

Bienvenido a todos and welcome to the November, 2018 edition. Issue No.13'

Well, it seems that winter has finally arrived. Much cooler in the evenings now with several showers. When the 'working-girls' on the roundabouts start to don jumpers and jeans, you can take it that the Spanish winter has arrived.

The rainfall in some areas has been extremely heavy, the most dramatic being in the town of Sant Llorenç in Mallorca, where a disastrous flood took more than a dozen lives and caused more than €91 million in damages. More on this in the inside pages.

More recently, heavy rainfall in Malaga set new Spanish rainfall records and cause the death of an onduty fireman who was carried away by the flooding.

The march and demonstration for a People's Vote in

London was good humoured and encouraging, although one can have little confidence in the shambolic BREXIT negotiations to date. The Irish border issue will continue to be the most difficult issue to solve.

In this month's edition I have included some advice for British expats from a Madrid based lawyer writing in El Pais on preparing for March next year.



Lots of new and important information inside ranging from explanations about non-resident tax to mortgage rate information and how, if you do have a mortgage, a refund of the tax may be on its way!

The regional Ministry of Health began the vaccination campaign against influenza for the 2018-2019 season on Monday, October 22. For this season, the Ministry of Health has acquired 750,000 doses of vaccines against influenza that have already begun to be distributed to health departments. 83,000 doses are for the province of Castellón, 360,800 doses for the province of Valencia and 306,200 doses for Alicante. There will be more than 1,700 vaccination points in the community. So no excuses, get the jab!

Eighty thousand Americans died of the the flu last season. That's more than the number killed in traffic collisions, from gun violence, or from drug overdoses.

Sad to see that the doors of The Phoenix in Via Park V are now closed. We do wish Donna our very best and hope she can get it reopened soon.

A special thank you to 'Simply the Best' painters and decorators (Page 38) who completed a mega exterior and interior painting and wall repair job on our property perfectly and in rapid time. Well done chaps!

> Have a great month, Mick, Tid & the Dream Scene Team





If life were fair Elvis would still be alive today and all the impersonators would be dead. Johnny Carson



With two dart boards, pool table, we are now inviting new pool and dart teams. We can also accommodate a new golf society.



The last mosquito that bit me had to book into the Betty Ford Clinic. Patsy Stone, Absolutely Fabulous.



What's Up?

Spanish Prime Minister Pedro Sánchez and Podemos (farleft) leader Pablo Iglesias on Thursday agreed a deal to reinforce the former's minority government and avoid early elections. Sánchez and Iglesias are proposing a 22% rise in the minimum wage, up to €900 a month, which if implemented, would be the biggest rise in 40 years. Both leaders are also pledging to raise pensions (at a cost of over €1 billion), to invest more in education and science (over €1.3 billion), and to spend more on unemployment and disability benefits (€850 million), on housing (over €600 million) and on increased paternity leaves (€300 million). These social measures would cost in excess of €5 billion and one wonders how it could be financed. A high-ranking EU official commented, 'A responsible government that wants to govern cannot sign off on a minimum wage raise of more than 20% when it has a 15% unemployment rate and a low-skilled workforce in general.' The self-employed will have to pay €422 more a year to pay for the increase in the minimum wage!

The 17 members of Congress representing the Catalan separatist parties have already refused to endorse the new budget plan unless they see progress in connection with their demands for self-determination. Their votes are critical and without them the changes will not happen.

There is no doubt that PM Pedro Sánchez and his socialist government are doing much to appease the separatists.

The Minister of Education and Vocational Training and spokesperson for the Government, Isabel Celaá, has allowed school text books with a **distorted view of Catalan history** to be distributed to school children in Catalonia. The Audit Inspectors vehemently objected to this and asked for their recall. However, Celaá said that she would not recall the books as that would be censorship! The inspectors are 'perplexed' by the decision.

The anniversary of the illegal referendum on October 1, 2017, and in which mob mobilizations were carried out by the Committees of Defence of the Republic (CDR) ended with scenes of violence at the end of the march when the protesters overflowed the police cordon, clashed with the Mossos and tried to break through the gates of the Catalan Parliament. The following morning, Catalan President Quim Torra told the CDR that they had to "**keep pushing**". This was seen by many as inciting violence, but Celaá has been defending him saying "He has not called for violence, but when asking to continue with the cause, then we had very agitated people in the street."

The socialist government have decided to continue supplying the Saudis with 'smart' bombs for the Yemen. After a period of contemplation and fancy footwork, they decided not to stop the supply, as these were 'smart' bombs, and as such would not harm any innocent civilians. It's people with this sort of logic who are running the country! The **Costa Blanca sold fewer package holidays** to the British this season due to pressure from Turkey, Tunisia and Egypt. At the end of August last year, the Costa Blanca had managed to place a total of 349,628 packages to travellers from the United Kingdom while this year, at that time, the figure was reduced by about 4,000 reservations. Turkey is the nation that registers the most positive change, increasing its package sales to the UK by 69% this holiday season.

Cities such as Antalya (Turkey), which has a tourist offer similar to that of Benidorm, has "placed" English travellers on no less than 369,385 vacation packages, from last May to October, about 20,000 more than those sold on the Costa Blanca for this same period.

British holiday package visitors to Egypt are up by 58% while those to Tunisia are up by 41%.

However, pre-booking of holiday packages to Spain for next summer are on the rise. The British have already bought 7% more packages for the next season than during the same time last year. It is still too early to predict the expected volume of British package tours since only 44,000 vacation packages have been reserved for next summer. A decisive factor will be, without a doubt, the air connections that the British use to reach the Costa Blanca, particularly following BREXIT. This year there were fewer seats on the planes and higher prices.

More than 4,000 inhabitants of the municipality of Narón A Coruña joined a collective challenge of **losing 100,000 kilos in weight** in two years to prevent cardiovascular diseases. The 39,000 inhabitants could reduce the target of kilos within two years. Inspired by initiatives in American cities such as Atlanta or Oklahoma, the plan aims to fight against cardiovascular diseases, which are the leading cause of death in Spain...

44-year-old socialist Susana Díaz faces **regional elections in Andalucia** on 2nd December and is eager to present an overall majority to gain more power. Repeating her candidature for regional president, she was supported by the PM Pedro Sánchez, although a fellow socialist of Diaz he is also a bitter enemy, but is keen to see how she does in the regional elections, the result of which could precipitate a general election. According to the current polls, Díaz will win again but will need either Ciudadanos or Podemos to form her government. She will predicted to lose two seats to reach 45, 10 short of an overall majority

More than seven tons of cocaine has been seized in Málaga and 17 'drug barons' arrested. The haul is worth more than one billions euros on the market. Let's hope the police can hang on to it.

What's Up? continued

116,000 people have applied for 2,295 permanent **jobs** in the Spanish post offices nationally. The applicants are obliged to sit an exam (you would wonder in what?), which is held simultaneously in 30 Spanish cities. 35% of the *Correos* workforce works under temporary contracts and 22% are part time. Both the CCOO and CSIF trade unions have warned of strikes and mobilisations during the next few months if a number of issues, including staffing, are not rectified.

Spain's minister of finance has announced that the VAT on feminine hygiene products will be slashed from 10% to 4%. The measure, which will be included in the next budget, has been introduced to reflect the fact that sanitary items should be considered "essentials" rather than luxury products said María Jesús Montero, the finance minister. The tax cut followed a pledge made by Montero when she became a minister in the female-dominated cabinet appointed by Socialist Prime Minister Pedro Sanchez. "Women should not have to face additional taxes for the simple fact of being women," Montero said in June.

