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

Bienvenido a todos and welcome to the October 2020 edition. Issue No.159

The Guardia Civil have confirmed that the placement of a stone on the outside wall of a dwelling is a signal/sign that the house has been unoccupied for some time. They have also warned that second homes and bank repossessed properties on the Costa are an obvious target for both **squatters** and squatting gangs. The squatters are now getting more organised even placing typed signs on doors warning about trespass! More next month. Remove any stones on walls!

The **PlusValia tax** is once again raising its ugly head. Central government are encouraging the local authorities to send out the assessments. More about this on page 22.

When it comes to the management of the Covid-19 crisis nationally, Prime Minister Pedro Sánchez is doing a 'Pontius Pilate' and **leaving it to the regions.** PM Sánchez wants to rule but not govern. By distancing himself from the management of the Covid, limiting himself to being an arbiter instead of leading the fight, Sánchez has left it to the regions to suggest and submit how they want to respond to the pandemic. This means that you now have 17 different responses to the virus and

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not a national coordinated one. The Health Minister again ruled out the possibility of a national confinement, insisting that the autonomous regional governments were doing a good job and could request localised states of emergency powers at a regional level should they deem it necessary. The regions robustly rejected this government offer in early September. However there is now an increased level of localised confinements, and again, this is taking place all over Spain. A few weeks ago, a confinement was international news. Today, it scarcely gets a line in the national press.

Unfortunately we have nothing new to report on the **BREXIT** debacle. The latest 'headache' or 'Brexit Bonus' is that many Brit's living in Europe, may have their **bank** accounts and cards cancelled in the UK. This is slightly misleading but I have reported the current situation in pages 14 and 18 of this issue. Many thanks to Davy & Ellen, Gary G, Ulf & Stina, Dawn S, Cath & Jim F, for kind donations. Hoping you are all keeping safe and healthy.

Mick, Tid and the Dream Scene Team.



Now he's home a lot he wants more nookey, but I said 'No!'..... 5 times a week is plenty!

I suppose we should be thankful that at least



on the local coastal Med', we have been spared the site of the male 'brokini.' Surprised that a bunch of Northern lads did not introduce it to Benidorm this summer. (Probably couldn't fill the bag!)

Bathing was forbidden on the beaches of Teulada-Moraira and Benissa due to large shoals of stinging jellyfish for a period during late August. Dozens of stings on bathers forced lifeguards to stop bathing until the shoals drifted away. Not sure what is worse - stinging jellyfish or blokes in 'brokinis'?

Hercules FC seeks a sponsor after losing TM Inmobiliario. The Alicante club has lost its main sponsor for the last three seasons, which contributed around 50,000 euros per year. Now a big hole in the coffers of an entity that barely had any income in Second Division B.

Just be careful when you choose your friends! This 21-year-old Honduran lady was arguing with her boyfriend at 2:10am in the city of Valencia when he threw a condom at her face! Silly boy! She then pulled out a knife and stabbed him in the testicles. He started screaming that his 'pride & joy' had been cut off. Police arrived and he was taken to the hospital. A restraining order was then placed on her while awaiting a trial date. However, just three days after the attack she was arrested again for breaking the restraining order. She accepted a four-month jail sentence in a rapid trial - which will not be served as it is less than four years. Not sure how she will do when the trial for the stabbing comes up.....if she is still around!

The battles between the PP mayor of Torrevieja, Eduardo Dolón, and the socialist junta in Valencia continues. Mayor Dolón wanted to have seroprevalence tests to the 1,100 teachers and employees of the local schools before the pupils returned to school. The tests would have been carried out by Ribera Salud, the concessionaire of the management of the

Torrevieja Health Department. The regional government in Valencia does not want the test to

take place and have informed the mayor. He then had to cancel the tests, as if they went ahead, the local administration would be charged with the crime of disobedience! The mind boggles! Dolón, photo, then successfully appealed to the Valencian Supreme Court.



Still with Torrevieja, there has been a lot of fussing about over the last 12 months with the new 15-year contract for garbage collection and street cleaning in the city. It will cost €466 million of public money over the contract term. Although Mayor Dolón has a comfortable PP majority in the council, the unelected civil servants in the council offices have not, one must say, been very cooperative in helping to introduce the new service and contract. The squabbling continues.

The Arizona cactus is an invasive species, photo, which arrived in Europe during the 90's. It became prevalent in some areas including the Sierra de Orihuela. Several efforts to eradicate it



here proved
unsuccessful as the
cactus just spread and
spread unless the
roots are removed.
The Councillor for the
Environment, Dámaso
Aparicio (PP) has
announced that a new
action plan has begun

to eliminate the Arizona cactus locally. One of the problems they are facing is the inaccessibility of certain areas in the local sierras. If you have some 'green areas' in your vicinity, they are worth checking out and reporting their presence to the local council.

The Guardia Civil have arrested a female employee working in the PROP (employment plan) offices of Torrevieja city council. It is alleged that the lady was charging €30 for 'speeding-up' the granting of certificates. These electronic certificates prove personal identity.

What should have been a leisurely and enjoyable day for these folks turned into a nightmare when they were returning by boat taxi from a day trip to the island of Tabarca to Santa Pola. On the return trip, a storm picked up and their boat crashed into the breakwater in the harbour at Santa Pola. Seven women, aged between 27 and 52 years old and a 52-year-old man, received injuries of varying degrees and were taken to a number of medical treatment centres.

