couple of months, it will be hard to find a non swollen stretch of water with safe banks to fish our monthly match. The match committee will have their work cut out for them.

Of course our die hard members who try to pleasure fish at least once a week, have had some success, Keith Todd caught an 11 lb 4 oz Carp at Nancys, the biggest fish of our season, so far !!! A film out over Christmas was the BFG, well we have our own version The BFK, (The Big Fish Keith). Mel and Geordie must try harder !!!

Speaking of Mel, he had a long handled scythe; he broke it clearing a swim, so decided to purchase a new one from the local Chinese trader. Got down to the bank, first swing at a twig and low and behold, broke that one also !! Well, when he starts to clear the banks, it takes him back to his military days and he thinks he is clearing a jungle !!!!

As this entry will be seen the month of February, we would like to say a big Thank You to The Lime Bars, Pete and Sue Rushton for their continued support, and also to congratulate them on their first decade of running The Lime Bar. Ten

years down and many more to come. Keep up the great work, Keep your bar friendly and keep your beer cold !!!



As I have said the river banks are very wet, so if you are going to fish, Please take extra care, and make sure that you go with a friend should anything untoward happen. Tight Lines.

Steve Binfield (steve.binfieldhotmail.com)

Your Cough Syrup Probably Isn't Doing Anything.

There's nothing like reading about the treatments of yore to make you grateful for modern medicine: Just over a hundred years ago, people were using bedbugs as a cureall, wearing electroshock belts to treat impotence, and putting all kinds of unsavoury ingredients in their medicines. "If you were born in the 1800s," a recent video from the American Chemical Society notes, "your old-timey cough syrup might have consisted of morphine, alcohol, cannabis, chloroform, or even heroin."

These days, cough medicine contains none of those things. Instead, most contain one of these active ingredients: the chemical dextromethorphan, which suppresses the brain's signal to your body that it should cough; expectorants, which loosen up the mucus in your lungs; decongestants, which shrink the blood vessels in the nose to help clear you out; and antihistamines, which cut down on mucus production and soothe swollen tissues in the throat.

The problem is, as the same American Chemical Society video notes, none of those things really work, either:

The researchers behind the video analyzed several different reviews on the effectiveness of cough medicine, none of which came down on the medicine's side — all were inconclusive at best, with several making the case that it just didn't work. One such review, from the health

research group Cochrane, analyzed 29 studies encompassing nearly 5,000 people, ultimately concluding only that no conclusions could be drawn: "We found no good evidence for or against the effectiveness of OTC medications in acute cough," the authors wrote. Another paper, published in the journal BMJ in 2002, looked at results from more than 2,000 patients across 15 clinical trials; the researchers found "conflicting evidence" for all categories of medicine other than antihistamines, which weren't any more effective than a placebo.

The good news is that a garden-variety cough will eventually go away on its own. In the meantime, there are some other ways to speed up the process: Taking a hot shower and drinking plenty of fluids both help with decongesting, while sucking candy can stimulate the production of extra saliva to ease sore throats. And if you're convinced that cough medicine really does work for you (and you're very careful not to take too much!), full speed ahead — after all, the placebo effect can be a powerful thing.

Cari Romm, Science of Us. NY Times.

Good video on the issue here -

https://www.youtube.com/watch?v=4TnJQYpKz0E

FUNERALS IN SPAIN - A RAPID REVIEW.

During the last twelve months a number of friends and acquaintances have sadly shuffled off the mortal coil. I talked at length with many of the survivor partners who were quite open and helpful regarding the funeral arrangements and final costs. Although some were very satisfied with the service provided, I was, frankly, quite shocked by the dishonest way others were treated - particularly if they paid cash for the funeral and did not have an appropriate insurance policy - and this is what prompted me to write this articles.

But first we will take a brief overview of funeral arrangements in Spain.

Although traditional 'hole in the ground' cemeteries do exist in Spain, the stacking of coffins in perpendicular storage niches are more common. These spaces are rented and if the rental remains unpaid, the coffins will be removed and buried elsewhere.

If you are destitute or homeless, the local council will pay for a basic funeral process and burial.