An attempt is being made nationally to equalise the salaries of the National Police and the Guardia civil. This is expected to cost $\in 310$ million extra this year.

The number of **abortions** on the island of Menorca increased to 122 last year. Three out of every eight gynaecologists refuse to carry out the procedure. A third of those who aborted there last year have had a previous abortion.

Two residents of Alhama de Murcia have been infected by **dengue fever**, reportedly the first caught while in Spain. Previously 30 cases were discovered in the previous decade, but all contacted the virus while abroad. The two in Murcia had holidayed in Cádiz and Madrid. The vector for the disease is believed to be the tiger mosquito, an invasive species, which has spread throughout the Spanish Mediterranean.

The two cases of dengue could be considered *autochthonous*, that is, of residents in Spain without a travel history to endemic countries. Both have now recovered satisfactorily.

The **tiger mosquito** has spread throughout the Spanish Mediterranean since its arrival in 2004. The yellow fever mosquito is not currently present in Spain, but it was in the past because it was introduced (along with the virus) in the ships that returned from the Americas. Between the years 1700 and 1830 approximately, it provoked several epidemics of yellow fever and dengue, that killed hundreds of thousands of Spaniards.

-I'm all for healthy eating: sausage, egg, bacon, black pudding and fried bread.-That's not healthy eating!-It is if you leave the window open.

Morecambe and Wise

The law in favour of **euthanasia** is to be debated in Congress. This socialist initiative has enough support to become law shortly.

Municipal Police in Madrid surprised several people

who were burning live hedgehogs in a barbecue. The people fled when the police approached. A box of 12 live hedgehogs were recovered, photo, together with four burnt dead hedgehogs in а portable gas barbecue. Three other small barbecues and a blow torch were also discovered at the scene.



A cyclist was fined $\in 100$ (reduced to $\in 50$ if he pays it by 02/11) for cycling at the speed of 59 km/ph in a 50 km limit road in Náquera, Valencia. But this is not the first time that an athlete was fined for speeding. During April this year, another chap was fined for travelling at 77km/ph on the Barx to Gandia road.

Barcelona, the Catalan capital, has seen a massive rise in crime, particularly thefts, which have jumped 22%. This is striking as other major Spanish cities have been showing declines. The security forces said that 146,446 incidents were reported between January and August this year - over 23,000 more than the same period in 2017. And don't forget that these are just the A survey by Barcelona City Hall reported incidents. revealed that 25.6% of residents of Barcelona have been the victim of one or more crimes in the past year - a level not seen since 1986 (26.2%) during the heroin epidemic. The most frequent crime reports were of stolen bags and cellphones, threats and fraud. The district of Ciutat Vella, in the city's historic centre, was the worst affected, with 36.6% of residents reporting that they had been a victim of crime.

39% of all crimes and 55% of all theft in Catalonia takes place in Barcelona, with a significant jump in the number of thefts inside commercial establishments, restaurants and the subway train. All three police forces say that "crime has been neglected" because of the focus on the Catalan separatist drive and the threat of Jihadist terrorism. The Catalan regional police, Mossos d'Esquadra, demand an additional 1,000 police officers to increase their presence in the city to 18,000.

Mayor Ada Colau has been refused additional officers by the regional government. She claims that the so-called "**narco flats**" (vacant homes taken over by drug dealers to sell narcotics), the rise of theft and unauthorized street vending are the main culprits.

Plumber?

My wife and I decided to take a day off work yesterday and have some nookie. We did the 'Plumber Position' you know the one: you stay in all day and nobody comes.











CHRISTMAS DAY DINNER



New Year

6 courses! A few places left! Booking Essential! Ask in Bar for details.



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Once again some good scores on the day on a difficult coarse. We returned to the Lime Bar for presentation and refreshments. Usual thanks to the bar staff and the ladies for the sweep.

EDDIE ALLAN

An evangelical minister has had to resign after pictures surfaced showing him in a hot tub with two women. He claimed it was just a baptism gone terribly wrong.



Local News

Congratulations to two local bars on their **charity fundraising efforts**. The Lime Bar hosted an event during October in aid of the children's orphanage in Elche. All monies have now been counted & the total amount raised was $\notin 2,825$ ($\notin 506$ of this was from bronze/copper coins alone!). This amount doesn't include the sale of the calendars (currently with the printers & should be available for sale by the beginning of November) which will add an additional $\notin 312$ to the total.

€400 was also raised by Ade & Lesley at Jilly's in Lago Jardin II during the race nightt. The collection went to Alimentos Solidarios in Torrevieja. Well done everybody!

Torrevieja's Partido Popular revealed that Council staff in Torrevieja have been **without life insurance cover** since last March, despite the benefit being written into their contracts of employment. Councillor Carmen Gomez said that there have been no life insurance policies for seven months, "nor is there a budget allocation to pay for it." The lack of insurance cover does not surprise me. What does is that the tax payer finances it! And, if one or even half a dozen of the councillors were to shuffle off the mortal coil, would we even notice it and would the rubbish collection and street cleaning cease?

The Orihuela PSOE spokeswoman, Carolina Grace, has requested the resignation of the **mayor Emilio Bascuñana** of Orihuela after new information came to light regarding his claims to have worked for the Conselleria de Sanidad in Alicante between 2007 and 2014. According to a report released by the Ministry of Health there is no evidence that the Orihuela mayor did any work during the period, although he received \in 55,000 euros per year in payment. The report published by the digital newspaper Diario.es reveals the existence of three different reports that certify that during the seven year period in question the PP alderman was without any form of a job!



 I don't know how I lost my virginity to that man. He must have slipped me something.

The council burghers in Benidorm have decided that they are not too happy with the **rubbish containers**

installed in the city between 2006 and 2009. These "ecological

islands" (photo), gathered organic waste, paper for recycling, glass



and plastic. 12 "islands" were installed, with the aim of improving the cleanliness and image of the municipality at a cost of almost one million euros, although many say they never fulfilled this purpose too well. Half of these underground containers are closed down and need repairing but the council does not have sufficient funds at present to spend on the project. They now plan to incorporate the repairs and replacement in a new contract - \notin 12 million per annum - with the selected companies being responsible for the repairs and replacement. In the meantime, plastic bins on wheels will be placed in selected areas.

Despite contradictory statements in the Spanish press, **Ryanair** has not yet announce if it is going to move its existing flights from San Javier to Corvera. These include seven winter routes and 11 summer ones. Starting in March, Ryanair will add the cities of Eindhoven, in Holland; Frankfurt, in Germany; and Glasgow Prestwick and Bournemouth in the United Kingdom to its Murcia routes!

Although an effort was made in Alicante hospitals to reduce the **waiting times for surgery** by paying surgeons and nurses overtime in the afternoons, it has not been entirely successful. Although surgeries were increased by 11%, the General Hospital in Alicante alone, has a waiting list of 5,000 patients awaiting an operation date.



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- Apparently. Dorothy and Sophia, The Golden Girls

The Strangest Laws Abroad!

1. Enjoying chewing or bubble gum into Singapore is illegal. What's more, selling it there could get you a fine of up to \$100,000.

2. Benylin cough syrup isn't permitted through customs in Zambia. Monkey heads and Zebra bits are probably okay.

3. Enjoy a tipple while relaxing on your holiday? Be extra careful if travelling to the US. You could get arrested while in public, even if you just look intoxicated! Public intoxication is a misdemeanour in most states, but in Texas, you could be fined up to \$500. Mind you, I don't know how the Texans can tell drunk from stupid!

