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Cyprus Living Magazine

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Best friends need a new home

At Cyprus Living magazine, we first saw this posting on the CyprusLiving.org website (no connection with the magazine) posted by Chris and his wife. It is difficult to imagine the emotional strain this situation has created...so, come on readers, give this story a happy ending.

The posting:

It's with many tears we are looking for a home for our two rescue dogs. They are small in size. One is a Springer Spaniel/Border Collie mix. She is very intelligent. The other is a mixture also looks most like a dashund. Not so clever. Bit of a dizzy blond.

In the past my wife and I have done volunteer building work for a charity and have been asked to do so again. We are unable to bring pets for this and the term is 5 years. It is for this reason we are looking for a new home for our surrogate babies.

They are fully house trained, micro chipped, vaccinated and registered. They don't require long walks, and being rescue the small one is shy but once he settles in gives loads of kisses. We love them very much we are only giving them to the right person, they have to go together.



We will supply their beds, frontline and food for some time so there will no expense for the new owners. If their new home turns out to be in the UK, we would help with the transports costs. This is how much we love them.

We are leaving early January and would like to see them settled before we go, so please help to give a new loving home to our beautiful dogs.

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Cancer patient's brave cycle ride

Julian Buckland, a recovering cancer patient has just completed a three-day east to west solo cycle ride across Cyprus to raise about €2,500 for The Friends' Hospice in Paphos.

He began his mountain bike journey on Friday near Cape Apostolos Andreas at the eastern most tip of the island's panhandle and completed the journey on Sunday afternoon at Paphos Harbour. The trip took him first to Kyrenia and then to Polis before his descent across the Akamas to Peyia and onwards to Kato Paphos.

Altogether he covered 360 kilometres, sometimes averaging speeds of 30 kilometres an hour on the bike loaned to him by the Easy Ride shop in Paphos.

Julian says: "The worst part of the journey was on Saturday, when I was caught in almost non-stop torrential rain. At times visibility was down to 10 metres. That same rain resulted in enormous problems for the traversing of the Akamas peninsula. It turned the whole area into a sea of red mud making it really hard to peddle through."

Julian, known to his friends as 'J', had a kidney removed a few months ago when a small routine operation revealed a cancerous tumour. He said: "It was a real shock. I had no idea I

had cancer. There was no illness, no sign whatsoever. I went into a real dark mental hole when I was given the news. A friend of mine who also suffered from cancer was on the support committee of The Friends' Hospice so, I decided I would try to raise some money to help them in the good work they do for the community."

Fortunately, 'J' had always kept himself fit from his years in the British Army so, his recovery period was shorter and easier than might have been expected after such a major medical procedure.

His wife, Josephine ('José') and friends formed a support team for the arduous cycle ride accompanying 'J' in motor vehicles along the journey to ensure he did not need medical assistance and that he remained hydrated and properly nourished with high-protein meals and snacks.

Crowds of well-wishers and tourists gathered at the harbour on Sunday to cheer him along the last part of his east-west trip across the island.

A native of Charlton Mackrell near Somerton in Somerset, 'J' served as an avionics engineer in the forces, supporting the helicopters of the Army's Air Corps. Afterwards he spent seventeen years in Saudi Arabia.

The money raised was by family members and through public sponsorship at the Hospice's four charity shops.



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AROUND PAPHOS

The Friends' Hospice first opened in 2006 and since then has offered palliative care to almost 1,000 patients suffering from illnesses for which a cure is no longer possible. It is the only establishment of its kind operating outside of Nicosia.

'Pirate' Lee runs for charity

The Cyprus 4 Day Challenge was conquered last month by intrepid members of the MOPED club.

Lee Hinton and Matt Storey completed all four days and Alan Lovejoy joined them for the gruelling half marathon across the Akamas peninsula.

Matt, despite being a boxer and physically fit had in fact never run further than 5km before and Alan completed the half marathon in a quicker time than last year. To add an extra twist to proceedings and to give people a further reason to put their hands in their pockets, Lee donned a pirate costume and completed all 4 days in the fancy dress outfit. The fantastic sponsorship he received was a definite spur to keep Lee on track and determined to succeed.

