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BRITISH RESIDENTS Hosting friends and family from overseas can always cause stress, but potentially more serious and costly problems are avoidable – if residents remind guests to make simple travel preparations. page 2



SOUTH EDITION JUNE 2011

SPRING CLEAN YOUR UK PENSION

If you looked at transferring your UK pension fund to a QROPS in the past and were put off because the fees were too expensive then we have some good news for you. page 7

Drunken British tourists trash Valencia hotel

A GANG of British lager-louts has been arrested after reportedly trashing a hotel in Valencia, causing thousands of euros' worth of damage.

The 15 tourists, who are said to be aged between 21 and 36, were staying in a hotel near the beach and port in the city at the time of their arrest.

Almost from the minute they checked in, the group began drinking alcohol, say staff.

By 18.00hrs that same day, they had caused untold damage all over the hotel complex.

When police arrived at the scene after being called out by employees, they found that all the fire extinguishers had been let off and their contents sprayed all over the fourth floor.

They had smashed up items of furniture, damaged the swimming pool and left filthy marks all over the carpet, as well as punching walls and shouting and screaming, disturbing other guests.

Hotel staff say the repair of the carpets alone will come to 13,000 euros, after having been valued by professionals.

All 15 guests have been remanded in custody.

None of them has a previous criminal record.

Swarm of Portuguese Man O'War jellyfish wash up on south Costa Blanca beaches

A PLAGUE of the highly dangerous Portuguese Man O'War jellyfish has swamped beaches on the southern Costa Blanca.

Benidorm, El Campello, San Juan, Pilar de la Horadada, Calpe, Tabarca Island and L'Alfàs del Pi have been affected, with sightings of the creatures between April and mid-May.

Experts say the Portuguese Man O'War is one of the most violent types of jellyfish and its sting is excruciatingly painful.

Anyone stung by them will need treatment with anti-histamines and regular monitoring by their doctor.

However, they are not believed to present any risk to human life.

Marine scientists say their presence on the Spanish coast is relatively common in the spring, when they tend to float north towards the Mediterranean from the subtropical Atlantic region, between the Canary Islands and Madeira.

The Mediterranean is not their habitual reproductive area, since they are a tropical species, and they have usually moved on by the start of summer.

Portuguese Man O'War jellyfish are easy to identify, since they float on the surface of the water.

At the end of May, Benidorm's beaches had to be closed to bathers for a few days whilst council technicians cleared the jellyfish from the shores.



lyfish from the shores.

They amassed around 1.2 tonnes of them from the sand.

Forty thousand camping tickets for Benicàssim music festival already snapped up

ALREADY, a whopping 40,000 tickets have been sold for this year's Benicàssim mudbath festival, with two months still left to go before it kicks off.

Always a hit with music fans around the globe, the Benicàssim International Festival (FIB) - Castellón's answer to Glastonbury - features current, veteran and independ-

ent artists known all over the planet.

Tickets on sale are either single or multiple day-passes, or camping passes, which allow fans to set up tents in the festival ground – and to date, 40,000 of the latter tickets have been sold.

This means FIB attendance is likely to be back on track af-

ter last year's slump, reaching the same record levels as in 2009, when the presence of The Killers – who topped the charts that year with Human – and Oasis meant the festival was a sell-out.

At least a further 10,000 camping tickets will be put on sale, since the grounds have space for 50,000.

The four-day festival takes place from July 14 to 17 inclusive, and features acts such as The Strokes, Portishead, Arcade Fire and the Arctic Monkeys.

Tickets can be purchased from the festival's official site, <http://tickets.fiberfib.com>.

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BRITISH RESIDENTS IN SPAIN URGED TO PERSUADE GUESTS TO TAKE OUT TRAVEL INSURANCE

Overstaying their welcome? Drinking all your beer? Not paying for meals? Hosting friends and family from overseas can cause always cause stress, but potentially more serious and costly problems are avoidable – if residents remind guests to make simple travel preparations.

The Foreign and Commonwealth Office today called on British expats in Spain to urge their visitors to take out comprehensive travel insurance before they come to stay. The call comes as new research reveals that young people are more likely to

spend their money on a present for their host than take out a travel insurance policy (see Notes).

A survey commissioned by the Foreign and Commonwealth Office shows that a third of people failed to take out travel insurance the last time they stayed with family and friends overseas. More than three quarters (77%) of those saying they are visiting friends and family this year said that saving money is a key factor in their decision. However, a lack of comprehensive travel insurance cover is a false economy and

guests could face serious financial difficulty if they need medical treatment or lose valuable possessions.

Over a third (39%) of British guests have relied on their hosts when things have gone wrong during their trip. British expats hosting visitors have faced a range of problems from taking guests to hospital when they fall ill to providing financial help.

British Consul for Alicante, Paul Rodwell said: "When friends or family visit, it's natural for them to feel at ease and not prepare in the same way as they would for other holidays. But things can quickly become very stressful if your guests end up in a tricky situation and lack travel insurance. So if you're asking guests to bring out your favourite teabags or

newspaper, ask them to get travel insurance as well, and save yourself and them from what can otherwise be difficult and expensive situations."

Residents can tell guests to visit www.fco.gov.uk/travel or the 'UKin-Spain' website for more information.



British Consulate
Alicante

DON'T GET MAD, GET EVEN

Thankfully most service providers offer very good value for money and excellent workmanship. Unfortunately the reputations of many professions are damaged by a small minority who grossly overcharge or demand payment for work that is clearly sub-standard. To rub salt into the wounds you then see the cowboy operator advertising their services. You can just imagine the misery he or she is going to inflict upon others if unchallenged.

The big question is; can you publicly name and shame? Yes you can but problems can arise if you go about it the wrong way. Doing it the correct way has the positive effect of driving up standards whilst helping your newspaper to offer a higher standard of advertising service.

When we asked lawyer Maria Luisa de Castro of costaluzlawyers.es if

it was risky to name and shame rogue traders her reply was clear-cut. "The way to go about it is to describe your experience as objectively as possible without resorting to abuse or insult."

Many aggrieved clients use public forums to vent their frustration. These are of course public forums and the owners of them, like newspaper proprietors, have to work within the law. Be factual, stick to the point and avoid prejudging. Your mission is to get satisfaction, not revenge.

Remember the KISS principle. This is an acronym for 'keep it simple, senior.' If your complaint is more than 200 words long it is too lengthy. Be objective; write as you might place your case before a lawyer or magistrate. Avoid passion, anger, insult and threat.

If work has been carried out, which in your opin-

ion is unsatisfactory, take photographs of the completed work from all angles. Politely request the matter be resolved having set out your complaint objectively. Always send a letter by recorded delivery and give the service provider an opportunity to put matters right.

Those who profit from charging for incompetent workmanship are encouraged by the false belief that the courts will defend them if they are publicly identified. This is not true but you do need to set your case out calmly without expressing anger or insult. Every good business knows the importance of the maxim: "If I get it right, tell the world. If I get it wrong, tell me."

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Older travellers find insurance hard to come by

Iggy Pop may have to look for a new travel insurance provider after his next birthday, according to a new report by Which? Money*.

Swiftcover, whose ad campaign is fronted by the veteran rocker, won't cover new travel insurance customers who are 65 or older. And they're not alone - a quarter of firms surveyed** who offer annual travel insurance can consider people in their sixties too old to insure, while nine out of

ten won't insure people in their eighties.

The single-trip policies Which? surveyed weren't much better - 86% had an upper age limit and only 29% covered people in their eighties.

What's more, even if you can get cover, premiums can triple overnight. Take out an annual worldwide policy with Essential Travel on the eve of your 66th birthday and you'll pay £58.72. Take out the same policy the next day and it

costs £205.51.

Despite the fact that 60% of people over 65 have never used the internet, Which? found that the best deals available for older travellers are often online.

Which? is working with the industry on Government proposals*** that will force insurers to justify higher premiums with evidence, rather than assuming that older people are more likely to have an accident or fall ill abroad.

Which? executive director, Richard Lloyd, says:

"It's absurd that you could wake up one morning and suddenly be three times more expensive to insure. Older travellers are finding it increasingly difficult to get cover or are priced out of travelling altogether.

"Insurers should take a more common sense approach and look at factors other than age when setting premiums."

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No Smoking

First five months of anti-smoking law brings 360 official complaints

REGIONAL health authorities in the Comunidad Valenciana have received 360 official complaints since January this year over people breaking the anti-smoking law.

Of these, 149 are from the province of Alicante, 136 from Valencia and 75 from Castellón.

They mostly relate to bars refusing to ban smoking on the premises, given that their takings have been suffering greatly as a result and their costs have rocketed due to having to set up outside seating areas, even in winter.

Only around half of these official complaints have been lodged by health authorities carrying out random inspections – the rest have been made by either individuals or local businesses.

Fines range from 30 to 600,000 euros, and it is the bar and restaurant owners who suffer these penalties, rather than the customer caught smoking.

The ministry of health claims that the number of smokers in Spain has halved in the last decade, and that 29 per cent of adults in the Comunidad Valenciana smoke, with an average starting age of 17 and a half.

Men smoke more than women and both sexes tend to smoke more between their mid-20s and mid-40s than at any other age.

This said, the recession and the rocketing price of cigarettes are partly the cause of numbers of smokers falling.

Bar and restaurant owners continue their campaign for the law change to be scrapped.

Whilst they say they have not generally seen fewer customers, they find that people do not stay as long or order as many drinks.

Restaurants say they make most of their money from the so-called sobremesa, or after-dinner chatting and drinking, where diners tend to relax with a series of coffees or alcoholic drinks, talking and smoking, for some time after their meal.

Now, they say, customers tend to eat up, pay and go.

Bar-owners also complain that if they and their staff smoke, even when the premises are empty, they are not allowed to light up in their own property.

Bar-owners also complain that if they and their staff smoke, even when the premises are empty, they are not allowed to light up in their own property.

Blue flags flying from the Costa Azahar to the Costa Blanca



BEACHES and marinas in the Comunidad Valenciana have netted 116 Blue Flag awards this year – the region with the second-highest number in Spain, behind Galicia.

The European Blue Flag is given to beaches which meet strict requirements covering cleanliness, safety, quality facilities and other, similar standards that make them a haven for tourists.

This year, only two other regions, besides the Comunidad Valenciana, have gained extra blue flags – the Canary Islands and Catalunya.

Along the region's 107 kilometres of coastline, over half the beaches in the province of Castellón have been given the coveted flag – a total of 26 awards - including those in Peñíscola, Vinaros, Benicarló, Torreblanca, Alcalá de Xivert,

Benicàssim, Oropesa, and Castellón city. In the province of Valencia, Gandia has gained two extra blue flags and Tavernes de la Vallidigna has lost one, but retains its flag for the La Goleta beach.

