

THE DREAM SCENE

NEWSLETTER

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

Bienvenido a todos and welcome to the March 2021 edition. Issue No.162

As it has been three months since the last newsletter appeared, there is a lot of ground to cover, now that the Brexit and the Spanish Covid-19 program are beginning to become clearer.

Whichever way you look at **Brexit** it is now revealing itself as a real 'shit-show.' Bumpy moments, teething problems, temporary hiccups and my favourite - perception issues, are now common place and this is just in relation to the trade deal. Much, much more has not even been discussed or agreed yet. For all the 'sovereignty' it has gained, post-Brexit Britain will now be trapped for several years in permanent negotiation with the EU. This will get much more acrimonious!

At the moment I am only reporting on how Brexit **will effect British people** who live and work here and those who holiday here or who own property here while being resident in the UK. I cover some of these issues in Pages 5, 17 & 18 and will cover more in future issues.

The **Covid vaccination program** has started here, but came to a very shaky start due to bureaucratic hesitancy in Brussels.

Ursula von der Leyen, president of the European Commission being blamed, stating that she put the vaccine order for the EU in her Amazon basket but didn't press 'buy now'! After a few months she checked her basket - it was still full! She then blamed Amazon and then the supplier. Then, she decided to scream to get next day delivery. More Spanish Covid news on Pages 26 & 39.

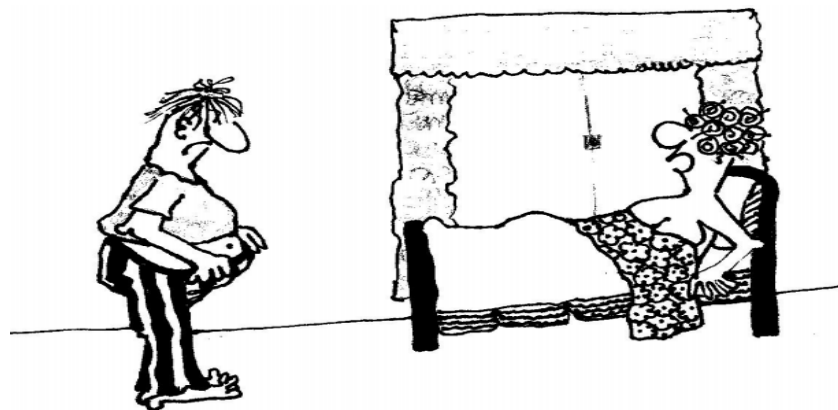
Spanish **bank charges** have always been a headache for many home owners here. More info' on the charges on Pages 34 & 35 .

One of the many Brexit 'bonuses' is that several Spanish banks are **now charging British account holders** for British bank to Spanish bank fund transmissions. There are a number of ways to avoid these charges and I will cover this in the next newsletter - not enough space in the current issue.

The number of foreign tourists who visited Spain during 2020 fell **by over 80%** to 19 million, the lowest figure since 1969. Please support your local bars, restaurants and businesses, who are having a horrific time.

Mick, Tid & the Dream Scene Team

Angela's Cartoon



**'I know Father Christmas and St Valentine couldn't come!
What's your excuse?'**

What has David Beckham and Ferrero Rocher got in common?
They both come in a posh box.

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This is a photo taken when the Valencian Minister of Health announced in Torrevieja Hospital, that the hospital



would revert to public management in November 2021. The staff present **turned their backs** to her to show their displeasure.

In Orihuela Costa there are almost 30,000 residents registered - more than a third of the total population of the municipality. (There is also a large unknown proportion of unregistered.) Throughout the year the floating population is around 50,000 and in summer more than one hundred thousand. It has the largest commercial centre in the province and a sea of residential developments catering for residents and tourists. But it lacks something basic: a cultural centre to hold events and shows. There is **no auditorium**, or anything like it. The closest thing to cultural endowments are two small social centres. The Ramón de Campoamor in Lomas de Campoamor, which was built as a municipal nursery and was adapted for social uses, and the larger Alameda del Mar sociocultural centre, with classrooms and a cafeteria.

The residents of Orihuela Costa demanded, through a question in a plenary session of the council, the construction of a multicultural centre that accommodates the social and cultural activity of this area. This demand has been going on for several decades without result despite the demographic and social and economic importance of Orihuela Costa. But Mayor Emilio Bascuñana (PP) responded that the **failure of the sale of municipal land** - in which only 600,000 euros of the 20 million planned were obtained - **will prevent the project** from being financed, for the moment,

using these revenues. The location of the facilities is planned on a area located next to the La Zenia shopping centre, municipal land that is currently being used as a parking area for the shopping centre itself without any municipal restriction, nor contribution from the operator of the commercial site.

Once again, as has been happening for decades, the coastal residents are being ignored and treated as **second-class citizens**, Orihuela Costa residents being the Cinderella to the Ugly Sisters in the city of Orihuela.

Okay, it seems you are never too far from a nut-job these days. During late November, this guy decides **to blow up his residence** - a first floor flat. It seems that he didn't like his neighbours and warned them that he was going to blow it up. So he gathered nine bottles of butane - which he opened to free the gas - three of camping gas and cans of gasoline. At 6.15 in the morning the explosion produced a huge hole in the first floor of the building. It destroyed two houses. It damaged another 12 on the first floor and four on the second and destroyed a vehicle on the street, in addition to sending shrapnel into the facade of the building opposite. Surprisingly, only two people received any injuries - just scratches and no doubt the car owner had an anxiety attack! The 50-year-old explosive expert, who had a criminal record, turned himself in to a pharmacy 48 hours after the explosion. Photo of damage in Torry.



Channel 4 are looking for people to take part in a documentary about people who made the most of the lockdown by camping in their back gardens.

Its being directed by Tentin Quarantino.

In a historic vote during mid-December, Spain's lower house of parliament gave majority backing to the country's **first euthanasia law**. The bill regulating the right to a dignified death attracted cross-party support and was approved on first reading with 198-138 votes and two abstentions. It will now go to the Senate, and if no amendments are introduced, it could go into effect in the early months of 2021.

The law will allow people suffering from a serious, incurable condition to request and receive assistance to end their lives. The petition must be made on four occasions and be backed by medical reports, and healthcare workers will retain their right to conscientious objection. After the procedure is approved by an evaluating committee, the patient must give final consent again. Supporters said these provisions guarantee that euthanasia will be an option but never an imposition as its detractors have claimed. Approval of the new law will be subject to the usual lengthy Spanish bureaucracy.

Between March and October, **six million telephone consultations** were carried out in the Valencian Community between the health centres and their clients. If you were online to YoSalud, it was, and is, very easy to consult your doctor and get repeat prescriptions.



Groan!

We don't know how lucky we are to have the jobs we have. I had a fella decorating our house for the last three days, I got chatting to him and it turns out he is a Ryanair pilot on furlough, he is decorating now to try and pay his mortgage.

Sad times but in fairness he did a great job on the landing.

The **aging** in the province of Alicante is **accelerating** in 19 municipalities who did not produce a single birth over the past year. Throughout 2019, a total of 14,046 children were born in the Alicante province, while at the same time 15,908 people died, pre-Covid. This last figure is lower than that registered in 2018, but, as the number of births also decreased, the balance was nevertheless negative for the third consecutive year. No doubt the Covid death toll during 2020 will make the figures worse.

Foreign immigration has allowed the province to increase by almost 23,000 inhabitants in a year. Whereas **the indigenous population is stagnating** in the face of progressive aging, accelerated by the lack of birth rates (and Covid) - British, Colombians and Moroccans are the population groups that are increasing the most.