4. Eating a sandwich or having a drink while chilling on church steps or courtyards in Florence is an offence. So save the snacks until after you've mooched around the iconic Santa Maria del Fiore Cathedral. Ah yes! Reminds me of sitting on the church steps at Oxford, swigging Buckfast Tonic Wine and swearing at the passers-by!

5. Don't even think about a kiss or cuddle in public while in the UAE (and other Arab countries) as public displays of affection could lead to arrest and imprisonment or even separation of the family jewels.

6. If you've opted for a holiday-let in Switzerland, beware that flushing the toilet after 10pm in an apartment building is illegal - thanks to their noise pollution laws.

7. You can only dance in Japan after midnight if the lights are on! This law links back to days when dance halls were sometimes locations for prostitution. Never! Strut-your-stuff into the early hours – but make sure you keep the lights on!

8. Sitting on the pavement in many US cities is an offence. So don't be tempted to take a rest if you've been waiting too long for a bus in California, Virginia and many other popular holiday spots. However, if you are carrying an Uzi or an AK47, that's probably okay.

9. Medication we innocently purchase over the counter at home is against stringent anti-stimulant laws in Japan, including decongestants Sudafed and Vick. Many other countries ban medication that we use at home without a prescription, so check before you travel with medication abroad. Thank heavens we don't have this problem in Spain, where it is possible to buy most things, except Plutonium, over the counter.





The trouble with some women is that they get all excited about nothing - and then marry him. Cher



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 \gg

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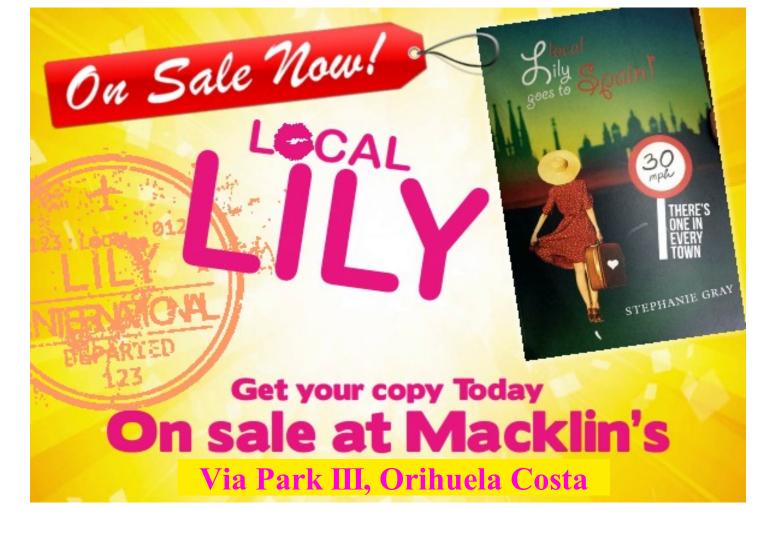
A builder was surveying a ground floor apartment in Villamartin, to see why the floor had dropped several centimetres. The above is what he found under the floor!

U.S. Marine Entrance Exam

Instructions:

- Using the crayon provided, join the two dots below. You have until the big hand reaches the 6 to complete this task.
- Please do not eat the crayon.







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November

Remember remember the fifth of November gunpowder fire and plot forget about Brexit the Governments wrecked it the loonies have lost the lot

Still warm and sunny though we have had some rain the tourists are gone it's peaceful again

> The world is in turmoil with weather gone mad and even Majorca was hit very bad

So many lost mother nature gone wild at such a great cost man, woman and child

If your having a bonfire make sure that it's right with bangers and fireworks take care on the night

Now well into autumn in Spain a good season let's drink and be merry whatever the reason

The Phantom Poet



ATTENDANCE ALLOWANCE

Attendance Allowance is a benefit for people aged over 65 and who may need extra help to stay independent at home, due to an illness or disability.

You could get: £57.30 or £85.60 a week if you need help both in the day and at night.

Completing the lengthy form, you need to show that you need help at home or someone to keep an eye on you. This can include help such as getting out of bed, help to wash and dressed.

You don't need to have carers to help you but the money can help pay towards this.

The benefit is not means tested and does not affect your state pension or other income.

David, at Advocacy Costa Blanca is always happy to meet up for a chat. No charge.

If you would like support with the process, you can be assured there are no up front fees to pay.



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Thank you David Minto for all your help and advise. David came to my home in Dec. and filled in all the forms etc. my claim was turned down so David persuaded me to appeal Last week I heard from the court and I have been awarded the higher offer plus back dated from January. David you are an ultimate professional so once again thank

RW, El Galan

David Minto gives the most excellent service. I was given a couple of groups to contact when I needed some financial help for my disability. One group just passed me on with tel. nos to contact . David was immediately on the case , visited my home, filled in forms with the info. No stress for me . Yes David charges a fee , you would expect that, but he certainly works hard and expertly for it and could easily be paid from the award I received. Would recommend Advocacy Costa Blanca to anyone needing help. GR-San Luis

Contact David on - 602465565 or 966392026. - advocacycostablanca@outlook.com @1

Are you thinking about a return to the UK? Are you aware of the Habitual Residence Test and Ordinary Residence?

Should you decide to return to the UK, it may be that you could have housing, social services and benefits declined because of Habitual Residency Test and Ordinary Residence.

David, at ACB, has been a UK social worker for eighteen years, many of these at a very senior level and is very accustomed to helping people access UK services on return.

For free advice and guidance regarding a return to the UK please don't hesitate to contact David at Advocacy Costa Blanca on 0034 602465565 or 966392026

> "Freeze, mother-stickers, this is a fuck-up!" Would-be robber, waving a gun in a Florida bank. The staff dissolved into hysterics and the humiliated robber fled, empty handed.



Hoooooowl!

A man owned a dog that howled all night, every night. Eventually the man concluded that the dog had too much testosterone, so he took the animal to the vet to be castrated.

But to the despair of the man and his neighbours, the dog continued howling.

Finally he said to the dog: 'You've had the operation. Why are you still howling?' The dog replied: 'Because now I'm a consultant.'

16



Don't invite drug addicts round for a meal on Boxing Day. They may find the offer of cold turkey embarrassing and offensive.

Top tip, Viz

THE WIRE LESS WONDER ! COMPUTER REPAIRS WIRELESS INTERNET HELP & OTHER SERVICES NEED HELP WITH WIRELESS INTERNET? COMPUTER REPAIRS / SUPPORT? COMPUTER REPAIRS / SUPPORT? CALL COMPUTER REPAIRS / SUPPORT? COMPUTER REPAIRS / SUPPORT? CALL CA

FRIENDLY : LOCAL : RELIABLE : MOBILE

Compensation?

A man woke up in the hospital bandaged from head to foot.

The doctor came in and said: "Ah, I see you've regained consciousness. Now, you probably don't remember, but you were in a huge pile-up on the freeway. You're going to be okay, you'll walk again and everything, but your manhood was severed in the accident, and we couldn't find it."

The man groaned, but the doctor continued: "You've got €9000 in insurance compensation coming and we now have the technology to build a new one. They work great, but don't come cheap. It's €1000 an inch."

The man perked up.

"So," the doctor told him, "you must decide how many inches you want. This is something you should discuss with your wife. If you had a five-incher before and get a nine now she might be put out. If you had a nine-incher before and decide to only invest in a five, she might be disappointed. It's important that she plays a role in helping you make a decision."