Beaches in Cullera, Sagunto, Bellreguard, Miramar, Piles, Xeraco, Daimús, and Oliiva's Pau Pi and Aigua Blanca have won the award this year.

In the province of Alicante, two beaches in Dénia, three in Jávea, and others in Benissa, Teulada-Moraira, Calpe, Altea, Alfaz del Pi, Benidorm, Finestrat, La Vila Joiosa, El Campello, San Juan, Elche, Santa Pola, Guardamar del Segura, Torrevieja, Orihuela and Pilar de la Horadada have netted the prestigious prize.

ON THE WEB

PayPal and eBay sue ex-directors for passing trade secrets to Google

ONLINE auction site eBay and its web-based payment service, PayPal, have taken legal action against search engine Google over alleged theft of confidential information.

The plaintiffs claim that two top directors who previously worked for them have passed on trade secrets to Google relating to their mobile phone payment systems.

Osama Bédier and Stéphanie Tilenius have led the launch of the Google mobile phone payment facility, having recently left eBay.

Bédier worked for nine years for PayPal as vice-president of new products and companies, joining Google on January 24 this year, whilst Tilenius worked with eBay for eight years until October 2009, when she continued as a consultant until last March before joining the search engine giant.

PayPal and Google had worked together for three years until early 2011 on setting up a payment facility via Android telephones, a scheme led by Bédier.

He then went for a job interview with Google just as the agreements were due to be signed.

Bédier is accused of having passed on trade secrets relating to the new scheme to Google and other large retailers, as well as attempting to head-hunt his ex-colleagues who were still working for PayPal.

Tilenius is accused of having head-hunted Bédier after joining Google and beginning to work on the Android phone payment system. Both are facing legal action for breach of contract.

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LOCAL BAR DOUBLES TARGET IN "RACE FOR LIFE" EVENT



The Magpies Bar Camp de Liria, raised a massive £2000 for Cancer Research UK in their first "Race for Life"

The Magpies Bar Camp de Liria, raised a massive £2000 for Cancer Research UK in their first "Race for Life" event on April 30th which was double their original target.

The day was a great success with over 40 people taking part in the 5km circuit of Camp de Liria and Domeño, crossing the finish line at The Magpies Bar, with a quarter clocking up a total of 10km after completing the circuit twice.

Heather Heatwole, a former cancer patient and participant in the event said,

"The Magpies did a brilliant job in making the event a great day out for the family with the BBQ, all day breakfasts, music, rastro and giant bouncy castle providing fun and enjoyment for everyone."

David & Carol would like to extend their thanks to all who contributed to "The Race for Life" event and to Bev for all the hard work

she did for organising the event and everyone who help on the day and thanks again for all your continued support

Donations can still be made at www.justgiving.com/magpies-bar

Further fundraising events will be held throughout the year, including a traditional summer fete on July 16th in aid of Naturaleza y Animales.

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Campsite fined

A CAMPSITE has been fined by the tourist board for taking in people who have been evicted for non-payment of rent or had their houses repossessed.

With the recession and appalling state of the job market meaning that people who are made redundant eventually find they cannot afford to pay their mortgages once their dole money has run out, literally thousands of property owners in the Comunidad Valenciana have found themselves without a roof over their heads.

But campsites putting them up is illegal and their owners will be fined, warns the tourist board.

The complex in question was in the province of Castellón, but has not been named.

In the meantime, the association of campsites on the Costa Blanca has been quick to point out that they are not among those which flout the rules.

The president of the association says this could not occur, because campsites on the Costa Blanca are not cheap and anyone who owns a park home or chalet on one of these sites tends to be hit hard for tax.

Also, regulations which came into force in 2002 mean that long-term stays in campsites are now heavily cracked down upon.

The association of campsites for the Costa Blanca insists that its winter inhabitants tend to be British and German tourists, and the summer residents usually French and Italian.

RENFE to offer flexible prices based on airline ticket costs



SPAIN'S railway board has launched flexible tariffs for trips on the high-speed AVE train according to dates, times and demand. According to the RENFE, its ticket prices will vary in the same way as those of airlines, in a bid to ensure trains are as full up as possible.

Examples include the 'web tariff', with a 60 per cent

discount; the 'Estrella', or 'Star', which attracts 40 per cent off when tickets are purchased in advance from the station, and the 'table tariff' when travellers book four tickets together, enabling them to share a table on the train and netting them a 50 per cent reduction.

RENFE says the plan is to enable it to compete with

other methods of long-distance transport, such as airlines.

Upgrades in their technology mean the company is able to collect data relating to travellers' habits, their reaction to price changes, most popular travel times and destinations and the speed and volume at which tickets are sold.

Legal action for debt recovery increases, but no money for more judges

THE number of debt-recovery court cases has rocketed in the city of Valencia in the first quarter of this year, judges reveal.

Lord Justice Pedro Viguer says action brought by creditors has shot up by 50 per cent in just a few months.

He adds that judges all over Spain are seeing their workload double or treble, and in some cases, quadruple.

To handle all the creditor cases, the Comunidad Valenciana needs a further 63 judges – more than either Catalunya or the Comunidad de Madrid, which are much larger and more populated regions.

But the Ministry of Justice has no intention of supplying any further legal experts or building any more court buildings this year at least, since there are no funds left in the pot to do so.

In other words, the courts which are trying individuals, companies and local authorities for unpaid debts are suffering equally from the recession and have no money themselves.

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Your Horoscope for the month of June

by

Annabel Burton
Astrologer


June for Aries This month is noted for its speed of events, tumbling and unfolding before you. You have to think on your feet, make snap decisions and stand by what you say. Be sharp and you stay ahead. You find all this quite exhilarating, but it means your best laid plans are ignored and changed. The unexpected can be hugely beneficial to you. Take note of the 1st where travel plays an important role and see how your finances improve as the month goes on. Jupiter in this part of your chart gives you confidence but caution. What a mix!. Find out more www.Ask-the-Astrologer.com

June for Taurus If you have felt on the sidelines, waiting for your moment of glory, wait no longer. This month, the mighty influence of Jupiter in your sign means that your ideas, thoughts and experience seem larger than life. Now it could be that you would prefer to go along in your own sweet way, being no trouble to anyone, but you are far more able now, to become who you were meant to be. So dust off your dreams, think about your ideal scenarios and let the part commence. Venus in your chart area of money can bring some helpful influences to support your cash flow. Find out more www.Ask-the-Astrologer.com

June for Gemini The Sun is in your sign until the 22nd so make the most of being in the spotlight and living life on your own terms. Others are drawn to your quick witted and quirky approach and you may be writing more, or speaking publicly. Your ruler, Mercury, whizzes through your sign from the 3rd to the 17th, so think about all kinds of travel and communication. There is plenty of hot gossip too, and sizzling info that you cannot keep to yourself. Mid month, a creative endeavour finally gets off the ground and all that hard work pays off in spectacular fashion. Find out more www.Ask-the-Astrologer.com

June for Cancer Much of this month is a kind of preparation period for you, as your birthday time is coming up soon. You are reflective, and thinking about the past year, what went well and what didn't and it's time to put your ambitions and plans at the forefront. Mercury, planet of communication is in your sign from the 17th and this helps link you to those who are both interesting and influential. Take note of what others have to say as valuable information could lead to a whole new direction for you. Going on a course doing something you love can really pay off. Find out more www.Ask-the-Astrologer.com

June for Leo This month you are forging ahead in a professional sense. Jupiter, planet of expansion and opportunity, lands in this sector of your chart. You find that you are more in the public eye and get the recognition you deserve at long last. Your past experience is valuable and helps you to move up the ladder. This month also brings strong influences regarding your friends and associates. Group endeavours and team work pay off and being part of something greater is enormously satisfying for you. Concerns about your romantic life are now a thing of the past too. Find out more www.Ask-the-Astrologer.com

June for Virgo This month, Jupiter, planet of opportunity, moves into a favourable position for you, highlighting your aspirations and desires around travel, the media and expanding your horizons. You are on the move, or could be, since you are now motivated to get away from what restricts you and ties you down. This could lead to some bold decisions which favour the next steps on your path. You are a lot less worried about putting a foot wrong and tend to go with the flow, which is much more liberating in so many ways. Find out more www.Ask-the-Astrologer.com

June for Libra Since January, Saturn has been retrograde in your sign - now wonder some aspects of your life have seen like an uphill struggle and hard work. But now Saturn is on the move again and you get some rewards for your efforts and can see real progress. This works well for those wishing to sell property and move house, particularly. Added to this, the Sun is now favourably placed to help with all kinds of communications and bring you in touch with a wide variety of different and interesting people. Don't hold back when it comes to expressing yourself. Find out more www.Ask-the-Astrologer.com

June for Scorpio While there continues to be much happening within all areas to do with your relationship, you can continue to expect great things and important changes regarding who you share your life with. Jupiter is moving into this section of your life and if you are single, then expect meetings with those who are very different from you, who can show you a whole new aspect of living. This can also help business wise, as opportunities come to you that are worthy of consideration. With two eclipses, this is a month of change and moments in time, which are influential and important to your life path.

June for Sagittarius This is a turning point time for you, Sagittarius, as all the work and intention you have been putting to good use in recent months is now paying off and you see the rewards for your efforts, particularly if you have been trying to improve your lot. Your ruler, Jupiter, moves into steady Taurus, which bodes well for your working life and finding the balance between what you love doing and what you earn from it. Don't be afraid to change if necessary, in order to get this right. Relationships are in fine form this month and a new romance is likely for single Sags. Find out more www.Ask-the-Astrologer.com

June for Capricorn There is no doubt that harmonious influences have made your life quite sweet just lately. Any small challenges and problems have been dealt with swiftly and effortlessly and this theme is set to continue. However, with the arrival of Jupiter in your fifth house then you are more likely to put emphasis on some serious fun and could take a past time to its limit. What you do with passion becomes what consumes you and gives you dedication and meaning. Exploring new activities can ignite that spark and your sense of duty and responsibility becomes less arduous. You can have the best of both worlds. Find out more www.Ask-the-Astrologer.com

June for Aquarius Life has a new stability which is both necessary and welcome. As the half way point of the year is approached, you can see how far you have come and what an eventful year it has been so far. Now you get to consolidate your efforts, and see the results of your hard work. New business can get going finally and you see those around you in a more settled phase. The Taurean influence of late has been good for your family and given you plenty of opportunity to enjoy your nearest and dearest. This month, however, you are travelling more and finding new friends.

June for Pisces While you could close to home, the amount of activity around you is on the up. It's not enough to simply drift through life, dealing with it as it comes, as you need to be more proactive and make plans to take you further, if you want to get the most out of the cosmic influences, that is. So start with a goal, a tangible target to work towards and make steps to achieve this as the month continues. Consider it as a new month's resolution. The clue is in the eclipses for the month, on the 1st and the 15th, focusing on your domestic life and your professional life. There could be beneficial changes here.