If you feel like saving money by willing your body to medical science and research, then think again. There is no shortage of 'gifted' bodies in this province and many of the receiving institutions now look for a payment of €1,000 to cover admin costs before accepting the cadaver.

If the death occurs in a hospital or at home, a doctor has to be called for certification and the Guardia Civil called as well. Autopsies in Spain are only carried out in extreme circumstances. All deaths must be registered by law within 24 hours.

Non Spaniards are surprised by the speed of the funeral process here. Spanish law dictates that Spanish nationals must be interred within 72 hours. This is of course unsuitable for expats who will need to bring friends and relations from abroad. Fortunately, non Spaniards are not bound by this time restraint but the tanatorias will see this as an earner and charge between €65 and €100 for each day of storage of the body, while other funeral directors will try and stick to the three-day formula.

Although this is a time of great stress for the survivors, the funeral director (who may not speak English and may have been summoned by the doctor, hospital porter! or police) will ask for a 'release form' to be signed and in many cases this form turns out to be part of a service contract, one that does not disclose prices until after all the arrangements have been made. This contract with the funeral director often takes away any control over the funeral arrangements, and therefore the final price! Do not sign anything unless you are given some cost details.

If you have a funeral plan call the 24-hour number immediately and someone will be with you within an

hour. They will then take it forward, looking after YOUR interests.

Funeral insurance is the norm in Spain. 21.1 million of the 46.8 million residents in the country are protected by funeral insurance. In areas like Extramadura, 67.6% of the people are covered, whereas in Alicante it is 20%.

The links between insurance companies and funeral homes are now limiting competition in the sector, with three companies, Ocaso, Santa Lucía, and Mapfre, controlling around 73% of the funeral business in Spain.

The previous Socialist government of José Luis Rodríguez Zapatero was preparing draft legislation aimed, among other things, at obliging insurance companies to offer clients greater choice in deciding on burial and funeral arrangements. The legislation was approved in June 2011, but was stalled by the change of government in November of that year. One thing the new government did however, was to increase the IVA on funerals from 10% to 21%! Thanks, Guys!

If you have a funeral policy then the insurance company will not tolerate excessive charges and silly costs by the *tanatorio*, offering you excellent protection. However, if you are an expat and paying cash then expect to be taken for a ride. Not only will the *tanatorio* require full payment before the ceremony but they will be less than honest about the costs. All *tanatorios* are privately owned.

A friend of mine without a policy asked for a cheap funeral and cheap coffin for a burial during 2016. He was never told that he could rent a coffin and the 'cheap' coffin he ordered was charged at $\[\in \] 2,150$ plus 20% IVA! Most of the coffins used in Spain are made in China. Look up the Alibaba website and check out the low prices! There was also a $\[\in \] 5$ charge for keeping the coffin for an extra day; cremation, urn and death/cremation certificates were listed as an acceptable $\[\in \] 575$, $\[\in \] 96$ and $\[\in \] 6.50$, but non-specified 'services' (not religious) was included at an additional $\[\in \] 1,295$. This cheap funeral cost $\[\in \] 5,218$, but half that cost would have been fair and just.

Another cash paying friend was charged twice more than expected and told he would also be charged a 'procession fee' if he followed the hearse to the crematorium.

Around a third of the dead are cremated in Spain although the figure is increasing.

The artificial high cost of funerals in Spain has prompted the mayor of Barcelona, Ada Colau, to introduce a municipal funeral facility. The average cost of a funeral in that city is €6,441! She plans to introduce services costing between €2,400 and €4,700. Clever girl!

(See page 34 for insurance options.)

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Paying for the Funeral.

On the preceding page we saw how paying by cash for a funeral can result in significant overcharging. So what type of insurance is available.

First of all there are the firms like Avalon and Golden Leaves. Generally with these firms you pay a single lump sum to obtain coverage although I understand they can expand the payment period to a year or so. Then there are the insurance company schemes

Then there are the insurance company schemes offered by Ocaso, Santa Lucía, and Mapfre. These are similar to life policies and the maturing sum can be allocated to anything from funerals to family emergencies.

One of the most attractive schemes I've seen during my limited research is the 'Funerals in Spain' scheme operating out of San Pedro del Pinatar. What they appear to offer seems quite extensive and no, I am not on commission!