The man agreed to talk it over. The doctor returned the next day. "So, have you spoken with your wife?"

"Yes, I have." the man informed him. "We're getting granite counter tops."

Tight as a!

A Scotsman played with the same golf ball for over 20 years. One day the unthinkable happened. He lost the ball.

He walked into the golf shop, completely disgusted.

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BENIDORM FANCY DRESS PARADE THURS 15TH NOVEMBER

S ES

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The number of divorces being requested by wives of Britain's SAS troopers is attracting much coverage in the media. One wife, soon to be divorced, explained the main problem:

'Our sex life is rubbish. He's trained to get in and out without anyone noticing...... including me!'



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The Look-Out.

A couple were desperate for sex but with a nine-year-old son around, they never had any time to themselves. So one day, they devised a plan where they sent him out onto the balcony of their high-rise apartment and asked him to report on everything that was going on in the neighbourhood while they enjoyed a quickie inside.

The boy stood on the balcony as instructed and reported on everything that was happening. 'A police car has just called at the Browns' house, the Pearces have just had a new TV delivered...and the Kennedys are having sex.'

Hearing this, the boy's parents stopped in their tracks. 'How do you know the Kennedys are having sex?' 'Because their kid is standing on the balcony, too.'

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PHOENIX GOLF SOCIETY MONTHLY REPORT

Mar Menor, Sunday 21st October 2018

We played at Mar Menor Golf Course on Sunday 21st October and had very kind weather!! There was only just a small shower and the rest of the day was lovely and sunny.

NEAREST THE PIN NO.2: " " NO.14 " " NO:17

: ALAN THORPE PAT BRENNER MIKE HIGHWAY

Winner of the Two's competition was Pat Brenner, and the overall winner was Mike Highway with 35 POINTS.

When all was done for the day we returned to the PHOENIX BAR for our usual lovely grub – MANY THANKS DONNA.

Dave Wightman



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Eggsplanation!

Have you ever wondered why, in a sweltering Spain, egg displays in the supermarkets, whether fresh or hard boiled, are not refrigerated? But eggs in the US and Japan are always kept in fridges.

It seems that in the US, large egg producers are required to wash their eggs to remove chicken poop, a

common vector for the bacteria, Salmonella.

That also washes off the egg's "cuticle," a natural barrier that protects against



bacteria, so the eggs are refrigerated to extend their shelf life.

In Europe, farmers aren't allowed to wash their eggs; instead they're required to vaccinate their hens so they don't get Salmonella in the first place.

Spanish Mortgage Rates.

Howtobuyinspain.com/ have just released some pertinent information in relation to the above heading.

The original info' came from the "Instituto Nacional de Estadisticas", INE, who just released the Mortgage statistics of Spain for the month of July 2018. It is very informative and will give you the current market rates.

The growth is very strong: we saw an increase of 14.6% for the mortgages issued in Spain vs the same month one year ago... And a 39% growth in mortgages issued in Extremadura!!!

Current financing conditions for housing:

•Average mortgage has an interest rate of 2.59% (vs 2.63% last month)

•Average mortgage rate decreased by 6.3% vs 1 year ago

•The lowest rate ever is 2.59%! YES, the current rate reached this month!

•Mortgage duration is 22 years

•62.3% have variable interest rates

•37.7% have fixed interest rates

•The average rate for variable rate mortgages is 2.32%, 7.3% less than 1 year ago,

•The average rate for fixed-rate mortgages is 3.07%, 5.7% less than 1 year ago,

•The average amount issued per mortgage stands at €125,120, an increased of 2.1% vs last year.

•29.287 mortgages were issues + 14.6% vs last year.

•3.6 \in Bn of mortgages issued in July 2018, +17% vs last year.

There is a helpful Mortgage Loan Calculator here https://howtobuyinspain.com/en/spanish-mortgage-calculator/

The Confession.

"Bless me, Father, for I have sinned. I have been with a loose girl."

The priest asks, "Is that you, little Joey Murphy?"

"Yes, Father, it is." "And who was the girl you were with?" "I can't tell you, Father. I don't want to ruin her reputation."

"Well, Joey, I'm sure to find out her name sooner or later so you may as well tell me now. Was it Mary O'Shea?" "I cannot say."

"Was it Teresa McMahon?"

"I'll never tell."

"Was it Nina O'Neill?"

"I'm sorry, but I cannot name her."

"Was it Cathy Cassidy?"

"My lips are sealed."

"Was it Rosa Regan, then?"

"Please, Father! I cannot tell you."

The priest sighs in frustration. "You're very tight lipped, and I admire that. But you've sinned and have to atone. You cannot be an altar boy now for 4 months. Now you go and behave yourself."

Joey walks back to his pew, and his friend Noel slides over and whispers, "What'd you get?"

"Four months holiday and five good leads..."





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Will You Get Your Mortgage Tax Refunded?

In its October 16 decision, the Spanish Supreme Court determined that the bank is the only party with an interest in getting a mortgage loan certified by a notary, because this is what will allow the lender to initiate foreclosure proceedings if the borrower defaults on payments. Because the lender is awarded this privilege through a public deed, the lender should pay the fee, said the judges. This is a reversal of its own February decision. The court now says that banks are the ones who must pay the *Impuesto sobre Actos Jurídicos Documentados* (AJD), a tax previously always paid by the buyer at the time of closing.

When the ruling was announced, bank shares took a dive, as if the banks did pay the tax it would have enormous repercussions on their profitability, particularly if the banks were obliged to refund customers for existing or previous mortgages. Asufin, an association that works for the rights of bank clients, estimates that if the existing eight million mortgage holders in Spain were to demand the fee back, the litigation could represent €24 billion on the basis of an average AJD fee of €3,000 per loan!

But now the same court division announced it would review the decision yet again in light of its "enormous economic and social repercussions" i.e. after pressure from 'our friends the banks' and the establishment!

The Spanish Supreme Court will now, once again, decide on <u>November 5</u> just who has to pay a tax on mortgages: the banks or the borrowers, together with, hopefully, deciding whether previous borrowers should also be refunded.

This is really outrageous! When you consider the behaviour of the banks over the last two decades - criminal miss-selling, lack of transparency, abusive ground clauses etc, and now the mortgage tax, there can be little doubt that the establishment has the interests of the banks at heart rather than that of the consumer.

After the court's 'second' final decision on the fifth of November, I will report the details in the next issue, together with, if appropriate, guidance on how to apply for a refund.

Canny Lad!

A few months ago after our little boy, Andrew, arrived, my elder son, Robin, was due to go into hospital to lose his tonsils. He was very brave. He said to his mother, 'I'm not afraid of going into hospital, Mum.

I'll take my medicine, but I'll tell you one thing: I'm not going to let them palm off a baby on me like they did with you. I'm going to hold put for a puppy.'





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Preparing for Brexit.

Madrid-based lawyer Margaret Hauschild Rey, who specializes in citizenship and civil law, offers advice for Britons ahead of the UK's exit from the European Union.

But based on our experience, we can offer British people advice on what you should do to be prepared in case you have to prove that you genuinely live in Spain. Bear in mind that this is just advice, and that we do not know how the Brexit process will conclude. But in order to play it safe, we recommend you do the following:

•Ensure that on your green residency card, it says: "Residente comunitario con carácter permanente" (permanent EU resident). This will justify on an official basis that you have been living in Spain for more than five consecutive years, which currently gives you the right to have permanent residency as a European citizen. If the card does not say this and you have lived in Spain for more than five years, get an appointment to renew your residency card and make sure that the new version states that you are a permanent resident. (Now this is interesting. Although we have been residents for fifteen years, our printed certificates do not contain the *permanente* phrase.)