Find out more www.Ask-the-Astrologer.com

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JOKES PAGE

Looks of Disappointment A man was just waking up from anesthesia after surgery, and his wife was sitting by his side. His eyes fluttered open and he said, 'You're beautiful.' Then he fell asleep again. His wife had never heard him say that before, so she stayed by his side. A few minutes later his eyes fluttered open and he said, 'You're cute.' The wife was disappointed because instead of 'beautiful,' it was now 'cute.' She asked, 'What happened to beautiful?' The man replied, 'The drugs are wearing off.'

They sent my Census form back!!!!!!!!!!!!!! In answer to the question, 'Do you have any dependants?', I put, 'Asylum seekers, the cast of The Jeremy Kyle Show, Northern Rock, RBS, half of Europe, North Africa and the Middle East etc. etc. etc.etc.!' Apparently this wasn't an acceptable answer.

Three ladies in a sauna Three women, two younger, and one senior citizen, were sitting naked in a sauna. Suddenly there was a beeping sound. The young woman pressed her forearm and the Beep stopped. The others looked at her questioningly. 'that was my pager,' she said. I have a microchip under the skin of my arm. A few minutes later, a phone rang. The second young woman lifted her palm to her ear. When she finished, she explained, 'that was my mobile phone. I have a microchip in my hand.' The older woman felt very low-tech. Not to be out done, she decided she had to do something just as impressive. She stepped out of the sauna and went to the bathroom. She returned with a piece of toilet paper hanging from her rear end. The others raised their eyebrows and stared at her. The older woman finally said Well, will you look at that I'm getting a Fax!! When you stop laughing, send this to those who will appreciate it. Gotta love the old gals !!!!

Your Duck is Dead...A woman brought a very limp duck into a veterinary surgeon. As she laid her pet on the table, the vet pulled out his stethoscope and listened to the bird's chest. After a moment or two, the vet shook his head and sadly said, "I'm sorry, your duck, Cuddles, has passed away." The distressed woman wailed, "Are you sure?" "Yes, I am sure. Your duck is dead," replied the vet.. "How can you be so sure?" she protested. "I mean you haven't done any testing on him or anything. He might just be in a coma or something." The vet rolled his eyes, turned around and left the room. He returned a few minutes later with a black Labrador Retriever. As the duck's owner looked on in amazement, the dog stood on his hind legs, put his front paws on the examination table and sniffed the duck from top to bottom. He then looked up at the vet with sad eyes and shook his head. The vet patted the dog on the head and took it out of the room. A few minutes later he returned with a cat. The cat jumped on the table and also delicately sniffed the bird from head to foot. The cat sat back on its haunches, shook its head, meowed softly and strolled out of the room. The vet looked at the woman and said, "I'm sorry, but as I said, this is most definitely, 100% certifiably, a dead duck." The vet turned to his computer terminal, hit a few keys and produced a bill, which he handed to the woman. The duck's owner, still in shock, took the bill. "£150!" she cried, "£150 just to tell me my duck is dead!" The vet shrugged, "I'm sorry. If you had just taken my word for it, the bill would have been £20, but with the Lab Report and the Cat Scan, it's now £150."

ADEA officer stopped at a ranch in Texas, and talked with an old rancher. He told the rancher, "I need to inspect your ranch for illegally grown drugs." The rancher said, "Okay, but don't go in that field over there.....", as he pointed out the location. The DEA officer verbally exploded saying, "Mister, I have the authority of the Federal Government with me!" Reaching into his rear pants pocket, he removed his badge and proudly displayed it to the rancher. "See this badge?! This badge means I am allowed to go wherever I wish.... On any land !! No questions asked or answers given!! Have I made myself clear.....do you understand ?!" The rancher nodded politely, apologized, and went about his chores. A short time later, the old rancher heard loud screams, looked up, and saw the DEA officer running for his life, being chased by the rancher's big Santa Gertrudis bull With every step the bull was gaining ground on the officer, and it seemed likely that he'd sure enough get gored before he reached safety. The officer was clearly terrified. The rancher threw down his tools, ran to the fence and yelled at the top of his lungs.....
"Your badge, show him your BADGE.....!!"

WHAT IS A GRANDPARENT? (Taken from papers written by a class of 8-year-olds)
Grandparents are a lady and a man who have no little children of their own. They like other people's. A grandfather is a man, & a grandmother is a lady! Grandparents don't have to do anything except be there when we come to see them.. They are so old they shouldn't play hard or run. It is good if they drive us to the shops and give us money. When they take us for walks, they slow down past things like pretty leaves and caterpillars. They show us and talk to us about the colors of the flowers and also why we shouldn't step on 'cracks.' They don't say, 'Hurry up.' They wear glasses and funny underwear. They can take their teeth and gums out. Grandparents don't have to be smart. They have to answer questions like 'Why isn't God married?' and 'How come dogs chase cats?' When they read to us, they don't skip. They don't mind if we ask for the same story over again. Everybody should try to have a grandmother, especially if you don't have television because they are the only grownups who like to spend time with us. They know we should have snack time before bed time, and they say prayers with us and kiss us even when we've acted bad.

Send your Favourite Funnies to info@inlandtrader.net

SPRING CLEAN YOUR UK PENSION



by
**Stephen
Ward &
Robert
Burns**

Well another Budget has come and gone and the usual rumours about the New Government changing the legislation as it relates to QROPS prove once again to be ill founded.

So perhaps now is the time to dust off your UK private pension and to look to maximise its value to you both now and in the future? So far as "now" is concerned, many of us chose to live outside the UK at a time when the financial environment was much more favourable. At a time when perhaps the exchange rate was €1.40 or more to the pound as opposed to about €1.13 today. Or at a time when the outlook for the business venture you decided to set up was based on "normal" economic conditions.

So to be blunt many expats find themselves short of cash.

It can be frustrating to be in that position

when you have an asset that conventional wisdom says you are unable to access any value from until age 55 at the earliest. Alternatively, although you may be accessing value now by drawing income from your pension fund you would like the flexibility to have access to capital.

We can help you with these requirements. One possibility is by a transfer to a QROPS whilst another possibly uses a different solution altogether.

Fees are now much lower

If you looked at transferring your UK pension fund to a QROPS in the past and were put off because the fees were too expensive them we have some good news for you. Fees are now much lower than they were this time last year - and in some instances considerably so. There is also now a wider choice of QROPS jurisdictions to choose from.

Guernsey, Malta and Isle of Man

Malta is now firmly on the QROPS "map" as is the Isle of Man with its new pensions legislation. The Isle of Man in particular has become a serious competitor to Guernsey with a robust regulatory framework and new legislation which for



long term pension investors offers a more favourable lump sum than is available elsewhere. One IOM provider is about to break the mould regarding Trustee fees with a market beating structure.

How much is your pension policy worth?

So perhaps now is the time to dust off that pension policy or "frozen pension" statement and find out how it can be used to your benefit. Many clients we encounter have a starting point of having little idea as to what their pension fund is worth. Sometimes finding out can be a pleasant surprise, on other occasions

less so. If however you are rather better organised and know what your fund is worth when was it last reviewed - if ever?

As an expat there are pension planning opportunities to you which are not available to UK residents.

Time for a spring clean

To find out more about these opportunities do contact us at Premier Pension Solutions for a pension spring clean. Please email review@qrops.es or see <http://www.qrops.es> or <http://www.prempensions.com>

THIS ARTICLE IS WRITTEN BY STEPHEN WARD AND ROBERT BURNS, PREMIER PENSION SOLUTIONS S.L., January 2011. At the forefront of the industry with over forty years combined experience with pensions, regulated and authorised, liaising directly with providers and HMRC, Stephen and Robert are two of the leading authorities on QROPS. E: review@qrops.es T: 965 790 918 www.qrops.es www.prempensions.com or www.qropsnz.com

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Going for a Song!

Last Sunday saw an 'Antiques Roadshow' come to the Javea Arts Centre when Lorely Griffiths organised the annual 'arty farty garden party' in aid of HELP of Denia & Marina Alta in the gardens of her home.

A queue quickly formed as soon as the gates were opened and a steady stream of people arrived with their treasured heirlooms. The ten local 'experts' were kept extremely busy checking and carefully assessing each item. Exciting finds included a watercolour by Landseer, which is likely to go to a London auction, a collection from the famous studio potter Bernard Leach, some rare 18th Century Chinese porcelain and some fabulous Russian silver.

No one had a chance to be bored because



the Costa Barber Singers were on hand to raise peoples spirits and entertain them with their close harmonies. Visitors were able to stroll and sit in the garden and take in the cake and plant stalls, as well as buying refreshments.

Congratulations to Lorely and her team at the Arts Centre who helped to make the day such a success; despite the hard work, next morning all the experts said they would willingly do it again.

Finally, a big thank you to all the visitors who helped to raise over 900 euros from the event which is being donated to the 'HELP of Denia and Marina Alta' charity.

By David Goodall



Clubs, Groups and Charity event holders
 email your reports,
 special events and information to
info@inlandtrader.net

HELP DENIA CUTS FRANK'S HANDICAP

DENIA-based charity HELP swung into action when golfer Frank Carroll broke his ankle.

The Levante Golf Society member was playing at El Bosque when he fell on on the 18th fairway. He was taken to hospital for treatment and was worried not only about how long he would be out of action but how he could find the equipment to keep him mobile.

That is where his wife Babs - and HELP - stepped in. Said Frank: "Fortunately Babs and some of her friends had heard about HELP Denia and rang the organisation's 24-hour managed helpline.

"Although it was late on a Friday evening HELP arranged for a wheelchair and a set of crutches to be available for collection the next morning.

"It was such a relief to know that HELP could provide that support - and so quickly. My hospital treatment lasted several months but now

thankfully I can look forward to playing again. HELP really did ease the problem and gave me a good degree of freedom at a very difficult time."

HELP Denia's chairperson Pat Patton said the organisation has 200 active volunteers and provides most of its support services to British ex-Pats living in the area between Pego and Calpe.

"We handle a variety of enquiries, from requests for practical medical help, such as helping Frank with his problem, to visiting hospital patients, interpreting, making hospital appointments and offering a wide range of general information.

"We also loan out a whole range of equipment, including beds, wheelchairs and turntables for getting into and out of cars. We do not charge but ask for a donation."

Each year Levante selects a charity to support and this year's captain Martin Gates has chosen HELP.

Martin said: "I had



Next stop the first tee: Levante Golf Society member Frank Carroll (seated) returns his wheelchair to HELP Denia chairperson Pat Patton. Also pictured is Levante's current captain Martin Gates.

already chosen HELP as our charity for this year after hearing a lot about the good work the organisation does.

