

Care and Welfare Guide

Spring 2008

FREE

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Foreword

by Roy Wickman



Pamela Dawson Tasker has lived in Spain for 27 years and during that time has become an important member of the expat community, gaining enough experience to know the essentials (and a whole lot more) about living here. Pam is undoubtedly one of the best people to compile this plain language guide for those setting up home in Spain, or indeed established residents who can be wrong-footed by changes in the laws which govern our lives here. I am very happy Costa Blanca News is associated with this free guide because one of the prime reasons Costa Blanca News was created 36 years ago was to help and inform local English-speaking residents and visitors. This new guide can make life more enjoyable as an important and useful aid for those frequently asked questions, just as Costa Blanca News has always been ready to answer a myriad of queries and doubts from readers who want to live safely and legally in Spain.

Group editor
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+34 96 - 579 32 29 to make an appointment

The British Consulate

Your local consulate

Plaza de Calvo Sotelo, 1, 2º Apdo. de Correos 564
03001 Alicante

Public Office

Winter hours: 08:00 - 14:30 Mon-Fri

Summer hours: 08:30 - 13:30 Mon-Fri

Tel: 96 521 61 90 / 96 521 60 22

Emergencies (out of office hours): 96 521 60 22

Fax: 96 514 05 28

Email: enquiries.alicante@fco.gov.uk

Web page: www.ukinspain.com



British Consul: Juliet Maric
Vice Consul: John Tomlinson
Vice Consul: Elizabeth Bell

There are Honorary Consuls in Valencia, Denia and Benidorm. Their role is responsive and first contact. To obtain their services contact the consulate in Alicante.

For more details of consular services and consular advice on living in Spain, see www.ukinspain.coam

DWP/FCO - a new partnership

A Department for Work and Pensions team is now working out of the British Consulate in Alicante.

Whilst they cannot deal with individual pension or benefits claims, they are available to give general advice on healthcare and benefits issues.

They can be contacted on the main Consulate phone number.

Further information can also be found on
www.ukinspain.fco.gov.uk

What the consulate CAN do for you:

- issuing replacement passports;
- providing information about transferring funds;
- providing appropriate help if you have suffered rape or serious assault, are a victim of other crime, or are in hospital;
- helping people with mental illness;
- providing details of local lawyers, interpreters and doctors and funeral directors;
- doing all we properly can to contact you within 24 hours of being told that you have been detained;
- offering support and help in a range of other cases, such as child abductions, death of relatives overseas, missing people and kidnapping;
- contacting family or friends for you if you want; and
- making special arrangements in cases of terrorism, civil disturbances or natural disasters.

UK law says we have to charge for some services. Consulates display the current fees and the standards of service you can expect under Service First.

What the consulate CANNOT do for you:

- get you out of prison, prevent the local authorities from deporting you after your prison sentence, or interfere in criminal or civil court proceedings;
- help you enter a country, for example, if you do not have a visa or your passport is not valid, as we cannot interfere in another country's immigration policy or procedures;
- give you legal advice, investigate crimes or carry out searches for missing people, although we can give you details of people who may be able to help you in these cases, such as English-speaking lawyers;
- get you better treatment in hospital or prison than is given to local people;
- pay any bills or give you money (in very exceptional circumstances we may lend you some money from public funds, which you will have to pay back);
- make travel arrangements for you, or find you work or accommodation; or
- make business arrangements on your behalf.

Entry and residence requirements

Short stay: UK visitors to Spain

British citizens may enter Spain with a valid passport as tourists for up to 182 days.

Long stay: Residing in Spain

EU citizens who wish to remain in Spain for more than three months must personally request their signing on the Registro Central de Extranjeros, a procedure that can be carried out at the provincial Foreigners Office or at a National Police station. See below.

Foreigner Identification Number (N.I.E)

Anyone residing in Spain must acquire a NIE (Número de Identificación de Extranjero) number. Each family member applies for their own. The Spanish authorities use this number as a fiscal identity number. Anyone who is not a resident but wishes to buy or sell a car, house etc in Spain, open a bank account, apply for a mortgage, start a business, place their children in school and similar must also obtain a NIE (which does not automatically imply residency.) Your number follows you everywhere in Spain and is not changed when you move.

The NIE can be obtained at any National Police Station or the provincial Foreigners Office. You will need your passport and a copy of your entry on your local Padron. A stamped paper will be given to you and at a later date, maybe a month, you return to the office for your document.

When you register as a foreign resident as below you will be issued with an NIE

How to apply for a residence certificate

To apply for a certificate fill out an application form EX-16 available from and later submitted to the nearest Oficina de Extranjeros (Foreigners' Office) or National Police station, (this form can be down loaded from www.mir.es) with passport and a photocopy of the original. Form 790 obtainable from the above offices must also be completed and taken to a bank along with a fee of €6.70. The stamped form should be photocopied and taken back to the Office as below or a National Police station.

Oficinas de Extranjeros:
Madrid is at C/General Pardiñas, 90
Alicante is at Campo de Mira, 6

A certificate will be issued immediately and should be carried with you at all times. However as the Certificate does not carry your photograph it is also necessary to carry with it some form of picture ID i.e. Passport or driving licence.

EU citizens in Spain who already have residence cards will not need to re-register until the card has expired at which time they will be issued with a certificate.

A copy of your entry on the local padrón is not necessary to obtain the Certificate of Registration but to register on the Padrón you will need your Certificate of Registration as above.

How to get to the foreigners office in Alicante

Take Exit 70 (San Vicente and University) from the autopista. At the roundabout take the last turning off (signposted to Alicante Centro). Carry on for about two kilometres over a roundabout with a fountain, and turn right at the major junction. On the right hand side is a car park. The office building is at the far corner.

(You may prefer to leave your car near the City centre and take a taxi or travel by public transport.)

N.B. You can get your Certificate from a National Police station, same procedure as above. Although there have been problems with long queues forming at the Police stations steps are being taken to relieve the situation: some areas are operating an appointment system and another office has been opened in Altea. Main offices now being Torrevieja, Alicante Foreigners Office, Benidorm, Altea and Denia.

Some lawyers offices will obtain your document for a fee of between 50 and 75 euros.

If you can't travel

In the case of elderly or infirm persons unable to make the journey to Alicante or stand for long periods, it is possible to appoint another person.

You should obtain a form from the chemist's (certificado médico oficial) for a small fee.

Take it to your doctor who will complete it to indicate you are unable to make the journey for medical reasons. Take this to the National Police who will then make the necessary arrangements.

However some lawyer's offices are undertaking to make these registrations on behalf of any resident. The charge between 50 and 75 euros for this service.

Padrón

It is obligatory to register on the municipal census (padrón municipal) at your local town hall once you take up residence in the town and this includes all family members.

The padrón is the census and voters' roll of the municipality in which you live. Being on the padrón gives you a voice and a vote in local politics, and the population figures from a town hall's padrón listing are used to calculate the distribution of central government funding. Being 'empadronado' (on the padrón) can give you access to local services provided by the Town Hall i.e. The right to register with the nursery, junior or high school, outings for pensioners, classes at the Cultural Centre, and most importantly access to Social Services.

To enter the Municipal register call at the Town Hall – usually they have allocated a special desk – you will need some official identification and the Certificate of Residence issued by the National Police Stations. It is not usually necessary to renew empadronation certificates annually but for many transactions you may be asked to produce a recently dated certificate.

Passport applications

Biometric passports

All full British passports issued in Madrid are now biometric.

Machine-readable passports are still valid until their date of expiry-including for travel to the United States. There is no need to change a valid passport for a biometric passport. The vast majority of non-biometric UK passports still in circulation are machine-readable. If you check your passport photo page, at the bottom you should see a row of chevrons (<<<<) plus your name and other details-this means that your passport has a machine-readable zone.

The facial biometric is derived from the applicant's passport photo. We therefore require passport applicants to provide us with good quality photos (see **Passport photo standards**) from which we can capture a facial recognition biometric that meets all internationally agreed standards.

We include a new **Passport photo standards** leaflet (based on ICAO guidance) in the passport application pack. The leaflet explains very clearly what is and what is not acceptable. We ask passport applicants to follow the guidance in the leaflet carefully. Passport applications will be returned without processing if the submitted photos do not meet our guidance. Passport applications will also be returned if the countersignature does not meet our requirements.

Passport renewals

Passport Section British Consulate-General Madrid
Paseo de Recoletos, 7/9 28004 Madrid.

If you already hold a British passport, and wish to renew it, you should complete the **C1 application form** (for applicants 16 years and over) or the **C2 application form** (for applicants under 16 years). You should send this along with your current passport, two photographs (please study the instructions given in the Passport Photo Standards sheet carefully and note that one must be **countersigned**) and the **Passport fees**, to the British Consulate-General in Madrid. The old passport will be cancelled and returned to you with the replacement. To renew a passport we do not need to see your birth certificate, nor do we need to see any other means of identification, unless any of your details on the bio-data (back) page of your passport have changed, such as change of surname through marriage.

Civil partnerships

If you have undergone a civil partnership ceremony in the UK and would like us to include an observation in your new passport to that effect, please include the civil partnership certificate with your application and a covering letter explaining that you would like us to add the observation.

For all other information and specific enquiries on the progress of your passport application, please visit **www.ukinspain.com** and click on the UK passport icon or call Abtran on **807 429 026**.

Submitting applications

You can submit your application to us in the following ways:

By registered post (Certificado)

Applications should be sent to:

UK Passport Service Iberia
British Consulate-General Madrid
Paseo de Recoletos, 7/9
28004 Madrid.

Please ensure your postal address is clearly marked on your application form, for the purposes of sending your new passport and returning the originals of other documents submitted in support of your application. If you live in an area which is not easily accessible, it would be helpful if you could indicate an alternative address. You should note that we cannot deliver to PO boxes (apartados/caixas postais). You should also provide a landline telephone number if you have problems with mobile telephone reception.

You must pay using Mastercard and Visa credit or debit cards by printing a **Card Payment Authorisation Form**, filling in your card details as instructed on the form, and enclosing this with your application by post. Please ensure you have sufficient funds available to pay using your card or your application will be returned to you and you will be charged an extra 4 euros to cover the additional postage.

All completed passports will be despatched by Bpack courier service.

Important - We only accept payment for postal applications using Mastercard and Visa credit or debit cards. We do not accept bank drafts, cheques, giros or any other form of payment. Any applications received with these forms of payment will be returned to you.

Watch out! - If you have called Abtran and they have confirmed that your passport was dispatched more than 48 hours before but you have not yet received it, please advise us at the following email address: **DirectorConsularServicesIberia@fco.gov.uk**. We will investigate the matter on your behalf and have someone contact you.

In person at our office in Madrid

We accept payment in cash, and by Mastercard and Visa credit and debit cards. For a list of fees see Passport fees. Office hours are from 08.30 to 13.30, Monday to Friday. You will be given a date in 10 working days time when your passport will be ready for collection. If you are unable to collect your own passport, or that of your child (aged under 16), you must provide the person collecting it with the receipt and written authorisation.



Amendments/ Name changes

If you are married, and wish to change to you husband's surname, you must send your marriage certificate, and your old passport which will be cancelled and returned to you with your new passport.

If you are a married/divorced woman and wish to revert to your maiden name, you must send your marriage certificate and make a declaration on the form that you wish to revert to your maiden name for all intents and purposes, and your old passport. This will be cancelled and returned to you with your new passport.

If you have changed your name by deed poll, you must send the original deed, and your old passport which will be cancelled and returned to you along with your new passport.

Full UK birth certificate

The full version of the UK birth certificate is the only version that is acceptable for nationality purposes, and shows the parent's details and the father's profession.

If you have never had a full birth certificate or have lost it, you can obtain a new copy from the General Registry in Southport by letter, or by phone/fax/email, quoting debit/credit card details.

**General Register Office, PO Box 2,
Southport, Merseyside, PR8 2JD**
Tel.: 00 44 151 471 4816
Fax: 00 44 1704 550 013
Email: certificate.services@ons.gov.uk

Veterans passports

With effect from 18 October 2005, the British Consulate in Madrid accepts applications under the new scheme. All applicants born before September 2, 1929 are eligible for free passports. Application forms are available from:

**The British Consulate General
Passport Section (75)
British Consulate General
Paseo de Recoletos 7 - 9, 4th Floor
28004 Madrid**
Forms are also available from
Jacque Phillips in Javea call 686 305 006

Replacing lost or stolen passports

If your passport is lost or has been stolen, and you need to travel home immediately, you may obtain an emergency passport, valid for a one-way trip only.