•Register at your town hall. Make sure that you are on the padrón, or municipal roll, at your local town hall as a resident. Remember that a certificate of empadronamiento is valid for three months. As such, if you have an old certificate or you don't know where yours is, ask for it in your local town hall. You need to request a "Certificado de Empadronamiento," and the certificate needs to be signed. This will serve as proof to demonstrate your residency in Spain.

•Register your property. If you have bought property in Spain, but you didn't register it, we advise you to do so at the Property Registry. It will be another way to prove your link with Spain. If you registered the property or can't remember whether you did or not, request a "Nota Simple" from the Property Registry, and they will send you a document that shows that the property is in your name.

•If you have a Spanish spouse, and/or Spanish children, make sure you have your marriage certificate and/or the birth certificates of your offspring. You can request these at your local civil registry for free, and they will prove your links to Spain.

•If you belong to a parish, a club or a Spanish association, ask them to give you a certificate that states when you joined and what your role is there. This may help you to

prove your links to Spain, but bear in mind that the certificate will be unofficial and its value may be less for this purpose. That said, we still advise you to do so

•"Vida Laboral" from Social Security. If you have been working in Spain and paying Social Security, request your "Vida Laboral" from Social Security, which will detail your employers and the years you worked there. You can do this online.

•Driving license. If you still have your British driving license and have not swapped it for a Spanish one, you should do so right away at the DGT traffic authority. It will be easier for you to do this now given that you are still currently from an EU country. If not, you may have to sit a driving test in Spain after Brexit.

•Inheritances. As a European citizen, you can choose if your last will and testament is subject to the laws from your home country, or the country in which you live. If you are a British citizen and you want your will to be drawn up in accordance with Spanish law, tell your notary or lawyer this as soon as possible. Remember that, if your will is drawn up under Spanish law, two-thirds of your estate will automatically go to your children, and this cannot be changed. But remember, this will only be the case if you choose to draw up your will under Spanish law.

Other issues:

•If you are British and you are married to someone who is from a non-EU country, currently your partner has the right to a residency card for a family member of a European Union citizen, something that gives them the same rights as EU citizens. Once British people are no longer citizens of the European Union, your spouse will not have the right to hold this card. That said, it is still not clear what will happen in this respect – whether there will be a transitory period of adaption or not.

•Your children: Remember, if your children are under the age of 18, they were born in Spain and they are legal residents here – i.e. they have a NIE, and have had that NIE for more than a year – they can request Spanish nationality.

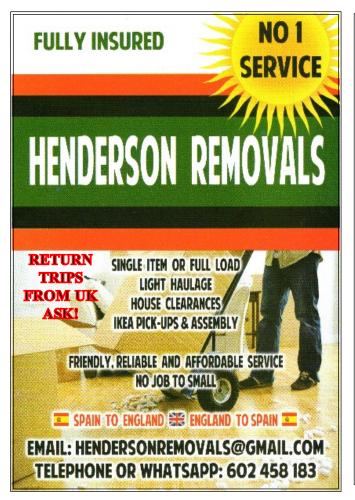
•Another option open to you is to request Spanish nationality, as long as you are a legal resident in Spain, and you meet the conditions set out under Spanish law in order to apply.

Margaret J. Hauschild Rey is a lawyer specializing in citizenship and civil law, and a founding partner of Bennet&Rey Lawyers.

What if?

A feminist was addressing a large group and asked: 'Where would Man be today if it were not for Women?' She paused for a moment and looked around the room before saying: 'I repeat, where would Man be today if it were not for Woman?'

From the back of the room, a lone male voice called out: 'He's be in the Garden of Eden eating strawberries!'



Taxing the Homeless!

Regional authorities in Madrid are asking homeless people to declare their income from begging, busking and scrap metal collection in order to be eligible for public aid.

Individuals applying for guaranteed minimum income benefits, known as Renta Mínima de Inserción (RMI), are being told to present a sworn statement listing their street earnings, as though it were income from a regular job. Afraid of being left out of the public assistance program, which includes a monthly check of up to \notin 400, homeless applicants typically declare a random amount, a percentage of which later gets deducted from their check.

There are 30,000 families living on the program in the Madrid region. The basic monthly amount is \notin 400 for a single person, with an extra \notin 112.67 for the second family member and an additional \notin 75.11 for every additional member. The program runs on a budget of \notin 160.4 million for 2018. A third of recipient families have been on the aid for over five years, and 11.6% for a decade.





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New Fuel Labelling.

Petrol stations throughout Spain are introducing new labelling to comply with European regulations.

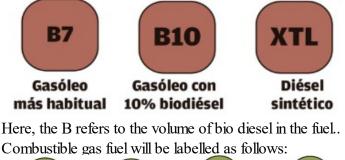
The traditional labels for diesel and gasoline will remain alongside the new labelling system for some time to minimise confusion.

The new labelling system for petrol/gasoline is



The E on the label refers to the volume of ethanol in the fuel.

Labelling for diesel will be a different shape, see below







The hard thing about being a bartender is figuring out who is drunk and who is stupid. Richard Braunstein

Last Ride on My Harley.

While riding my Harley, I swerved to avoid hitting a deer, lost control and landed in a ditch, severely banging my head.

Dazed and confused I crawled out of the ditch to the edge of the road when a shiny new convertible pulled up with a very beautiful woman who asked, "Are you okay?"

As I looked up, I noticed she was wearing a low cut blouse with cleavage to die for...

"I'm okay I think," I replied as I pulled myself up to the side of the car to get a closer look.

She said, "Get in and I'll take you home so I can clean and bandage that nasty scrape on your head."

"That's nice of you," I answered, "but I don't think my wife will like me doing that!"

"Oh, come now, I'm a nurse," she insisted. "I need to see if you have any more scrapes and then treat them properly." Well, she was really pretty and very persuasive. Being sort of shaken and weak, I agreed, but repeated, "I'm sure my wife won't like this."

We arrived at her place which was just few miles away and, after a couple of cold beers and the bandaging, I thanked her and said, "I feel a lot better but I know my wife is going to be really upset so I'd better go now."

"Don't be silly!" she said with a smile. "Stay for a while. She won't know anything. By the way, where is she?" "Still in the ditch with the Harley, I guess."

Private Hire Taxis.

Regional and local governments in Spain will be able to nullify thousands of private-hire driver licenses (VTC) used by ridehailing companies like Uber and Cabify, according to a new legal decree approved by the Cabinet during October.

The new rules give these businesses a four-year period to keep operating, after which their current licenses – which are valid across the entire Spanish territory – will be subject to invalidation by local authorities at the latter's discretion.

At this time, companies wishing to do business within city limits will be forced to apply for a second license issued by either local or regional authorities. The current national permit will only be valid for intercity trips.

The move lets regional and local governments decide how many new VTC licenses to issue within city limits. This means that the current ratio of one VTC license for every 30 taxi licenses could be drastically reduced, or even eliminated altogether, in some municipalities.

There are currently 11,000 VTC licenses, five times more than that authorized by law, and a further 10,000 are expected to trickle into the market by court order.

In a bid to avoid an avalanche of legal challenges by ridehailing companies against the expropriation of their rights, the government decree is offering a four-year moratorium as "compensation." But Unauto, the VTC industry association, has already warned that it will take the matter to national and European market competition watchdogs, as well as to the courts. (Abridged from El Pais)





Collapse!