"And when I and our members saw at first hand the support HELP gave to Frank and the difference it made for him it confirmed that we had made a good choice."

A portion of the prize fund at the golf so-

ciety meetings is always set aside by members bagging a birdie two at short par 3s and already this year Levante members have presented 1,000 Euros to HELP.

Recently the HELP kitty was boosted by more than 600 Euros when Martin and his wife Cathy completed a 7km sponsored Fun Run for the charity.

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PETS



Denia Cat Protection League - Aldea Felina
 Bobi is an affectionate, nousey young cat who has been through a lot but is now ready for adoption. If you would like to adopt Bobi, or any of our other cats/kittens, please call Lynda on 648100629 or our help-line 649540612 between 11am and 5pm. Aldea Felina, The Denia Cat Protection League, is a charity registered in Spain to shelter, feed and re-home cats abandoned in the Denia area. Why not visit our new website at <http://aldea-felina.blogspot.com>.



ASOKA, Castalla

Cloe, Left 3 years, 36 cm is found in June 2010 on the motorway near mount Maigmo. She is a lovely affectionate and obedient dog, house trained, and is desperately waiting for her new home.



Jackson, Right around 1 1/2 years, He is a playful, energetic, friendly, obedient dog. Has all the necessary vaccinations and is sterilised.
www.asokacastalla.org
 Laura: 625589522 (Esp & English)
 Marilène: 669755920 (English + NL)

P.E.P.A

Rosa: Left. born January 2010. A bright affectionate small sized dog fostered in a home environment and well socialized with other dogs. Sterilized and health vaccinated. Telephone PEPA on 650 304 746. www.pepaspain.com



Tyler: Right born April 2010. Medium sized, laid back and affectionate boy, who is excellent with other dogs and cats. Health vaccinated and castrated. For more information please telephone P.E.P.A. on 650304746 www.pepaspain.com

SPAMA GANDIA SHELTER Dog and cat rescue registered charity, La Safor area. 500 animals awaiting re-homing. Shelter open 7 days a week 12noon - 2.00pm & 3.30pm - 7.00pm. (Spanish speaking staff) or phone Gail 962 896 118 / Lesley 962 813 226 Visit our website for directions.
www.spama.org and view our new blog at www.spama-safor.blog.com es PLEASE HELP US TO HELP THEM



Found in Castello de Rugat 14/5/11 a 3/4 year old beautiful male golden retriever. Chipped but not registered. Well cared for by owners and wonderful temperament. Contact 962 131 711 chip number required. He is obviously a very much loved pet. He is too nice of a dog to send to any kennels!



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**Royal British Legion,
La Foia Branch:**

New Members welcome from Biar, Castalla Ibi, Tibi and Onil. Now meeting at Pensionista (Casa Cultura in Castalla) every third Monday except for August.
Next meeting on Monday 16th May at 7.30 for 8pm.

2011 Diary dates: Branch Birthday Dinner and Dance at Finca Ronesa in Tibi - July 15th; Gala Concert for Poppy Appeal in the Auditorio in Castalla - Saturday evening, October 29th. promises to be a Great Musical Evening; Remembrance Sunday. Sunday 13th November in Castalla.

Details of all of these dates and events to follow.

Contact Polly Morton (Hon Sec) 965562227. Grant Moore (Chairman) 965562535

UFO and World Mysteries

Discussion Group Next Meetings

We will have a summer break so there will be no meetings in July or August. Friday 2nd September 2011 To be arranged. Friday 7th October 2011. Mike Glazer will give a talk on an aspect of Astronomy. Venue. Social Club and Bar, Javea Old Town-by the hospital. Time. 10am for 10.30am

Maria Buckingham 966459976

Official Opening of the Rastro at Novetle, near Xativa.



Saturday, May 7, saw the inauguration of the Rastro at Novetle, near Xativa. Not one, but two Alcaldes from nearby villages, cut the ribbon, to open officially what has already become a very busy indoor trading centre. Despite a very grey day, a fair number of people turned up to be greeted with a glass of wine and nibbles. The two Alcaldes spent some time visiting all the stalls and chatting with the market traders, expressing some surprise at the wide variety of goods on offer.

Open four days a week, the Rastro offers a superb array of stalls including an English grocery shop, Oggi's cafe which boasts an astonishing range of home made cakes and pastries as well as a delicious English breakfast cooked the way you like it. There is also an absolute mountain of books. A recent addition has been 'Totally Organics Farm Shop' where, apart from the obvious fruit and veg, you will find Mo's famous chutneys, jams and pickles. Two hairdressers, furniture, wine, herbal remedies, cosmetics, greetings cards, and jewellery are among the forty plus stalls which make up the Rastro. Often some

very attractive antiques can be discovered amongst the everyday bric-a-brac. You may also buy or sell gold and silver at very keen prices.

Recognising the need for a carboot/rastro in or near Xativa, Tony, Alan and Rod first considered their idea early last year and, after looking at several possible sites, finally settled on a warehouse in the industrial estate in Novetle. With a floor area of 700 square metres, the Rastro can accommodate nearly fifty stalls, so you can be sure of finding something to interest you, or maybe just drop in for coffee and a warm welcome,

To find the Rastro, from Xativa take the Ontinyent road to the Novetle bypass and at the next roundabout, take the first exit into Poligono Industrial. You'll find it next to the Restaurant La Vila. From the inland motorway, take the Gandia exit onto the CV40, to exit number 3. follow signs to Xativa. At the Galp petrol station roundabout, take the third exit into the poligono. From Gandia, take the CV60 to end, join CV40 at roundabout, direc-

tion Xativa, through tunnel, to exit number 3 and continue as above. If you get lost, phone 617 885 375 for help.

Opening times are Wednesday/Friday 10am to 2pm and Saturday/Sunday 10am to 3pm. Don't miss the Fun Day in support of injured and abandoned animals on Saturday July 9th.

NEW STALL HOLDERS WELCOME. Rent by the day, week or month. Phone 617 885 375 for bookings.

By Stella

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BBC STUDIO LINK PLAN FOR ALCOSSEBRE

Alcossebre and its Anglican Vicar have been featured on a three hour live radio broadcast which has inspired a quest for a regular studio link to the town.

Before moving to Spain the Rev Paul Needle had been a religious programmes presenter and producer with BBC Radio Northampton where his regular Sunday Breakfast show attracted a congregation of up to 20,000 listeners on the airwaves. In May the radio station got in touch to suggest a pilot programme linking Northamptonshire and the English speaking church on the Costa Azahar.

The resulting programme saw Vicar Paul talking

about the differences in church life in Spain. He says "I explained how funerals happen much more quickly and congregations are spread over a vast area with no other English churches for over a hundred miles. There were recorded features and interviews from the El Camino church drop-in centre in Alcossebre; Bernie Elsey – a church member who originally came from Corby in Northamptonshire spoke movingly about nursing her late husband Eddie and church choir leader Ray Howell told about bringing an English choir to the Costas to sing a special Easter work."

Audience reaction was good and there were many

follow-up emails. Now BBC Radio Northampton is asking for more such programme links and Paul is in discussions to find a suitable studio link-up location to offer broadcast quality sound from the town. He points out that often places in Spain can find themselves in the focus of major news events (such as a recent earthquake in Lorca) when broadcasters in BBC radio and elsewhere need rapid access to local people. The next Sunday Breakfast programme is scheduled for early August and Paul is hoping to feature more church members with their stories of faith and life in Spain.



Paul on a recent return visit to BBC Radio Northampton

FISHING DREAMS COME TRUE ON THE EBRO

By Dick Handscombe, Graduating from small gudgeon and bleak to giant carp and catfish.

Like many kids back in the 1940's I made a rod from a couple of garden canes and fished for small roach, dace and perch in the Grand Union Canal, River Coln and Thames. Just occasionally would one hear of larger bream or carp caught in reservoirs or near the warm water outflows from power stations. But I never had the time or money to equip for such adventures. During secondary school and beyond until retirement fishing was not a priority except for an occasional outing with young daughters to catch similar tidlers. Eventually retirement to Spain in the mid 90s opened up new possibilities both in time and venues for there were several naturally well stocked rivers and lakes near home in Valencia Province. Good days could be spent, often not seeing another angler for weeks, and tidlers grew to 1 to 10lb carp. Then the numbers of anglers increased and the activities of catch to eat fishermen spoil the ambience so I did not fish for a few years except for a few outings to fish on the beach and an annual trip to trout fish near Cuenca. Then a chance visit to Riba Roja del Ebro in Cataluña to give a gardening talk led to trying out the Ebro from a friends garden. A couple of fish were caught, amazingly a 30lb carp and 15lb catfish, but it was obvious that for bigger regular catches one needed to know more about the river and have tougher equip-

ment. By chance, as a result of his wife Mandy attending the gardening talk, I met Nick Shattock a fishing guide with some ten years experience of fishing the Ebro.

Last October Nick suggested I fish with him for a day having heard that I had just had three blank days. What a success that was. Four carp to 26lb and five catfish to 56 lbs were landed and I was also hooked so I contracted with Nick for him to guide and coached me for three days in March when 14 carp to 32 lb and two catfish to 50lbs were caught. I couldn't wait for another go so agreed to come again during the quiet carp spawning season should the catfish start to bite.

Early in April Nick phoned out of the blue from the river bank to say that he had just landed a rare 150lb golden coloured Mandarin catfish and that if possible I should join him and soon as possible.

Gardening was put aside, especially as my wife Clodagh said 'Life is too short to miss such an opportunity', you're 75 next birthday. Within three days I was fishing with Nick for three days with a personal objective of catching a 100 lb catfish and should one wake up a 35 lb carp. Never did I expect to catch a 110 lb catfish, the biggest of nine, and a 36 and 34.5 lb carp among seven carp. Over 600 lb of fish in the net and returned to grow bigger.

Yes a lifetimes dream became a reality and having purchased river licences for the year I will be back for more with Nick who knows so much about the river and has all the equipment for hire and his magic baits.



Dick with personal best 110lb catfish. They do get to 200lb!!



Dick with personal best 36lb carp.



Father's Day for Impossible Dads

With Father's Day fast approaching, GoneDigging are busy weighing in with some rather brilliant gift ideas.

One of the biggest hitters is the personalised football book that's produced in-house. Starting at £39.99, these tabloid-size books are available for 60-odd clubs and feature reprints of original newspaper reports on the side in question. Often going back 100 years, it's not all about the Premier League giants either, with clubs from the Championship down to the BSP also up for grabs.

Sticking with the football theme, stadium tours also go down a storm. With seven clubs open-

ing their doors, packages range from a cheap-as-chips glimpse behind the scenes at Old Trafford or Wembley (£13.99 and £17.99, respectively) to a £704.99 day for two spent at St James Park with some Geordie legends.