To do this you will need to fill in a form available from all

Consulates, a C1 Passport form, and take with you a Police report (denuncia) and two passport photographs. If you have any other form of photographic identity, you should also take that.

However, if you have the time to wait for an application to be processed, you may apply for a replacement passport from the consulate in person or by post. You will need to fill in one LS01 Form, and provide a police report (denuncia) and two passport photographs (one of which must be countersigned by someone of professional standing who has known you for at least two years).

Loss of papers through theft or accident

All persons who have been assaulted or in an accident must report the incident immediately to the Police ie make a 'denuncia'. This is required by law for all cases from bag-snatching to serious assault.

- If you have lost important paperwork (passport, residence card, driving licence etc) you will need to replace them. A copy of the 'denuncia' will prove that the items are missing.
- The stolen or lost documents may be used to supply identity or credibility to a criminal or possibly an illegal immigrant. If your documents are recovered during a criminal investigation you may be required to answer some questions and need to provide proof that the papers had been stolen from you.
- You may want to make an insurance claim.

To make the 'denuncia' go to the nearest police station as soon as possible.



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Health care/ Medical cover - Spain

Working in Spain.

British people working in Spain work under contract, pay Spanish tax and Spanish Social security contributions and so have a Spanish Social security card and number. With that card/number they can register with their local health centre and obtain a «Tarjeta de Sanitaria» (SIP card). Such registration puts them on an equal footing with a Spanish worker.

Early retirees and job seekers (and intra company transferees)

On early retirement to Spain you can be medically covered for up to a maximum of two years by applying for and receiving a Form E106 from the Dept of Works and Pensions in Newcastle. (Tel: 0044 1912187547), ideally before leaving the UK. The length of cover is based on past UK NI contributions. The form can be applied for in retrospect but this will delay the process of obtaining medical cover in Spain. Take the Form E106 together with your current valid passport and a recently issued «Volante de Empadronamiento» obtained from the local Town Hall to the local office of the Instituto Nacional de Seguridad Social (INSS).

It is always a good idea to have at least two photocopies of ALL documents required to hand – you can never tell when copies will be required, but when they are, the office to which you are applying will not necessarily have photocopying equipment.



The Form E106 will be endorsed by the INSS and is then to be presented at your local health centre to register and for any future medical treatments required.

BEFORE the time of expiry of your Form E106 you must consider your ongoing needs for medical cover. This can be in the form of private medical insurance or, if you live in the Valencian Autonomous Community which consists of the provinces of Valencia, Alicante and Castellon, please see below.

Valencian Autonomous Community

British citizens who are neither pensioners nor employed can apply for health care under the Spanish Social Security system as it operates in the V.A.C.

They should apply, referring to 'Circular 1/2002' and to the 'Instrucciones relativas al derecho a la asistencia sanitaria de los ciudadanos del Reino Unido' dated 13 August 2004, for a 'Tarjeta Sanitaria SIP' at their local health centre, where they will be required to produce the following documents:

- valid British passport, plus photocopy
- valid residence card/certificate, plus photocopy
- certificate of empadronation recently issued
- document stating that the applicant is not entitled to health care in any other country (following consultations with Medical Benefits, Newcastle, and the Conselleria de Sanidad, Valencia, this should take the form of Medical Benefits written notification that a person does not qualify for any of the 'E' forms. This document should be requested to be supplied in the Spanish language. For information telephone 0044 1912181999.
- Please note that on renewal of SIP cards applicants are to present a recently dated letter from the Pensions Service – last year's letter will not suffice.

According to the Conselleria de Sanidad, health centres in the VAC have been instructed to take in these applications and to pass them on to the Head Offices in Valencia, Alicante or Castellon. The Health centre cannot process applications nor issue temporary SIP cards. (Unfortunately some health centres are not clear on this point and, in an attempt to process applications themselves, have instructed applicants to obtain a social security number).

As mentioned above, SIP cards issued under this procedure normally have a clearly stated expiry date, and you will normally be required, usually annually, to reapply.

People using this 'Newcastle letter' route to health care should be aware that it is not part of any EU or bilateral reciprocal agreement, rather that it is something extended unilaterally by the Valencian Regional Government and no-one can give a guarantee that it will always exist.

Get your smile in order before you move to Spain.

So you have decided to take the plunge and move to Spain. Apart from all the other aspects of the big move, there are a few points to take into account when considering your oral health.

In the UK dentistry comes under the auspices of the NHS. What does this mean? Well, the government is obliged to provide dental health care to most of those that live there. Does this mean free dental treatment? No. Only the following people are entitled to free NHS dentistry, those who are:

- aged under 18,
- aged 18 and in full-time education
- pregnant, or have had a baby in the 12 months before treatment starts
- an NHS in-patient and the treatment is carried out by the hospital dentist, or
- an NHS Hospital Dental Service out-patient (although there may be a charge for dentures and bridges).

You are also entitled to receive free NHS dental treatment if, when the treatment starts, or when the charge is made:

- you are getting, or your partner gets Income Support, income based Jobseeker's Allowance, or Pension Credit Guarantee Credit, you are entitled to, or named on, a valid NHS tax credit exemption certificate, or
- you are named on a valid HC2 certificate.
- If you are named on a valid HC3 certificate, you may be eligible for partial help with dental costs.

Every one else is entitled to NHS treatment, but they will have to pay something towards the costs.

So what are the differences in Spain for teeth?

The most obvious difference with the provision of dental care between the UK, and Spain, is that generally there is no NHS style dentistry in Spain.

What does this mean?

This means that you have to pay

full private costs for all your dentistry needs, whether you have an emergency, or you are opting for elective treatment. The European Health Insurance Card (EHIC), does not apply to dental treatment. If you are a Spanish resident, you still have to pay your full costs, as do Spanish citizens. Remember, that if you take out Spanish residency, and are no longer a resident in the UK, then you are no longer eligible to receive NHS dental treatment, you will also lose your rights to general medical NHS treatment too! The following is taken from the NHS Direct web page:

'Living abroad for more than three months'

If you are no longer resident in the UK and are living abroad, the NHS normally won't pay for any treatment or services. This includes people who are in receipt of UK state retirement pensions.

No longer resident, means that you have left the country for more than three months or don't have a permanent address in the UK. Therefore, you will have to obtain health-care cover in the country you are in, or get private medical insurance.'

There is some limited provision for extractions only in certain medical, INSALUD, (Spanish NHS), centres. To receive this treatment you will have to take your EHIC with you, and they will not 'patch you up' until you go home, it will be only extractions, antibiotics, or painkillers that will be on offer.

In addition some 'Centros de Salud' (Spanish NHS GP surgeries), will offer limited child treatment up until the age of fourteen.

So how do you find a good dentist?

The best way is to ask around. If patients are happy with the treatment they have received at a particular clinic, then that's the best place to start. Remember that is important to be able to communicate well with the dentist in attendance, so pick one that speaks English, or make sure you can speak

Spanish, if you choose to see a Spanish dentist. Once the tooth has been extracted, it will be too late to say that you thought he said "filling," not "extraction!"

All dentists that work in Spain have to be registered with the Spanish dental authorities. All those that work in the Alicante region have to be registered with the college of dentists in Alicante. Should they not be registered, then leave the clinic, and find one that is. All dentists have to have displayed somewhere in the clinic their college registration number. To find out if a dentist is registered get in contact with the college at the following address: Colegio Oficial de Odontólogos y Estomatólogos de Alicante, Av. Federico Soto, 11, 2.A, 03003 Alicante, Tel. 96-514-0430.

What about the dental clinic chains?

There are many chains of dental clinics in Spain, whether they are good or not depends on the dentist whom you see. However, there have been some problems reported in that for general dentistry they are mostly staffed by recently qualified young dentist for whom that will be their first job. The owner of the clinic is likely to not be dentally qualified, and sometimes there is the risk that financial considerations on their part can end up directing the treatment, rather than dental necessity. Due to this, and various other problems, they are generally not well regarded by the dental authorities. So in my personal opinion it may be a good idea to avoid these.

'My friends get their dentures, and fillings done at the village dental technicians laboratory, it's much cheaper!' 'They don't go to the dentist anymore, as he's too expensive.'

This does happen in Spain, but it's highly illegal. Although the patient does not run any legal risk of course, they are leaving themselves open to the following:

- receiving treatment from a non-qualified person.
- undergoing treatment in non sterile surroundings.
- should anything go wrong the person treating them will not have any professional insurance to pay out to compensate the patient for pain, suffering and remedial work that may need to be carried out.

Dentistry may only be carried out by qualified, registered dentists or odontostomatólogos, and no one else! To quote a recent case, a dental technician was condemned to 20 years in prison for practicing dentistry for about 14 years without being a dentist. One unfortunate individual had to have all his teeth extracted after being treated by this person! So take care!!

To finish then, some smile advice to take into account before you move to Spain.

- Get a check up and all your x-rays taken.
- Get all your treatment finished.
- Those nervous patients that require sedation should get everything completed as sedation is charged for privately in addition to the actual treatment needed. For example the cost of the sedation can be several times more than the actual filling that a person may require.
- Get a copy of your records, and x-rays to show to your new dentist
- If you have children undergoing orthodontic treatment, get it finished. Orthodontic treatment is very expensive to pay for privately. You will be charged the full cost to finish off any treatment started in the UK under the NHS.
- When you arrive, find yourself a new dentist, and go and register with them.
- To avoid spending a lot of money at the dentist go for regular checkups, and cleanings.

Dr C. Jones
Clinica Dental Alfaz
Tel: 96 588 7975

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State pensioners

Men over 65 and women over 60 are currently regarded as state pensioners. Such pensioners who have retired to Spain should obtain from DWP Newcastle a Form E121 to transfer their health care entitlement from the British NHS to the Spanish system. Certain categories of disabled people under the age of 60 can also obtain Form E121. Consult DWP Newcastle for guidance.

Form E121 together with the following documentation/information should be taken to the INSS for processing:

- Form E121, plus 2 copies
- Original NIE form
- Valid passport
- Recent «padron»
- Residency card/certificate
- Full names of both parents

As previously mentioned, always have spare photocopies of all documentation.

Once processed you will be issued with a form for your local health centre which will enable you to register. You may need some or all of the above to take to the health centre for registration purposes.

Married couples can obtain Form E121 on the basis of 'first qualifying spouse'. i.e. only one and not both partners have to be of state pension age

Holidaymakers - The EHIC

British people on holiday in Spain are strongly recommended to take out comprehensive travel insurance before travelling, in addition to carrying the EHIC (European Health Insurance Card), the replacement for the E111. Similarly -British people resident in Spain are strongly encouraged to take out comprehensive insurance before travelling to the UK or any other EU country.

Please note that there have been some difficulties using the EHIC to obtain prescription drugs in Spain following emergency treatment for people over the age 60/65, as the card itself does not prove your entitlement to a State pension. Other means of proof are needed at times. If you encounter any problems call 0044 207 972 4782, or send all receipts for paid prescriptions to Medical Benefits, The Pension Service, Tyneview Park, Newcastle Upon Tyne, NE98 1BA, England together with an explanatory letter.

If you wish you can contact them on your return to UK.

For lost or stolen EHIC telephone 0044 191 203 5555. Please note that replacement EHICs can only be sent to a UK address.

Residents. The EHIC

From April, 2008, British nationals who permanently reside in Spain will have to present the Spanish equivalent of the European Health Insurance Card (EHIC) if they require medical treatment whilst visiting the UK or other EU member state.

This applies to UK nationals who either:

Live in Spain and make Spanish Social Security contributions.

Or

Live in Spain and receive healthcare while receiving a state pension or long term incapacity benefit through the registration of an E 121.

Failure to present the Spanish EHIC could result in you being considered as a private patient and being charged for your treatment.

The Spanish EHIC is called *tarjeta sanitaria europea* and can be applied for at your nearest Spanish social security office (INSS). These cards have to be renewed annually.