The big news locally has been the collapse of a couple of apartments in Limón Street, residential Laguna III, Orihuela Costa,, at 8am on Sept' 26. Two 60-year-old men, both British, were trapped in the rubble, see above, and freed by the Local Police and Guardia Civil. Both suffered minor injuries although one died later due to previous ailments, unconnected to the event.

As you can see from the above, the damage has been quite dramatic. Both apartments were part of a building of eight, which has been evacuated and will all now have to be demolished.

Semi's, quads and larger blocks of apartments like these share the same foundation and, as a group, subsidence or defects in one can effect all.

There has been a lot of speculation about the cause of the collapse from illegal builds to water damage. I was fortunate enough to have a good chat with the administrators of the urbanisation. The truth is nobody knows yet. Two of the apartments were not insured and it seems that the insurers are less than helpful at present - the administrator stating that 'they just don't want to know!'

This finally brings into focus the possible problems which might relate to underbuilds and overbuilds. If say the collapse was caused by modifications by one owner, the others would have to sue him/her.

If your property is in a group of two or more and an illegal build causes problems, the insurance companies will just duck & dive. Illegal builds should be denounced by neighbours to the council immediately.

Disaster!

Thirteen dead, including a five-year-old boy as a usually dry riverbed burst its banks after a cloudburst on the town of Sant Llorenç on the east of the island of Mallorca. Houses and bridges have been destroyed, cars carried away and one town covered in mud. Locals there remember a similar tragedy in 1999 - '30 years ago we had to fish the cars out of the sea' - The Geologist's College report 'The risks were known' but 'no prevention measures had been introduced.' The burst banks have caused one village to be totally destroyed. The initial emergency response to the disaster was hopeless, with more than a thousand emergency calls going unheeded. Emergency 112 calls were not transmitted to the control centre located in Sant Llorenç due to s critical lack of personnel to do so. Another failure was not to activate a special telephone number to coordinate serious emergency situations. The telephone number exists but nobody gave the order to call it.

Some of these photos will give an idea of the severity of the disaster.



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MARKET LOCATIONS

<u>WEDNESDAY</u> Emerald Isle Charity Market

<u>THURSDAY</u> La Marina Urbanisation

<u>SATURDAY</u> c.c. Bahia del Las Dunas La Marina (opposite Lidl)

<u>SUNDAY</u> Lemon Tree No.44 San Isidro

ALL MARKETS 9:00am - 1:00pm approx.

Thoughts!

I came home to find a post-it on the fridge door. It read "This isn't working, I'm leaving you." I opened the door, beer was cold, it seemed fine to me. My wife says I have two faults, I don't listen and something else. Marriage is the process of finding out what kind of man your wife would have preferred. When my wife left I dabbled in drink and drugs, bought a motorbike and got myself a 21 year old girlfriend...she's going to be really pissed when she gets home from work.....'



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IDIOTS & ODDITIES OF THE MONTH

A Japanese politician who was forced to leave an



ho was forced to leave an assembly chamber in

November last year after her colleagues objected to the presence of her sevenmonth-old baby has been thrown out again for speaking while eating a cough drop! The deputy,

Yuka Ogata, a member of the Kumamoto city assembly, explained that she was sucking a lozenge because she was suffering from a cold and did not want to disrupt proceedings by coughing repeatedly. While there is no ban on eating and drinking in the chamber, Ogata's critics claimed she had damaged the assembly's "integrity" by addressing other members with a lozenge in her mouth.

No book, it seems, is too substantive or too insignificant to be banned in Kuwait. Recent targets of the government's literary censors include an encyclopaedia with a picture of Michelangelo's David and a Disney

version of "The Little Mermaid."

David had no fig leaf, and the mermaid, alas, wore only half a bikini. Kuwaitis like to think of their country as an enclave of intellectual freedom in the conservative Persian Gulf, a haven that once welcomed exiled Arab writers. In August, its



government acknowledged that it had banned 4,390 books since 2014, hundreds of them this year, including many works of literature that had once been considered untouchable. This resulted in street demonstrations and online protests.

A 54-year-old man of Peruvian nationality was found dead early morning, Oct'1st, in a sewer in the town of Leganés, part of the greater Madrid conurbation. He had climbed into a manhole trying to recover his car keys which had dropped inside. He was discovered later with his legs protruding from the sewer, obviously overcome by the fumes.

The Local Police of Zaragoza have imposed fines of 500 euros to three users of rented electric scooters who circulated under the influence of alcohol in the centre of the city. The police unit stopped them and made them undergo the blood alcohol test. All three were positive and have each been fined 500 euros for administrative infringement. To cyclists and users of scooters, on the subject of alcohol, the same rule applies to drivers of motor vehicles. Penalties of €500 are imposed if they exceed the level of 0.26 milligrams of alcohol per litre of air breathed and $\notin 1,000$ if they exceed the limit of 0.50 milligrams.

Although it is fair to say that Benidorm continues to host many pissheads operating electric scooters, a Cookstown hairdresser in Co. Tyrone, Northern Ireland, entered the Hall of Fame after the damage she wreaked one afternoon last Christmas. Aine Fenton, 59, had procured the mobility scooter from the NHS after she tore a cruciate ligament during a yoga session at the local leisure centre. Aine, drunk as a lord and continuing to drinking prosecco from a

bottle whilst driving, drove the scooter around the maternity section in the fashionconscious

womenswear chain McGinn Drapers, knocking down clothes and spilling



Tesco-branded prosecco over a newly-laid carpet. One store customer commented, "That woman's a lunatic. She was shouting at people 'sure you'll not fit into that' and firing hard sweets over the curtain in the changing rooms. Then she started singing 'Come Out Ye Black and Tans' which a lot of us of a certain persuasion found rather intimidating. We all enjoy ourselves at Christmas but that doesn't mean we all go to McGinn's Drapers and terrorise people on a scooter, full." Aine was finally arrested having driven into roadworks outside the shop, photo.

A Belgian mechanic destroyed a multi-million pound fighter jet after he accidentally fired a Vulcan cannon while carrying out repairs at an air force base. The \notin 17million plane, photo, quickly caught fired and exploded, according to Belgian broadcaster RTL. The mechanic was working with a colleague on two F-16s in a hangar near the control tower. It is understood that the third jet, which they



inadverte ntly destroyed after firing the cannon, was just out of their line

of sight. Both mechanics were injured during the incident, which occurred on Thursday, Oct'11, at the Florennes air base, 60 miles south of Brussels. The burning plane caused collateral damage to an adjacent plane.



Sunny South Facing Terrace, Opposite Mercadona in Los Balcones

Loopholes Allow Some Pensioners in the EU to Retire Tax-free

Countries are undercutting each other to lure elderly foreigners with money to spend.

When the financial crisis hammered Portugal's economy, hundreds of thousands of its people left, taking advantage of the European Union's rules on free movement to find work in countries that were hit less hard. Now Portugal is welcoming older people going in the other direction, not for jobs but for a warm, cheap retirement. Well-off babyboomers are flocking to Lisbon, Sintra and the Algarve, drawn in part by Portugal's tax exemptions on foreign income. <u>Under its non-habitual-residency scheme</u>, pensions from abroad can be drawn tax-free for a decade.

Bilateral double-taxation agreements are intended to ensure that income does not end up being taxed twice. But some countries, seeking to boost domestic demand by luring wealthy immigrants, have arranged matters so that they can avoid paying any tax on income earned outside their country of residence, such as pensions, capital gains and rent. To qualify, foreign pensioners who move to Portugal need only stick around for six months a year and register as tax-resident.