Footie nuts aren't the only people covered off, mind. For something completely different, GoneDigging also sell personalised wine that starts at £12.99, whisky that starts at £24.99 and Champagne that can be picked up from £34.99. Plus, there's a selection of eight personalised Father's Day and Best Dad mugs at £9.99. What's more, there are also intricate items, including engraved silver cufflinks and hipflasks at £24.99 each – the perfect accompaniment to the whisky.

For a spot of nostalgia, meanwhile, the company has the larg-

est collection of original newspapers in Europe, which start at £27.50, and a nifty new line of in-house posters, calendars and mugs that allow him to become Dennis the Menace in a range

of officially licensed Beano gifts. These kick off at £9.99 for the posters and mugs, and go up to £24.99 for the hardback birthday book.



HOW TO HAVE A GO YOURSELF

Nick Shattock, Dicks fishing guide and mentor, offers guided one day, weekend, midweek and week long fishing trips on the River Ebro, with a base in Riba Roja del Ebro, for individual or groups of experienced or learner anglers. Nick stays with his clients throughout the fishing sessions and has just one objective – doing all he can to ensure that clients catch fish and for many new to the Ebro mind boggling sized fish. Large carp and catfish are the normal guest but large zander and roach can be an occasional surprise. All equipment and baits are provided. Pick ups are possible from coastal hotels or train stations for those taking a day trip or planning longer stays.

Contact Nick Shattock on 680-820-728 or to make a booking or obtain more information.

More information including a photo gallery of the size of fish you have a good chance of catching will be found on www.ebrocarpfishing.com

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An alternative place to park your funds.. *and get 9% interest guaranteed*

Sales are booming in the international car park sector as investors turn towards alternative assets in order to offset continued poor performance and volatility within traditional investments. Car park investment is an innovative, niche asset class offering market leading yield and capital growth prospects.

Private & UK pension fund investors are now able to purchase a specific car park space in a global city-centre or business district location, identified by extensive research as having the greatest potential for strong revenue streams due to demand, coupled with superior capital growth prospects.

The car park bays are not stand-alone multi-

storey car parks which rely on short term visitors for shopping or tourism, but instead form all or part of large city centre office buildings, where there is a captive market for the spaces and also where demand is created by corporate tenants who enter into longer-term contracts with specialist car park operators.

Returns are guaranteed for the first 5 years at 7% year one, rising to 11% year five, giving an average return of 9% gross per annum.

Since the product was launched on September 15th 2010 an incredible £2 million worth of spaces have been snapped up in just the first eight weeks.

Importantly, guarantees are built-in via es-

crow accounts whilst funds are protected via UK Trustees to add an additional layer of security.

This is the first time this interesting and lucrative asset class has been available to private investors via a secure structure and from just £25,000 per space.

In comparison to traditional 'bricks and mortar' property investment, there is a great deal of research to suggest that says car parks are a better investment in the long term. The key with any property is location and all the car parks are in commercial buildings where people will drive to work and as such the car parks will be in prime locations.

Once the funds are parked, how do investors exit?

There are three options after the 5 years:

- Sell the car park space back to the operator for the original purchase price
- Sell on the open market
- Negotiate and renew the rental lease with the operator.

If you would like further information please call 966471328 or e-mail info@ajpworldwide.com to drive your wealth in the right direction. Just ask yourself this question when can you remember car park charges going down !!

The owner of this space earns over £6 per day, every day.

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The Puzzler

CROSS CODE

13	18	23	9	11	25	23	14	13		19		19
	3		23		21		23	14	5	7	3	23
20	23	21	25		4	14	23	23		13		12
	16		23		23		5	23	14	24	21	12
5	11	14	14	23	3	13		26				6
23	2	11	24		13	21	4	23		8	16	16
25		9		15	11	5		18				11
8	22	23		7	17	12	6		12	23	13	13
9				21		13	23	10	23	14	24	1
3	23	22	21	3	5		12		21		7	
21		11		24	23	12	12		3	7	5	23
9	8	16	16	23	23		23		14		11	
6		23		24	3	21	5	11	24	11	8	14

ABCDEFGHIJKLMN OPQRSTUVWXYZ

1	2	3	4	5	6	7	8	9
		R						
10	11	12	13	14	15	16	17	18
	I							
19	20	21	22	23	24	25	26	
				T				

EACH number in our Cross Code grid represents a different letter of the alphabet. You have three letters in the control grid to start you off. Enter them in the appropriate squares in the main grid, then use your knowledge of words to work out which letters should go in the missing squares.

As you get the letters, fill in other squares with the same number in the main grid and control grid. Check off the alphabetical list of letters as you identify them.

PREVIOUS SOLUTION:

1	O	K	Z	A	H	N	G	D	X	B	I	F	C
14	S	T	R	M	Q	V	W	E	J	L	P	Y	U

FIVE ALIVE

HERE are two miniature five-square crosswords using the same grid - but the letters have been mixed up. You have to work out which letters belong to which crossword.

PL	LO	AO	KN	SE
AI		CR		AO
TC	LH	EI	NI	RG
KC		SA		LR
SH	CA	NE	ND	YE

PREVIOUS SOLUTION:
 (1) Across - Aisle; Route; Nasty. Down - Apron; Stuns; Every.
 (2) Across - Penny; China; Slept. Down - Picks; Noise; Yeast.

Quiz Challenge

- Which South American country took its name from an Italian city?
- For what historical event did Benjamin Britten write the opera *Gloriana*?
- What are 'The Backs' in the city of Cambridge?
- What, in the USA, are known as Eastern, Central, Mountain and Pacific?
- What name is given to the Supreme Being in Freemasonry?



Celine Dion - see Question 8

- Which highly successful Formula One racing driver became known as The Professor?
- What was invented by George Ferris Jr for the Chicago Exposition of 1893?
- Which country won the 1988 Eurovision Song Contest represented by Celine Dion with the song *Ne Partez Pas Sans Moi*?
- In mathematics which letter of the alphabet is used to denote the first unknown quantity?
- What, in needlework, is petit point?

PREVIOUS SOLUTION: 1 Bing Crosby; 2 Chicago; 3 A venomous snake; 4 Zabaglione or sabayon; 5 Samuel Butler; 6 The King of Calypso; 7 673, or the 600 of Tennyson's poem; 8 Erin; 9 Skiing and rifle shooting; 10 Double bass.

NONAGRAM

HOW many words of four letters or more can you make from this Nonagram? Each word must use the central letter, and each letter may be used only once. At least one word using all nine letters can be found.

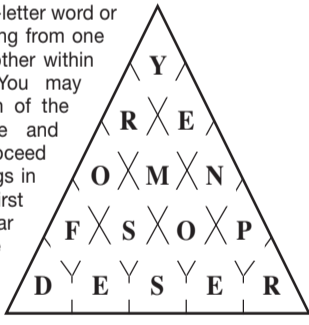
F	L	I
U	R	M
M	O	T

Guidelines: 19 Good; 21 Very Good; 23 Excellent.
 Any word found in the Concise Oxford Dictionary (Tenth Edition) is eligible with the following exceptions: proper nouns; plural nouns, pronouns and possessives; third person singular verbs; hyphenated words; contractions and abbreviations; vulgar slang words; variant spellings of the same word (where another variant is also eligible).

PREVIOUS SOLUTION:
 acer; acme; acre; akee; alack; alar; alarm; alee; amerce; arak; area; areal; cake; calk; calm; calmer; came; camel; camera; caramel; care; car; cereal; clam; clear; crake; cram; creak; cream; earl; kale; kara; karma; kraal; lace; LACEMAKER; lack; lake; lama; lame; lamer; lark; leak; leaker; mace; macer; mack; mackerel; mackle; macle; make; maker; malar; male; marc; marcel; mare; mark; marl; meal; race; raceme; rack; rake; rale; real; realm; ream; remake.

WORD PYRAMID

SPELL out a 15-letter word or phrase by moving from one chamber to another within the pyramid. You may only enter each of the chambers once and may only proceed through openings in the walls. The first letter may appear in any of the chambers.



PREVIOUS SOLUTION: Put one's foot in it.

THE EQUALISER

PLACE a different arithmetical sign (add, subtract, multiply, divide) in each circle so that the total of each line across and down is the same. Perform the first calculation in each line first and ignore the mathematical law which says you should always perform division and multiplication before addition and subtraction.

18	6	
8	2	3
1	2	
8	5	9
6	0	

PREVIOUS SOLUTION: Clockwise from top left - add; multiply; divide; subtract. Total: 3.

MAGIC SQUARE

CONTRACT IS SORDID
 USING all 16 letters of the phrase above, form four words each of four letters which will fit in the grid to form a magic square in which the words can be read both horizontally and vertically.

PREVIOUS SOLUTION: sung; user; Nero; grow.

CRYPTIC CROSSWORD

1	2	3	4	5	6				
7									
				8					
9	10	11							
12					13				
14				15	16				
			17					18	19
20									
			21						
22									

- ACROSS
- Lure one cricketer outside (4)
 - In spite of that, none are different (3,3,4)
 - Not now the Norwegian capital (4)
 - Love faint smell of varying hues (10)
 - Hungry flier missing going round Chad and Uganda initially (6)
 - Hand over and go to bed (4,2)
 - Dishonest blacksmith? (6)
 - Pure cheats came unstuck (6)
 - Undesirable result of team operation? (4,6)
 - Forbidden for you in France to embrace sailor (4)
 - In the firm, fancy pelmet has not been finished (10)
 - Tiny particle with end placed inside (4)
- DOWN
- Game of chance on the Algarve (4)
 - Bloodsucker destroys leaf (4)
 - Best I'd been able to arrange for a small flat (6)
 - Warning at last by the grotto (6)
 - Gambler takes equal share with spouse (6,4)
 - Hand over and unrealistic in italicised form (10)
 - The image of a cameraman (10)
 - But it is not for slouching about in (6,4)
 - Edit colourful part of play (6)
 - Rich, soft or buttery? (6)
 - Jug found in the brewery (4)
 - The unknown people in general (4)

QUICK CROSSWORD

1	2	3	4	5	6	7	
8				9			
10	11	12		13	14	15	16
18					19		
22	23	24			25	26	27
28					29		
30							
					31		

- ACROSS
- Female horses (5)
 - Bank clerk (7)
 - Flammable solvent (7)
 - Picture puzzle (5)
 - Textile (5)
 - English cheese (7)
 - Insect (3)
 - Gambling establishment (6)
 - Calculate (6)
 - Sign of assent (3)
 - Postures (7)
 - Vocal confusion (5)
 - Circular (5)
 - Be aware of (7)
 - Source of electrical current (7)
 - Prestige (5)
- DOWN
- Measuring device (5)
 - Mass meeting (5)
 - Hank (5)
 - Force, compel (6)
 - Woollen fabric (5)
 - Fix deeply (5)
 - Part of stair (5)
 - Look forward to (5)
 - Edible bulb (5)
 - Group of animals (4)
 - Russian villa (5)
 - Worship (5)
 - Skeletal tissue (4)
 - Bird of prey (6)
 - Woody perennial (5)
 - Fully grown (5)
 - Scrounge (5)
 - Very dark (5)
 - Construct (5)
 - Yorkshire city (5)