(UK nationals who use an E106 do not need to apply for the Spanish card they can use their UK EHIC)

for more information visit www.dh.gov.uk/travellers.

Time living outside the UK

Under current regulations, anyone who spends more than 3 months living outside the UK is no longer automatically entitled to free NHS treatment in England. This includes people who are in receipt of UK state retirement pensions. Whether you remain entitled depends on where outside the UK you live, how long you live there and the nature of your residence.

More information can be obtained from Newcastle Medical Benefits. Tel: 0044 191 218 1999.

Pensions

Changes in the rules regarding UK state pensions can occur and people have many different reasons and changes in personal circumstances that necessitate contacting the Pension Service directly. There are also new rules regarding the options allowing deferment of state pensions and entitlement to a lump sum after a certain number of years of deferment.

Public health

For visitors and residents alike it is important to note that hospitals and clinics in the private sector do not accept the EHIC. If you seek treatment from one of them you will receive a bill, if you are taken to a private hospital by mistake, after an accident for example, inform the administration so that you can be transferred to the public sector as soon as possible.

Public health hospitals and clinics:

Alcoy	
Hospital Virgen de los Lirios	96 553 74 00
Alicante	
Hospital General de Alicante	96 593 83 00/83 01
Denia	
Hospital Marina Alta	96 557 97 00
Hospital de La Pedrera	96 557 97 00
Elche	
Hospital General de Elche	96 542 20 15
Elda	
Hospital General de Area Elda	96 698 90 00/90 01
San Juan	
Hospital Universitario de San Juan	96 593 87 00
San Vicente del Raspei	
Hospital de San Vicente	96 566 05 12/06 12
Torrevieja	
Hospital de Torrevieja	96 572 10 00/1111
Villajoyosa	
Hospital de Villajoyosa	95 685 98 00

Health centres (NHS Doctors)

Alfáz del Pi	96 588 98 09
Altea	96 688 01 06
Benissa	96 573 24 90
Benidorm	96 586 55 11
- Rincon de Loix:	96 586 65 06
- Foietes	96 683 00 61
- La Cala	96 586 68 58
Calpe	96 583 50 11
Callosa d'Ensarria:	96 588 15 63
Denia	96 578 92 60
Finestrat	96 587 83 60
Jávea	96 579 25 00
Muchamiel	96 595 26 36
San Juan	96 565 52 00
Teulada/Moraira	96 574 11 36
Torrevieja	96 670 30 09

In some hospitals there is an interpreter and in Denia the local Help group provides a service (see page 22).



Social services

Do not expect the Social Services department of your town to provide the same assistance as you may expect to receive in the UK. Many towns contract out their Social Services department. The department will provide a daily visit (not weekends or fiestas) from a qualified care assistant, usually not more than an hour a day, to help with dressing and bathing and sometimes a little shopping and collection of prescriptions.

Please note that the Dept of Social Services may request proof that you are resident in the town i.e. A copy of your register on the municipal Padrón

The service is usually means-tested and if you need more assistance you will need to turn to the private nursing services.

Benefits - Social Security

Those who are entitled may be paid a British state pension, widow's benefit and war disablement pension whilst resident in Spain. Those in receipt of mobility, attendance, disability, or invalid care allowance before June 1, 1992 may be able to arrange for their continuing payment whilst living in Spain. The International Pension Centre will handle all enquiries. With the exception of those mentioned above, benefits are not generally transferable abroad. This includes UK income support and housing and council tax benefits, which are only payable to residents in Britain.

British citizens who take up residence in Spain usually have no entitlement to Spanish benefits.

For more information contact:
The International Pension Centre
Department for Work and Pensions
Tyneview Park
Benton
Newcastle-upon-Tyne
NE98 1BA
Tel: 0044 (0)191 213 50 00
Fax: 0044 (0)191 218 33 89
www.dwp.gov.uk



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103, Calle Madrid,

Urb. La Marina

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Tel. 966 796 603

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Avda. del Albir, 72

Edificio Primavera Bloque 1

03581 Albir (Alicante)

Dr. Colin Evans

MB.ChB., F.R.C.S.

B.DS, FDS.RCS

Tel. 966 868 013

Fax. 966 866 775

e-mail engmedopt@orange.es

Lucky Man

At medical school I faced a difficult choice, to become a surgeon or go into general practice. I chose surgery, and ended up as a Consultant Surgeon in a London Postgraduate teaching hospital, but the hankering to work in General Practice never disappeared, despite the immense enjoyment and satisfaction of my job.

The working relationship between the hospital doctor and colleagues in General Practice is frequently close, but their lives are quite different, with both working in completely different environments. The GP getting to know his/her patients and their families over the years. Medi-

cine is not just about operations and prescribing pills, it is also about pastoral care. Helping and supporting patients in matters which need more than just medication or surgery. On the whole, this is the task, and the privilege, of the family doctor wherever his/her practice is situated, but particularly in villages or small towns.

After several years of retirement and then re-training, I found myself in a small town general practice. My working life is very different from that in hospital, but every bit as enjoyable and chal-

lenging. The bonus is knowing, living and being part of the community in which most of my patients live.

Not many people have the opportunity to fulfill two ambitions in their lifetime. Aren't I a lucky man.



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FRIDAY 9.00 am - 1.00 pm

Ambulance service

Always remember that the emergency number in any situation is 112.

There is no national health service ambulance system in Spain. There are:

Red Cross ambulances

They provide a free emergency service (funded by Social Services but donations welcome) in all areas. Patients must show their health service (SIP) card to prove they have the right to free service.

The ordinary service available in some towns and cities must be paid for.

Contracted private ambulances

This service is available everywhere from different companies. They are used for the private sector and contracted by the Health Service for patients who cannot physically get themselves to hospital. In these cases the doctor will give a voucher (volante) to provide the transport free.

Private ambulance in Javea

Amigos Europa Javea 96 579 6099

This company and some others offer an annual subscription service.

Red cross ambulance service

Alicante	96 525 25 25*
- Offices	96 525 41 41
Benidorm	96 585 30 42
Calpe	96 583 16 16
Denia	96 578 13 58
Jávea	96 579 19 61
Moraira	96 574 09 50
Orihuela	96 530 51 51
Torre Vieja	96 571 18 18
Villajoyosa	96 589 14 00

* This number deals with all areas in an emergency

Not all ambulances carry oxygen. Oxygen for use at home is available on prescription and from your nearest Red Cross station in an emergency. If oxygen is essential to you, make sure you keep a note on page 37 of your usual supplier.

Tele-alarms

These are very important for people living alone. This service is provided by some private clinics, security services, social services in some towns and the Red Cross. It is not free but sometimes means-tested.

An accident in the home or garden can occur at any time; the Tele-alarm service provides a call button and is worn around the neck.







Caring - Companionship - Cleaning

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Don't want to go in a home?
Don't want to spend your days tied to a bed?
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THEN THE 3C'S AGENCY IS HERE FOR YOU!

Three months have passed since the launch of 3Cs, and what a 3 months! We have been inundated with requests for gardening, dog walking, shopping, meals on wheels, building flat packs, assisting with residencias, interpreting and on a more serious note- care for the terminally ill within the home or just 1 hour a day to help with intimate care, in addition to a complete companionship package. We have been astounded with the diversity of our calls, but now know that there is a real need in all towns from Calpe to Villajoyosa for help around the home. We have nurses who make the home assessments, who will assess your needs personally and competently. The carers are then allocated according to your requirements. Stay in the comfort of your own home, yet be cared for with fully qualified staff.

Call Ray: 671 856 870 or Clare: 671 856 875
www.home-help-costa-blanca.com
3cagency@live.com

Male 79, Care Package.
 Wife unable to cope with increasing needs of her husband. Incontinent, Immobile, Not eating or Drinking.
 Visit am for 1 hour 3 times a week- wash, dress, shave and oral hygiene.
 Give his wife advice on how to move her husband and which equipment to use. Speak with the gentleman and give some encouragement to increase his activity with every visit.

Outcome
 Gentleman is now able to stand independently & walk short distances with assistance. He is now less incontinent, has regained some of his self esteem & motivation. He is now more communicative & is gaining greater independence with each week.

Reference from wife of discussed man:
 To Whom it may concern,
 My husband has just received post-hospital care from the 3 C Agency. The care given was without fault. The carers were empathetic and displayed a confidence & knowledge of their work. A lifting sense of humour was always evident. I have nothing but praise for the high quality of professionalism & integrity. I would not hesitate to use this service again.

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BLOB Are you a full time carer for a family member and require respite care for 1 hr, 1 day or 1 week, giving you complete peace of mind that your loved one is being cared for within your home **BLOB** Require meals on wheels? Full English menu from once a week to 7 days a week, delivered fresh on a daily basis **BLOB** Do you simply need a cleaner, dog walker or sitter?

BLOB Interpreter - assistance with paper work (residencia), doctors/hospital visits and police station Anything you require, we can assist. Areas covered, Altea, Albir, La Nucia, Finistrat, Benidorm, Villajoyosa, Polop and Calpe.

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The private sector

There are several reasons why people choose to pay for private medical care and take out medical insurance policies. Apart from those who are not in the Spanish NH system there are those who want direct access to specialists and consultants, less waiting time for operations, rapidity of tests and scans, and for some the most important reason is being able to discuss medical problems in their own language.

Having decided to take out private medical cover you will be faced with a number of choices of company so it is well to remember that the quality of the insurance is measured by the extent and range of its cover.

Many companies do not offer cover for HIV sufferers, psychological disorders, transplants, or assisted reproduction. It is not usual for any company to cover a pre-existing condition therefore it is extremely important that when you complete an application form you are completely honest.

Some insurance companies will not insure you at all if you are over 65 and some do not renew your policy when you reach 65 or 70 years of age.

Before signing up with a company check on what date the policy becomes effective: it can be three months or more ahead.

Take advice from well-established insurance advisors, have the policy conditions in English, read the small print, and tell the truth!

When you have found an insurance company, doctor, dentist, etc, enter their details on page 37. And make a note also of all medications that you are currently taking.

Semi-residents (Aka 'swallows')

State Pensioners who spend a substantial part of the year in Britain and the remainder in Spain should take an informed decision about where to domicile their main healthcare, and arrange comprehensive health insurance for the other country, informing the insurer fully and frankly of any pre-existing conditions.

Medical services in English

There is now on the Costa Blanca a large number of medical professionals covering about every specialty needed. A glance at the pages of the Costa Blanca News will show the choice of GPs, specialists, nurses, dental surgeons available who speak English and/or trained in Britain.

Care agencies

3-C agency and consultancy

Caring-Companionship-Cleaning.

A new agency offering domestic assistance through English-

speakers. Covering the area Benidorm, Alfaz, Albir, La Nucia, Finestrat, Altea, Polop, Calpe and Villajoyosa.

Services on offer include interpreters for paperwork and medical matters, technicians for home repairs ,gardening, laundry and care needs in your home that also include meals on wheels, pet walking, cleaning and personal hygiene.

Call: 671 856 870 or 671 856 875

Homecare Benidorm

Cruz Costa Blanca 96 680 7844

British trained G.P.s

Many residents whether they have the benefit of the Spanish national health system or not prefer to consult a medical practitioner who speaks their language. In recent years a number of British trained doctors have opened a practice in our area of Spain. Contact numbers for these doctors can be found in the appropriate pages of the Costa Blanca News.

Residential homes/nursing homes

People needing residential care in Spain may, as EU citizens and subject to local waiting lists and financial contributions, apply for entry into a Spanish state home. However places are limited even for Spanish pensioners and if the applicant does not speak Spanish he or she may feel very insecure.

More specific information can be obtained from your local social security office (Consejería de Trabajo y Asuntos Sociales).

There are no British government or other officially subsidised homes.

During recent years a number of private residential/nursing homes and areas of sheltered housing owned and managed by Spanish or non-Spanish companies have opened. They provide various levels of treatment and care ranging from purely residential to 24-hour nursing. They are expensive, averaging 2,000 euros per month plus extras.

For elderly residents with sufficient income or long-term care insurance cover or a family willing to assist financially, a private nursing home or sheltered housing is the best and safest option.