Portugal is not the only EU country where foreign pensioners can find a sweet deal. France taxes some pensions taken as a lump sum at 7.5%; with judicious use of private health insurance, pensioners can also avoid paying the social charges of 9.1% normally levied on pensions. Malta exempts pensions of up to $\notin 13,200$ (\$15,200) from tax altogether, with a flat rate of 15% above that. State pensions are often excluded from generous exemptions but Cyprus taxes all pensions at 5%, making it particularly attractive for retired civil servants. It also allows people to withdraw their entire pension pots as a lump sum tax-free.

Governments elsewhere are cross about being undercut. Portugal's most vocal critics are the Nordics. Finland shredded its tax agreement with Portugal in June.

Pensioners are important to Portugal's tourism industry, which contributed over 17% to the country's GDP in 2017. One job in five is linked to tourism.

Portugal's generosity to retired foreigners has been criticised by locals. They pay up to 48% on their pensions; property prices rose by 10% last year. Extra demand from foreign buyers will not have helped. One political party, the Left Bloc, has proposed closing the pensions loophole. Retired foreigners may soon have to decide whether *vinho verde* and *pasteis de nata* are enough of a draw.

(Abridged from The Economist, Oct 4, 2018)

Now imagine the massive contribution of non-Spanish retirees to the economies of Catalonia, Valencia, Murcia and Andalucia alone. It runs into billions of euros!

Don't you think it's about time that they had some say in how some of this money is being spent?



Just Another Dumb Ass!

I suppose this story should really be on the Idiot's Page, but heck, this guy deserves a story all of his own.

Back in July 28, 2014, this guy met a woman in a bar in Ibiza. She agreed to have sex with the guy for \notin 120 and suggested they retire to a friend's attic in Ibiza town.

Whilst in the attic another girl suggested some nookie, again for $\notin 120$, and after several drinks and several 'encounters' with an unspecified number of ladies in the attic, the man paid using a smart phone belonging to the male owner of the property. Problem arose when he checked his account the next day, he had been charged $\notin 11,400$ for his evening's stay in the 'House of Fun''!

The case was due to be heard during October but as one of the ladies was reported ill, the trial has now been postponed until next March.

But what is most surprising is that the Public Prosecutor's Office in the Criminal Court asked to have the case dismissed. The prosecutor stated that in order to appreciate deception or fraud it is necessary to put the matter "in relation to personal, social and cultural relations"

and that in this particular case it is not. It is possible to

conclude, he argues, that the owner of the attic and the smart/dataphone has been left without part of the money that belonged to the prostitutes. Nor can it be proven, says the prosecutor in his brief for provisional dismissal, that the complainant "was not aware at all times of the charges he made" with the bank card.



"I get a lot of older guys"

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You will no doubt notice a number of things from the

above - a dumb bloke, opportunistic rogues, an unsympathetic prosecutor - but look at how long it took to bring the complaint to court: from July 2014 to March 2019!

For the want of a shoe.....

A woman goes out shopping with her husband and spots a pair of shoes she likes and must have...

The husband says, "No bloody chance love, they're too expensive!"

Later on that night in bed, the wife is just falling off to sleep when the husband tries his luck and places his hands on her hips......She turns to him and says, "No bloody chance love, If you ain't prepared to shoe the horse then you ain't fuck*n riding it!!"



'Dear Auntie Jessie,

My mother was born in Scotland and my father in England. My brother is a drug-dealer and in Barlinnie Jail. My big sister and my wee sister are both "on the game" in Glasgow. I've met a wonderful man who has asked me to marry him. Should I tell him ma fether's English?'

Lime Bar Fishing SUNBATHING Club

October was the month of our AGM where we usually ask for volunteers to fill the various jobs – chairman, match committee etc. As per usual, everybody took one pace to the rear.... so last year's officers agreed to carry on in their posts. All except Just John that is, who was totally worn out after his exhausting year as social sec. Sweeney and "Antique Man" Tom have agreed to organise some functions this year. Other than that, all we had to do was arrange the dates / venues for the "Rod and Reel" and the "old Farts" matches. I couldn't believe it when the fools voted to fish Pedrera again – what a s**t hole!

The morning after the AGM we fished the rescheduled summer final at the tennis courts. As per usual it had been fishing very well the previous weeks but come match day we were all struggling again. We had a roving draw for

choice of pegs, Fagash had 1st pick, followed by Sweeney, Ball Boy, Beat Me, 3 Rods with Ghost having last pick again. We all ended up in pegs where we had done well recently, so were feeling optimistic. As it turned out, 1 blanked and 3 of us had 1 fish each. This left 3 Rods and Beat Me to compete for the summer trophy. Beat Me had 2 fish for 2.9 kilos but 3 Rods beat him with 5 fish for 4.7 kilos. 3 Rod's weight would have been more but during the weigh in, Sweeney "accidentally" dropped his biggest fish and it flapped straight back into the river. Good job it wasn't close!

3 days later we fished the monthly match at Pedrera, anyone who reads this report knows that I hate the place.

This is the 1st match of the winter season and no poles are allowed, rod and running line only. The winner not only gets 20 points, he also wins the Rod & Reel trophy.

We arrived to a splendid sunrise with the surface as smooth as a millpond and the fish rising. See the photo of Shropshire Lad getting an advantage of being closer to the

fish. That was as good as it got! We had 12 anglers on the bank but only 3 carp were caught. We weren't the only ones struggling though, there were a couple of Spanish lads next to me with 6 rods between them, and they didn't have a run all day either. We all persevered for the carp for a couple of hours using a multitude of tactics and baits, then 3 Rods set the example to follow by catching a bleak to ensure he didn't blank. Most of us followed suit. Ball Boy scored 14 points when he wound his line in at the end of the match to find a tiny bleak attached to his hook which he didn't know was there. The Shropshire Lad (back from UK for 1 match) won with 2 of



the carp for 1.8 kilos, Ghost was 2nd with 50 bleak for 1.2 kilos followed by 3 Rods with 0.9 kilos of bleak. We had 4 blanks, what a shocking day!

October has been quite wet with the Segura flooding it's banks again, so I have been down to the Eden and caught loads of terrapins and blue crabs!

Grumpy Bob has put in a few appearances up the Lime bar, but as I am writing this he is currently back in hospital.

A date for your diary is our presentation night that will be held at the Lime Bar starting at 19.30 on Thurs 22nd Nov, after the musician has finished.

Next meeting bun fight is at The Lime Bar @ 17.00 Mon 5th November. Will there be any fireworks?

Fishy Fingers! The Ghost

WHY SOME MEN HAVE DOGS INSTEAD OF WIVES

1. The later you are, the more excited your dogs are to see you.

2. Dogs don't notice if you call them by another dog's name.

3. Dogs like it if you leave a lot of things on the floor.

4. A dog's parents never visit.

5. Dogs agree that you have to raise your voice to get your point across

6. You never have to wait for a dog; they're ready to go 24 hours a day.

7. A dog will not wake you up at night to ask, "If I died, would you get another dog?"

8. If a dog has babies, you can put an ad in the paper and give them away.

9. A dog will let you put a studded collar on it without calling you a pervert.

10. If a dog smells another dog on you, they don't get mad. They just think it's interesting.

11. And, very importantly, if a dog leaves, it won't take half of your stuff.

To test this theory: Lock your wife and your dog in the garage for an hour. Then open the garage and see who's happy to see you! (E & D Green)

Cheers!