None of them can be termed 'racing snakes' and it certainly was a challenge for them.

Day 1 - Was a nice 'easy' start a 6.1km time trial run from Coral Beach hotel to the 'new' shipwreck at Sea Caves. It was run on a

time trial basis leaving in alphabetical order, 10 seconds apart from each other which meant being disciplined on how fast you were running and not to use too much effort catching the man (or lady) in front. Of course being chivalrous they let plenty of people pass them.



Day 2 - Was a hill run of 11km. The race started at sea level by the Last Castle and continued on the loose gravel track. The rains of the previous weeks had softened up the tracks and they even had to circumvent a stuck car. The finish was at the village square of Pano Arodes and even the Priest popped out to say hello and wish them well. A final gain of altitude of over 600m (1800ft). It was very tough and proved to be Matt's hardest day. They perked

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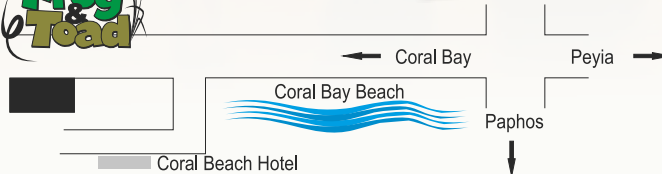
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AROUND PAPHOS

up when fellow MOPED members proffered them with ale with half a mile to go.

Day 3 - The half marathon 22km and for Lee the hardest day, not just because of the distance, but the legs were suffering from the previous day's efforts. The day started at Neo Chorio near Latchi, climbing up approximately 900ft over the first 11km through a very windy Akamas to the radio masts at Ineia before a steep rough terrain descent of approximately 1600ft down to sea level at Lara bay and the last couple of kilometres across to Toxeftra Beach (in front of Last Castle). The wind and rain started at the 6km point and lasted until they ascended to the highest point, not the most pleasant of runs!

The final day - and one to celebrate - the 10km (6.2 miles) run from Paphos harbour down to Geriskipou and return, ending in front of Paphos castle. They must have smelt the free Keo on tap at the finish as they both had an excellent run.



Lee, Matt and Alan are all of differing ages, shapes and sizes and met through an informal social group known as the MOPED club. The club has taken on the Friend's Hospice and CPSG as their adoptive charities this year and Lee, Matt and Alan together with the rest of the 20 members will be

doing their best to raise funds for these extremely good causes.

The competition was very well organised and our thanks to the many local volunteer marshals for a job well done. 179 runners started and 169 finished and not one of the three Mopeders were last in any of the events which actually means some of the sponsors owe the charity even more money!

Not sure of the total amount raised from completing the 4 day challenge as yet, but certainly at time of writing, by running in fancy dress Lee has raised over €1,300 for the Friends' Hospice and CPSG, which is absolutely fabulous. Thanks to everyone that has supported with their generous donations and sponsorship, it certainly made a difference knowing you just can't give up!

Written by Alex Hinton for Cyprus Living magazine

Zingers busy as ever in December

Rock FM was invaded by no less than 10 Zingers and their photographer Mick last month when they presented, live on air, a cheque for €4,000 to Maxine O'Daly who was there on behalf of Cancer Patients Support Group. Lots of thanks go to the talented, (and beautiful) effervescent DJ Simone Swift, who always makes us feel at home and is very generous with her air time when we invade en mass.

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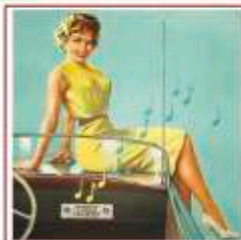


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Radio is an intimate form of advertising. Many people listen alone, such as when jogging or driving. Listeners develop strong relationships with their favorite stations, identifying with the music and bonding with on-air personalities.



Potential

Radio stations offer a variety of promotional activities that support your advertising. The station becomes a partner in your success, allowing you to give away promotional items with your name and logo, be live on-air and even hold broadcasts from your place of business.