Anneke residence

Alfás del Pi 96 681 4034

This nursing home is located in Alfaz del Pi. Originally known as Marina Seniors Gerontological Centre the residence and staff earned a very good reputation for caring and individual attention to residents. For this reason it was chosen by the local branch of the Spanish National cancer charity AECC as the collaborating partner to provide hospice-type care for cancer patients.



Although under the new direction of Cruz Costa Blanca this collaboration will continue with Anneke Residencia in Alfaz del Pi.

With the acquisition of this nursing home, Cruz Costa Blanca, the most important home care company on the Costa Blanca has increased its current range of services for home care, personal hygiene care and palliative care to include a day centre and a geriatric nursing home.

Among its main objectives at Anneke is the minimising as far as possible the difference between living in one's own home and living in a nursing home. The company has a team of 90 professionals and 30 support staff, multi lingual and completely dedicated, who provide domiciliary care on the Costa Blanca.

Managerial staff Mr Marino Gil Boya and Mr Camiel van de Laak, can be contacted on 96 681 4034 and info@cruzcostablanca.org

Repatriation

Another option is to return to Britain. It is important to arrange certain things well before you go.

- If you have your pension sent directly to your bank in Spain change it back to a UK bank. Allow at least three months for this to take effect.
- Arrange an address in Britain (family or friends) which will be your official domicile even if temporary.
- Register with a GP in that area.
- Collect a medical report from your Spanish doctor to pass on to your new doctor.
- Presumably you will not be able to live with family for ever; if you need residential care get information about the options in the area in which you want to live. If you do not have the money to pay for care (probably about 1,000 pounds per month) you will need to apply to the local authorities and give proof of insufficient funds/income.
- If you have no address you can use, book into accommodation in the area you choose. Local councils usually have a website or you can write to them for a list of accommodations in the area.

If you are infirm or ill there are companies who will arrange special transport for you and facilitate your repatriation. The Consulate has a list of such companies. Refer to their website and follow the links.

How to stay young at heart!

One of the major benefits associated with living on the Costa Blanca of Spain is a climate that makes it relatively easy for us all to take part in sports and outdoor activities: we have no excuse not to stay as fit as possible for as long as possible.

However not everybody likes strenuous activity or perhaps is not mobile enough and so we can consider a different option – exercise classes and gymnasiums. Many excellent fitness clubs have opened over the last few years and most of them cater for the older person providing the equipment and the training personnel to help us gradually improve our level of fitness in a way that is safe and through personal attention to individual needs.

One example is The Club at Bello Horizonte, La Nucia where gym meets pilates meets aquarobics in their special pool.

There was a time when aging was associated with 'taking it easy.' We now know that taking it too easy can be dangerous—especially when you are over 40! In fact, many of the health problems we think of as the inevitable effects of «aging» may simply be due to inactivity and disuse.

The price of not being physically active can be a high one. As you gradually lose flexibility, endurance, strength, balance, and your ability to move easily and comfortably, your life can be altered dramatically. Climbing stairs, carrying the weekly shopping, travelling, and enjoying activities with your friends and family can all become more and more difficult. Your attitude and general ability to 'roll' with life's ups and downs can also be affected by too much inactivity.

Another typical «result» of advancing years is the increase in weight that many men and women experience. Much of this gain is actually due to loss of muscle fibre and a decrease in metabolism. Again this is not necessarily as inevitable as you might think - some experts believe that as much as 70% of the weight gain associated with aging is due to sedentary living and can be avoided with regular activity.

In fact, research has increasingly shown that the aging process itself does not have to stand in the way of living a healthy, active life. In fact, the true secret to living «well» at any age is taking regular physical activity – the simple fact is that exercise will improve your health whether you are nine years old or 90! The days when physical activity meant physical punishment are long gone. Researchers have found that it does not take a great deal of exercise to reap a great deal of benefits. Doing as little as 30 minutes of activity a day most days of the week can really work wonders for both your body and your mind!

Helping you to get and stay active is what The Club is all about. We pride ourselves on getting real results for real people - our mission is simply to help people live longer, healthier and happier lives through regular activity and healthy lifestyle habits.

Thanks to Steve Cowley of The Club, La Nucia



Welfare and support associations

Cancer care

Asociación Española Contra el Cáncer (AECC)

The Spanish national cancer charity was established in 1953. It has 2000 branches in Spain with 50 provincial centres. There are 26 branches on the Costa Blanca and the provincial office is in Alicante. A few branches on the Costa Blanca have British committee members who work to liaise with the English-speaking community, raise funds, arrange screening for men and women, and support cancer patients and their families.

The Alfaz del Pi branch of AECC, under the direction of Pamela Dawson Tasker and Maribel Torres, has undertaken a special project to provide a facility for terminal cancer patients of limited resources. They believe that there is a need for a dedicated unit for palliative care for terminal cancer patients in our area. In Europe generally such units are known as hospices. In Spain it has been a long and worthy tradition for seriously ill people to be cared for by their family members but even that is changing today. For non-Spanish residents it comes as a shock when their terminally ill relative is sent away from hospital to live their last months at home. Many of these patients have an elderly partner not strong enough to nurse them and many others have no-one at all to care for them. Some have sufficient funds to pay for a private nursing service, some have not. Repatriation for non-Spanish residents is not always the answer as an elderly expatriate may have no relatives remaining in his or her home country and having made Spain home wishes to die here.

The Alfaz del Pi branch of AECC has raised sufficient funds to start a special project that is available to residents of the Costa Blanca. This project entails providing beds for terminally ill cancer patients with full assistance and nursing care in a specially chosen residence in Alfaz. These beds are paid for by donations and are free to patients with insufficient resources and no-one to care for them or with a partner unable to cope. Respite care is also available. Contact Pamela Dawson Tasker on 96 686 0735 or email pdawson802t@cv.gva.es for more information.

Certain cases

The AECC and other support associations are often contacted by the British-based relatives of an elderly person gravely ill and resident in Spain, asking for assistance. In most cases the relatives are unaware that the Spanish Health Service does not operate in the same way as the NHS in UK. Basically Social Services are limited in the time available for each patient and these services are not entirely free; there are no Health Visitors as we understand them, no MacMillan nurses or similar. In Health service hospitals the hands-on nursing is minimal and relatives are expected to help care for the patient. It is mainly because this gap existed that the various HELP groups were formed. However the «Helps» and other welfare organisations are run by unpaid volunteers and with so many calls for their assistance they offer what is basically a service of aid in the first instance. It is expected that the relatives responsible will take over and exercise their options which are:

- a. Enlist a private nursing agency
- b. Arrange re-patriation
- c. A family member moves to Spain to care for the patient.

A.E.C.C. Torrevieja

The main office of the Torrevieja branch of AECC is situated in calle Torrevejenses Ausentes 33 (between Queen Burger Bar and Plaza Oriente). The committee members are Jackie and Alan James and the office can be reached on 96 571 6679

The primary objective in the work of this branch is the prevention by early detection of three cancers: breast, cervix and prostate. To find out more about their work or to make an appointment for screening visit the office on Wednesdays from 09.30. The AECC Torrevieja branch is also heavily involved in the running of a mobile unit which has three specialists on hand at all times. It is available to the Vega Baja region to give support in a domestic situation.

The branch is also very active in fundraising and has many activities and events planned through the year; any help that can be given by volunteers in any way is most welcome.

There is now an English-speaking contact for Pinar de Campoverde, Pilar de la Horadada, Mil Palmeras, El Mojon:
Grahame Dickson 96 676 2475,
email grahamedickson@wanadoo.es.
Help Desk: Heather Brooksbank 96 676 2608

The Cancer Support Group

Under the leadership of President Jacqueline Phillips MBE, this group has grown enormously and is represented in most areas of the Costa Blanca and beyond. They give support to those with cancer and their families.

When the patient is referred to the group by a member of the medical profession or they make contact themselves, a supporter will give information on the type of illness, treatment, medication and any known side effects. There is verbal support by either telephone or personal visit if requested.

Time and information are free of charge and there is no membership fee. Interpreters and drivers are available (there is a small charge for these services) for appointments at clinics and hospitals. Certain medical aids are also available.

The Group is multi-national and the committee works in English, German, Dutch and Spanish.

The areas covered are: Valencia province, Costa Blanca, Murcia, Marbella (Costa del Sol).

Contact numbers fro the group are:

Jávea	Jacqui	96 579 40 83
Pedreguer	Frances	636 986 301
Torrevieja	Jean	96 571 57 09
La Marina	Bob Or Ros	96 679 07 75
Moraira	Pat	96 649 00 68
Gran Alacant	Angie	616 415 239
	Jan	96 669 77 54
Altea	Anne	96 584 82 07
Camposol	Joy	669 191 902
Mar Menor	Lyn	693 275 779
Muchamiel	Cynthia	652 835 063
Mojacar	Elaine	607 598 470
Valencia	Brenda	96 123 29 03

Lymphoedemist

Perki Polter Berghstrom speaks several languages and is Dr Vodder trained. Private practice 619 841159

Some health service areas offer manual drainage for 30 sessions of 20 minutes but this may not be sufficient.

Expatriate Ostomates of Spain (EOS)

EOS is an independent non-profit-making national association registered in Madrid, based in Jávea. We currently comprise 6 nationalities. We are dedicated to the support of all ostomists in Spain, resident and visitors, but with our focus on the expatriates in view of the particular problems they face.

An ostomist is someone who has undergone abdominal/ pelvic surgery either on the digestive or urinary tract, or both. Most frequently, the operations follow serious illness, predominantly cancer, and are lifesaving. Over 90% of ostomists have or have had bowel cancer or a related disease.

Our group started in 1997 with the objective of mutual support and



the opportunity to assist others. We have an office in Jávea, a dedicated help-line and a newsletter.

We run an expanding system of local groupings of ostomists through which we provide local support to members ('ostomates') and to their carers. We all are all in need of it sometimes. There is a social side to the organisation and we work hard to raise funds to support our projects. Starting this year, we have been able to offer token financial support to members who find themselves in need. However, the underlying objective remains mutual support.

We are not medically qualified but we offer to ostomists the benefit of our considerable experience as an ongoing consultancy, particularly when a patient does not have access to a professional stoma-care nurse (in Spanish, an 'estomaterapeuta' or 'ET'). There are many ostomists who have little or no help or information after their surgery - even as to the procurement of their supplies.

EOS has members in many parts of Spain. Also, it has good links abroad and has a seat on the World Council of the International Ostomy Association which in many countries works alongside the national cancer organisations. We have excellent relationships and co-operate with the UK ostomy and cancer charities. We are a Committee member of the Spanish Federation of Ostomy Associations (FEDAO), and we are appointed consultants in ostomy matters to the AECC (Alicante) under a recently formalised agreement.

JOIN US. Contact Cynthia on 96 646 0063.

Age concern sur

For information and advice and a friendly contact visit The Centre, c/ Paganini, Urb La Siesta, Torrevieja. Contact Number: 96 678 68 87. Age Concern volunteers direct their time and energies towards helping older people with their problems.

They have a charity shop in C/Patricio Zammit 41 open weekdays 10.00-14.00 and on Thursdays also from 17.00 - 19.00.

Parent Group: Age Concern España, Apartado 7, 07180 Santa Ponsa, Mallorca. Email : federation@ageconcern-espana.org

The Royal British Legion Spain D/N

For welfare, help and advice for ex-service personnel and their dependants, contact the welfare coordinator listed for your area:

Alicante	96 569 91 97
Albox	95 006 46 06
Benidoleig	96 640 40 88
Benidorm	96 646 28 48
Calpe	96 574 78 47
Campello	616 172 209
Gandía	96 281 71 14
Hondón	600 670 870
Jávea	96 577 01 21
Moraira	96 646 39 38
Orihuela Costa	96 679 17 45
Pego	96 281 63 51
Torrevieja	676 141 309
Val D'Albaida	96 220 09 53
District Welfare Coordinator	96 646 18 53

Alzheimers

A day care centre operates in Moraira/Teulada available to all nationalities. Tel: 96 574 04 97.

**For further information contact
George Smith MBE on 96 649 77 51.**

**Alzheimers Association of Torrevieja, c/Orihuela 6. Contact
Matilda 96 571 3110**

Alcoholics anonymous

22 meetings a week on the Costa Blanca, Valencia – Murcia.