The number of elderly people in Spain seeking advice on **how to disinherit their children** has risen sharply during the Covid-19 pandemic, a reaction to the feeling of having been neglected during lockdown. "Our motto is 'If they don't look after you, don't leave them anything'," Marcel Cornellá told The Sunday Telegraph. Cornellá, who runs an association for older people in the Madrid suburb of Fuenlabrada, reports receiving 220 calls a month from elderly people asking how to disinherit offspring, a five-fold leap on pre-pandemic levels. Spanish inheritance law is far more prescriptive than in Britain; the "forced heirship rule" means that at least two-thirds of assets automatically go to the next generation, unless a court agrees to a variation. "This law of forced inheritance is from the time of horse and carts," said Cornellá. "People should be free to choose what they wish to do with their property." Expat's should check their Spanish wills to ensure with their own national requirements are specified in their will.

COSY

VIA PARK III,
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O

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N

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E

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6 GIANT
SCREENS!**

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R

SUNDAY

ROAST

DINNER

12 -5pm



EVERY FRIDAY

FUN MUSIC BINGO AT 2.30pm

- My uncle fell through a trap door and broke his neck.

- Was he building a house?

- No, they were hanging him.

Stan Laurel and Oliver Hardy

The Spanish government is yet to publish a specific list of visa requirements for Brit's wanting to come to Spain after January 1, 2021, this means that until then, the rules that apply to other **third-country** nationals also technically apply to Britons.

UK nationals who are not residents in Spain but who wish to visit, can stay without a visa, for a period or periods as long as the stays don't come to more than **90 days in a 180 day** period.

However, Britons may have to apply for an **ETIAS visa waiver** by the end of 2022. This would be a simplified online system which enables Britons to renew their visa waivers for the Schengen Area with less hassle and paperwork (ETIAS waivers will be valid for three years). All the non-EU countries that are currently exempt for Schengen visas for short stays would also have to apply. But Spain is unlikely to turn its back on British tourists and second home owners - and their money.

The option of bilateral agreements can't be ruled out. More on these as they arise.

In the meantime, if you want to remain in Spain for a longer period as a non-resident, you will require a long-stay visa before you enter Spain. At present, these are the visa types available...

Student visa: You can apply for this visa if you enrol on a Spanish higher education course, but it's only valid for your time of study (and sometimes has to be renewed before that). You will need proof of financial means and health insurance. The years spent in Spain as a student only count as half towards the years for you to get permanent residency (so if you studied for four years, only two will count towards your residency).

Entrepreneurship visa: Also known as the investment visa, it will require a UK national to invest at least €2 million in Spanish government bonds or buy at least €1 million in Spanish companies' shares or bank deposits at Spanish financial institutions. Alternatively, they have to start a business project in Spain that is

considered of general interest ie. creating jobs, have a relevant socio-economic impact or make a significant contribution to scientific innovation and/or technology.

Golden visa: British people can get residency if they buy real estate in Spain to the value of at least €500,000, per applicant.

Non-lucrative residence visa: the best option for retirees looking to move to Spain, or anyone who can afford it. An applicant must show they have €25,816 at their disposal for one year (€32,270 if it's a couple), comprehensive health insurance and not work while residing in Spain among other requirements. See page 18 for more.

Family member of an EU citizen visa: If you're the spouse or family member of a Spaniard or EU citizen, the road towards getting residency in Spain will be fairly straightforward as long as they can prove they have the means to take care of you.

Work visa: Non-EU applicants have to be highly-skilled employees that fall under the EU's 'Shortage Occupation' list, therefore the employer has to apply for your work visa and prove that there are no suitable EU candidates available for the job.

Family regrouping visa: British or other non-EU residents in Spain who are in possession of a valid work or residency permit can bring over their parents, children or spouses if they've been in the country for more than a year and they can prove that the applicants are financially dependent on them.

It will be interesting to see if Spain - or at least some regions - will recognise the economic benefits lost by complicating the visits of Brit's to their regions, particularly the Costa Blanca, Costa del Sol, Catalonia and Madrid.

There is also the question of the many, many unregistered Brit's in Spain at the moment. These now risk fines and/or deportation and you know how the Spanish love their fines!

More next month.

I phoned the animal shelter today and said "I've found six puppies in a suitcase in the woods.

" They asked, "Are they moving?"

I replied, "I don't know but that would explain the suitcase."

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VIA PARK III

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night**

WED - Everyone is a Winner!

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**PLEASE CHECK FOR DATES AND TIMINGS
UNDER THE RESTRICTED HOURS!**

FOR BOOKINGS & ENQUIRIES

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My mother was the worst cook. Even I knew you didn't add fabric softener to meat loaf.
She once made carrot cake but didn't grate the carrot. (Rita Rudner)

CARLING
€2.80!!



VIA PARK III

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Wi-Fi!

Four lions at Barcelona Zoo, three of them older females, **caught Covid-19** last month but suffered only mild symptoms and have since recovered, the Catalan animal park said. Their keepers were tipped off when they noticed "mild respiratory symptoms" among three 16-year-old females and a four-year-old male, a zoo statement said. The symptoms emerged as two of their keepers tested positive for the virus.

The new **Madrid-Elche-Orihuela** high-speed rail connection, which is already in operation, connects the Vega Baja with Madrid in just 2 hours and 22 minutes.

The **CaixaBank** Shareholders' Meeting approved the absorption of **Bankia** on Dec' 3, to create the **largest bank in the country**. The 'green light' of the owners of the Catalan group - added to that of Bankia shareholders last Tuesday - is the countdown for the operation to close in the first quarter of 2021 if it receives the different regulatory authorizations.

Although all football clubs are now experiencing severe financial problems, one of Spain's top clubs, Barcelona FC, is taking a real hammering. One of the major contributory factors to its financial decline has been **Messi's contract** which has cost the club a total of **€555,237,619** over the last four years. His contract expires this year.

The Andalusian Health Service (SAS) will issue "**a vaccination certificate**" to all those who have received the injection against Covid-19. It is working on a model of safe conduct that "may be issued on paper" and which may also be downloaded to the mobile phone or a computer by the citizen himself from the ClicSalud + portal or using the Salud Andalucía application. What a great idea! Should be done by other regions and countries.

Madrid is the European city **with the most deaths linked to traffic emissions**, a study has found. Researchers said that limiting air pollution to World Health Organisation levels could prevent more than 50,000 deaths on the

Continent each year. The analysis, led by the Barcelona Institute for Global Health and published in The Lancet, estimated that nitrogen dioxide levels, linked to traffic fumes, were responsible for 7% of deaths in the Spanish capital each year. After studying data for 858 cities in Europe it concluded that Madrid was followed by Antwerp, Turin, Paris, Milan and Barcelona for the highest mortality burden attributable to the gas. London was 186th in the ranking. The WHO estimates that air pollution kills more than **seven million people each year** and is one of the leading causes of sickness and absence from work globally.

Juan Sincerebro, an engineer from Madrid University, has **designed a bra** that keeps women's breasts from jiggling, bouncing up and down, and stops the nipples poking out in cold weather. After a news conference announcing the invention, a large group of men took Mr. Sincerebro outside and kicked the shit out of him. (Just making sure you are reading this page.)

The Canary Isles has been the destination of many **illegal migrants** from Africa. During 2019, the islands had 2,689 migrant arrivals.

During 2020, the figure exploded **to over 18,000!** The far-right Vox party has asked the government to put a naval blockade on the islands. So what do you do with these little boats? Torpedo them? During November last year, over 200 migrants were released on the island of Las Palmas without being registered or having temporary accommodation provided for them. This is understood to be the result of poor communication and lack of co-ordination between local authorities and the central government in Madrid, i.e. cock-up!