While businesses and individuals are still struggling with economic effects of the pandemic, local politics has illustrated that the main players here are adept at looking after each other. Take Orihuela, where during the last municipal election the Partido Popular (PP) gained the most votes but also stated that he was in favour of abolishing not enough to control the council. Their closest political allies, Ciudadanos (Citizens) agreed to support them, getting control of certain local functions as a reward. At that time and still today, the local PP was headed by Emilio Bascunana and the Citizens Party by Juan Ignacio López-Bas.

Now although López-Bas has been a councillor in Orihuela between 2011 and 2019, the Citizens Party believed that they would do very well in the general election of November 2019, López-Bas being promised a seat in the national Congress. Unfortunately, Citizens got a hiding in the General Election, losing several seats, so the national ambitions of López-Bas have been thwarted. However, he has been welcomed back to the Orihuela fold by Bascunana and given a substantial pay rise for his continued support. Mayor Bascunana now gets a gross salary of €61,537 p.a., While López-Bas and one other get €52,000 p.a. Also the ruling council now employs 23 advisors at an annual wage cost of €857,200 - not that any single one of them would do anything for the legion of full time residents on the Orihuela Costa. The coastal sport's centre remains closed; Covid-

19 testing among the legion of vulnerable older residents in the municipality is practically nonexistant and although the municipality has a massive budget surplus(central government want it passeed on to them\!), Little or any of it will find its way to the coastal tax payers.

The left-wing president of Valencia, Ximo Puig, photo, has called for a change to the



national law so that the brothels could be shut **down** due to the risk of Covid-19 contagion. This followed an instruction by central government to close them because of the virus. Puig stated that brothels 'do

not exist on paper' because they use bar or hotel licences to operate. Some are even listed as student residences! Puig also mentioned that whereas prostitution is not against the law, 'pimping' women is a criminal offence. Puig prostitution permanently due to the 'condition of slavery' it engenders.

90% of the exports from Alicante depart from the docks in Valencia, not Alicante. Beefing up the docks for large ships in Alicante would cost an estimated €300 million!



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JK Rowling talking about the 23rd anniversary of Harry Potter. I don't think anyone has milked a small wizard this much since Debbie McGee. CARLING €2.80 PINT!! DRAFT COOR'S LIGHT E2.80 PINT



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CHEERS!

DO – denominación de origin, is the mainstay of Spain's wine quality control system and just one of seven wine quality classifications in the country. Each wine region is governed by a consejo regulador, which decides on the boundaries of the region, maximum yields, limits of alcoholic strength and other quality standards or production limitations pertaining to the zone.

However, in one of the wine growing areas of Spain, Ciudad Real, a war has erupted between the wine growers and the winery industries concerning the prestigious DO Valdepeñas grape. During mid-September, the wine growers stopped the picking of this grape due to a 30% drop in prices compared to last year, the prices then being very low anyway. At the time of writing, 90% of the almost 3,000 farmers that make up this DO have stopped harvesting activity. Accusations and counter accusations have abounded with claims of fraud and mafia practices. Although grapes are a perishable product, they can remain on the vine for another 10 to 15 days. But the winegrowers state that they 'have been fighting for our product for twelve months so it is preferable to lose 1,000 kilos but get a fair price to live with dignity.'

ELECTRIC CAR CHARGING.

Iberdrola has announced that it will be installing two new fast charging points for electric vehicles in La Zenia during the coming weeks. These new infrastructures are made up of double fast chargers, 50 kilowatts (kW), available 24 hours a day and will allow the charging of up to six vehicles simultaneously. Six other fast charging points will be situated at Desamparados, La Aparecida, La Murada, San Bartolomé, Torremendo and in Orihuela itself. It is planned to place 150,000 charging points for electric vehicles, both in homes and in companies, as well as on urban roads, in cities and on the main highways in the next five years.

SPIDERS!

Although there are 1,700 different species of spider in Spain, only four - Black Widow Spider, Mediterranean Tarantula, Brown Recluse Spider and Mediterranean Funnel Web Spider - are potentially dangerous, but rarely fatal, to humans.

Autumn, which is considered Spider Season in



"Don't hurt it.....!"

Spain, will soon be upon us. During autumn, spiders head indoors to mate and avoid the coming cold weather.

Spiders thrive in the damp, dark and cluttered spaces. A clean and watertight home will keep out creepy-crawlies.

Spiders 'taste' with their legs and one of the things they do not like is citrus. Rubbing it on door and window frames should keep the blighters out as does a vinegar-based detergent.

Although too liberal application of the latter will probably also keep your friends out of your house! If you have a cat in the house, being an apex predator, it will be happy munching on spiders as well as mice!

I knew a cannibal who had been influenced by Catholic missionaries. On Fridays he ate only fishermen.

Tommy Cooper

There should be a birth control pill for men. It makes more sense to take the bullets out of the gun than to wear a bulletproof vest.

Renting out a spare room in your Barcelona home to tourists is now illegal, as Barcelona City Hall continues its campaign to stamp out all private income from tourism. Renting out a spare room to tourists in Barcelona was made illegal this week, as City Hall officials in Barcelona took advantage of a grey area in regional laws to ban the practise, at least until regional laws are clarified, reports the local press. In effect, what the city authorities have done, is announce a one-year moratorium on all permits to rent out rooms to visitors. Some owners used room-share rules to rent out entire flats illegally, whilst others used them to rent out rooms in their own homes, providing much needed income in difficult times.