PREVIOUS CROSSWORD SOLUTIONS:
 CRYPTIC: Across - 3 Blue whale; 7 Flower; 8 Overdrawn; 9 Genoa; 10 Promise; 13 Delve; 14 Ralph; 16 Aaron; 17 Regatta; 21 Vodka; 22 Ineffable; 23 Sense; 24 Negligent.
 Down - 1 Brigadier; 2 Twinkling; 3 Broader; 4 Error; 5 Harem; 6 Lewis; 10 Polka; 11 Imprudent; 12 Elongated; 15 Harvest; 18 Ernie; 19 Awful; 20 Twang.
 QUICK: Across - 1 Suppose; 8 Nonplus; 9 Perfect; 10 Reputed; 11 Red tape; 14 Let; 16 Knot; 18 Menu; 19 Emit; 20 Ewer; 21 Gen; 23 Utensil; 26 Contain; 28 Uniting; 29 Lunatic; 30 Hatchet.
 Down - 1 Separate; 2 Pared; 3 Opera; 4 Entrée; 5 Snip; 6 Blatant; 7 Used; 12 Tier; 13 Plug; 15 Tent; 16 Kin; 17 Twilight; 18 Meaning; 22 Eunuch; 24 Evict; 25 Swish; 26 Call; 27 Auto.

SUDOKU

THERE is just one simple rule in Sudoku. Each row and each column must contain the numbers 1 to 9, and so must each 3 x 3 box. This is a logic puzzle, and you should not need to guess.

Easy

2	6	3			8	5		4
		8						
5			2	7				
4				9	7			
		2	5				3	
9			3			1		8
	2				5	9	6	7
8								
	9			3	6	2		1

PREVIOUS SOLUTIONS:
 Easy

4	6	7	1	2	3	5	9	8
3	2	5	9	7	8	1	6	4
1	8	9	6	5	4	7	2	3
5	1	8	3	6	9	2	4	7
9	4	2	7	8	5	6	3	1
6	7	3	4	1	2	9	8	5
7	3	4	2	9	1	8	5	6
2	5	6	8	3	7	4	1	9
8	9	1	5	4	6	3	7	2

Hard

9	7	3	6	4	8	2	1	5
1	4	8	2	5	9	6	3	7
2	5	6	7	3	1	4	9	8
3	2	5	8	7	4	1	6	9
6	9	4	5	1	2	7	8	3
7	8	1	9	6	3	5	2	4
8	1	7	4	9	6	3	5	2
5	3	2	1	8	7	9	4	6
4	6	9	3	2	5	8	7	1

Hard

8			2					
		9						7
3	4		8	9				1
				4	6	3	1	
		1	5					
						7		
	5							6
		7				2		
1	2		3	8				5

www.cheapmobilephonespain.com



Dr Martin Cooper had a vision to create a method to provide personal wireless communications to everybody. That first call was placed to Cooper's rival at AT&T's Bell Labs from the streets of New York City.

Dr Cooper started the 10-year process of bringing the portable cell phone to market. Motorola introduced the 16-ounce "DynaTAC" phone into commercial service in 1983, with each phone costing the consumer \$3,500. It took seven additional years before there were a million subscribers in the United States. Today, there are more cellular subscribers than wire line phone subscribers in the world.

Mobile technology has transformed our lives in a way that could not have been predicted 20 years ago, and the potential for future developments in mobile phones even over the next 10 years is huge.

Future mobile phones are being touted as the ultimate multifunctional devices. Some experts predict that the mobiles of the future will become remote controls for our whole lives, whereas others forecast that in the future mobile phones will literally run our lives for us.

One thing is for certain, the technology involved in mobile phones and mobile communications has developed so rapidly over the last few years that the possibilities for the future seem limitless.

What Is a Mobile Phone?

These communication devices connect to a wireless communications network through radio waves or satellite transmissions. Most mobile phones provide voice communications, Short Message Service (SMS), Multimedia Message Service (MMS), and newer phones may also provide Internet services such as Web browsing, instant messaging capabilities and e-mail.

Network locked vs. SIM Free

The first decision to make is to decide if you are going to go with a new contract or an upgrade of an existing contract, which means you can buy a subsidised handset, or to go for a SIM Free phone.

A new contract or upgrade in Spain means that the handset will be heavily subsidised but you will take an additional commitment of paying regularly line rental each month for 24-48 months - depending on the deal you go for.

You might also be able to buy a pre-pay phone that will be locked to a particular network. The choice for these models is more limited but there is still a small subsidy. If you have an existing SIM, the easiest option is to buy an unlocked phone on the same network.



Budget Handsets

There is a very wide range of prices between the budget phones and the most sophisticated models. A lot of people want a simple to use mobile phone for making / receiving calls and text messages and don't want to pay a fortune for it in case it is lost, stolen or damaged. It is often cheaper to buy a brand new mobile phone rather than replacing an existing battery or repairing a damaged mobile phone.



NK1800SG 49€

Data / Email Phones

Blackberry vs the others

What is a PDA? Short for personal digital assistant, this is the name given to small handheld devices that combine computing, telephone/fax, Internet and networking features. A typical PDA can function as a mobile phone, fax sender, Web browser and personal organizer. Years ago, many people differentiated PDA and smartphone simply by looking for touch-screen capabilities. If it had a touch screen it was a PDA, if it didn't, it was a smart-

phone. The Sony Ericsson Smartphone, for example, offers users both a touch screen and a full QWERTY keyboard. Despite the fact that the manufacturer calls this product a smartphone, the generic term for a PDA oriented device with mobile phone capabilities is called a PDA phone. If your phone is going to be used as a data device, and particularly if you are go-



Blackberry Pearl - 199€

ing to send / receive emails, then the choice will be between Blackberry and the other PDA Phones. For unlimited data particularly when roaming, the best choice currently is Blackberry

Smart Phones.

A smartphone is considered to be the combination of the traditional PDA and mobile phone, with a bigger focus on the mobile phone part. These handheld devices, integrates mobile phone capabilities with the more common features of a handheld computer or PDA. Smartphones allow users to store information, e-mail, install programs, along with using a mobile phone in one device. A smartphone's features are usually more oriented towards mobile phone options than the PDA-like features. There is no industry standard for what defines a smartphone,



HTC Desire - 420€

so any mobile device that has more than basic mobile phone capabilities can actually be filed under the smartphone category of devices. The choice here gets complicated. For the "wow factor", slick design and general best all-round performance, look to the iPhone and HTC range.

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JAVEA GREEN BOWLS CLUB

Our congratulations go to Brian Manser, who won his Semi Final in the Men's Singles of The Spanish National English Bowls Championship, but he was unfortunately beaten in the Final by Keith Jones. Sheri Fletcher and Lynne Eldon lost in their Semi Final of the Ladies Pairs. All in all this was a great effort from the Javea Green bowlers.

Javea Green won the Friendship Cup against El Cid despite trailing 32 shots from the 1st leg. This was a very commendable show resulting in a 9 shot victory.

As reported last week, Bill Barrie, and his

team of Rita Baker and Maureen Barrie won the Javea Green Spring Triples competition and in their excitement they forgot to enclose their victory photograph. Having managed to get them to stand still long enough to have their photograph taken in the first place, it would have appeared churlish not to include it in this week's report!

The Europa Network 3.2.1. Competition is now underway and the final results will be available in the next issue. With a "full house" it promises to be a great contest.

This will be followed by the Dragon 4.2.2 Club



Competition which starts on the 13 June and will be played daily until the final on 18 June.

For greater detail of the above reports and for more information about our Club, see the excellent Javea Green website at <http://javeagreenbowls.org> or just come along and see what is so compelling about this great sport. Why not pay us a visit and enjoy a drink in the bar or even have an extremely well prepared and competitively priced lunch in great surroundings.

DAVE WOOD

Pego Golf Society

This week's competition was the Javea Cup, a trophy presented by Aston Parker to be contested annually in a pair's stableford format where both scores are combined to provide each team's total. We had an entry of 46 members and four guests who enjoyed perfect weather - a hint of high-summer temperatures and a cooling breeze. The Oliva Nova course continues to improve with pristine fairways and greens that are slowly recovering from their recent hollow tining (although the unsanded irregular surfaces are testing some players intestinal fortitude!); still, another week or two's bedding in will see us back to near perfect putting conditions.

Our four guests this week were Alistair Taylor, Gareth Davies and Jim & Jayne Leith

with Jim's 35 points being more than adequate to carry off the Guest Prize Captain Jim welcomed back Dave Phillips and asked him to announce the winners of the sweeps competitions (I did notice, whilst he was allocating the cash to the various winners, that he now has a purse to go with his handbag!). There were four 2's this week with Colin Foster and Peter Cornes taking a share and Len Wisbey taking half the pot with two 2's (Len's 2's no doubt making a major contribution to his 6 & 4 rout of in-form Brendan Young in the only Summer Knockout match of the day! And this while Brendan was so focused that he forgot to leave the Nearest the Pin marker on the 3rd!). The rolled over Balls in the Water pot was

swept by Danny Herron with a correct guess of 113.

Jim Gillies announced the prize winners in the Javea Cup competition as follows:

Winners - Danny Herron and Trevor Nash with a combined stableford score of 70 points
Runners up - Dave Bell and John Olliffe with 69 points
Third - Colin Foster (with an excellent 38 points) and Donna Green with a combined 68 points

Jim went on to announce that the Nearest the Pin prizes were won by Keith Morgan on the 3rd and Len Wisbey on the 16th.

Finally our Captain announced that next weeks competition would be a singles stableford and would once again be at Oliva Nova, on Tuesday, May 31st with registration at 8:15.

Levante Golf Society

LOCAL knowledge proved the key for La Sella member Anne Edwards) when 34 Levante members took on the challenge provided by probably the most difficult course in the area.

La Sella is in excellent condition at the moment and, with the tees well back and little run on the fairways, the course was playing to its full length.

Anne's 34 points were enough to land the Division 1 prize, two points ahead of a former La Sella member, Mike Cuerden, with Levante's captain Martin Gates third with 30 points.

The best score in Division 2 was 33 points and that came from Martin Shaw who had two points more than Ken Perkins

and Eric Edwards in second and third.

Anne managed the only two of the day which meant a lucrative two-way share with the Captain's Charity - HELP of Denia - who at each of Levante's meetings receive a portion of the two's kitty, depending upon how many players succeed in scoring a two. So far this year, Levante has raised well over 1,600 Euros for the charity which is based in La Xara.