The European parliament is pushing for UK overseas territories including the British Virgin Islands, Guernsey and Jersey to be added to an **EU tax havens blacklist** after the conclusion of the Brexit deal. MEPs said that after Brexit that UK territories lacked a layer of protection from inclusion on the blacklist.

If someone says, 'It's not the money, it's the principle,' it's the money!

Kin Hubbard

Due to political gridlock, this is the first original Spanish budget since 2018, the subsequent administrations rolling forward the 2018 financial blueprint approved by the previous Popular Party-led administration. A coalition now led by the Socialist Party (PSOE) has obtained the support of the various far and looney left parties, including the Communists, Basque and Catalan nationalists – all now dubbed by many as a Frankenstein Government.

So what's new? The main aim of the budget is to raise tax revenues by an extra €5 billion.

Income Tax: The government has included a two-point rise in tax rates for earned income exceeding €300,000 a year, and of three points for capital income above €200,000. This is fairly generous as previously, when the coalition agreement was being drawn up, the limits were set at €130,000 and €140,000, respectively. This will allow for an increase in tax revenues of €580 million in 2022.

Sales tax - IVA (VAT). The budget includes a VAT rise for sugary and sugar sweetened drinks, which will now be subject to a 21% rate compared to the current 10%. Excluded from the 2021 budget is the planned reduction on VAT rates for feminine hygiene products and veterinarian services, two proposals that were included in the coalition agreement but that for now will not happen. During November, the government finally lowered the VAT on facemasks from 21% to 4%, after nine months of embarrassment.

Green taxes. The government is planning to implement two environmental taxes – one for waste products and another for plastic packaging, which will generate €861 million and €491 million of revenues, respectively. Being new levies, these taxes will be created separately from the budget. Registration tax for new vehicles will rise in 2021 due to a new regulatory system for the measurement of emissions.

Pension plans. The government will be reducing tax relief on contributions to individual pension plans. The maximum limit for deductions on contributions made over the fiscal year will fall from €8,000 to €2,000. For collective plans, however, the limit will rise from €8,000 to €10,000. This measure, which the Tax Agency estimates will boost revenues by €490 million between 2021 and 2022.

Insurance premiums. The 2021 budget also includes a rise from 6% to 8% on the rate applied to insurance premiums. The government hopes to raise €450 million in revenues from this change in 2021. **More on Page 32.**

Google and Tobin taxes. These two new levies were created separately from the budget plan, and are expected to come into force shortly. The former will see a 3% rate for large firms – with revenues in excess of €750 million on a global level and revenues in Spain of more than €3 million – for online advertising and intermediation services and the sale of data based on information from users. The government hopes to raise €968 million from these measures in 2021, although much depends on how the new administration in the U.S. reacts to this, being home to many of the high-tech businesses. They will not like it and the US Gov' may retaliate.

The Tobin tax, meanwhile, on financial transactions, will see a levy of 0.2% on operations involving the sale or purchase of shares in listed Spanish companies and that have a capitalization of more than €1 billion. This new tax, the government says, will boost revenues by €850 million in 2021.

Tax fraud law. This law has also been created on the margin of the budget plans, and is expected to raise €828 million next year. Among the main measures included is the reduction in permitted cash payments from €2,500 to €1,500 between companies, and the prohibition of tax amnesties.

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Did you hear about the drummer that was so depressed over his bad sense of time
that he ran out and jumped behind a train?



LIME BAR



VIA PARK III

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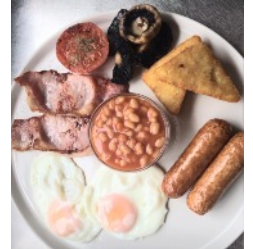
Groucho Marx

JJ's Café Bar

VIA PARK V.



**BIG THANK YOU TO ALL
THE FABULOUS LOCALS
WHO SUPPORTED US
THROUGHOUT THE LOCKDOWN**



**ON TAKE-AWAYS -
YOU GUYS ARE
AMAZING!
WE WILL BE OPEN WITH
ALL GUIDELINES AND
SAFETY MEASURES IN
PLACE.**

**THANK YOU FOR ABIDING BY THE RULES!
TIMES TO BE CONFIRMED.**

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VERY LIMITED MENU FOR THE NEXT
FEW WEEKS.**



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WEDNESDAY 5 - 8pm FRIDAY 5 - 8pm
ALL SPORTS SHOWN**



Let's hope things improve for everyone!

*Thank you to everyone for your continued support throughout this
challenging time, we value your support*



FREE
WI-FI

JJ, Rob & Bobby



TWEET!
TWEET!



UK PENSION FUND CHANGES

The chief executive of one of Britain's biggest traditional pension funds (BT) has warned that tens of thousands of its members will be £34,000 worse-off on average as a result of planned changes to the retail prices index.

Morten Nilsson, head of the BT Pension Scheme, condemned the move as "a massive transfer of wealth" from defined benefit scheme members to the government and **accused ministers of backtracking on earlier statements.**

The retail prices index (**RPI**) is used by many traditional schemes to upgrade pension payments each year to ensure members keep up with the cost of living. The government plans to change the methodology by which it is calculated in 2030, which experts say will typically reduce it by 0.8 to 1 percentage point each year. Compounded over the decades, that will lead to a big reduction in the sums due to be paid to retired people in many private sector defined pension schemes, 64% of which use **RPI**. Younger members and especially women, who live longer, will be the most disadvantaged.

While public sector pension scheme members are unaffected because they switched to the consumer prices index in 2011, members of most schemes with private sector sponsors are expected to be hit, amounting to **millions of people.**

Holders of index-linked government bonds are the other big losers, with City experts putting the reduction in value at £100 billion to £110 billion on £750 billion of outstanding bonds. The Treasury ruled out compensating them.



KATI'S BAKERY

VIA PARK 3 (Next to the Lime Bar)

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CAKES & MUCH, MUCH MORE!



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A young Scottish lad and lassie were sitting on a low stone wall, holding hands, and just gazing out over the loch. For several minutes they sat silently, then finally the girl looked at the boy and said, "A penny for your thoughts, Angus."

"Well, uh, I was thinkin'... perhaps it's about time for a wee kiss." The girl blushed, then leaned over and kissed him lightly on the cheek. Then he blushed. The two then turned once again to gaze out over the loch. After a while the girl spoke again. "Another penny for your thoughts, Angus." The young man knitted his brow. "Well, now," he said, "my thoughts are a bit more serious this time." "Really?" said the girl in a whisper, filled with anticipation.

"Aye," said the lad. "Din'na ye think it's about time ye paid me that first penny?"

Who wants to be a Millionaire?

Paddy is going really well on Who Wants to be a Millionaire. He's got to £125,000 with all his lifelines.

Chris: 'OK Paddy, for £250,000 which of the following was one of the Great Train Robbers was it:

Ronnie Biggs, Ronnie O'Sullivan, Ronnie Corbett, Ronnie Wood? Take your time.'