It seems that the one-time impressive main



bus station in Benidorm is now looking like a sad shell. Broken escalators, damaged walls, rusty railings, etc., did little to

improve the dilapidated image of the service. This has now been dealt a further blow as the copper wiring to the street lights around the station have been stolen, putting the once proud facility into permanent darkness.

Spain's Cabinet has approved an ambitious historical memory bill aimed at addressing the legacy of Franco dictatorship. If passed, descendants of members of the republican International Brigades may be eligible for Spanish citizenship. Several more changes are

planned but the bill is still in draft stage. Granted Franco was a murdering swine, but as you would expect from the current government, there is nothing planned to address the excesses from the Republican Left. As the government is even finding it extremely difficult to get its budgets through Congress, the proposed law, in its current form, may never pass.

The proposed merger between CaixaBank and Bankia appears to be going ahead. If so, it will **make it the biggest bank in Spain**. The new bank would hold €650 billion in assets, although it would lack the international presence of other Spanish lenders such as Santander and BBVA. If the deal is finalized, the Spanish state – which currently holds 61.8% of Bankia after the latter was bailed out in 2012 – will have a 14% stake in the new entity. The merger is still pending government approval.

Meanwhile in the US of A, Congress gave the Pentagon \$1 billion via the Cares Act in March to build up the country's supply of medical equipment. That fund was instead mostly funnelled to defence contractors to make things such as jet engine parts, body armour and Army dress uniforms. U.S. health officials say gaps in the pandemic response still remain — including a severe shortage in N95 masks for health-care workers — and this money was supposed to be used to address these issues.

Progress in the British Foreign Service is either vaginal or rectal. You marry the boss's daughter or you crawl up his bottom.

Nícholas Monsarrat

Tall Story?

Little Moishe returned home from his Jewish school and his father asked, "What did you learn today?"

He answered, "The Rabbi told us how Moses led the children of Israel out of Egypt."

"How?" The boy said "Moses was a big strong man and he beat the Pharaoh up. Then while he was down, he got all the people together and ran towards the sea. When he got there, he has the Engineers build a huge pontoon bridge. Once they got on the other side, they blew up the bridge while the Egyptians were trying to cross."

The father was shocked. "Is that what the Rabbi taught you?"
The boy replied, "No. But you'd never believe the story he DID tell us!"



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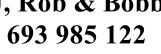


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Thousands of Britons living in EU told their UK bank accounts will be closed

Thousands of Britons living in the EU will have their UK bank accounts closed by the end of the year because of the UK's failure to agree a post-Brexit trade deal.

Lloyds, Barclays and Coutts have informed retail and business customers that they will lose their accounts before or when the Brexit transition period ends on 31 December and more banks are expected to follow suit.

Lloyds Banking Group, which includes Halifax and Bank of Scotland, has contacted its 13,000 customers in the Netherlands, Slovakia, Germany, Ireland and Portugal, warning them they must make alternative arrangements as the bank is no longer allowed to offer services.

A spokesperson said: "We have written to a small number of customers living in affected EU countries to let them know that due to the UK's exit from the EU, regrettably we will no longer be able to provide them with some UK-based banking services. "We want to keep customers informed and offer advice on next steps."

Financial services in the UK can currently trade across the European Economic Area (EEA) because member countries are bound by the same regulatory framework.

The arrangement, known as "passporting", expires at the end of the year and, while the UK has legislated so that EU banks can continue to provide services for customers in Britain, the EU has not done the same. Unless a trade deal is agreed with the EU, UK financial institutions will have to abide by often arcane rules which vary from country to country and depend on what services are being offered by what kind of bank.

Last week, the Dutch National Bank confirmed that UK banks will no longer be able to provide current or savings accounts to retail customers in the Netherlands.

Customers who bank with firms that own EU-based subsidiaries are having their accounts transferred, but banks that do not have an EU arm would have to apply for a licence to trade in each EEA country. Some banks have too small a customer base in the EU to justify the cost.

One Lloyds customer said she feared she would be cut off from her UK pension payments after the bank had informed her she would not be able to use her current and savings accounts after 2 November. Her balance will be returned to her as a cheque and all payments after that date will be returned to sender. "I don't know what will happen about tax rebates from HMRC or council tax and bills on the property we

own in the UK," she said.

"I don't know if it's possible to arrange direct debits and standing orders to UK institutions from a Dutch bank and there will be a lot of expense incurred if payments that skip through the net are returned to sender or if I have to convert euros to sterling whenever we are in the UK."

Barclays has also notified customers across the EEA that their accounts will be closed.

One who lives in Germany was told she would no longer be able to use her Barclaycard, which she depends on for transactions within the UK.

The customer, who did not want to be named, said: "I've had the card for 40 years and pay it off each month from my pensions, which are paid into my UK account, so I'm not sure I'd qualify for a German credit card," she said.

She said she owned a property in the UK and paid taxes in the country and that she wanted "to maintain my financial arrangements there in case I ever need to live there again".

A Barclays spokesperson said: "In light of the UK leaving the EU at the end of 2020 we continue to review the services we offer to customers within the EEA, and any impacted customers will be contacted directly."

Other banks have yet to decide on future arrangements. Santander and NatWest said they were keeping the situation under review and currently had no plans to withdraw retail or corporate accounts.

HSBC, which has a large number of customers in France, Germany and Switzerland, said that as an international bank it could continue to serve UK customers across the EU, but would keep them informed of any changes that might affect services.

UK financial services are regulated by the Financial Conduct Authority which said it expected banks to engage with national regulators to assess the impact of local laws on customers and to inform customers of any changes in a timely manner.