Why Rock FM ?



Considerations

No matter whether you advertise with an all-sport or a classic rock format, stations know the audience demographics. Your advertising reaches the gender, age and economic status you target.



Significance

Because advertising on local radio broadcasts is not very expensive, it is more cost-effective than television commercials, print advertising and direct mail.

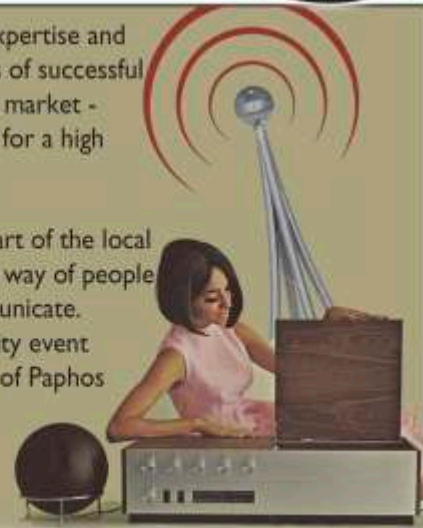


Function

Radio advertising works as an everywhere medium. Consumers don't have to be in front of their television or at their computer. They don't have to acquire a magazine or newspaper, locate their eyeglasses or even know how to read.

* Rock FM - with the expertise and knowledge the 12 years of successful presence in the Cyprus market - offers you the guaranty for a high quality radio campaign.

* Rock FM is a major part of the local society and as the main way of people in this society to communicate. Always first in any charity event and next to the people of Paphos and Limassol through Live Links, festivals parties etc.





Lots happening in December with the Zingers.
 13th - Performing at CPSG dinner King Evelthon Hotel
 20th - Elea Golf Club - Zing with a Bling. Tickets €7.50 with the option to order platters for two for €10 per couple. Festive fun in ambient surroundings
 21st - No we are not "Leaving on a Jet Plane" we are singing at Paphos Airport, welcoming all our lovely tourists and guests who are lucky enough to be spending Christmas in Cyprus. Time to be confirmed
 23rd - Coral Beach Hotel at 6.00pm. Come along and enjoy our festive repertoire courtesy of the hotel. No charge on this one folks!
 24th - Busy, busy, busy day, starting at 3.30pm at the Athena Beach Hotel, 6.00pm at the Annabelle Hotel and 7.00pm at the Almyra Hotel

Then that will be it for 2014. Thanks have to go to the wonderful and generous people of Paphos who have supported us this year.

All the above events will be raising funds for Cancer Patients Support Group and we will be continuing in 2015 to support them for the 4th year running.

All information about our gigs is listed on our website www.paphoszingers.com. If you have not yet bought our calendar don't leave it too late, only €5.99. They are available from any Zinger, Be Inspired gift shop, Kato Paphos, Skevis Salon Tremethusa, Achilleas Jewellers Kouklia, Hearn's Gift Shop Coral Bay and at any of our events throughout December. All proceeds to CPSG.

We wish you all a healthy and happy 2015, may it be full of ZING!

Century Travel's new cruise brochure with a twist!

Century Travel, the only cruise specialist in Cyprus is bringing its brochures right up-to-date with the use of an augmented reality application. The Aurasma app which is available free for both iPhone and Android devices which uses augmented reality technology is being employed in Century Travels' newly-published 2015-17 Cruise Collection brochure. The app allows 28 of the photographs seen on the pages to be brought to life

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with over two and a half hours of video.

The films showcase cruise lines, entertainment, dining options, city tours as well as some interesting relevant short documentaries. Century Travel has embedded the technology within its traditional brochure pages in a bid to modernise the research experience for customers.

The decision for the innovation was decided after research showed that a very high percentage of their clients were regularly using a tablet or smart phone for browsing using Android, iPads, iPhones and other mobile devices.

To access the hidden footage all users need to download a free Aurasma app from the App Store or Google Play.

The brochure, which was launched on the 5th November, includes nine cruise lines ranging from four to six star and features over 60 ocean cruise itineraries as well as the introduction of river cruises for the first time.