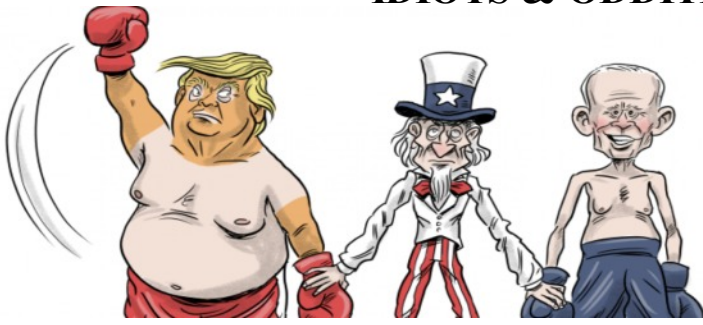
Paddy: 'I'll take the money Chris.' Chris: 'Are you sure, you've still got 3 lifelines.'

Paddy: 'I'm sure Chris, I'll take the money.'

Chris: 'OK audience give him a big round of applause, but before you go Paddy I'm sure you'd like to know the answer.'

Paddy: 'I know the answer Chris.' Chris: 'You know the answer? You've just turned down a quarter of a million quid, are you mad? Are you mental?'

Paddy: 'I may be mental Chris but I'm no grass.'



A man who **sued his parents** for getting rid of his pornography collection has won a lawsuit in western Michigan and can seek compensation. The US district judge Paul Maloney ruled in favour of David Werking, who said his parents had no right to throw out his collection. He lived at their Grand Haven home for 10 months after a divorce before moving to Muncie, Indiana. Wanking - sorry - Werking, aged 42, said boxes of films and magazines worth an estimated \$29,000 (£21,500) were missing. An itemized list of destroyed property, included 1,605 pornographic DVDs and VHS tapes plus 50 sex toys and paraphernalia. Only in America!

Passengers on a plane about to take off from New York's LaGuardia airport were stunned when two fellow travellers – and their dog – suddenly opened an emergency exit **and slid down to the tarmac**. The bizarre incident, detailed in the New York Times, resulted in a delay to the flight and the arrest of a man and a woman. It is not clear what happened to the dog. The paper reported that the couple boarded the plane but then switched seats several times as they became agitated. As flight 462 began to taxi out to a runway, the man stood up, ignoring a flight attendant's order to sit, saying that he had post-traumatic stress disorder," the Times described a witness as saying. The plane then shuddered to a halt. "The man had forced open a cabin door, activating an emergency slide, and then he, his female companion and their dog slid their way out of the plane," the paper reported. The exiting passengers were quickly taken into custody.

The Falkland Islands have been **cleared of all landmines**, nearly 40 years after the end of the war between Britain and Argentina. Tens of thousands of mines and bombs have been removed since 2009 as part of a UK-funded programme, a task carried out by specialist deminers, many from Zimbabwe.

The National Police have arrested a 36-year-old truck driver in nearby Callosa de Segura who had to pick up a load of 12 tons of chocolate in Germany and when he returned to Alicante he sold it for 1,200 euros despite the fact that it was **valued at 250,000 euros**. The arrested man, who had only been working in the Alicante company affected by the robbery for just eight days, also took the truck, valued at more than 70,000 euros and left it abandoned in Cox.

Two suspected burglars have been arrested after **accidentally calling the police** on themselves, officers have said. Staffordshire police confirmed they arrested a 49-year-old and a 42-year-old in the Middleport area of Stoke-on-Trent, after receiving a call from one of them, who appeared to have unwittingly sat on his phone and dialled 999. Officers said they listened in to the call as the men carried out the burglary and could even hear their colleagues arrive to make the arrests. "I think we have just arrested the world's unluckiest burglars," said CI John Owen.

While 25-year-old Callum Tumilty managed not to call the police on himself when he broke into Cambois first school near Blyth, in Northumberland, to steal a load of laptops, his mother was less obliging. Tumilty left his phone behind at the crime scene and was caught **after his mother called it** to try to track him down and asked the person who answered if Callum was there. Officers on the scene were quickly able to identify and track down the guilty party. According to Newcastle's Chronicle newspaper, Tumilty was later sentenced to 26 weeks in prison after pleading guilty to several charges. Thanks Ma!

My girlfriend said she wanted a dog for Christmas. But the last three times I got her one, it disappeared. Maybe Korean people are just really unlucky?



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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.

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The Searchers!

While in Consum the other day pushing my cart around, I collided with a young guy, I said, "Sorry about that. I'm looking for my wife and I guess I wasn't paying attention to where I was going."

The young guy says, "That's OK. It's a coincidence, I'm looking for my wife, too. I can't find her and I'm getting a little desperate." I said, "Well, maybe we can help each other. What does your wife look like?"

The young guy says, "Well, she is 24 years old, tall, with blond hair, big blue eyes, long legs, and she's wearing tight white shorts, a halter top and no bra. What does your wife look like?"

I said, "Doesn't matter --- let's look for yours."

British and Buying A Coastal Property in Spain?

Since January 1, 2021, UK residents are now classed by the Spanish (and indeed the EU) as being from a 3rd Country, i.e. non-EU. This now means that if a Brit wants to buy a property in certain coastal regions of Spain, if these areas are classed as a Military Zone under the Spanish National Defense Act, buyers from a 3rd Country must now provide a Criminal Record Check from their own country. This Check will then require an apostille certificate (and probably translation) from a notary and then submitted to the Spanish Ministry of Defense, before the purchase can be completed. Getting the approval certificate from the Spanish MOD may take several months.

The rule applied to all foreign buyers until Spain joined the EU in 1986, when an exemption was put in place for citizens from the EU bloc. Citizens from Iceland, Switzerland and Norway are also exempt under a mutual agreement between their governments and Spain.

As far as I can determine, the Military Zone locally covers a stretch of coastline in the Costa del Sol & part of the Costa Blanca from the Murcia border to Cabo Cervera, and inland as far as Corvera in Murcia and San Miguel in Alicante. Much of Murcia is within the Military Zone.

This is a relic from the end of the Franco period. Now it seems to me that as the UK is a full and substantial member of NATO, such restrictions are not only unfair and ridiculous but will also cause tremendous delays - several months - to the main foreign buyers in the Spanish housing market. One would hope this particular Brexit 'Bonus' will be sorted-out rapidly by Downing Street and Madrid, but don't hold your breath.

There is no retrospective application of the law which means if a property was registered in the name of a British buyer **before the end** of the Withdrawal Agreement then no special permission is needed.

For more information on the Criminal Record Check, the following websites may be helpful:

https://www.acro.police.uk/police_certificates.aspx

[px](https://balcellsgroup.com/criminal-record-certificate/)

<https://balcellsgroup.com/criminal-record-certificate/>

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The GP

A woman went to her doctor and said, 'Doctor, I can't sleep at night. When I'm in the next room, I have this terrible fear that I won't hear the baby if he falls out of his cot at night. What should I do?'

'Easy,' said the doctor. 'Just take the carpet off the floor.'

I have faith in Pfizer and its Covid vaccine
because they also make Viagra.
If Pfizer can raise the dead, it can cure the living.

What's pink and hard in the morning?
The Financial Times crossword

Did you hear about the flasher who was thinking
of retiring?

He decided to stick it out for one more year.

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**Are you British, non-resident in Spain
and own property here?**

Firstly, your previous ability to come to Spain and stay for say most of a year and then return to the UK is gone.

The existing rule - the same one already in place for all non-EU citizens wanting to spend time in EU countries - states that you can spend 90 out of every 180 days in the EU without needing to get visas or residency. There is an online calculator which helps you calculate this -

<https://www.schengenvisainfo.com/visa-calculator/>

It is worth remembering the following -

The rule allows for a 90 day stay in every 180, so in total in the course of a year you can spend 180 days in Spain, but just not all at one time.

The rule applies to the whole of the EU, so if you spend a whole three months in Spain you can't then go for a week in Athens within the same 180 day period. The clock only stops once you leave the EU and head to a non-EU country (which the UK now is.)