AA CB NORTH 648 169 045 AA CB SOUTH 625 912 078

meeting details: www.aa-europe.net

AL-ANON support group. English-speaking Benidorm 626 613 177
Thursdays 5pm

Domestic violence emergency help and advice line

016 freephone and untraceable

Free and professional attention 24 hrs 365 days.

Calls taken in English, Spanish and French plus regional Spanish languages.

A report of domestic abuse (physical, mental, to men, women, children or the elderly) either to the police Emergency number 112, a doctor, social services or the new 016 support line sets in motion a chain of events. In a life-threatening situation the police and social services department take swift action. In other cases where immediate protection is not necessary counselling and legal advice is available.

A call to **016** can be from the victim, carers, neighbours, friends, family members if they know of or suspect domestic abuse. Information and advice is given as to what to do. There is also a number for the hard of hearing : 900 116 016

The phone call will not appear on any bill, it should be erased from the phone memory and another number dialled to prevent redial.

**Contact nearest Social Services Department. Or Jávea
Women's Shelter: contact Jávea area NICOLE 670 553 100
Denia and Altea areas CANDY 686 320 435**

Samaritans

We thank CBN once again for including Costa Blanca Samaritans (CBS) in the Care and Welfare Guide and we are pleased to report this is the last time we will be talking about project progress, as 2008 is the year Samaritan phone lines will finally open here in Spain! During the summer 2 centres will be opened, initially offering emotional support for 6 hours each weekday. We will be there for those who find themselves in need and who may feel there is no-one they can turn to or who will be willing to listen, and who may be feeling or contemplating suicide. WE will listen to you whatever your issue, and without judging or telling you what to do, so that you can explore your feelings in your way and at your pace. Support will be available to all who can converse in English, although we do plan support in other languages as we grow. There is still much to do and your support is needed whether you feel you might be a listener (for which you will be fully trained) or can help with other skills or resources – money to pay the bills is desperately needed (as it with all charities) even though ALL CBS people are un-paid volunteers. As we get ready to open, our contact number will be published in the press and on local radio and we thank all our many supporters in those media. In the meanwhile if you need help now, Samaritans in the U.K remain ready to help you on 00 (44) 8457 909090. For more information on the project in Spain, or to offer support, please call Ian on 690 788 186 or contact us by e-mail at info@costablancasamaritans.com

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The Costa Update - the complete list of what's going on and where to go.

Med Property Guide - thousands of properties for sale and advice on purchasing.

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You can also look us up on the internet at www.costablancanews.es or take out a subscription.

The **Costa Blanca News** is part of the CBNews Group of publications including the **Costa del Sol News**, **Costa Almería News** and **Costa Levante News**, all covering specific areas of the Spanish Mediterranean coast spanning from the north of Castellón to Cádiz.



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The 'HELP' organisations of the Costa Blanca

These organisations are individual and autonomous. Their basic aims and objectives are the same but the work they do is dictated by the special needs of the community in which they work. Different areas pose different problems. For more detailed information call the number for the relevant area during their office hours.

What is 'HELP'?

HELP International Benidorm is a registered charitable organisation run by volunteers to provide help to residents and visitors in emergencies and times of need. HELP has no political or religious affiliations.

We assist patients in hospital and pay regular visits to the housebound, we can assist in emergencies, acting as good neighbours by providing advice when people do not know where to turn. We have several interpreters to assist people at medical appointments, or handling emergencies requiring the Spanish language. We loan medical equipment such as wheelchairs for short term use without charge.

HELP maintains a close relationship with the British consulate in Alicante and with other charitable organisations.

Volunteer teachers provide free Spanish language lessons for HELP members.

We organise our own social events and encourage housebound members to participate. We raise funds which are used to assist other charities that serve the Costa Blanca community and we work as volunteers to serve that community.

Benidorm

President Sheila Lewer	607 387 040
Equipment	607 386 328
Interpreters	607 385 536/685 342 851
Visits	607 386 964

Benitachell

Paul	667 034 576
helpatbenitachell@hotmail.com	

Campello/San Juan

Francoise:	96 563 82 59
Equipment	96 563 33 32
Coordinator	96 565 34 79

Denia

Pat Lee Patton	96 647 45 89
Vice-Chairman Catherine Perez Pinto	
Secretary David Platt	
Interpreters	96 647 42 12
Shop and Equipment	96 642 70 44
Hospital Help Desk 11-2 Mon-Fri	96 557 97 00
(this is the hospital number, ask to be transferred)	
email: helpinfodenia.com	



Gandía

Tony Benyon	96 281 90 04
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Jalón Valley

Information, equipment and advice	659 624 643
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Jávea

Elizabeth Homewood MBE	
Information, equipment	96 579 50 78

Moraira/Teulada

Ian Jackson	96 649 05 57
	667 036 188

Murcia Mar Menor

Conde Camillo, 15 bajo, Santiago de la Ribera
Tel: 96 857 0059
www.helpmarmenor.org
Email info@helpmarmenor.org
Loan service for mobility equipment
Torrevieja 24.hr Helpline 96 570 4282 and see below.

Help association of Vega Baja

President John Saunders 96 671 0005
Rambla San Mateo Garcia 4 96 570 4282 and Calle Lope de Vega, San Miguel 96 672 3733

This group services an area including the Orihuela costa and towns such as La Marina, Torrevieja, Rojales, San Miguel de Salinas, Dolores and Crevillente. We help people of all ages with all sorts of problems and operate a 24-hour emergency helpline 96 570 4282. We aim to assist in practical ways particularly at times of crisis and when police and medical services are involved. We supply and hire out medical equipment. We also have a Diabetic Support Group, Friendship Centre and hospital visiting Teams. Our two offices in Rambla Juan Mateo Garcia 4 in Torrevieja and C/Lope de Vega in San Miguel, are open to the public 10-13.30 Monday to Friday.

We hold charity sales and a monthly lunch. We are self-funding so would appreciate donations or items to sell or use as prizes. Why not mention us in your will? New members and volunteers are always welcome.

24 hr emergency line 96 570 42 82

Preventing Cardiovascular Diseases

- Advertorial -

Heart disease and cerebrovascular diseases are the main cause of death in all industrialized countries. Heart disease is a natural consequence of a permanent high cholesterol level that means, it is a serious momentous complication of arteriosclerosis.

It is alarming that 80 per cent of Europeans do not know their cholesterol level. But it would require just a little drop of blood to perceive your own risks.

Decisive for everyone is to minimize their personal risk or to lower the formation of a thrombosis. Cholesterol is produced naturally in your body, all animal food contains it whilst vegetables don't.

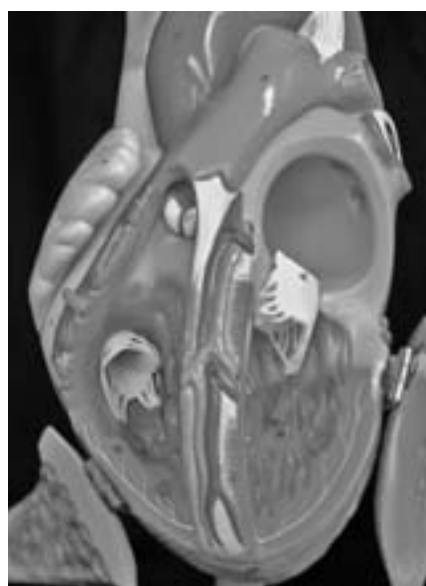
A high blood level of triglycerides, a different type of lipid, increase the danger of getting arteriosclerosis, as was

found out in detailed researches.

A high cholesterol level is just one of many factors narrowing the arteries. But significant are your personal risks like high blood pressure, smoking, alcohol, physical inactivity, stress, malnourishment and overweight, disorder of fat metabolism, diabetes and arrhythmia.

Quite a number of risks like the prevailed high blood pressure can be restricted easily. High blood pressure builds up, because the arteries are made narrow by a path of atheroma so the blood flow through the artery is reduced. This again means your heart has to pump stronger to equalize the strain.

Our lifestyle is jointly responsible for high blood pressure and the four sins play the lead: Malnutrition followed by



nal stress including more attention to eating as well as physical activity. There is even a higher risk for diabetics, people with bad heart or somebody where stroke runs in the family.

So it would be recommended to parties affected to go periodically for check ups and to take care about their lifestyle. There is a free cardiovascular check up offered in Acequion pharmacy in Torrevieja from 12th to 24th May. From Monday to Friday between 9.30 am and 2 pm your cholesterol, the blood pressure and the triglycerides will be checked.

overweight, permanent depressive stress, physical inactivity and smoking.

Two years without nicotine can minimize the risk of a heart attack or a stroke down to the risk of a non-smoker. Upgrading the time management helps to abolish perso-

Please book your appointment Tel. 965 704 519 (Farmacia Acequion)

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FREE

CARDIOVASCULAR CHECK UP

What? What can you check free? Cholesterol, blood pressure and triglycerides **Why?** Cardiovascular illness affects to heart, blood circulation, brain. It could cause strokes, angina pectoris, and more... **When?** From **12th - 24th May** from Monday to Friday, 9:30 - 14:00. Please book your appointment **965 704 519**. We look forward to your custom.

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TORREVIEJA
farmaciaacequion@yahoo.es
Monday - Friday 9:00-20:00
Saturday 9:00-14:00

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 Saturday from 10 am to 2 pm

Marriage formalities in Spain

Civil and religious (Roman Catholic, Protestant, Jewish and Muslim) marriages can be celebrated in Spain for people over 18.

Civil marriages

Applications for civil marriages must be made to the Civil Registry, District Court or Town Hall in the place where the marriage is to be celebrated.

If the applicant who is resident in the UK is required to produce a Certificate of No Impediment, Notice of marriage can be displayed in their local town hall and a Superintendent Registrar can issue a Certificate of No Impediment. This will then have to be exchanged for the Spanish equivalent at the nearest British Consulate in Spain.

British documents (birth certificate, letter from Electoral Registration office etc.) will usually need to bear the **The Hague Apostille**, which is available from the Foreign and Commonwealth Office in London, and be translated as mentioned above.

While Spanish law appears to permit foreigners to marry in Spain, in practice it will usually be necessary for one of the couple to have been legally resident in Spain for at least two years. An application for marriage in Spain will usually involve lengthy and time-consuming paperwork, and applicants should therefore allow enough time before the intended date of marriage for the application to be processed.

There are no facilities for a marriage at a British Consulate in Spain. Where couples are unable to marry in Spain, Gibraltar may offer a possible alternative.

Information is available from:

**Civil Status & Registration Office. Marriage Registry,
277 Main Street, Gibraltar. Tel.: 00 350 72289 /
78303 (9767 72289 / 78303 from Spain)**

Religious marriages

Requirements for religious marriages vary according to the denomination and area in which an applicant lives, and applicants will be asked for a variety of documents. Please consult the relevant authority for information on these.

Religious marriages are recognised as legal under Spanish law, but to obtain an official marriage certificate, and for it to be accepted in the UK, marriage must subsequently be registered with the local civil authorities. Therefore, it is important to confirm that the officiator of the marriage is licensed to marry and to establish arrangements for civil registration.

Same sex marriage

Recent Spanish legislation has provided for same sex marriages under equivalent conditions to opposite sex marriages. The above procedures apply in full therefore.

UK Civil Partnerships

While a UK Civil Partnership is not recognised as a marriage in Spain the Spanish Ministry of Foreign Affairs informed the British Embassy in Madrid in a Note Verbale dated 16 November 2007 that same-sex couples who have registered a civil partnership in the UK should be treated as spouses for legal purposes in Spain. Implementation of this guidance is a matter for the Spanish authorities. Copies of the Note Verbale can be made available to Spanish authorities on request.

If you have undergone a civil partnership ceremony in the UK and would like us to include an observation in your new passport to that effect, please include the civil partnership certificate with your application and a covering letter explaining that you would like us to add the observation.

British Nationals living in Spain are responsible for ensuring their own local administrative arrangements comply with Spanish law - UK civil partners should consult a lawyer/accountant over any concerns relating to next of kin/property/inheritance tax/tax issues.