Wine - very nice. I wonder how they got the cat to sit on the bottle.Stephen FryAmerican beer is served cold so you can tell it from urine.David MoultonI can't die until the government finds a safe place to bury my liver.Phil Harris

Non-Resident Imputed Income Tax in Spain

As the end of the year approaches, it would be a good idea to remind non-residents of their tax obligation to file on or by the end of December non-resident tax on owning property in Spain. Unbeknownst to most non-residents, on buying property in Spain, you automatically become liable for a series of property-related taxes. No one will remind you of this, so it is up to you to find out how much you owe and comply with the Spanish Tax Authorities.

As you are not resident in Spain, the Hacienda surmises that you may rent out your property.

Even if you do NOT rent out your property in Spain you still need to pay the tax.

Also, if you do rent out the property part time during the year, on the days you do not rent out your property in Spain these are taxed as imputed income on a pro rata.

Basically, this tax is a legal fiction whereby it is surmised that you derive some form of financial benefit (income) from your Spanish home; that is why it is called nonresident imputed income tax, as it is deemed income. Spanish Tax Authorities take the view an owner derives a benefit in kind from owning property, irrespective of whether it is true or not, and taxes it accordingly. When is it filed? Once a year, before end of December of the following year. For 2018 one files the tax corresponding to the previous year (2017). It is best to file this yearly tax as soon as possible to avoid end-of-year bottlenecks. In fact, you should start filing it now in October/early November to pre-empt any issues.

Tax rates: The imputed 'income' is assessed as 1.1% or 2% of the cadastral value*. Tax rate is applied on this amount. The value is ascribed to the land, not the bricks and mortar.

*Cadastral Value - Definition

Is the assessed value local tax authorities give to a property. It is usually well below the market value. This rateable value is used as the taxable base to calculate a series of taxes. You will find the cadastral value of your property in one of your local tax bills (i.e. IBI). Be aware that a store room or garage space may be regarded legally as a distinct separate entity from your main home and therefore subject to their own individual cadastral values. See also:

https://www.spanishpropertyinsight.com/2015/12/08/non-resident-taxes-spain/

I'm a great Bono fan, but the man can't count. On 'Vertigo', he begins with 'Uno, dos, tres, catorce,'which is '1, 2, 3, 14' in Spanish. So maybe there isn't a crisis in Africa. Bono just miscounted.



I used to be a boxer but I gave it up. I was on the canvas more times than Rembrandt.

Need Help with your Electricity Bill?

Thousands of homes in the Valencian Community are entitled to reductions of between 25% and 40% in their electricity bills. Unfortunately few claim as they are either unaware of the bonus available or the process of collecting the reduction is too complex.

The scheme is to help 'vulnerable' families. According to the Minister for Ecological Transition, Teresa Ribera, in 2016 15% of the population was considered vulnerable and suffering energy poverty, as they cannot maintain the temperature of their home or had to stop paying the bills.

There are similar schemes for those having difficulty paying gas and water bills.

Very roughly, to qualify for the electricity 'bonus' a family with a gross income or less of $\notin 11,279$ and without children, is eligible. A maximum family income of $\notin 15,039$ or less with one child is eligible for assistance; $\notin 18,798$ is the gross eligibility income for a family with two children.

Other eligibility requirements are: the existing electricity contract has to be a regular contract, not a free one.

The applicant must provide a completed application form, a photocopy of the Tax Identification Number (NIF) of the owner and of all the members of the family unit, the family book, the registration certificate, if available, of the large family title and, if available, a document certifying that a member of the family unit has a disability, is a victim of gender violence or terrorism.

The consumer association, FACUA, has stated that, in reality, the discounts offered only work out at about 11%, as only the first kilowatt hours consumed each month are rewarded. They demand that the government "rectify both the content of the advertising campaign and that of the website."

Informacion has provided a helpful interactive Q & A model for one to check whether they are eligible for the reductions. It is in Spanish, short and consists of just three questions. It can be found here -

https://www.diarioinformacion.com/economia/2018/10/05/c omprueba-tienes-derecho-bono-social/2070801.html

Red Days in the Valencian Community 2018.

January 1 and 6, March 19 and 30, April 2, May 1, August 15, October 9, October 12, November 1, 6, 8 and December 25th

Red Days Valencian Community - 2019

They are holidays: January 1 (New Year); March 19 (San José); April 19 (Good Friday); April 22 (Easter Monday); May 1 (Labor Party); June 24 (San Juan); August 15 (Assumption of the Virgin); October 9 (Day of the Valencian Community); October 12 (National Holiday); November 1 (All Saints' Day); December 6 (Constitution Day); December 25 (Christmas).

Airport Bus Timetable.

This service will provide eight return trips between Alicante-Elche Airport and Torrevieja central bus depot. It will operate every day of the year and without any stops.

Torrevieja to Airport: 7:00 - 9:00 - 10:00* - 11:00 - 12:00* - 13:00 - 15:00 - 16:00* - 17:00 - 18:00* - 19:00 - 21:00

Airport toTorrevieja: 8:00 - 10:00 - 11:00* - 12:00 - 13:00* - 14:00 - 16:00 - 17:00* - 18:00 - 19:00* - 20:00 - 22:00

(*) - From 1st April to 31th October

Price: $\notin 6.92$. 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, NIE or DNI. A bit of a palaver really.

Prior booking is not required. Sometimes the bus fills up quickly with people and you have to wait more than 2 hours for the next bus.

Applying Online for A Padron Appointment In Orihuela.

Many of us who have been over here for some years will only be too aware of the many, many hours of seemingly endless queues while waiting to register for Padron, Residencia, SUMA - in fact most things. The bureaucracy in Spain teaches us all patience.

Fortunately the local council have come up with a very welcome efficiency, where one can now register online for an appointment.

On this website you can choose day, date and time for your appointment, subject of course to availability.

The web address is located below and is, helpfully, also available in the English language.

When you first try to access the site, you may get a warning saying that this particular website does not have a security certificate. I just ignored it.

Aside from the appointments facility, the website also

contains information relating to participation, transparency etc. https://orihuela.governalia.es/en/

Don't forget your IBI (property tax in Spain) was payable by October 5. Fines for late payment.

Lee's Event's List

This helpful and informative internet link was submitted by the late Lee Bell.

https://www.eurotourguide.com/en/events-calendar/2245/

Business.

We own a lot of Gillette and you can sleep pretty well at night if you think of a couple billion men with their hair growing on their faces. It is growing all night while you sleep. Women have two legs, it is even better. So it beats counting sheep. (Warren Buffett)

I have a few business ideas. For a nominal fee, I provide a service where I will eat and describe pork to kosher people. (David Cross) 40

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Call Sam on 672 51 02 49. Do you need a honest reliable cleaner for regular or holiday lets or just key holding. References available contact Mandy 602 458 183



First Aid!

Two men were riding down the road on a motorcycle. The driver was wearing a leather jacket with a broken zip and eventually he stopped to tell his pillion passenger: 'I can't ride any longer with the cold wind hitting me in the chest.' So he decided to put the jacket on backwards to guard against the onrushing wind chill. They set off again but a mile further on he took a corner too fast and smashed into a tree. A farmer who lived nearby was first on the scene. Shortly afterwards a police car pulled up. Looking at the wreckage, the police officer asked the farmer: 'Are either of them showing any signs of life?'

THAT MOMENT WHEN.

I PULL UP NEXT TO ANOTHER BIKE!

'Well,' said the farmer, 'the first one was until I turned his head around the right way.'

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(016 is the phone line to report domestic violence. It is free and leaves no trace on your phone bill.)



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