A joint funeral policy for a 69 and 67-year old costs €39.80 a month.

A single policy for a 50-year-old costs €12.10 monthly; €14 monthly for a 55-year-old and €16.40 for a 60-year-old.

However, if you are a 70-year-old and applying for a new policy, there is a substantial initial fee.

Worth checking out, but do make a Spanish will!

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(Peace of Mind Is Cheaper than You Think)

The Accident.

This blonde Essex girl gets knocked down by a bus in Romford. The ambulance arrives and as the medic checks her over he asks, 'How many fingers have I got up?'

A mixed bag of idiots this month, some just silly and dumb whilst others maybe just odd or a little bit misguided.

We start with the latter where a Brazilian greatgrandmother had being praying to a statue every day for several years thinking it was an image of St. Anthony, one



of the most popular Catholic saints. However, her great-grandaughter discovered that the statue was actually an image of Elrond, Elf Lord of Rivendell from Lord of the Rings and spilt the beans on social media! See photo left. On closer inspection of the statue, great-grandma said that St. Anthony was not

all that he seemed. Maybe it was the pointy ears that gave the game away. Not sure if St. Anthony heard but it seems she is now free from the Orcs - photo right!



We can always rely on the great US of A for some entries in this section. This time we feature a pagan priest in Maine who won the right to wear goat horns in his driving license photo, saying they are 'religious attire.' 56-year-old Phelan Moonsong acquired the horns during a pagan gathering in 2009. He took the horns home, drilled



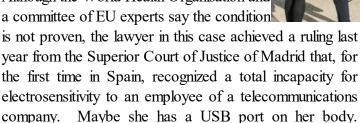
Handy!

small holes in each one and attached them to his forehead using stretchy, 50-pound fishing line that he wrapped around his head like an invisible skull cap. Initially, the Bureau of Motor Vehicles in Bangor said he would have to remove the horns for the license photo, but after he appealed with supporting 'religious' information he was allowed to wear them for the photo. Phelan, seen here with his horns, goat legs and hoofs, stated "Many

practicing Pagans are afraid of being public, but when they see my horns it reminds them it's okay to be yourself." Yes, I bet your girlfriend's parents are dead impressed!

This is Rosa CT (on the left of the photo) of the historic and ancient city of Lleida, in Catalonia. Rosa, an

administrative official of the Generalitat, went to court and requested a pension for permanent disability. She has not been to work for three years and says that she is unable to because of electrohypersensitivity, caused by Wi-Fi signals. Although the World Health Organisation and a committee of EU experts say the condition



Next, some very stupid yet deadly behaviour.

Authorities have declared a state of emergency in the Siberian city of Irkutsk after at least 49 people died of alcohol poisoning after drinking a bath oil they hoped would give them the same buzz as booze. An additional 15 people were in critical condition in hospitals. The bath oil bottles, right, were labelled as containing ethyl

alcohol, the state-run news agency Tass reported, and were clearly marked with warnings that they were not meant to be consumed internally. The products, in fact, contained methyl alcohol and antifreeze. Higher levels of poverty are pushing people to



drink more and to drink cheaper, poorer-quality alcohol that can often prove dangerous for health. I can recall reading some memoirs of a former Gulag inmate who wrote that many inmates drunk perfume when it was available because of the alcoholic content. It seems the resulting pong from the communal toilets was thenindescribable!

A Japanese theme park thought it was a good idea to freeze 5,000 dead fish in a skating rink. Expecting



plaudits, the management of Space World in the city of Kitakyushu, south-west Japan, were surprised by

the wave of revulsion from the public. They bowed to pressure to close the facility after an online campaign

denouncing the piscine graveyard as "cruel", "immoral" and "weird". People were not happy skating over dead fish and, as some of the fish



were not totally submerged in the ice, skaters would pass over these fish and cut them in half. Strange for a people who just seem to love raw fish!

In 2014 Donald Trump spoke before a crowd of 10,000 in Barcelona for 45 minutes. According to El Mundo, he charged €450,000, that's €10,000 per minute. So guess who are the idiots there!





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Politicians are not born; they are excreted. Cicero

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The editor, Mick, can be contacted at mick.dreamscene@gmail.com or at 586 Dream Hills. (Or in some Bar!)