Non EU nationals looking to reside in Spain for more than 90 days require a visa for entry into Spain. The non-lucrative residence visa allows you to reside in Spain, but does not permit a professional activity nor employment.

The non-lucrative residence visa application must be submitted at the Spanish Consulate of the applicant's home country and include Application form, Valid passport or travel document, Criminal record document or equivalent, Documentation proving sufficient financial means, Documentation proving medical insurance & Medical certificate.

The Consulate's deadline for processing the application is three months. If the visa is granted, the applicant must enter Spain within the validity period of the visa (maximum 3 months). Within one month of entering Spain, the foreign national must register and personally apply for the residence card. However, if you wish to spend €500,000 on a property here there is always the Golden Visa! Who knows, in time the Valencian Government might try to increase the 90-day period, but as that would be out-of-step with the rest of the Schengen Area, I believe it to be unlikely and would probably require central government approval anyway. There is a little bit more information on the various visas on Page 5 and I will update with any new relevant information on them in the future.

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672 326 979**The doctor will see you now!**

A man goes to the doctor. After a few tests he says, "Doc, I'm not feeling too good about my future health."

The doctor says, "Neither do I.

Mercury is in Uranus after all."

The man replies, "What? I don't believe a doctor believes in that astrology stuff!"

"Oh, not that," answers the doctor.

"My thermometer broke."



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Baccy, Old Folks, Quakes & Deniers.

The fall in tourism due to Covid-19 has **lowered the sales of tobacco** in the province by 19%. Tobacconists are now trying to diversify their activities to compensate for the loss of their core business. In total, last year sales of cigars, cigarettes and the different types of baccy reached a value of 528.4 million euros in the province, which is 121 million euros less than in 2019 .

In the whole of Valencia, from January 28, those who died from Covid must be now be buried or cremated **in less than 24 hours** from the moment the death is confirmed by the particular doctor who is assigned to the Civil Registry. (Not confirmed.)

31% of the residents of Torrevieja **live on a pension** with 154 residents over 64 years old for every one hundred under 16. 39% of the population registered at the beginning of 2020 -87,259 people- is of foreign origin and there are two distinct migratory trends: one, residential; the other, work. Among Europeans, who represent 27.91% of the population with 23,267 inhabitants, the main nationalities are the United Kingdom, Russia and Germany, this could be called 'Residential Migration' while citizens from Ukraine, Bulgaria and Romania focus on labour immigration.

During December 2020 and January 2021, Granada experienced **1,167 earthquakes**, 30 minor quakes alone on February 1, 2021. Only 102 of these were felt by the general population there, with five having a magnitude greater than 4 registered, which caused some minor damage to buildings particularly roofs.

A 64-year-old priest in Alicante, who is treasurer of the Diocese of Orihuela-Alicante and also **an arrogant denier** of Covid-19, has now contacted the virus. Francisco Martínez Noguera refused to ever wear a mask either in company or during mass and is now in isolation.



BAR DOMINO



LOS ALTOS.



**Domino Bar will be back serving on Monday the 1st of March
everyday from 9:30am through to 5:45pm!!**

**Last orders for drinks are at 17:15pm &
carry outs available until 17:45pm !!**

**Food served Monday to Saturday from 9:30am to 16:30pm &
everybody's favourite Sunday lunches are available
from 12:30pm to 16:30pm !!**

**Petanque is back !! Competitions we be restarting soon
for club members *more information to follow***

**Before we reopen the gates we would like to share the changes in the bar
due to the governments regulations for the hospitality sector ~**

- **We ask for any social groups to please let us know beforehand how many
people will be joining each week. This is due to the limitation on seating
(4 people per table)**
- **Smoking is prohibited on all of the terrace & petanque grounds!**
- **We remind you once again that masks (covering both mouth & nose) MUST
be worn at all times unless seated at your table !!**

Petanque Regulations ~

- **Singles & doubles games only !!**
- **Anybody wishing to use our patanque pistes must book in advance,
this is due to the limitation on people allowed per piste !!**
- **We remind you once again that masks
(covering both mouth & nose)
MUST be worn at all times !!**

**We ask that everyone follow the regulations & sanitary guidelines
put in place by the government.**

**As always Domino Bar want to thank everyone for all of your support
& we can't wait to be serving you again come Monday!!**

Stay Safe.



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CODERE BETTING MACHINE NOW IN!

LIVE RACING DAILY!

All of the updated news & changes in regulations from the government were found
on the N332, Ayuntamiento de Torrevieja & Generalitat Valenciana facebook pages.

– About your mother-in-law - should we embalm her, cremate her, or bury her?

- Do all three. Don't take any chances.

Myron Cohen

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The Helicopter Ride

Morris and his wife Esther went to the state fair every year, and every year Morris would say, "Esther, I'd like to ride in that helicopter". Esther always replied, "I know Morris, but that helicopter ride is 50 dollars and 50 dollars is 50 dollars".

One year Esther and Morris went to the fair, and Morris said, "Esther, I'm 85 years old. If I don't ride that helicopter, I might never get another chance." Esther replied, "Morris that helicopter is 50 dollars and 50 dollars is 50 dollars".

The pilot, a kindly soul, overheard the couple and said, "Folks I'll make you a deal. I'll take the both of you for a ride. If you can stay quiet for the entire ride and not say a word I won't charge you! But if you say one word, it's 50 dollars."

Morris and Esther agreed and up they went. The pilot did all kinds of fancy manoeuvres, but not a word was heard. He did his daredevil tricks over and over again, but still not a word.

When they landed, the pilot turned to Morris and said, "By golly, I did everything I could to get you to yell out, but you didn't. I'm impressed!"

Morris replied, "Well, to tell you the truth, I almost said something when Esther fell out, but you know -- 50 dollars is 50 dollars".

The Perils of Speed Dating!

A couple meet at a speed dating venue. The guy says, "how about we skip all the formalities and just get married". She replied, "but we don't know each other". "No problem" he says, "we'll get to know each other over time". She says "do you know what, I've got nothing to lose, so lets go for it"

So they get married and jet off to the Caribbean for their honeymoon.

On the first day they are lounging by the pool when the guy suddenly gets up, walks to the deep end of the pool and climbs to the very highest diving board. He dives off, performs a triple somersault and enters the water like a knife.

"Wow"she says "that was some dive".

"Yes" he says " I was an Olympic diver and have three gold medals. See, I told you we would get to know each other as we went along".

With that she gets up, dives into the pool and does fifty lengths, returns to the sun lounger and not even breathing heavily.

"Wow" he says, "were you an Olympic endurance swimmer".

"No" she replied, "I was a prostitute in Liverpool but I worked both sides of the Mersey"

BREXIT Update:

Withdrawal agreement has confirmed that applications for Attendance Allowance, Disability Living Allowance and Personal Independence Payment can be submitted throughout 2021.

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

You could get: £60 or £89.60 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 dress.

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



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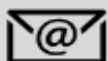
Attendance Allowance



*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
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
easily be paid from the award I received. Would
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 welfare services on return to the UK.

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.

Of course, America had often been discovered before Columbus, but it had always been hushed up.

Oscar Wilde

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- QUIZ 8:00pm

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South Facing Terrace, Opposite Mercadona in Los Balcones

The only man who makes money following the horses is the one who does it with a broom and shovel.

Elbert Hubbard



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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, Rojas, 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.
- Family carer support.
- Volunteer transport- health appointments.
- Befriending/companionship.
- Local & UK social services/welfare advice.
- Legal advice
- Translation services.
- Access to other charities.