According to the financial trade body UK Finance, banks are having to unpick the legislation of 30 different countries to work out if they can continue serving customers.

"Where possible, firms want to keep providing banking services to customers living in the EEA after the transition period," said a spokesperson.

"The impact on each customer will vary depending on the operating model of their bank or provider, the product or service being provided, and the legal and regulatory framework in the country in which they are resident."

(The Guardian Online 21/09/2020) SEE PAGE 18!

Police in the historic town of Covadonga in north western Spain went to question a 52-year-old masked man (no, not the Lone Ranger), when the man tried to swallow what was inside his Covid-19 mask and run away. Police stopped the guy and found nine heat-sealed plastic bags behind the mask containing cocaine and heroin. Not sure swallowing it would have done him any good anyway!

The distinctive Pringles tube is being redesigned after criticism that it's almost impossible to recycle. The current container

for the potato-based snack was condemned as a recycler's nightmare. It's a complex construction with a metal base, plastic cap, metal tear-off lid, and foil-lined cardboard sleeve. The Recycling Association dubbed it the number one recycling villain – along with the Lucozade Sports bottle. Some 90% of the new can is paper. Around 10% is a polyal (plastic) barrier that seals the interior to

protect the food against oxygen and moisture which would damage the taste. But how about the lid? Well, two options are on trial in some Tesco stores – a recyclable plastic lid and a recyclable paper lid. Kellogg's says these lids will still produce the distinctive "pop" associated with the product.

A new grave digging contest - "Grave Mayhem 2020" - took place in Siberia, with five teams from across the region descended upon

a local cemetery over the weekend to dig holes 2 meters long, 0.8 meters wide and 1.6 meters deep,



with judges rating their performances. The winner, a Tomsk hometown kid, dug his grave in 52 minutes while the loser clocked in at 68 minutes.

Hundreds of bags of cannabis were dropped from the sky onto Tel Aviv during early September – sparking a scramble below. The stunt was organised by advocates of cannabis legalisation, who trailed the delivery with a message on the Telegram app. "Is it a bird? Is it a plane? No, it's the green drone handing out free cannabis from the sky", it said. Two people were later arrested on suspicion of operating the drone.

A prize-winning Japanese architect has come up with a counterintuitive idea: transparent



public toilets.
Shigeru Ban's seethrough loos have been installed in two public parks in Shibuya,
Tokyo. "There are two concerns with public toilets," explains The

Nippon Foundation, which funded them. "The first is whether it is clean... and the second is that no one is secretly waiting inside." Ban's design puts users' fears at rest – but also uses a new smartglass that turns the walls opaque when the door is locked, ensuring their privacy.

A Detroit woman was found alive in a body bag at a funeral home – hours after she was

thought to have died. 20year-old Timesha Beauchamp, photo, had been checked three times by four ambulance workers before being declared dead after being found unresponsive; but staff at the funeral home later realised she had opened



her eyes and her chest started moving during the journey there. "They were about to embalm her," said her lawyer, Geoffrey Fieger. She was later taken to hospital. Timesha suffers from cerebral palsy and has learning difficulties.





ARE YOU WASTING MONEY IN YOUR PENSION SCHEME?

There are many pension schemes, especially QROPS, where the administration, advice costs etc are very overly charged. I have been able to reduce fees for pension plans by on average 55% and also able to provide a regular review of the pension value. This can amount to considerable savings over the years. In fact one new client that we reviewed recently now has a pension that will provide him with a further £150,000.

DON'T MISS OUT, contact me on 634305881 for details.

BREXIT AND YOUR PENSION

No one knows what will happen with BREXIT, but I do know that anyone who did not live in the EU and wanted to transfer their pension overseas was hit last year with a 25% TAX CHARGE. Ouch! This could also be the case for transferring within the EU if we leave.

Contact me on 634305881 to discuss your options.

NEED A FINANCIAL ADVISER?

Are you one of the many who have taken out an investment or pension and never see the adviser again? You need regular updates of what is happening within the industry that could save you a considerable amount.

Contact me on 634305881 to see if I can help.

Contact us now for a free assessment, initial discussions are free and always without obligation.

Visit our website: www.mhpensions.co.uk

Logical!

A tourist arrived in Australia, hired a car and set off for the outback. On his way he saw a bloke having sex with a sheep. Deeply horrified, he pulled up at the nearest pub and ordered a straight Scotch. Just as he was about to throw it back, he saw a bloke with one leg jerking-off furiously at the bar. "For fuck's sake!" the bloke cried, "what the hell's going on here? I've been here one hour and I've seen a bloke shagging a sheep, and now some bloke's wanking himself off in the bar!" "Fair dinkum, mate," the bartender told him, "you can't expect a man with only one leg to catch a sheep"

No Budget Yet!

Spain's highly polarized politics has meant no real budget has been agreed for four years and the last one did not have to account for a pandemic or a deep recession.

Spanish prime minister Pedro Sánchez is currently trying to sort out the squabbling factions he needs to make up the votes to get the deal done.

While the Socialist prime minister tries to strike a deal with the centrist Ciudadanos, his far-left partners Unidas Podemos or regional parties, the nation waits to see if he can pull it off.

The odds are Sánchez will succeed and this will allow the government to plough public money to continue a furlough scheme into next year for stricken sectors like tourism and bring in tax rises which are inevitable to pay for all of this.

The €140 billion in grants and loans from the European Union is not dependent on the government agreeing a budget but it would help to make Spain look like it can manage the money. Currently, unemployment stands at 15 percent. The furlough scheme, which has saved many jobs, is likely to continue until Easter next year for key sectors like tourism, which accounts for 12% of GDP and 13% of all jobs.