The information on the Consulate/Embassy website on marrying or entering into a civil partnership in Spain is provided as a general guide and is based upon information provided to the FCO by the relevant local authorities. The information on this website is therefore only up to date and accurate to the extent that such authorities provide us with timely and accurate information. Accordingly the FCO does not guarantee that this information is accurate and will not be liable for any inaccuracies in this information. British nationals wishing to obtain information about marriage or civil partnership must also contact the relevant local authority to be sure of the requirements that they need in order for their ceremony to go ahead.



Birth and death registrations

All registrations of births and deaths of British citizens and British Overseas Territories citizens occurring in Spain (including the Balearic and Canary Islands) and the Principality of Andorra are made at the British Consulate General in Madrid. Applications may also be submitted via other consulates in Spain. A birth must also be registered within 30 days at the civil registry office (registro civil) of the town of birth.

For further information, telephone 91 524 97 00 from 08.00 to 16.00 (08.00 to 14.00 in the summer). Please note the birth of adopted children cannot be registered at British consulates. They can be registered at the Home Office in the UK but applications must be submitted via a British consulate.

Death in Spain

In the event of death occurring at home first call his/her doctor, then a local funeral service who will make all necessary arrangements.

When a will is made, if the same lawyer is appointed executor, it saves a great deal of trouble for the family as the professional executor can deal more easily with the paperwork and explain to the bereaved everything that is being done and can deal with the courts where necessary. Asking a friend or relative to be an executor is not necessarily a good idea.

The crematorium, even if the deceased is going to be buried, will usually do everything that is necessary. The funeral service can be held in the chapel of the crematorium with the usual visitors and service and then, in the case of burial, the coffin will be transported to the appointed cemetery. The service in the case of burial can also be arranged at the local church or at the graveside.

Following the death of a British national in Spain, the next of kin, or a formally appointed representative, must decide whether to repatriate the deceased to the UK, or carry out a local burial or cremation.

The death certificate is issued by the civil registry (registro civil) at the court building (juzgado) or at the justice of the peace (juzgado de paz). You should request as many copies as you need. The death can then be registered with your local British consular office.

If the circumstances of the death were not unusual, registration of the death is permitted and the body will be released for repatriation or burial within a few hours. Under a strict interpretation of Spanish law, burials should take place within 72 hours of death. However, in the case of foreign nationals, the authorities will normally allow as much time as necessary, although this should not be longer than a few days.

Local burial

If the next of kin chooses to proceed with a local burial, they will need to instruct a local funeral director. Please note that in Spain 'burial' often means an above-ground crypt. Rights to this are normally held for five years, unless specifically purchased in perpetuity.

Local cremation

Cremation is now widely accepted in Spain and there are modern, well-equipped crematoria, except in rural areas. Ashes can also be taken back to the UK by next of kin with minimal bureaucracy.

Donating your body to medical research

This decision can only be taken by the person concerned, it cannot be made by anyone else after your death.

A form is provided by:

**Dpt Anatomía Humana,
Facultad de Medicina,
Campus de San Juan,
Universidad Miguel Hernández, Alicante**

The form must be signed by the donor, witnessed by two family members or close friends, in the office of the local juzgado de paz, and then returned to the faculty of medicine as above. Keep a copy of this form with you and a copy in the back of this guide.

Donation of organs

www.msc.es/ont/home/htm
<http://donacion.organos.ua.es>

Making a will

If you have assets in Spain it is important to make a Spanish will. A will can be drawn up by a notary without a lawyer but, as mentioned earlier, appointing the same lawyer as executor will save many problems.

If assets are owned jointly by the spouses each should make a separate will. Where copies of the will/s are kept should be one of the items noted on page 37.

Life can be very complicated, death even more so. Take good legal advice about your assets and preparation for death-duties and taxes especially if you are leaving assets to a non-relative.

Be prepared

When you inform the bank of a death the bank account/s will be frozen. If the couple have a joint bank account this will also be frozen. Current practice suggests that the surviving spouse opens a new account immediately and transfers the money from the joint account. You are likely to find your bank manager extremely sympathetic and efficient in this case. (It is always useful to get to know him.)

Driving in Spain

Motor vehicle regulations

UK nationals who are not residents may bring their car into Spain, but neither they nor anyone else can use it in Spain for more than six months in any one year. The vehicle must be fully legal in the UK (i.e. taxed, insured, MOT'd etc) and not be on a SORN certificate (which means that the vehicle is off the road). Anyone who spends more than a total of six months a year in Spain is considered resident, and so not entitled to do this.

It is possible for residents to import UK registered private CARS, but the cost of doing so can be high. It is recommended that you get advice and a quotation BEFORE applying for a Certificate of Permanent Export from DVLA. It is NOT possible to import right-hand drive COMMERCIAL VEHICLES (including vans, pick-ups, etc).

Towing trailers or caravans

To tow a trailer of under 750kg (and less than 50% of towing vehicle tare), the only requirement is that your insurance company has been notified and, in the case of a Spanish vehicle, that the tow bar is registered on the towing vehicle paperwork.

To tow a trailer of over 750kg with a Spanish registered vehicle, in addition to the above, the trailer / caravan must have:

- Its own documentation, showing chassis number etc.
- Its own registration number, insurance and ITV (Spanish MOT).

Driving licences

Driving licences issued from 1990, and the photocard licence issued from 1997, are accepted in Spain. However, the minimum age required to drive is 18.

Licences issued before 1990 are only accepted if accompanied by an official translation into Spanish (available from the Spanish Embassy in London and the Real Automóvil Club de España if the licence holder is already in Spain). Holders of these may prefer to use an International Licence issued anywhere outside Spain.

The licence holder may retain their British licence (if issued after 1990) or exchange it for a Spanish one, subject to the same medical examinations as Spanish nationals.

It is advisable to exchange UK licences for Spanish ones, which are also valid for visits to the UK. The DVLA will not put a non-British address on a replacement licence, or send one out of the country. Therefore, if a British licence is only registered with Spanish authorities and is lost or stolen, a replacement cannot be obtained from the UK, and Spanish authorities will not be able to replace one they did not issue.

More information:

Real Automóvil Club de España

Madrid: 91 594 72 33 / 91 594 72 43

Alicante: 96 522 93 49

Renewing your licence

Licences are valid for 10 years if the licence holder is under 45; five years if the holder is from 45 to 70; and two years if over 70. To renew a licence the applicant needs a medical certificate issued by an officially recognised centre.

The centre will give you a hearing test (with hearing-aid if normally worn), an eye test (with glasses if normally worn) and a reflex test.

Send or take the certificate, plus the documents from the Jefatura de Tráfico, the expired licence, two passport photos, a photocopy of residence card or passport, and a stamped self-addressed envelope to:

Jefatura Provincial de Tráfico, c/San Juan Bosco 12, Alicante
You can if you wish take your notification received through the post from Tráfico and take all the above items and documents to your local post office and purchase the giro payment for the amount requested. The post office will send everything off for you.

Vehicles

Traffic Regulations require that the following items be kept in the vehicle:

- Set of bulbs and tools necessary to replace them
- Two warning triangles - officially approved by the Ministerio del Interior, bearing a round symbol E9 and the code 27R03
- Spare tyre and the tools necessary to replace it
- A reflective jacket
- A spare pair of glasses (for those who wear spectacles to drive)

A fine is payable if any of these are not carried

You are also required to carry with you at all times the following documentation:

- Full documentation to the vehicle ('Ficha Técnica' and 'Permiso de Circulación' in the case of a Spanish registered vehicle)
- Insurance documentation
- Current road tax ('IVTM' for Spanish vehicle)
- Your own national ID document (passport / ID card etc)

These should be originals, not photocopies.

Inspections of roadworthiness - ITV

The owner can take the car, usually by appointment, to an ITV (Inspección Técnica de Vehículos) testing station. It is sometimes a better idea to arrange for a garage to do this. They will also give it a pre-ITV inspection to avoid the possibility of the car failing.

Motor insurance regulations

Spanish insurance regulations differ from those in the UK. For example, when a vehicle is declared a write-off in Spain, the insurance company pays only a percentage of the vehicle's current value, even when the policy is fully comprehensive.

EU legislation requires that motorists in member states have full third-party insurance. However, there is nothing which regulates what is applicable to third party or comprehensive insurance. This is a matter for member states, whose regulations differ.

It is important to check carefully what cover your policy provides.



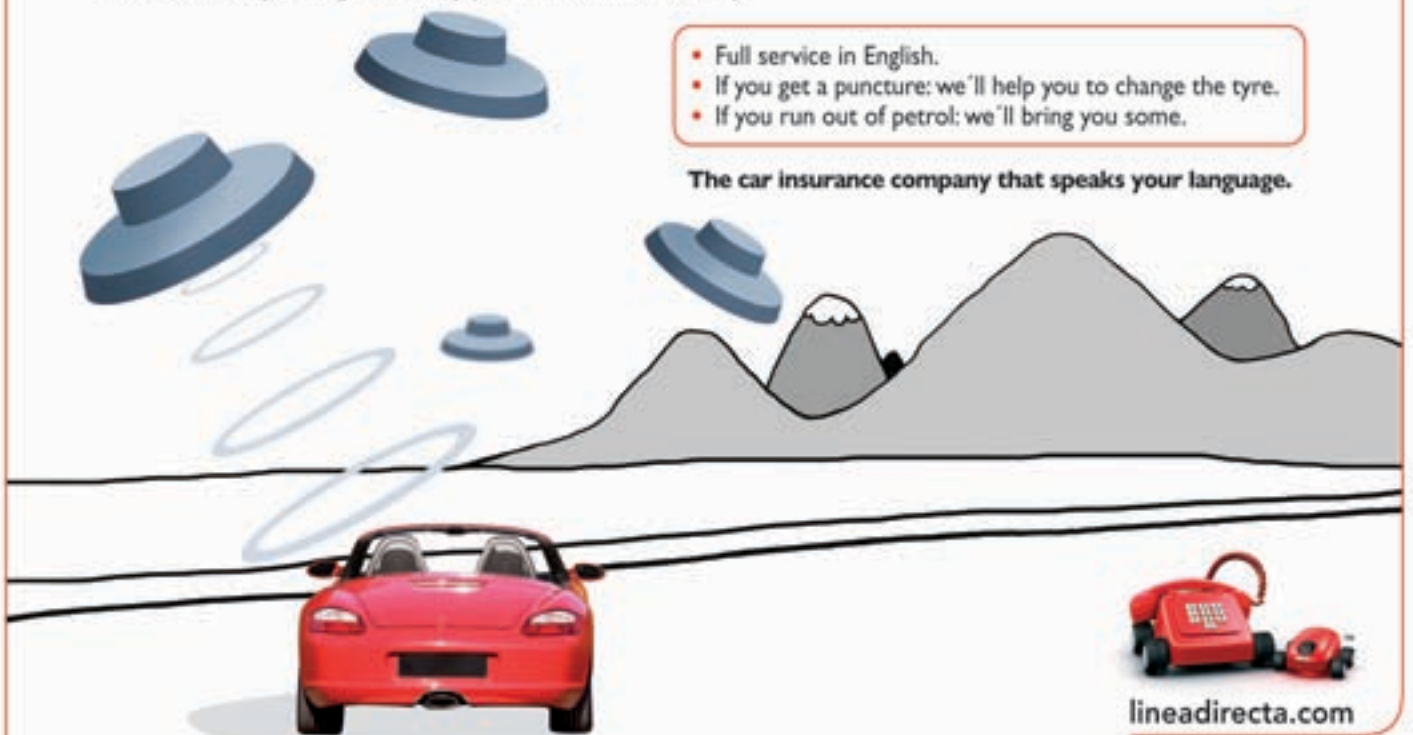
The compiler thanks Mr Lance Childs of Autos Lance, Orxeta for additions and updates on this page. For assistance in motor matters Mr Childs can be contacted on 96 685 5159 fax 96 685 5241 or e.mail info@autoslance.com

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Drug-free alternative to medication for pain, wound and stress conditions

Pain is unavoidable. Choose to suffer less.

What it does

Pulsed electromagnetic field therapy influences cell behaviour by inducing electrical changes around and within the cell wall membrane. These waves work by penetrating body tissue delivered through pre-programmed software algorithms. The resulting improved blood supply increases oxygen pressure, which activates and regenerates cells.