Our Welfare Team are qualified U.K. social worker & Care Managers who have between them many years of health and social care experience.

Telephone: +34 965 328 794 / 634324389

Email: charitycentre.helpathomecb@gmail.com

Web: www.helpathomecb.com

Nurse Jenny

Two doctors were in a hospital hallway one day complaining about Nurse Jenny. "She's incredibly dumb. She does everything absolutely backwards." said one doctor. "Just last week, I told her to give a patient 2 milligrams of Percocet every 10 hours. She gave him 10 milligrams every 2 hours. He nearly died on us!"

The second doctor said, "That's nothing. Earlier this week, I told her to give a patient an enema every 24 hours. She tried to give him 24 enemas in one hour! The guy nearly exploded!"

Suddenly, they hear this blood-curdling scream from down the hall. "Oh my God!" said the first doctor, "I just realized I told Nurse Jenny to prick Mr. Smith's boil!"

There is little doubt that the EU's **botched the ordering program** for the Covid vaccines which has led to a late start and sluggish rollout program for the inoculations throughout the EU including Spain. One must also realize that central government in Madrid 'passed the buck' to the 17 Spanish regions resulting in 17 individual responses to the pandemic. Currently in Spain, the **regional governments are in charge** not just of the coronavirus restrictions that are in place to keep the virus from spreading, but also of the vaccination program. Also, it was most unhelpful that Spain's Minister of Health, Salvador Illa, resigned from his post at the peak of the epidemic to stand in the Catalan elections during February. When the vaccines began to arrive in Spain some regions, such as Asturias, responded with great efficiency, inoculating seven days a week including holidays. However, many others including the Cantabria, Catalan and Madrid Regions were disorganized and sluggish during the early vaccination program, not working during weekends or holidays. **Many still don't!** During one week in the Madrid health area, the region received 48,750 vaccine doses but only inoculated 3,090 people! Then shortly afterwards the same region suspended inoculations for at least two weeks because the region was running low on doses. The confusion in Madrid still continues today with its vaccination plan a complete disaster according to the general secretary of the AMYTS doctor's association.

Then it quickly emerged in the press that many people who were **not entitled to receive the vaccine early** were being inoculated before many nurses, care homes and the at-risk elderly. These included Manuel Villegas, the Minister of Health for the Murcia Region! He has now resigned. Spain's Chief of Defence Staff, General Villarroya, has also resigned, after 'jumping the queue.' There then came a tidal wave of vaccine queue-jumpers nationally from trade union leaders and staff to an assortment of politicians together with their friends and relatives. A bishop in Cartagena together with the Bishop of Orihuela-Alicante, his sister and her partner also received the jabs, as did the chief prosecutor of Castellón, many months before they were entitled to.

I asked my wife if I was the only one she'd been with.

She said yes, all the others had been nines and tens...

Valencia's Minister of Health reveals that they are investigating **62 cases of queue-jumping** in the in the region, but adds that although 'shameful' it is not a crime.

As poor as this behaviour is, compare it to Argentina, where **3,000 vaccines from Russia** were reserved for VIP's such as politicians, legislators, officials, employees, friends, relatives, public figures and businessmen outside of the priority groups that should be inoculated at this stage. More on page 39.

So what is happening locally?

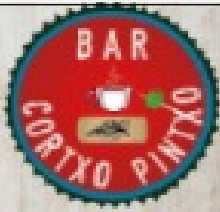
Information is scant and general. Inoculations of the over 80's are supposed to begin shortly and take two weeks. Then over 70's and then over 65's. As I am registered online with the local health authority's **YoSalud**, on January 15, I received the following message from my GP. It read.....*We are pleased to let you know your GP Surgery COVID 19 vaccination has begun, we will let you know in a timely manner when is your turn to get vaccinated.*

The population has been divided according to their priority to receive the vaccine, considering age and chronic conditions. We are currently vaccinating people living in care homes and health care workers.

Please answer the phone call from your GP Surgery, when it happens, to make an appointment for the administration of the vaccine. Sincerely

The objective set by the Spanish Ministry of Health was to have 70% of the population vaccinated **by the end of summer 2021**, so that the country could achieve herd immunity. Based on the current level of vaccinations **this will not happen**. Up to Tuesday 23 February, Spain has received a total of 3,622,165 doses of Covid-19 vaccines (3,012,165 from Pfizer-BioNTech, 192,000 from Moderna and 418,000 from AstraZeneca/Oxford), of which a total 3,165,191 jabs have been administered (representing 87.4% of total doses received). Up to Tuesday, Feb' 24, the Valencia Region received 307.260 vaccines of which 273,978 jabs were administered.

Much more on this next month.



**VIA
PARK
V**

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I know a woman who had her husband cremated
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Maureen Murphy



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morning in a lift.

A woman got in wearing a
low-cut top with a
magnificent set of breasts
spilling out. I couldn't help
staring.

It all kicked off when she
said "Will you press one
please?"

So I did. Can't remember
much after that.

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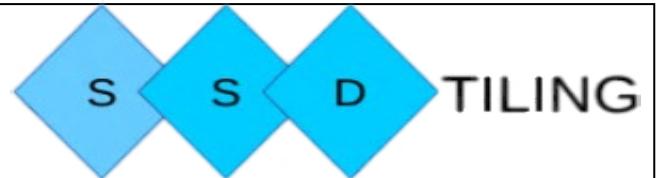
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Girl goes to the chemists and asks if they sell condoms. "Yes, what brand do you want?"

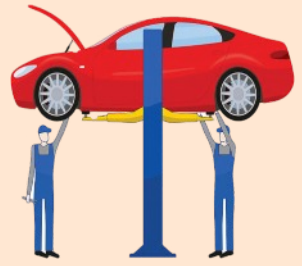
Girl says "Not sure, they are for my new boyfriend"

"Well, we have a variety pack... different sizes, colours, and styles" Girl: "That'll work"

Couple of months later she goes back to the chemist and asks if they sell maternity bras.

Chemist asked "Yes, what size bust?" Girl: "The large green one did"

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Old One's are the Best

A new priest takes his first confession, in walks a lass and says father, I have sinned. I gave someone a blowjob. The priest is shocked as he wasn't prepared for this level of sinning and was not sure what to do.

He thought that saying ten Hail Mary's and drink a pint of holy water was an insufficient punishment.

So he ran out and asked the first person he saw, a choir boy, what his predecessor would have given for it.

"What would Father Murphy have given for a blowjob?" he asked.

The young choirboy replied "A Mars bar and two packets of crisps".



"Too pricey? Perhaps you wish to see something in macaroni and spray paint?"

Harry is strolling through a cemetery, when he comes across a man weeping over a grave. 'Why did you have to go?' sobs the man. 'Why? Why?' Harry offers some words of comfort.

'I'm so sorry for your loss,' he says. 'Is that your wife's grave?'

'No,' sniffles the man. 'It belongs to her first husband.'



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What with this lockdown I thought I'd have a clear-out so I rang the Orihuela Ayuntamiento and asked permission if I could have a skip outside my house. Cheeky cow said "Go for it fatty, you could do with the exercise".

32 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/>

This is how the rise in insurance tax planned by the Spanish Government affects you:

Specifically, the Executive has decided to increase the Insurance Premium Tax (IPS) from 6% to 8%, which will translate into an additional cost for families of between 28 and 30 euros per year.

Does it affect all policies?

No, the rise is not raised for all policies equally. Health care, illness, credit and surety, reinsurance operations and those related to pension plans, combined agricultural insurance, collective or compulsory social insurance used as an alternative to pension plans and funds will be exempt.