Yet it has angered many business owners because the government insists that when workers return to their jobs they cannot be sacked for six months.



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How post-Brexit bank changes could affect British people in Spain

Which banks?

The Local have asked all the major names in UK banking what their policy is for customers in Spain, here are the responses they have received so far. Is it all account types?

No. Again, this depends on the type of account you have, with straightforward current/checking accounts less likely to be closed. It could also be the case that certain products become unavailable - for example many Barclaycard customers in Spain report being told that they will no longer be able to use their card.

•Santander - the Spanish banking giant said it was keeping the situation under constant review but told The Local: "We have no current plans to close any of our retail [personal banking] or corporate accounts." A Santander spokesperson said: "We have no current

plans to close any of our retail or corporate accounts." •Lloyds - the bank is understood to be closing business accounts - not personal accounts - of customers living in the Netherlands, Germany, Ireland,

Italy and Portugal. However the bank said it had no current plans to discontinue any services for customers in Spain.

•HSBC - A spokesman for HSBC confirmed by email to The Local Spain that current accounts for customers in Spain would not be affected, provided they were used at least once every 12 months.

"HSBC UK customers who reside in the EU will continue to have access to the banking and/or wealth management products and services that we currently provide to them," said the statement.

•Barclaycard - Numerous readers of The Local have been in touch to say that they had received letters from Barclaycard telling them that their account would be closed.

(Although I have held a Barclaycard for more than 50 years, they now advise me that they will cancel it in November this year. In fairness, I have not used the card for several years. Mick)

Barclaycard is separate to Barclays bank and it is understood that Barclays current accounts are not affected, although the company has not commented on the record so far.



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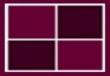
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Distance Footie!

German amateur side SG Ripdorf/Molzen II sacrificed a tight defence for social distancing as they fielded only seven players as a coronavirus precaution in a **37-0 loss to local rivals** SV Holdenstedt II.

The preparations for Sunday's (13/09) match in Lower Saxony's 3. Kreisklasse – the 11th tier of German football – were complicated when it emerged that Holdenstedt players had been in contact with an opponent infected with Covid-19 in a previous match.

While all members of the Holdenstedt squad later tested negative for the virus, Ripdorf, from Uelzen in Lower Saxony, did not feel the conditions were safe and were able to field only seven players – the minimum number required for a match.

"We are thankful those seven players volunteered, otherwise the club would have faced a 200-euro fine for abandoning the match," Ripdorf co-chair Patrick Ristow told ESPN. "That's a lot of money for us, especially amid the pandemic."

Holdenstedt showed no mercy and scored a goal nearly every two minutes, while their opponents watched on from a safe distance.

"When the game kicked off, one of our players passed the ball to the opponent and our team walked to the sidelines," Ristow said.

"The Holdenstedt players did not understand. But we did not want to risk anything. For the rest of the match, our players returned to the field but they only stood on the pitch."

The match result has since created a stir on social media but Ristow said Ripdorf only focused on what was best for the wellbeing of all the players on the pitch. "There is no perfect solution for it. And

we went down this route," he added.
"We wished Holdenstedt no harm."



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PLUSVALIA TAX

This tax is a tax over the increase in value of the portion of land included at any and all properties. The value of this portion of land could be seen at IBI / Suma bills - "Valor catastral del Suelo" (Rateable value of Land). This is in fact another capital gains tax. The tax is based on the increase in the official "Cadastral" value of the land on which a property is built; the number of years that have passed since the property last changed ownership and the purchase and selling price. The tax, usually paid by the seller, is payable to the local Town Hall where the property is located and not central government.

Plusvalía is due to the town hall thirty days from the date of sale or six months from the date of death in the case of inheritance. There are some exemptions in the payment of the plusvalia tax in Spain, namely when the property ownership is being transferred between spouses or in favour of a child to comply with sentences of separation or divorce.

If you sold the property for a price higher than

the purchasing costs, you will have to pay plusvalía, even if you sold it below its market value. Even if the property is sold at a loss, this tax is still applicable and payable, as the land is unlikely to decrease in value and the tax is meant to 'compensate' the municipal council for the 'improvements' they invested in the locality. And yes I know, these are negligible in Orihuela Costa! The one time common practice of paying some of the purchase price 'under the table' rebounds when the local council states that the price is unrealistic and passes the tax anyway! So, if you are paying some 'black money' to show a lower price registered, it may come back to bite you in the ass!

If you are a buyer, and the vendor does not live in Spain, you are better off paying this tax on behalf of the vendor using funds withheld from the property price. That way you can be sure the tax has been paid. Because if the vendor doesn't pay, and doesn't live in Spain, the tax authorities will come after the new owner. If you want to appeal the tax, in some areas you will only have 10 days to do so.

U.K. Welfare Benefit Information

BREXIT Update: People currently in receipt of welfare benefits will continue to receive these for life irrespective of the outcome of BREXIT negotiations at the end of 2020.

Its possible that after 31st December 2020 new benefit applications will not be allowed.

Attendance Allowance is a benefit for people in receipt of a UK state pension and who may need extranelp to stay independent at home, due to an illness or disability.

You could get: £58.70 or £87.65 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 dress.

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



Helping you receive the care and support you need.

Has your health changed?

Thinking about care and support at home? ACB provides expert social care, welfare

guidance and support.

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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.

awarded the higher offer plus back dated from January.