How it does it

Pulsed electromagnetic field therapy encourages your body's self-healing capabilities by enhancing the efficiency of introducing essential chemicals and proteins into the bloodstream, simultaneously increasing the oxygen content of your blood to help transport these vital ingredients to combat all manner of physical problems, with a gentle, non-invasive, painless therapy.

Extra Benefits

Pulsed electromagnetic field therapy will also encourage production of natural antioxidants to hamper and even stop the process of free radicals proliferation within the body. Free radicals are dangerous and can cause serious damage to your health as they cause almost all major diseases if unchecked.

It's well documented that poor pain control leads to the triple jeopardy of declining health, reduced mobility and increasing social isolation.

Applying the PainSolv therapy for just a few minutes a day may give a dramatic improvement in many pain, wound and stress conditions, by encouraging cell function enhancement using clinically proven technology.

The human body relies on a healthy cell network to avoid poor circulation, declining performance, premature ageing and degenerative diseases. Normal cell functioning accelerates the removal of toxic chemicals and waste, which empowers the body to recover its self-healing capabilities.

With the brand new PainSolv 3-in-1 Medical Device, you now have truly portable health management!



PainSolv™
Cell Function Enhancement
Using clinically proven technology

Buzon 5, Solbank, C/ Conde de Altea 66,
Altea 03590, Alicante

PainSolv is a CE Marked Class IIa medical device. The CE mark confirms that a product meets all essential European health, safety and environmental requirements.

This ergonomically designed medical device will soon become an essential part of your family's medical cabinet.



"I suffered from a frozen shoulder and injured it, helping to move barrels in the cellar of my restaurant three months ago. The pain got so intense that I couldn't even lift my hand above waist level" says Tony Reavey, Chef Patron & Restaurateur of the Carriage House, Higham Ferrers.

"PainSolv was recommended to me as a possible solution by one of my customers who works in consumer healthcare, so it seemed silly not to try it out."

"It was the best decision I could have made! Within 6 days, I was able to move my arm freely, even around the back of my head without any real discomfort. Since then, I have also used PainSolv on a problematic leg ulcer, which was slow to respond to various creams and dressings prescribed. I am amazed to find that within 13 days, the wound has finally healed."

TENS machines or drugs simply block pain signals to the brain.

Pulsed electromagnetic field therapy works directly on the cause rather than just the symptoms!



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Natures Naturals are proud supporters of AECF in Spain and Macmillan Cancer Support in the United Kingdom.

Pulsed electromagnetic field therapy in the Rehabilitation of Pain, Wound and Stress conditions

By Bill Archer*

PEMF has been successfully employed to treat a wide range of chronic conditions including frozen shoulder, tennis elbow, headache, migraine, low-back pain and neuropathic pain, all of which have serious impact on the general wellbeing of sufferers. No adverse effects of using PEMF was found in any research or trials which is really encouraging, particularly when compared to the use of POM (prescription only) and OTC (over the counter) medications.

It is well documented that poor pain control leads to the triple jeopardy of declining health, reduced mobility and increasing social isolation.

It is equally well known that many pain sufferers in particular, end up being over-medicated and under-treated, because their treatment deals with blocking pain signals to the brain (the symptom), rather than dealing with the problem at a cellular level (the cause).

This is why the use of PEMF by medical professionals is increasing not just in the complementary sector but also by enlightened clinicians working in mainstream environments. Time-varying electromagnetic fields have been used to successfully heal non-unions and to stabilise hip implants, fuse spines, and treat bone decay and osteoarthritis.

Whilst the use of this modality is still sparse in relative terms, there is a groundswell of opinion that is aimed at bringing more choice to chronic pain or ulcer sufferers. Particular advantages of using this modality for a number of diverse con-

ditions is that it would appear to reduce the necessity for sufferers to be prescribed non-steroidal anti-inflammatory drugs, which can only be a good thing.

In light of the several leading brands that have been removed from sale due to the dire consequences suffered by those prescribed them with problems ranging from liver failure to heart attack, stroke and even death, any alternative therapeutic modality is worth investigating. Viox was probably the highest profile of these medications where many thousands of patients suffered strokes and heart attacks, even death, due to the side effects before the drug was withdrawn.

A great deal of investment and research has been done into PEMF in the United Kingdom



and one medical device manufacturer who has lead the market in this field is Mediconcepts, who produce the **PainSolv 3-in-1 device**. So thorough has their product research and development been that they have recently been awarded Approved

Supplier status by The Complementary Medical Association. The product is now available in Spain through www.naturesnaturals.co.uk

What is unique about this innovative product, apart from being designed to treat specific conditions with pre-programmed frequencies for Pain, Wound and Stress Conditions is that it can be used by practitioners and consumers alike, due to the simple application requirements. The product is entirely portable and operates via an internal power source that is rechargeable.

So, for practitioners who are treating clients for long-term problems, it is an ideal adjunct to clinic-applied therapy where it is possible to maximise the benefits of treatments applied due to the ability for clients to either purchase or rent the device for home use between consultations.

Non-drug methods of pain control such as **PainSolv**, can be used either alone or with reduced amounts of painkillers, to increase the pain-relieving effect and/or reduce adverse drug side-effects or contraindications.

Today, experts in pain care stress the importance of using non-drug interventions as part of the pain management approach, because a person in pain can become de-conditioned as a result of reduced mobility. This can aggravate the pain problem and contribute to an overall state of declining health. Most sufferers can participate in some form of physical therapy and will do better when they're up and moving. Normal cell functioning and energy levels stimulate cell me-

tabolism, increase oxygen absorption and accelerate the removal of toxic chemicals and waste, which empowers the body to recover its self-healing capabilities.



Pulsed electromagnetic field therapy creates ionic migration of essential chemicals and proteins from cells into the bloodstream, by agitating the cell wall membranes, which subsequently encourages the release of neurochemicals, which occur naturally in the brain, into the bloodstream. These endorphins have powerful analgesic properties as do enkaphalins, an endorphin having opiate qualities that occurs in the brain,

The modality also helps enhance the cell utilisation process in the body which in turn stimulates improved blood circulation, blood oxygen content, cell growth and blood vessel formation.

The human body relies on a healthy cell network to avoid poor circulation, declining performance, premature ageing and degenerative diseases.

Constant wave low level lasers and static magnets have never been proven to penetrate the skin. Clinical research carried out for NASA, proved that millisecond duration pulsed electromagnetic fields have the greatest beneficial effect on living tissues over any other energy form.

**Bill Archer FInstD worked on the development of the first medical triage assessment software for the NHS and has created many healthcare-based initiatives including health websites for Lloyds Pharmacy, Vantage Pharmacy, Asda WalMart and Lloyds of London. Since 2003, he has concentrated on research and development of consumer-based pulsed electromagnetic field therapy implementation.*

1. Mileva K N, Bowtell L J – Academy of Sport, Physical Activity and Well-being, London Southbank University
2. Bilas H – The Pharmacist, April 2008 Role of Technology in Chronic Pain Management
3. NASA 1999-2003 – Gordon et al

Important information about SUMA

SUMA is a public organisation that manages and collects local taxes for the municipal districts of the province of Alicante that have delegated taxation competencies. Among others, SUMA manages the Property Tax (IBI), the Tax on Economic Activities (IAE), the Motor Vehicle Tax (IVTM), the Tax on the Increase in Value of Urban Land (capital gains) and other Municipal Taxes such as Rubbish Collection, Vehicle Access, etc.).

Which taxes are payable each year?

The property tax (IBI)

If you are the owner of a home, garage, storage room, plot of land, you have to pay the IBI.

If you have the usufruct on a property, you are the party liable for taxation and therefore responsible for paying the tax, not the owner.

The tax on economic activities (IAE)

The IAE is due as a result of carrying out business, professional or artistic activities in Spain.

Tax exemptions in the IAE

Since January 1 2003 the following parties are exempt from the Tax on Economic Activities:

Individuals

Those liable for taxation in the Corporate Tax, Civil Societies and the entities referred to in Article 35.4 of the General Taxation Act, with an annual net business turnover of less than £1,000,000.00.

Taxpayers of Non-resident Income Tax, who are permanently established and have an annual net business turnover of less than £1,000,000.00.

Those exempt from the Tax on Economic Activities do not have to present tax declarations, but they do have to make mandatory census declarations before the Spanish Treasury Office, i.e. the 'Agencia Estatal de Administración Tributaria' using Form 036.

The motor vehicle tax

If you are the owner of a vehicle with a Spanish license number, you have to pay the Motor Vehicle Tax each year, for as long as the vehicle is included in the Traffic Office Register, unless you apply for the deregistration of the license.

Rubbish collection, sewage and drains, vehicle access etc.

If you are a property owner, you have to pay taxes and fees for the services rendered by the Town Hall which you benefit from.

Tax on the increase in value of urban land, also known as 'capital gains'

This is an optional tax for Town Halls and is therefore not levied in every municipal area.

The Town Hall collects this tax as result of a change of ownership or transfer of real rights on urban property or land.

The calculation of the tax is based on the cadastral value assessed on urban land.

The capital gains tax has to be paid by the vendor if he/she is resident in Spain and if the vendor is a non-resident, the tax has to be paid by the buyer. In the case of donations or inheritance of property, this tax also has to be paid by the new owner.

Private agreements about who should pay this tax have no effect regarding the tax authorities.

This tax is levied after the formalisation of the Title Deeds; accordingly, the party required to pay must submit a copy of the Title Deeds to his/her Town Hall, or if the tax management is delegated to Suma offices, in the legally established terms, ie one month in the case of buying and selling, and six months in cases of donation or inheritance.

For further information about this tax, you should contact your Town Hall or Suma offices.



When should you pay your taxes?

There are two essential payment periods during the year.

First period: March-April

During this period, the following taxes are due:

- Motor vehicle tax
- Other municipal taxes: Rubbish collection, sewage and drains, vehicle access, etc.

Second Period: August-September

During this period, the following taxes are due:

- Property tax (IBI)
- Tax on economic activities (IAE)

Dates of payment and details of taxes due for payment each year are published annually.

IMPORTANT:

Once the voluntary period is over, unpaid bills will be subject to a surcharge and they will accrue interest for late payment and any corresponding expenses.

How can you pay your taxes

1. By direct debit

If you have already arranged direct debit with your bank, the charge on your account should take place automatically, as long as the account is covered. The appropriate receipt for the charge, where all the details of the bill are shown, must be provided by the bank and sent to you with your bank statements.

How can you arrange payments on direct debit?

When you pay your bill at any of the Suma-collaborating banks, you can arrange a direct debit provided that you have an account in one of the banks. All you need to do is fill in the form available on the lower part of your bill and hand it over to the bank.

If your bank or savings bank is not a Suma-collaborating bank or to set up the direct debit out of the voluntary period of payment, you should go to the nearest Suma office. Contact Suma to check as of when your direct debit will take effect.

2. At an automatic cash dispenser

You can also pay your bills through the following cash dispensers:

With the credit cards of BBVA, CAM, Caja Murcia and CajaMadrid; SERVICAIXA

Cash Dispensers of La Caixa; in the 4B Cash Dispensers with 4B, 4B MasterCard and 4B Maestro debit cards.



3. In your bank or savings bank

You can pay at any of the collaborating banks presenting the bill sent by Suma to your home address.

If you have not received the demand statement or have lost it, ask for a copy at any Suma office.

The back of the bill shows the list of the collaborating banks where you can pay.

Collaborating banks:

Caja de Ahorros del Mediterráneo, Banco Popular, Caja Murcia, Banco de Valencia Rural, Caja Banesto, Caja Rural Central de Orihuela, BBVA, Caja Madrid, La Caixa, Caja de Crédito de Altea Santander, Central Hispano, Caja de Crédito de Petrer, Banco Herrero, S.C. de Crédito de Callosa d'Ensarriá, Solbank, Banco Sabadell, Atlántico.

4. In Suma offices with credit card

You can pay at the Suma offices with the following cards: CAM (VISA, Maestro, MasterCard, 6000), BANESTO (VISA, Maestro, MasterCard), 4B, EURO 6000, and BBVA.