The vast majority of families in Spain have contracted some type of insurance. Almost 79% have auto insurance; 71.72% have insured their main home; 44.7% have one death/funeral policy and 21.3% one health policy. Somewhat less common are travel insurance (3.93%) and civil liability (4.66%).

ELECTRICKERY!

Electricity costs in Spain are expensive - the fifth most expensive in Europe.

If you take the average cost in the EU of around €22 per 100kWh (2019 figures), Denmark is the most expensive at €29, Germany next at around €28, Belgium at around €28, Ireland at around €26 and Spain at €24. However, in Spain, taxes and other official tariffs play a significant part in driving up the cost above the EU average.

Almost half the cost of electricity in Spain comes from taxes and tariffs. It's more like a third in most other EU countries.

Taking a look at our Spanish electricity bill covering the period December 8, 2020, to January 11, 2021, it came to a total of €63.73. It was made up as follows: Energy Usage €36.64; Subscribed power capacity €12.61; Electricity Tax €2.52; Metering rental €0.90 and VAT €11.06. In this case the non-usage charges came to 42.05% of the total bill.

VAT on gas and electricity is charged at 21% in Spain, compared to 20% in France, and 10% in

Italy. It's just 6% in Greece. The Madrid government has also been heavily criticized for boosting the price of electricity by 20% during the very cold spell in the first half of January this year.

Quite frequently we hear complaints from second home owners about the size of their electricity bills, even when their property is empty. Blame the non-usage charges!

Have just spotted these two comments on the portal Spanish Property Insight -

- Just had my monthly bill from Iberdrola this morning - 38 euro for my two-bed empty apartment using no electricity. My bill for a 4 bed detached property in the UK for the same month with a family of 6 was £50. Makes no sense.

- Electricity costs in Spain are a joke. My last bill had a charge of 41 Euros of which 10 Euros was for energy consumed (Empty house).



Funeral Plans Plus



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A Catholic couple were becoming increasingly desperate for a baby. Eventually they asked their priest to pray for them. The priest said, 'I'm going to Rome on a long sabbatical and, while I'm there, I'll light a candle for you at St. Peter's altar.

When the priest returned to his parish ten months later, he discovered that the woman had given birth to sextuplets. 'It's a miracle!' exclaimed the priest. 'But I understand your husband has left the country?' 'So he has, Father. He's flown to Rome to blow your bloody candle out.'

As interest rates continue at record lows, all banks are scrambling to boost their commission based businesses to boost revenues. Although they would never admit it, the banks have obviously held secret meetings during 2020 to discuss across the board account-fee increases. Even though the Bank of Spain considers it bad practice for private banks to not inform account holders of any changes to account requirements and related bank fees, it's still something which happens regularly.

Santander

Spain's biggest bank has decided to scrap its 123, Zero and Día a Día accounts and replace them with the Santander One account.

Anyone with one of these accounts who wishes not to pay extra bank fees from now on will have to have their salary or pension set up as a direct deposit (domiciliado) as well as three direct debits set up to the account, and be signed up for an additional financial product with Santander (mortgage, loan, pension plan, insurance).

Account holders who don't meet any of these requirements will have to pay €20 a month or €240 a year, whereas those who meet one requirement will pay €10 a month.

BBVA

Banco Bilbao Vizcaya Argentaria (BBVA) has ramped up requirements for its customers who don't want to pay €100 a year in extra bank fees. For account holders over the age of 29 who don't want to be charged this, the minimum salary to be paid into a BBVA account will go from €600 to €800 a month.

There will also be the need to have five bills set up as direct debits in the account or the requirement of using a credit card at least seven times over the course of a four-month period (previously transactions with a debit card counted).

(BBVA continued)

For account holders between the ages of 21 and 25 who don't wish to pay €100 extra a year, the requirement will now be that they move over to a completely online account (no in-person customer service), take out a bank card with no limits and provide a phone number and email address to the bank.

For those between the ages of 26 and 29, the conditions are to add a credit card to their account and to use it seven times during four months.

The charge for customers with a bankbook that's been updated in the last year and who continue to use it is will be €10 euros a year. In 2021, BBVA will also start charging €2 for withdrawing under €2,000 at the bank counter and increase its fees for getting a bank teller to carry out a money transfer, a decision criticised by Spanish consumer watchdog OCU as discriminatory towards the elderly and vulnerable.

Caixabank

The Catalan bank made headlines in October after announcing it would start charging its less active customers €60 every three months in maintenance costs (€240 a year).

In order to be considered a 'loyal' customer and avoid the extra fees, account holders have to have their salary or pension of at least €600 deposited into their Caixabank accounts every month, or have at least €20,000 in investment funds, pension plans or other financial products the bank offers.

Customers will also need to have three direct debits set up or use their bank cards at least three times a month.

Account holders who fulfil the first condition relating to deposits will pay €15 every three months rather than €60, whereas those who only meet the direct debits or card condition will be charged €36 every quarter.

Continued on Page 35.

What's the definition of Australian aristocracy?
A man who can trace his lineage back to his father.

Bank Charges in Spain, continued from previous page.

Bankia

Bankia customers will soon have to meet the same criteria as Caixabank's account holders to avoid the new charges, seeing as the two banks are due to merge in 2021.

Currently, customers of Bankia's Por Ser Tú accounts that don't meet the requirements pay €168 a year in maintenance costs and €28 annually for their debit card.

To avoid paying these amounts, customers must have their salary/pension/benefit set up as a direct deposit with Bankia and either make a couple of purchases per month with a credit card or have an insurance policy or €30,000 euros in investment products with the bank.

Sabadell

Catalonia's other big bank currently charges €15 every three months for Cuenta Expansión users who pay in €700 a month into the account, whereas those who don't pay €30 every quarter (these charges don't apply to under-29s).

For Sabadell's special interest-bearing Plus account, the customer now has to have more than €30,000 in savings or investments in order to receive the interest attached to the account.

Bankinter

The Madrid-headquartered bank requires customers who have a Cuenta Nómina (Salary Account) to pay in a salary of at least €800 monthly and to set up direct debit payment of bills with them or use their Combo credit card three times in three months.

Those who don't have to pay €45 a year in maintenance costs and €60 for the credit card. The only positive to draw is that the minimum salary to avoid extra fees has been reduced by €200 from the previous €1,000 requirement. (Unicaja & Abanca have been omitted from this report as they have few if any branches locally.)

Abridged from TheLocal)

I have not included out-of-area banks in this report.

If you are retired here in Spain, consider opening an 'Experience Account' with Sabadell. There are no account charges on this account, although they do levy an annual charge on their credit cards, but not on their debit card.

GIBRALTAR - THE LATEST

As part of the UK's exit from the EU, the UK and Spain have agreed in principle that the land border will go, possibly within six months, but the terms of the deal first have to be made into a formal treaty with the EU:

- The single road linking the territories will be widened to allow people and cars to travel freely.
- Some infrastructure will stay at the border, a few guards will remain on standby, and finalities still need to be worked out such as judging the necessity of certain customs checks away from the border and if so how they would work.

- For the border to disappear, Gibraltar will effectively become part of Europe's passport-free travel area - the Schengen zone - though there is a different use of language from both sides on whether it will be "part of", or "connected to" Schengen.
- With the border gone, new arrivals will only be checked if they enter by sea at the port and by air.
- For the first time, as well as the Gibraltar border guards, there will be guards from the EU border and Coastguard Agency known as Frontex also checking passports.