David you are an ultimate professional so once again thank

you

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 recommend Advocacy Costa Blanca to anyone needing help. GR-San Luis

Contact David on - 602465565.



- advocacycostablanca@outlook.com

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.





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THURSDAYS - QUIZ 8:00pm

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The morning after their honeymoon night the husband comes down to breakfast to see just a piece of lettuce and a carrot on his plate. 'What's this?' he asks. She replies, 'I just wanted to know if you eat like a rabbit too.'





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We are a local charity whose aim is to provide free assistance to all nationalities, of any age, who find themselves in difficulty following illness, feeling isolated or struggling to care for a loved one..

The areas covered are from Pilar de Horadada to La Marina, Including Torrevieja, Quesada, Rojales, San Luis, La Zenia, Playa Flamenca, all areas of Orihuela Costa.

WELFARE SERVICE

If you have health or social problems the welfare service can visit you to talk about how this may be affecting you. Our volunteers offer short term support to all ages and nationalities in their own home.

- Social care advice and guidance.
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Telephone: +34 965 328 794 / 634324389

Email: charitycentre.helpathomecb@gmail.com

Web:www.helpathomecb.com

Two little boys are in a hospital, lying on trolleys next to each other, outside the operating room.

The first boy leans over and asks, "What are you in here for?" The second one says, "I'm in here to get my tonsils out and I'm a little nervous." The first boy says, "You've got nothing to worry about. I had that done when I was four. They put you to sleep, and when you wake up they give you lots of jelly and ice cream. It's a breeze." The second boy then asks, "What are you here for?"

The first one says, "A circumcision." And the second boy says, "Whoa, Good luck with that. I had that done when I was born...couldn't walk for a year."

NEVER REGISTERED IN SPAIN, BUT WANT TO?

Thanks to The Local for this.

Spain's long-awaited TIE (Tarjeta de Identidad Extranjero) for its British residents is now a reality.

The Spanish government last week confirmed that from July 6th 2020, UK citizens registering for the first time as residents in Spain will be issued with the biometric credit card-sized document instead of the previously issued green residency A4 certificate or small green residency card.

It's important to remember that for UK citizens who have already registered as residents in Spain and are in possession of either of these green residency documents, the TIE card is optional. That's because both of these 'residencia' documents - whether temporary (less than 5 years of residence) or permanent (more than 5 years) - already guarantee Brits' rights in Spain under the Withdrawal Agreement.

In fact, the British Embassy in Spain has called on UK citizens who are registered already to not try to make appointments so as to avoid overloading the Extranjería appointments system, which already has a huge backlog exacerbated by the partial shutdown of public institutions during the coronavirus lockdown.

How do UK citizens apply for a TIE if they've never registered in Spain?

This is a two-step process for Brits registering in Spain for the first time.

If you intend to reside in Spain post-Brexit, it is highly recommendable that you begin this process as soon as possible and before the end of the transition period in order to benefit from the rights under the Withdrawal Agreement. First you have to apply for residency, then you have to apply for the TIE in the same way as already registered residents can (although for them it's optional, whilst for you it will be mandatory as this will become your official residency document).

You will need to make an appointment, present several documents in person and prove among other things that you have health cover and the financial means necessary to live in Spain, either through work, a pension, savings etc.

Within a maximum period of three months, you will receive an answer on the resolution of your residency application.

The receipt of your application for residency will be sufficient proof for you to remain in Spain legally until you have a resolution.

If it's favourable, you can move onto the second step: requesting your TIE card to be issued.

You have to do this within 30 days of receiving an answer about your residency.

Then the steps are the same as for already registered residents who want to swap their green residency documents for TIEs.

Go on the cita previa website,

https://sede.administracionespublicas.gob.es/icp plus/index

choose your province and the new option available for the TIE card issuance: "POLICIA-EXP. TARJETA ASOCIADA AL ACUERDO DE RETIRADA CIUDADANOS BRITÁNICOS Y SUS FAMILIARES (BREXIT)".

Then fill in your personal details and make an appointment.

Before your appointment at the immigration office/police station, you will have to: Fill in "modelo 790" (code 012), print it out and pay the processing fee at a bank. They will stamp the form to prove that you have paid.

Take this along to your appointment.

Fill in the EX-23 TIE application form and print it out to hand in during your appointment.

Form download here -

http://extranjeros.inclusion.gob.es/es/modelossolicitudes/mod_solicitudes2/23-

TIE RU JUNIO 2020.pdf

Prepare to present your passport. In the event that your passport is expired or lost, you must show a copy and proof of the renewal application for it.

Get a passport photo of yourself. To be completely sure it meets the requirements, have this done at a shop or photography studio where Spanish DNI (Spanish National ID) photos are taken.

(Abridged from The Local.es)

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I wouldn't say my neighbourhood's rough, but the local paper has a column for forthcoming deaths.

Bob Monkhouse





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Sarah Ferguson, the Duchess of York



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This boastful man said to his girlfriend, 'Darling, I'm going to hump you so hard tonight you'll never forget it.'
Later on in bed she turned to him and tapped him lightly on the head with a feather.
'What's that for?' he murmured.
'Well, I guess in comparative terms I'm beating you severely round the head!'



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Too Silly!

A wife goes to her GP and says, 'Doctor, you have got to do something about my husband----he thinks he is a refrigerator.' Doctor: 'I wouldn't worry about it, lots of people have harmless delusions and it will pass.' Wife: 'But you don't understand. He sleeps with his mouth open and the little light keeps me awake !!!!'