Two other Levante members who will remember the La Sella visit are Dave Geeson and Brian Norbury. They won the nearest the pin prizes on the 12th and 15th holes.

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Highlights



Injustice

Monday 6th - Friday 10th June, 9pm
ITV1 presents a compelling new five-part psychological thriller, showing every week night. Written by acclaimed screenwriter Anthony Horowitz (Foyle's War, Collision),

The Royal

Sunday 5th June, 7pm
The well-loved medical drama returns with its last ever episodes, picking up where the series left off in 2009.

Love Your Garden

Friday 10th June, 8pm
Brand new series in which Britain's favourite horticulturalist, Alan Titchmarsh, travels around the country seeking out some of Britain's loveliest domestic gardens.

Mugged

Wednesday 8th June, 10.35pm
A new documentary by Bafta award-winning filmmaker Brian Hill which looks at the most common of all street crimes – mugging.

Highlights



Case Histories

Sunday 5 June
9.00-10.00pm BBC ONE
Interview with Jason Isaacs Jason Isaacs (Harry Potter, Green Zone) stars as private detective Jackson Brodie in this new drama series devised for television by Ashley Pharoah's (Life On Mars, Ashes To Ashes) and based on Kate Atkinson's best-selling novels. Additional episodes are written by Peter Harness (Is There Anybody There?).

Junior Doctors –

Your Life In Their Hands
Tuesday 7 June
9.00-10.00pm BBC ONE
Junior Doctors – Your Life In Their Hands is a combination of stories from the successful series which aired earlier this year on BBC Three. It follows a group of recently qualified junior doctors as they hit the wards of the Royal Victoria Infirmary and The General in Newcastle.

Poor Kids

Tuesday 7 June
10.35-11.35pm BBC ONE
Sam wears his sister's old uniform to school There are 3.5 million children living in poverty in the UK. Through the eyes of four children, Poor Kids tells the story of what living under the poverty line really means.



In With The Flynns

Ep 1/6 Wednesday 8 June
8.30-9.00pm BBC ONE
Warren Clarke, Niky Wardley, Will Mellor and Craig Parkinson star in a new comedy about family life Will Mellor, Warren Clarke, Niky Wardley and Craig Parkinson star in a new six-part comedy about what real family life is like when you're holding down jobs, raising three kids, and having to deal with an irresponsible brother and cantankerous dad.

So You Think You Can Dance

THE FINAL Saturday 11 June
Cat Deeley presents the So You Think You Can Dance final The war on the floor reaches its spectacular climax, with the live grand final of So You Think You Can Dance 2011. Over the past eight weeks, 20 finalists have slowly been whittled down to the final four.



Luther Ep 1/4

New week 11/17 June
Day and time to be confirmed
A year after the death of estranged wife Zoe and best friend Ian Reed's betrayal, Luther remains tortured by the past, as the drama starring Idris Elba as the near-genius murder detective returns.

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Busy week for the Euro Report by Alistair Cotton

It looks set to be a busy day for the Euro. We have a huge amount of Euro data due, some of which is already out including German Retail Sales & Unemployment, month on month the figures were below target, but year on year were much better and in line with expectations in that order. Also due is Italian unemployment and CPI, French Consumer spending and PPI and the Euro wide CPI and unemployment rate. Given the perceived hawkish stance of the ECB, the CPI data should be watched closely. A rate rise is much more probable in the Euro zone than the UK or US, and above target CPI will only increase the likelihood of another rise in interest rates in the next couple of months and that should begin to be reflected in the Euro rate against Sterling and the Dollar over the next couple of weeks.

The U.S. data calendar is also busy this week. The highlight, as ever, is the non-farm payrolls number on Friday but we also see Consumer Confidence and ISM Manufacturing figures and Wednesday and Thursday. As we come to the end of QE2 the US numbers are increasingly important in trying to gauge whether the Fed will embark on another round of monetary easing or begin in selling back some of the securities sitting on its massively enlarged balance sheet. This has massive ramifications for the path of the USD – more easing should,



lars are created by the Fed, the converse is true if the Fed begins selling. There are further complications, the risk is that the Fed begins monetary tightening to early and the recovery begins to stall, in which case QE3 may happen anyway. It is this uncertainty that is weighing in the USD currently.

Sterling is data light over the coming days. It has been pushed around by the Euro Dollar pair over the last few weeks and that looks set to continue over the coming days. Of note today a leading think tank has been criticized by a leading think tank over its persistently wayward inflation forecasts. The Bank seems to have kept negative comments at bay since the financial crisis – if inflation continues on this path we can expect the credibility of the BoE to be tested significantly.

Report by Alistair Cotton
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ABOUT INSURANCES: EARTHQUAKE IN LORCA SPAIN



On Wednesday 11th of May we were all shocked when the first news arrived about an earthquake in Spain. We were even more surprised when it was confirmed that the quake, measuring 4.4 Richter scale, hit the town of Lorca (Murcia) just a few hundred kilometers away from the Costa Blanca and a few kilometers from the Costa Cálida.

However, just two hours later we could follow, live on TV, the second and more important tremor of a magnitude of 5.2. It was tremendous to see how a bell tower from the 17th Century church crashed to the ground just a few meters from a TV cameraman.

Nine people were killed by falling masonry in the second tremor, 130 people have been injured, with several in a serious condition and 10.000 people have had to be evicted from their

homes.

We all were immediately conscious about the seriousness of the events, even more if you are professionally involved with insurances.

From this article we want send our heartfelt encouragement to all the families in Lorca.

From a professional point of view, that is an interesting and useful moment to know about how the Spanish insurance provisions do act in such kind of situations as it is quite different to the rest of European country policies.

In the case of damages caused by natural phenomena such as extraordinary floods, earthquake, seaquake, volcanic eruption, atypical cyclonic storms and the falling of astronomic (sidereal) bodies or meteorites or those caused by violence as a consequence of terrorism, rebellion, se-

dition, riot and popular uprising are not being assessed or settled by private insurance companies but by the CONSORCIO DE COMPENSACIÓN DE SEGUROS (CCS)

The CCS a public entity belonging to the Ministry of Economy and Finance and for each and any insurance policy being contracted in Spain, policyholders are paying part of their premium's taxes which are directly forwarded to this public entity. Just have a look on your policy receipts. You shall see a part of the taxes called "Consortio". These taxes are being managed by the CCS and form an important financial fund to provide enough cash-flow for such kind of catastrophic situations. The very important reason is that this public system protects victims from bankruptcy of private companies and also against private interests.

This public system not only is responsible for an insured property, even for cars, personal damages, etc. CCS does also provide cover for those unfortunate traffic accidents happening against non insured third party. Based on our professional experience of over 25 years, the system is quiet effective!

In such events, insurance companies have to inform in written, that

the damages are not being settled by them due to the fact that they have been caused by an extraordinary cause and that you have to deal with it through the CCS.

Your insurance agent / broker is legally not obliged to assist policyholders in such kind of situations or dealings but normally professionals do help clients, mainly Expat clients as we do really have the "know-how".

Professional insurance agents and brokers do sell proper products and do have the experience and the knowledge to guide you and assist you through such kind of difficult situations. Trust always in professionals with a proper background.

THE EXPAT INSURANCE AGENCY
Manuela Urselmann & Karen Courtenay



Banks breaching data rules, says Which?

Figures obtained by Which? Money have revealed that the UK's biggest banks could be breaching data protection rules with alarming regularity.

There were 515 complaints lodged with the Information Commissioner's Office (ICO) about possible data protection breaches by eight of Britain's biggest banks and building societies between August 2009 and August 2010* where the ICO thought it was likely they had broken the rules.

And, with Which? Money research

showing that just one in ten people (13%) have heard of the ICO, the consumer champion warns this could just be the tip of the iceberg.

Barclays was the bank with the most suspected breaches with 116 complaints, followed by Lloyds TSB with 114 and Santander with 103.

Over half of all complaints arose from firms failing to provide customers with copies of the data held about them properly. Other potential breaches included banks holding inaccurate data about customers,

failing to follow security measures and the disclosure of data to third parties.

While data-related complaints about other organisations such as local authorities and HM Revenue & Customs are going down, banks and other lenders appear to be getting worse at looking after our data. In 2009, there were 1,163 complaints about financial services firms, up from 1,060 the previous year.

Which? executive director, Richard Lloyd, says:

"Banks and build-

ing societies hold incredibly sensitive information and the impact on customers can be serious if they mishandle it, from affecting credit ratings to leaving people open to fraud.

"Consumers who suffer financial loss or stress as a result of data mismanagement by firms should be entitled to compensation.

"Regulators need to impose much tougher sanctions on firms who are lax with people's data as the message clearly isn't getting through."

Valencia Open 500 tickets now on sale

TICKETS are now on sale for the Open 500 international tennis tournament in Valencia this November, now in its third year and a chance to catch sight of some of the world's top players.

Various tariffs to suit all budgets are available, from Premium rate tickets – which include front-row seats and access to the 'official' restaurant – through to much lower prices for those who simply want to pop along for a day and watch a couple of matches. A total of 12 matches will be played, including three night-time competitions, in the relatively new Ágora stadium at Valencia's City of Arts and Sciences, which has now been expanded to seat 6,300 people per session.

Purchasing a ticket is only obligatory to watch the main matches on the two courts – Ágora and Court One – but entry to the 'Funpark', stands, shops and bars, to soak up the atmosphere, is free of charge. Last year, around 190,000 people went along, when Jávea-born David Ferrer took away the coveted trophy, won by Scotland's Andy Murray in 2009, the first year Valencia hosted the event.

Whether the Open 500 this year will include top stars such as Spain's Rafa Nadal (from Manacor, Mallorca), Roger Federer (Switzerland) or Novak Djokovic (Serbia) remains to be seen, but the full list will be presented shortly.

The Open 500 runs from October 29 to November 6, and tickets can be purchased from either El Corte Inglés department store or online from www.valenciaopen500.com.

Sports Hack

SPORTS UPDATE sports update sports update



www.spanishfootballsports.blogspot.com

CRISTIANO RONALDO | LIONEL MESSI | WORLD FOOTBALL YING -YANG

History has a long & steady list of personalities who go down as the "best in their profession" that have battled it out with someone else that has driven both to their limits in order to reach their top level. It's a type of "ying-yang" situation where one person has no meaning without the existence & interaction of the other.

It now comes to my mind some names that highlight this idea & observation:

Boxing: Mohammed Ali – Joe Frazier

Sugar Ray – Marvellous Marvin Hagler

Basketball: Jordan – Magic Johnson

Motorbike: Valentino Rossi – Jorge Lorenzo
Tennis: Roger Federer – Rafael Nadal

McEnroe - Ivan Lendl

Athletics: Ben Johnson – Carl Lewis

These are just a few "top of my head" examples from ,000s of names from all walks of life in the areas of politics, business, society & sports throughout history.