5. On the internet

Through the Web Sites:

www.cam.es (CAM DIRECTO)

www.bancopopular.es

www.cajamadrid.es (CAJA MADRID) www.cajamurcia.es

www.bancosantander.es (SUPERNET) www.ruralcaja.es

www.banesto.es (BANESNET)

www.caixaltea.es

www.bbva.es (BBVA net)

www.caixapetrer.es

www.lacaixa.es (LÍNEA ABIERTA)

www.ruralvia.com.

You can access these web pages through Suma's site: **www.suma.es**

To make payments on the Internet, you have to have an account in one of the banks and be a user/client of their online banking services.

For up to date SUMA information check the Costa Blanca News

Animal welfare

British expatriates are often alarmed and feel completely helpless when they encounter an obviously abandoned or injured animal.

William Hutchinson and Pilar Sagredo of the Althaia veterinary hospital in Altea provided these guidelines if you encounter an injured animal:

If you encounter an injured animal on the road and he is lying down and looks disoriented, do not try to move him around. Call the local police or if you can help, put him on a stretcher or a blanket and take him to the nearest veterinary hospital. If he is moving around and looks quite healthy you can either, again, call the local police, or you can take him to the nearest vet so that he/she can read the chip if it has been implanted on the animal.

The RIVIA (Registro Informático Valenciano de Identificación de Animales) keeps a record of all the chips that have been implanted in the Valencia Region and it is also interconnected with the rest of the data bases in Spain and throughout Europe. Local police offices also have the necessary instrument to read the chips. Inform the vet that the animal is not yours.

This is important.

Also see below SEPRONA environmental unit of the Guardia Civil who bring court cases against persons maltreating animals.

Strays

If you find a lost dog or cat please don't ignore it. Valued family pets will have a microchip (actually required by law). If you cannot catch the animal inform the local police of its whereabouts. A loose and terrified dog may cause a serious traffic accident.

In almost every area there exists an animal rescue service and/or a sanctuary. Many non-Spanish people are involved with the running of these establishments and raise funds through shops and market stalls to help them. Remember that anything you can do to help these rescue centres will be most welcome. Some of the Animal Sanctuaries who advertise regularly are listed below.

- Alfaz/Albir** *Animal Rescue Centre* 96 588 7116 (mornings) 647 941 621 (other times)
- Benidorm** *SPAP* 96 585 62 68
- Campello** 687 398 507
- Ciudad Quesada** *Joe the Cat Man* 96 671 92 72
- Denia** *Aldea Felina* 628 498 813, 650 214 909, 677 836 052 (shop)
- Denia dog Sanctuary* 699 872 157 www.apad-denia.eu
- Dolores** *SAT* 96 671 0047 www.satanimalrescue.com
- Javea** *APASA* 618 754 636 info@apasa-javea.com
- Gandia** *Spama* 96 280 70 42 / 96 289 61 18 www.spama.org
- La Marina** *PAWS* 646 645 035 info@pawsanimalrescue.com
- La Marina** *K9 CLUB* 96 679 6436 680 856 235
- Mazarron** *JJ puppy rescue* 618 390 791 or 96 859 49 22 or 676 112 336
- Pilar de la Horadada** 630 422 563 www.apahrescue.org

PolopPACK call between 12 and 3: 647 627 429 or email pack-Spain.patricia@lycos.nl
Murcia 699 352 818, cats: 620 582 654
email noahsarcmurcia@yahoo.co.uk
Sundry areas *Animal Angels* 619 807 388, 600 463 195
Pepa 650 304 746, *Apah* 630 422 563, *Asoka El Grande* 96 566 8703

Seprona

If you see or suspect a case of neglect or ill-treatment of an animal report it to the police, town hall, vet, animal rescue group, or the SEPRONA unit of the Guardia Civil. SEPRONA is the Spanish environmental protection agency. And can be contacted through your local Guardia station or these main offices:

Alicante	96 514 61 29
Altea	96 584 43 39
Vergel	96 575 00 82
Orihuela	96 530 01 39

Repatriation of animals

The changing of the UK laws regarding quarantine restrictions has meant that repatriation with pets is now much easier, and holiday visits with pets to the UK are possible as well as travel across borders in Europe.

The organisation PETS (The Pet Travel Scheme) has made available very comprehensive fact sheets for those who want to re-enter the UK with cats or dogs.

For information see the website: www.defra.gov.uk
(click on the animalhealth link)
Helpline: 0044 (0)870 241 17 10 (Mon-Fri)

To enter or re-enter the UK from Spain (including the Canary Islands) without quarantine a pet must, in the following order and by a qualified vet, be:

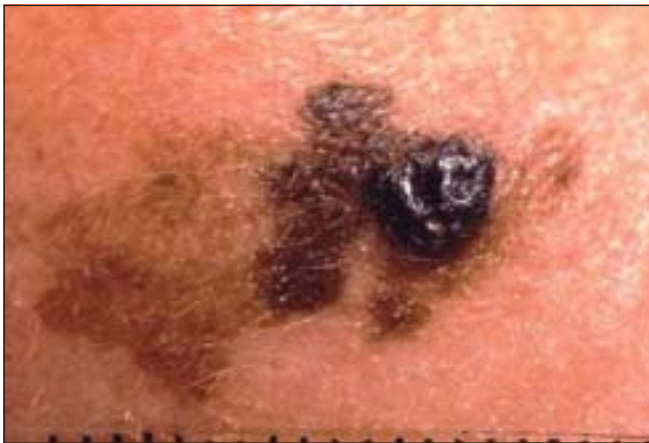
- Micro-chipped
- Vaccinated against rabies and blood tested
- Issued with an EU pet passport
- Treated against ticks and tapeworms

A pet may not enter or re-enter the UK under PETS until six months have passed from the date the vet took the blood sample which gave a satisfactory test result. Once a vet has signed the passport and that six-month period has passed, the document becomes valid for the animal to enter the UK. The timing of the procedures, the route and method of transportation of an animal to the UK are carefully controlled. Any infringement will mean immediate quarantine until the authorities are satisfied.

Check your skin, enjoy the sun with safety

We are increasingly warned for the damaging effects of the sun to the skin, which include sunburn, premature aging and skin cancer.

What to look for?



Be aware of **Melanoma** and check your moles (Figure 1). Melanoma is a cancer of the pigment cells that can be fatal if allowed to progress and spread. It may develop in an existing mole or arise as a new pigmented spot on the skin. **Any mole** changing in size, shape or colour needs immediate attention. Your dermatologist can check it out more precisely with **dermoscopy**, which is a microscopic tool that is placed on the skin and increases the effectiveness of the clinical diagnosis.

Non melanoma skin cancer includes basal cell carcinoma and squamous cell carcinoma. Red spots may represent **actinic keratosis**, which are precancerous lesions of **non-melanoma skin cancer** (Figure 2).



Skin cancer is completely curable when detected early by your skin expert, but can be fatal if there is delay in diagnosis.

How can we treat skin cancer?

Surgery is still the treatment of choice as the pathologic examination of the biopsy confirms both diagnosis and complete removal of the cancer. Moles are also still best removed with surgery. Previous stages of non melanoma skin cancer can be treated with special chemotherapeutic creams, photodynamic therapy and laser therapy. Photodynamic therapy combines a photosensitizing agent in a gel with a specific type of light to kill cancer cells. These modern therapies give good cosmetic results.



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Fax 0034 - 966 921 132

info@iaprocon.com

Emergencies and information

All emergencies call 112

If you have a Telefónica DOMO phone you will see a red button below the number pad. This is marked 112 and lifting the handset and pressing the red button will get an immediate response from a central office. Otherwise just dial 112.

You can request to speak in English. The emergency operator will want your phone number and address and may put you through to a local office. It could be useful for you to learn your phone number in Spanish and a few Spanish words to denote the type of assistance you require.

Other emergency numbers:
National Police: 092
Guardia Civil: 062
Fire: 085
Red Cross ambulance: 96 525 25 25

Tourists and visitors should be aware that private hospitals and clinics will not accept your EHIC; they will treat you in an emergency but you will be charged.

As a resident always have your private insurance policy card or your Spanish national health (SIP) card close at hand.

If you have suffered a serious accident or injury, and friends or relatives are unavailable, a Consular office can contact the hospital within 24 hours of being notified. Ask the Foreign and Commonwealth Office in London to contact your next-of-kin.

Samaritans

See page 19

Chemists

Chemist (Farmacias) shops display a large green cross outside. They are open normal shop hours but there is always an emergency chemist on duty in each town outside these hours. On the door or in the window of a chemist shop is a copy of the duty rota which will state the address of the shop that is open for emergencies at any particular time. You can also telephone the local police or health centre for this information.

Gas

Most homes and business premises operate on bottled butane gas supplied by Repsol or Cepsa. You can obtain it from a depot, some petrol stations or from a delivery lorry or you can order it to be delivered to your door.

Have your gas installation checked before the expiry date marked on the orange rubber tubing. Make an appointment with Repsol or Cepsa to come to your house. On no account allow unsolicited 'inspectors' or 'technicians' into your house, however persuasive or even threatening they may be.

Spiritual welfare

The Costa Blanca News carried a full list of contact numbers and details of services of Registered Churches and those of Roman Catholic state denomination on the Costa Blanca.

Senior Chaplain of the Costa Blanca Anglican Chaplaincy (Church of England-Diocese in Europe)
Father Paul Rolfe 648 213 719
Chaplain Father Peter Edwards 630 103 378
www.costablanca-anglicanchaplaincy.org

OMIC

For customer complaints about quality of goods or service visit the OMIC office (in or near most town halls). Take documentary evidence - bills, guarantees etc with you. The office will investigate your claim.

SUMA

There is a SUMA office in most Costa Blanca towns that deals with local council bills, car tax, IBI property tax, and other similar items. If in any doubt that you may have an unpaid bill call at your nearest office with proof of your address. On their computer they can make an immediate check. Better be safe than sorry.



Relieving pain by thumb & pressure - Advertorial -

When headaches go, stress and depression disappear and when digestive problems start, then surely this has to do with some kind of medication. However, more and more people say good-bye to orthodox medicine and their medical helpers, and look for help in alternative methods. One of these body-therapies which is registering fantastic results on its march from east to west is SHIATSU, a Japanese healing art. SHIATSU means looking after one another through touch, and to look after ourselves in order to recover our wellbeing. The word shiatsu is made up of shi thumb and atsu pressure, but these words are just a convention to communicate a deeper significance. We talk about the body in terms of energy in Shiatsu, which is body-work committed to the whole person, not just the physical, but body-mind-spirit together.

Shiatsu helps and prevents. This therapy is already

integrated into the National Health System in Japan since 1958! Since then the practice of Shiatsu has expanded all over the western world, and in England and in the German speaking countries Shiatsu is already regulated as a therapy and profession. We also have Shiatsu in Spain now, and more and more people are getting to know about this efficient and complementary form of treatment.

For 10 years the English speaking but German Rita Griesche is practicing and teaching this wonderful healing art. She has created a Shiatsu School under the name of SHIATSU LEVANTE in La Alberca-Murcia.

This body-therapy involves the whole body in order to move the energy system, which is worked on Meridians or energy channels, and also points, which are the same as in acupuncture. These very gentle movements effect both physical, emotional and men-

tal aspects of our being, and thus releases blockages which we feel as pain or discomfort. „Anybody who gets in touch with Shiatsu will find that this physical therapy has more to it than just a release of muscular tension“, explains Griesche, who completed her Shiatsu training in 1985 in England, then studied in Japan and since then continues to work with international teachers.

Anybody can profit from Shiatsu and can also learn it. The Shiatsu School in Murcia offers regular courses, from absolute Beginners to Professional Training Courses. At the end of October starts a new Beginner's Course. There are Open Evening Sessions as well, where you will find out about Shiatsu in theory and via a demonstration of treatment procedures. There will be a **Free Introductory Evening on the 13th of May, at 20 p.m. at Villa Augusto en Guardamar.**



For more Information:

Rita Griesche 606 547 070
e-mail: shiatsu@shiatsu-levante.eu / www.shiatsu-levante.es

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Care and Welfare Guide

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Every care has been taken to ensure accuracy. The information in this guide has been checked several times. It is not possible to include all the information that is available on all subjects. To expand on the details given on official matters, see the consulate web site: www.ukinspain.com

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