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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/

Airport Bus Timetable.

Monday to Sunday, 365 days a year.

Torrevieja to Airport: 7:00, 9:00, 10:00, 11:00, 12:00, 13:00, 14:00, 15:00, 16:00, 17:00, 19:00, 21:00

Airport to Torrevieja: 8:00, 10:00, 11:00, 12:00, 13:00, 14:00, 15:00, 16:00, 17:00, 18:00, 20:00, 22:00

Departure and arrival (in Torrevieja): From Torrevieja bus station. Calle del Mar, 50 Departure and arrival (in Alicante Airport): 2nd Floor

Ticket Price: 7€

Children under 4 years free (ID required) Pensioners can get a 30% discount, with appropriate ID.

PUBLIC HOLIDAYS - RED DAYS -VALENCIA.

9 Oct Fri Valencian Regional Holiday;
12 Oct Mon Fiesta Nacional de España

Nov Sun All Saints' Day;
6 Dec Sun Constitution Day;

8 Dec Tue Immaculate Conception;

Dec Fri Christmas Day.

These are not necessarily National Red Days. On many regional Red Days, many supermarkets remain open.

(These dates may be modified. Search gva.es for updates.)

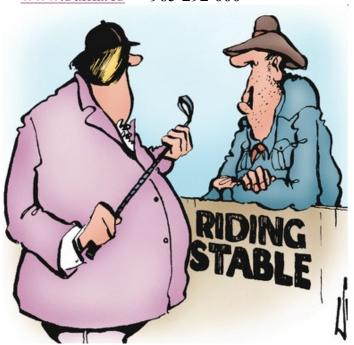
IBI - the Spanish property tax

The IBI - Impuesto sobre Bienes Inmuebles - is the property tax in Spain. Fortunately much cheaper in this part of Spain than the hefty charges levelled in Northern Europe.

The IBI is payable in Spain from August 17 to November 06.

The last day to set up your direct debit is October 26 and your account will be debited on November 2.

www.suma.es 965 292 000



"Buttercup recognized your car coming and ran off."

Bus Service Orihuela Costa - Orihuela

There is now a bus service linking Orihuela Costa to the city of Orihuela. It operates all year round from Monday to Friday except for public holidays and all of August.

Buses leave Zenia Boulevard at 7:00, 13:00 and 19:00, stopping at the Town Hall Playa Flamenca at 7:05, 13:05 & 19:05; Torrevieja Hospital at 7:15, 13:15 & 19:15; Entre Naranjos at 7:30, 13:30 & 19:30; arriving at Orihuela Bus Station at 9:00, 14:00 & 20:00.

The return trip leaves the bus station at 9:30,15:25 & 20:55, stopping at Entre Naranjas at 10:00, 15:55 & 21:25; Torrevieja Hospital at 10:15, 16:10 &21:40; the Town Hall in Playa Flamenca at 10:25, 16:20 & 21:50; and Zenia Boulevard at 10:30, 16:25 and 21:55.

A ticket from one end of the line to the other now costs €2.30.



Funeral Plans Plus



Unless you speak the language, arranging a funeral in a foreign country can be both very stressful and expensive. To avoid leaving your loved ones with the immense problems and financial hardship on the fateful day, GRUPO ROCAMER welcome you to an all-inclusive funeral plan payable by very affordable monthly contributions

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- FLOWERS

- CREMATION OR BURIAL
- CASKET
-and more

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NEWS.....NEWS......NEWS
Rocamer's new Tanatorio in
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Grupo Rocamer are one of only a few companies who offer this type of plan to prepare for your funeral expenses. Rocamer have been in existence for over 70 years and have built up a trust and reliability within the Spanish community and have in excess of 12,000 clients. Now this opportunity is being offered to the British & Irish communities too and you don't have to be a permanent resident in Spain.

A man was stranded on a deserted island for ten years. One day, a woman in a wetsuit walked out of the sea up to this man and said, "Would you like a cigar?"

The man said, "Lady, I ain't smoked in ten years." So, the woman unzipped the left arm of her wetsuit, and pulled out a cigar. Then, she said, "Would you like a drink?" The man said, "Lady, I ain't drank in ten years." So, she unzipped the right arm of her wetsuit, and pulled out a bottle of Jack Daniels. Last, she unzipped the front of her wetsuit and said, "Would you like to play around?"

The man said with astonishment... "You mean to tell me that you got a golf clubs in there, too?!?!"

BAR DOMINO Los Altos



Domino Bar Christmas Lunch <u>Starters</u>

Homemade soup

Homemade soup served with crusty bread

Prawn cocktail

Served on a bed of crisp salad

Pate and oatcakes

Smooth liver pate served with oatcakes and a crisp salad



Main course

Roast turkey breast Honey glazed gammon Roast beef

All served with roast & mash potatoes, broccoli, Swede, carrots, Brussels sprouts, parsnips, stuffing, pigs in blankets & gravy



Deserts

Christmas pudding

Hot Christmas pudding topped with a brandy sauce

Baileys cheese cake

Served with cream

Viennetta & Strawberries



2 course 10.95 3 course 13.95 Monday 14th to Thursday 24th December 1.30pm to 6.00pm Bookings Essential

Other dates available for large bookings FACEBOOK - dominobar Tel: 694 494 697





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They say men can never experience the pain of childbirth.

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Jo Brand

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MOUSSAKA & LASAGNE, CHICKEN WINGS

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¡Visítanos y disfruta los auténticos sabores de la cocina española!