Managing Director, Dan Essex said: "The new technology that is being applied to our brochures this year really supports our strategy of innovation and modernising the holiday experience for our customers. Showcasing the true experience of life on a cruise ship and the destinations visited will also go a long way in helping customers considering a cruise, make their decision. The video footage will also give first time cruisers a real flavour of what to expect and I am confident they will like what they see. We are incredibly excited to be the first company in Cyprus to offer such an experience." Century Travel's brochure is available from travel agents throughout the island or from Century Travel directly.

For further information and to receive the 2015-2017 Cruise Collection Brochure, please contact Century Travel on 70000970 or visit www.centurycyprus.com

'Expected' investment return

As we proceed through these times of continued economic uncertainty, you could be forgiven for not knowing the most appropriate way to measure and achieve desired financial growth or income producing assets.

The rates of return on deposit accounts have, at the best of times, struggled to keep pace with inflation and this has never been truer than now, with rising inflation and historically low interest rates, whether Euros or Sterling. If you study the UK comparison sites, they show that, at time of writing, you can achieve a UK rate of interest, for an instant access bank/building society savings



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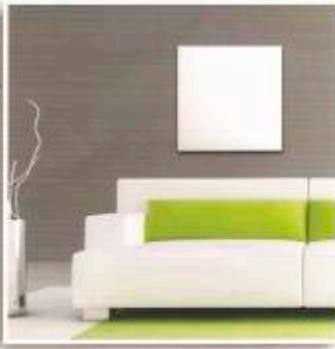
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account with no catches, of around 1% - 1.5%. It doesn't seem that long ago that Cyprus banks were offering over three and four times the rates of their UK counterparts. Unfortunately, many people are now counting the cost of having complete trust in the 'safety' of Cyprus banks, including Laiki and Bank of Cyprus.

We have been recommending to our clients for a number of years that one should not deposit more than the depositor protection scheme (DPS) allows, presently €100k. Fortunately, our clients heeded our proactive approach. Deposit accounts have traditionally been regarded as a safe haven although offering a low return, as risk and reward generally go hand in hand, but, as we have seen over the last year, a 'low' risk bank deposit does not mean 'no' risk.

UK base lending interest rates have once again been kept at a record low of 0.5% (November 2014) by the Bank of England's Monetary Policy Committee. The latest Bank of England inflation report suggests that the first hike in interest rates, from 0.50% to 0.75%, is currently more likely to occur next autumn or even later, rather than around mid-2015, according to Howard Archer, of analysts IHS Global Insight.

It is the 66th straight month that the Bank of England has left rates unchanged. The effects of inflation and the potential impairment it can have on your savings should also not be underestimated. An inflation rate of 2.5% would mean a UK basic rate taxpayer requires an interest rate of 3.13% for their savings to keep up with inflation, a higher rate UK taxpayer would need a rate of 4.17% and an additional rate taxpayer would require 5%. It is predicted that UK inflation will rise to 3% and this small increase will have the effect of increasing those required savings rates to 3.75%/5%/6%, respectively.

Do you look at the interest earned on your deposit account with gloom? Is Cyprus' Defence Levy affecting your income? It has become very apparent in the last few months that we have to look at investments other than deposits to ensure a good return over and above the rate of inflation, but where does one start? Many people ask - What is your 'expected' return on investment?

At FM Group our commitment starts and ends with the individual needs and objectives of the client. What does the client want to achieve with their investments? Would it be a rate based on an amount above existing cash rates? Is it a fixed income amount per month perhaps to pay off a mortgage, or provide a certain standard of living in retirement? Is there another measurement the client wants to consider?

At FM Group we take the time to understand our clients' current situation, investment knowledge and experience, financial objectives, time horizon, risk tolerance and capacity. Our highly qualified financial planning and investment specialists are here to help you, listening, guiding and advising. FM Group consists of a number of firms, two of which are based and regulated in Cyprus by both the Insurance Companies Control Service (ICCS) for the provision of Insurance based advice and also by the Cyprus Securities and Exchange Commission (CySEC) for the provision of investment advice.