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LIVE WORLDWIDE RACING COVERAGE

*A man came home with some ice cream. He asked his wife if she wanted any.
'How hard is it?' she asked.
'As hard as my cock,' he replied
'Pour me some.'*

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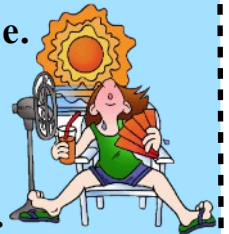


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Lime Bar Fishing SUNBATHING Club

I hope you survived a festive Christmas and wish you all a healthy Covid free New Year.

December's monthly match was fished on the lower Segura. The forecast was for a cold windy day with rain in the afternoon. That's how it turned out. The river was about 3 feet lower than normal and several of the pegs only had about 2-3 feet of water in front of them. Fishing was very hard unless you were pegged with deep water in front of you.

For such a cold day we had a good turn out with 15 anglers on the bank, unfortunately 8 of these blanked with only the odd bite here and there. A few of us tried bleak snatching just so that we could catch anything. At 13.00 the wind got really strong and the rain started. As the match was over the half way point, the committee curtailed the match. Well done to Old Seadog who was over the moon for beating me, he won with 6 kilos. If you added the other 6 weights together, they only came to 4 kilos! 2nd & 3rd went to Appy Bear Walter (his 1st weigh-in) and Sweeney. They managed 3.8 kilos between them so you can see how bad the remaining weights were!

The "Old Farts" match should have been in November but was rained off. The rescheduled match was held on 11th December at El Bosquet. We had 16 anglers on the bank pegged in old / young pairings, who ever won between the pair earned their team 1 point. Again the carp were hard to find and we were plagued with mullet. As we found out later.... We should not use ground bait (that only attracts the mullet!!!) and we should have fished a single maggot on a size 18 hook. Terry Screen told us this as he weighed in 7 kilos of carp. Live and learn! Anyway, it was a bad day and the "Old Farts" trounced the "Whipper Snappers" by 5 points to 3. Off we went to the Lime Bar for a couple of beers and the "socially distanced" handover of the trophy. Unfortunately, I had the shakes and the photo was to blurry to publish....

A few of the hardier members ventured out over the Christmas / New Year period. On several days the wind was very strong which brings a different meaning to bleak fishing! Picture is courtesy of Norman Thelwell.



We held our January meeting applying tight covid rules and distancing. As we went to the meeting, we heard about the tighter restrictions that were coming into force that week. Therefore this will be our last meeting until further notice. At present we are still permitted to fish, so a small committee will make decisions on behalf of the club and information will be disseminated. The pegs for the monthly match will be drawn by the committee the day before, and the resulting pegs broadcast to the anglers so that they can drive straight to their pegs. This will prevent a gathering of

more than 6 people.

The January match should have been held on the 8th but that was the weekend that the heavens opened. The rivers flooded their banks and turned El Bosquet into a quagmire.

We postponed the match for a week but the river was still in flood. The match is now rescheduled for the day after this report is published, so I'll update you next month, if it happens! Although El Bosquet was a quagmire, the owners have apparently dipped into their pockets and laid, levelled and packed 3 lorry loads of hardcore onto the tracks. The next downpour will be proof of the pudding if this was enough to stop the cars getting bogged down.

As the rivers were in flood, MadBadMick decided to fish Nancy's. You have to be up early to get pegs here so it was a good job he had Antique Man to give him a shake.

He had a good day's fishing except he lost a monster in the snags. He did go on to land this 8.4 pounder (see photo), although it is a shame the plonker holding the camera topped him... must have pressed the shutter using his "Tom Thumb"!



At the end of January, we heard that Punchy Bob (our senior old fart) had passed away suffering from this dreadful virus. A week later, his better-half Sheila also went the same way. Punchy had his grumpy moments as we all do, but they were a fantastic couple and attended the club functions when they could. Our thoughts and condolences go to their family & friends. Unfortunately, we can't even give them a proper send off at the moment, but I am sure something will be arranged when we are allowed. There are so many families that are in the same situation, but this really brings it close to home. Rest in peace you lovely pair.

The next meeting bun fight is at The Lime Bar on a date after the restrictions have been eased.

Stay safe, Fishy Fingers! The Ghost.

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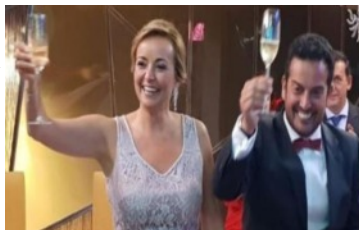
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Jumping the Queue!

There are many reports in our region and others of underhand dealings to get the vaccination. One nursing home in our province revealed that the Covid-19 vaccine was administered to relatives and close friends of employees, thus violating the Health Ministry protocols. that state that seniors, adults with dependency, carers and frontline health workers should be the only group to receive the inoculations in this first stage of the campaign. According to the story published by elDiario.es, the director of the residence offered these shots “**as a favour.**”

Then it was revealed that a married couple, the socialist mayors of El Verger and Els Poblets in Alicante, Ximo Coll and Carolina Vives, photo, have already been vaccinated against covid despite not being in the health service, nor in any early qualifying group.



The chief prosecutor in Castellón, health councillors in Murcia and Denia, and numerous mayors and deputy mayors are the latest additions to the list of Covid-19 vaccine queue jumpers. This is in addition to Spain’s Chief of Defence Staff for ‘allegedly’ also jumping the queue, resulting in his resignation last week.

Nationally at least 700 people have been accused of getting the job ahead of other priority groups, while in the Valencian region that number is over 200 and some have already resigned. Denia’s health and well-being councillor, Cristina Morera (of the PSOE party) received the jab on 12 January, apparently after a call from the Marina Alta health department around 8pm looking for people to vaccinate, so as not to ‘waste doses.’ In the neighbouring Murcia region, the health chief Manuel Villegas resigned after it was revealed that he and more than 400 civil servants and holders of high office from his department had been vaccinated.

He’s the Walt Disney of street poets - as useful a social commentator as Donald Duck.
Chris Rea on Bruce Springsteen

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Communal Pools
Free WiFi, Shady Pergola
License No. VT 473675A
Contact Anne in the UK
anne.m.hewett@gmail.com
& 07761 85 85 80

TO RENT

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Roof terrace, English TV
Air Con & Communal pool
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Contact Karen / Graham
phillipsdreamhills1@gmail.com
Mobile 07967 056420

SAMARITANS in SPAIN
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900 525 100

(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!)



I'M LOOKING FOR A CARD THAT SAYS IF I DIDN'T GET YOU THIS,
I'D NEVER HEAR THE END OF IT.

A wife decides to take her husband, Dave, to a strip club for his birthday. They arrive at the club and the doorman says, "Hey, Dave! How ya doin'?" His wife is puzzled and asks if he's been to this club before. "Oh no," says Dave. "He's on my bowling team." When they are seated, a waitress asks Dave if he'd like his usual and brings over a Carling.

His wife is becoming increasingly uncomfortable and says, "How did she know that you drink Carling?"

"She's in the Ladies Bowling League, honey. We share lanes with them."

A stripper then comes over to their table, throws her arms around Dave, and says "Hi Davey. Want your usual table dance, big boy?"

Dave's wife, now furious, grabs her purse and storms out of the club. Dave follows and spots her getting into a taxi. Before she can slam the door, he jumps in beside her. He tries desperately to explain how the stripper must have mistaken him for someone else, but his wife is having none of it.

She is screaming at him at the top of her lungs, calling him every name in the book. The cabby turns his head and says, "Looks like you picked up a real bitch tonight, Dave."

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