'Come and enjoy the authentic taste of Spain.' Русский говорят.

A woman was cleaning her teenage son's bedroom when she finds a load of serious bondage gear and fetish mags. She asks her husband "What do we do?" Husband says "I'm no expert, but I wouldn't spank him."



It's a funny kind of month, October. For the really keen cricket fan it's when you discover that your wife left you in May.

Denis Norden



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Contact David on 634 286 590 or email davidaquaquest@gmail.com

Lime Bar Fishing SUNBATHING Club

The September meeting ran without any major arguments and the main thing that came from it was that we have not spent any dosh on functions this year due to Covid 19. When this social distancing is over, we should be able to afford a right knees-up..... as long as Fagin hasn't done a runner!

If you fish, you will have heard about El Bosquet and El Paraiso being closed at the beginning of September. At the same time, the reed cutters were starting to cut Bigastro so this only left the Eden canal with enough pegs for us to fish the monthly match. This match was the last of the summer season and the winner is awarded the Memorial Shield. A chance of a trophy and we had 13 anglers to fill all the recently cleared pegs!

This year the fish have been particularly difficult to catch and this match was likely to be no exception, so a good draw was essential otherwise you would be sat there twiddling your thumbs all day. All types of bait and tactics were used but it was down to luck if you caught a fish before the terrapins and blue legged crabs moved in! We had several dry nets including 3 of the usually more productive pegs 12,13 & 14.

3rd place went to BFC in peg 7 with 2.9 kilos, he fished a feeder with a size 8 hook with hair rigged corn and maggot. Runner up went to Seadog in the next swim (peg 8) with 8 carp for 5.4 kilos, he also used the feeder but with corn. The winner was Ghost (me) in peg 15 who also started on feeder and corn but was plagued by blue crabs so changed tactics. I ended up float fishing with paste on a size 8 hook and ended up with 8 carp for 7.3 kilos.

I couldn't make the "early doors" draw so 3 Rods drew a peg for me. The last 2 names to be drawn from the hat were 3 Rods (peg10) and mine (peg15). Thanks mate.

The knockout semis were BFC v Cheshire Cat and Ghost v Sweeney. BFC and Cat fished their semi at their favourite venue (Bigastro) and they both had a fantastic day. It was tit for tat all day to the weigh in, with BFC catching 25 carp for 14.6 kilos but Cat bettered that with 22 carp for 22.5 kilos. A really good days fishing, a close finish and some whoppers caught too.

The semi between Ghost and Sweeney at the Eden River was not as good! Sweeney won the draw

so chose pegs. He lost his 1st fish (he is superstitious so that's a bad omen) caught a couple, but then lost his concentration as I turned up for him to witness a weigher. (If we catch a big fish, we don't put it in the keepnet but weigh it and release in a different peg.)

Afterwards, Sweeney caught a carp but released it, forgetting to put it in his keepnet! DOH! Just to rub salt in his wound he also caught a biggie, playing it to the net, only to get his line snagged on the net itself allowing the fish to escape. He wasn't whistling then - B*#~#*D!!

Sweeney ended up with 5 carp for 10 lbs to my 15 for 30 lbs (inc the 9.5 pounder).

As per usual, September is the month to catch the big carp. Several have been caught this month trying to better BFC's 13.5 pounder. I had a 9.5 lb, 3 Rods had a 9.7 lb but new boy MadbadMick landed a 15 pounder. Unfortunately, there was no witness as the Antique Man had already buggered off home. Not very sporting!!

Not one to rest on his laurels, yesterday BFC went back to his favourite "big fish" Bigastro spot but found that the mechanical cutters were clearing the match stretch. So on to plan B, he went to El Bosquet (peg 40) and using size 8 hook with 4 maggots landed a 15 lb 2 oz monster. See photo.

Will anybody beat this before the 1st Oct?

The next meeting bun-fight (the AGM) is at The Lime Bar on Tuesday 5th October @ 17.00.

Stay safe Fishy Fingers! The Ghost







I know a girl who says the way to drive a man wild is to nibble on his ears for hours. I think it's bollocks.

Jimmy Carr

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PETER'S PORK PIES

Peter is a retired gent who lives locally and who makes the most wonderful pork pies to order. Now these are vastly superior to those you would buy in a supermarket or shop. When last did you find jelly in a pork pie? Peter's pies are made to his mum's Melton Mowbray recipe and you will not eat finer. His large rectangular pie, 10 inch with 500 grams of pork costs just €10. His round tall (4 inch) pie contains 330 grams of pork and costs €6.50. The pastry in both is to die for. Treat yourself!

Payment is on pick-up, and you can contact Peter on 966 798 517. You will not be disappointed. Mick

Oops!

Sister Mary, who had hardly slept a wink, got up at the normal time and dressed to go down to breakfast. As she left her room, she met Sister Margaret going the other way, who said to her, "You got out of the wrong side of the bed this morning, didn't you?!" Ignoring her, Mary walked down to the breakfast room, encountering another six sisters on the way, all of whom said, "You got out of the wrong side of the bed this morning, didn't you?!"

At the breakfast table she sat opposite the Mother Superior, who started to say, "You got out of the....." before Mary interrupted her. "Please don't tell me I got out of the wrong side of the bed this morning, Reverend Mother. What is wrong with everyone? Do I look soooo tired? Is my hair dishevelled? Do I have a long face?" "No, that's not it," replies the Mother Superior, "but we are all curious to know why you hardly slept and are wearing the Bishop's shoes!"

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

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TO RENT

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