World Football – Soccer currently has its own "ying-yang" example, Cristiano Ronaldo & Lionel Messi.

Both are competing to be "The Best in The World" & are indirectly assisting each other to bring out the best of themselves, & their intense & fierce rivalry is extracting qualities beyond their own talents that take each further & further beyond the boundaries of Football.

Spanish Sports daily paper "AS" gives an interesting article on this angle & highlights how both Cristiano Ronaldo & Lionel Messi have shared the Football Title honours this season. Cristiano Ronaldo wins in the individual awards area while Messi

wins with the collective. The end results however, is closer than one thinks.

Here is a run down on some important numbers.

Each has scored 53 goals this season in all competitions. This is simply superhuman stuff, it is absolutely incredible as both are "light years" from the rest.



Cristiano Ronaldo takes:

- European Golden Boot (Shoe) season 2010-2011 ...40 goals
- Spanish League Top Goalscorer

– "El Pichichi" season 2010-2011 ...40 goals

This sets an "All Time Historical Record" in Spanish Football. Simply amazing • Spanish Cup Title



Lionel Messi takes

- Spanish Football League Title 2010 - 2011
- UEFA Champions League Title 2010 - 2011
- Champions League maximum goal scorer season 2010-2011...12 goals
- Both Ronaldo & Messi

share the season scoring goal average (all competitions) : a goal every 86 minutes.

In summary, a technical draw between Ronaldo & Messi as highlighted by the Spanish Sports paper. The other observation is that both "cannot live" (sporting wise) without each other & their merits may sub-consciously be directly influenced & effected by their fierce rivalry to out do the other. Lastly, the winners are you & me, plus all the Football lovers & fans around the World. We are all in a privileged moment of Football History that allows us to witness & enjoy two enormous & supernatural Football players. May that period be long, be competitive & stay healthy.

SPANISH SPORTS WEEKEND SUCCESS | FOOTBALL, CYCLING, HANDBALL & FORMULA 1

SPANISH SPORTS has experienced a fabulous afternoon today to add to the excellent weekend with victories & podiums in CYCLING, HANDBALL & FORMULA 1. The Spanish Sports flag keeps flying high after FC BARCELONA yesterday won the Champions League title in European Football.

Spanish cyclist ALBERTO CONTADOR has won this years ITALIAN GIRO - his second - in a comfortable & dominating fashion. The Tour de France holder & currently the World's N°1 bike rider stamped his authority in one of the Worlds toughest road race.

Here are the final standings in the General table:

- 1 Alberto Contador ESP SAX 84:05:14
- 2 Michele Scarponi ITA LAM 06:10
- 3 Vincenzo Nibali ITA LIQ 06:56
- 4 John Gadret FRA ALM 10:04
- 5 Joaquín Rodríguez Oliver ESP KAT 11:05
- 6 Roman Kreuziger CHE AST 11:28
- 7 Jose Rujano Guillen VEN SDA 12:12
- 8 Denis Menchov RUS FTS 12:18
- 9 Steven Kruijswijk NL RAB 13:51
- 10 Konstantsin Sivtsov BIE THR 14:10

Another notable Spaniard is Joaquin Rodriguez who finished 5th.

Continuing on with Spanish Sports success, FC BARCELONA defeated another Spanish Team CIUDAD REAL 27 - 24 to take the 2011 EUROPEAN HANDBALL TITLE , winning the Final 4 competition held in Germany. FC Barcelona score a double with Euro titles in Football-Soccer

& now Handball.

Spain flew its flag in the 2011 FORMULA 1 GP podium at Monaco, with Spanish driver & twice F1 World Champ FERNANDO ALONSO coming in front of English driver Button & behind the winner Vettel. This win should lift the confidence of both Alonso & his team Ferrari for the upcoming F1 races ahead.

It has been an extraordinary weekend for Spanish Sports, congratulations to all.



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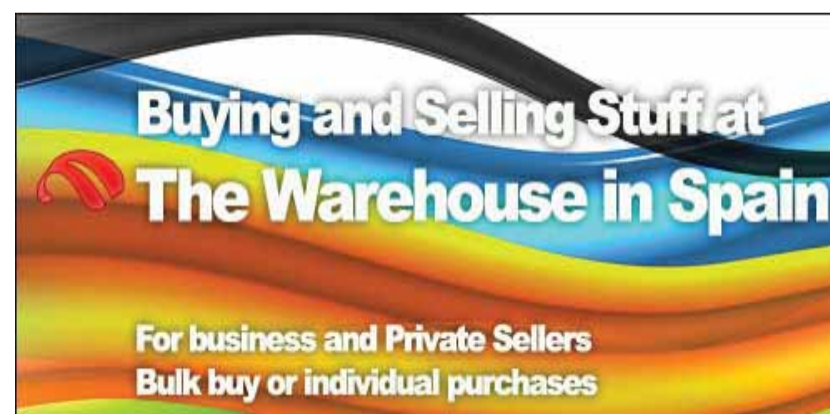
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"Experts for Expats"

Wednesday 15th June 2011



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You are cordially invited to attend the seminar "Experts for Expats"

On Wednesday 15th June, from 10.30 am, at Restaurant Masia Pavia, nr Turis, Valencia and from 3.30 pm, at the Oliva Nova Hotel, Oliva

These seminars will be hosted by Michael Lodhi, the M.D. and Chief Executive of Spectrum worldwide, and Jonathan Goodman, our team manager in Spain. Our aim in these seminars, as the title

suggests, is to bring the experts to where they are needed most, in front of the growing number of expatriates based here who have real concerns about the security of the modern investment world. We have invited a select group of speakers who will aim to show you that there is a proper way to do things in Spain; a way that does not involve excessive risk, and a way that can help banish those sleepless nights spent worrying about how to make your money work for you.

The Prudential will describe their new guaranteed product aimed specifically at the cautious investor in Spain.

Close Brothers will talk about their low cost pension (QROPS) transfer arrangement.

JP Morgan Asset Management will be updating us with the latest news from the investment world.

Irish Life International will discuss their tax efficient Spanish investment wrapper.

And finally, Michael will introduce his full team on the Costa Blanca. They are John Hayward, Graham Dixon, Robin Beven, David Hattersley and, brand new to the Spectrum IFA Group, Annette Bowen, our expert on funeral planning.

We know already that there is a lot of interest in these seminars,

and we have a limited number of places available. So please register quickly to reserve your place by e-mailing at:

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There will be a reception and refreshments, with the seminars commencing at 11 am and 4 pm respectively.

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- Making more from Currency Exchange
- Low cost pension transfers
- Funeral planning
- Where to invest 2011/12

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Wednesday 15th June - 3.30 for 4 pm - Oliva Nova Hotel

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SKY BOX Panasonic Sky digibox 25€ works OK. 626061228 (Ontinyent)

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BOSH KGU66 Fridge Freezer. Twin door. Huge capacity. Ice maker, water dispenser. Very very clean. €450 Tel: 699638380. Benissa/Pinos

STIHL 021 chain saw 36cm cut €135 & Stihl HS80 hedge cutter 70cm cut €135 vgc Tel: 699638380

MOTOR BIKE 125 cruiser. 2007 with only 4000km. Leather saddle bags. Very reliable, ex condition. 795€ Tel. 686892684 Cocentaina

OBLONG glass top patio set in sky blue with 6 carver

chairs very good condition 135€ buyer collects, nr Muro De Alcoy, Jean 965515557

UP-RIGHT ROUND pool, 4.7 metres across (15.5 ft.) - 1.2 metres (4 ft.) deep, with pump, filter etc. 300 euros. Tel: 965478388/638611333.

KIA SEDONA (Carnival) 2.9TDi auto 7 seater, 2003, lovely condition, 2800€ ono. Ideal go back to UK car. tel 653301604 or 962808287, GANDIA

WANTED TO RENT long term from mid August 3 bed villa with large fenced garden within walking distance of shops. All areas considered. Tel 635327634

TWO ALUMINIUM sheets, 2.5 metres x 1.25 metres x 1.2mm, €30, buyer collects. Xativa area. 636126622

ONE SOLAR PANEL 164x84 fotovoltaico A 160/24v in perfect condition, 500 euros ring 628763493

BOXING Everlast free-standing heavy bag, plus 2 prs gloves, as new, 65 euros,

HOME GYM Total Trainer 50 euros, Alberic 962443901

PACE SKY+ BOX 80€ 2 brown leatherette bean chairs 50€ tel. 696 141 493 (Albaida)

ACER ASPIRE M1201 Desktop includes 19" Acer Monitor, Keyboard & Support. Price. 250 Euros Tel. 628435339 Oliva

WANTED Provence Living Flame, Portable, Flueless, Gas Stove.

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TRAILER Custom Made Wood & Metal Frame with spare wheel 1.52 mtrs x 92 cm 210 Euros ono 696472624 Montroy

TWO BLACK lacquered settee's, new upholstery both in very good condition. Two seater 50 Euros three seater 60 Euros or 100 Euros for both. Tel 966406794. Vall de Gallinera

HONDA GENERATOR EX350. Max output 350 va. Lightweight and compact. 70€ 2 Speakers 40 cm high x 24 cm wide 10€ Crash Helmet Red & Black. Small size. As new 15€ 1 pair Mark Scheffell Binoculars 20 x 50 Perfect 25€ Set

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LASER 4.2M sail boat in good condition complete with masts, but requires other bits, including trailer. 375€ or best offer. These Lasers would cost > 800€ when complete. Pego area. 965977015

ACER ASPIRE M1201 Desktop includes 19" Acer Monitor, Keyboard & Support. Price. 250 € Tel. 628435339 Oliva, Valencia.

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DINING ROOM TABLE 160cm by 80cm has two drawers with wrought iron handles, tan coloured veneered wood, brand new, never used 75 € Ontinyent area Tel 962360830 Mob 685605489

BOMBA BP-PAC 50/25 Pressure Pump 100 € (no offers) DELONGHI BCO65BS 1500w domestic Espresso & Capiccino coffee machine Only used once or twice - complete with jugs and instructions 40 € OIL FILLED thermostat mobile oil filled radiator 1500w 40 € v.g.c. PORTABLE Aircon. unit v.g.c. 80€ 965979368 Beneixama

LARGE SOFABED sprung mattress ex cond. 150€ PS2 (chipped) 2 controllers lots games 75€ Adult/teen electric scooter 50€ 639781461

MEXICAN PINE BED 135cm with iron work scroll insert New and unused Retail 259€ sell for 149€ Tel - 634153664

POOL TABLE in perfect condition with balls, ques and cover 6ft x 3ft, for photos and more details 962807564 (Gandia area)

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