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January 2015

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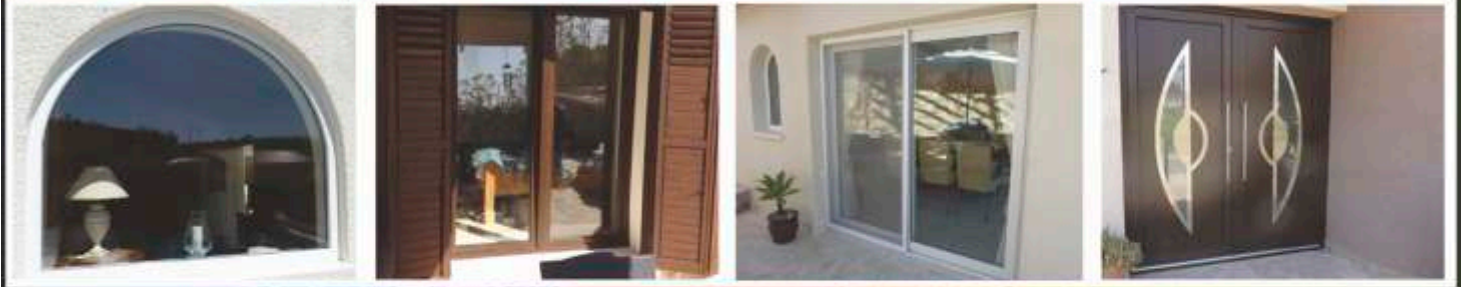
23rd Vatouthkia in Tala
24th Zante Bar in Limassol
25th King Solomon in Coral Bay
26th Yialos in Pissouri

Reservations Essential See 'What's On' Section for Details

40th Anniversary

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Please take time to view our Website:

www.fmgrouppinternational.com for additional information on all our services.

All that remains is for me to wish all readers a very Merry Christmas and a Healthy and Prosperous New Year.

Written by: Karen Ogilvie (ACSI), Managing Director - FM Investment Services

For further information please contact: Lee Hinton BSc (Hons) DipPFS, Country Manager, FM Group via: Email: lee@fmgrouppinternational.com or Telephone: 25258700 or 99738048.

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PARC Christmas fayre & future events

Saturday 13th December, from 10.00am until 2.00pm, in front of the Coral Star Restaurant, Coral Bay (opposite Philippos supermarket). Lots of bargains and ideas for Christmas presents as well as our ever popular table top sales items of bric-a-brac, jewellery, make-up, clothes, books, DVDs, CDs and much more.

We are aiming to hold regular Table Top Sales at the Coral Star Restaurant on the 3rd weekend of every month:

17th January 2015

21st February 2015

21st March 2015

Don't forget the PARC Quiz, at Coral Star Restaurant, on the 1st Tuesday of every month. The only exception is January 2015 as the first Tuesday is Eiphany. Food & drinks available at very reasonable prices.

13th January 2015

3rd February 2015

3rd March 2015

7th April 2015

Quiz Masters will be Tony Ivell & Alan Mac on alternate months. Come along for a fun evening and support PARC help support lost & injured animals.

If you wish to book a table at our Table Top Sales (€10 per table), please call Fiona on 96589430 or Jean 96219797. To reserve a

table at the monthly Quiz please call Fiona on 96589430

If you have any donations to be sold at the Table Top Sale, please give us a call on the above numbers and we will advise where they can be dropped off or we may be able to collect from you. Please note PARC do NOT have a shop in Peyia.

Last but not least if any readers would like to help out either by cat feeding at one of our many stations or helping out at the Table Top Sales, please give us a call on the above numbers.

'Santa paws, santa claws' pet photo competition

Like & Share our Facebook page Paphiakos & CCP Animal Welfare. Follow the link provided to donate €10 in our PayPal account and send us a private message with your pet(s) looking beautiful in Christmas attire! Invite your friends to Like & Share the photo. The photo with the most likes will be the winner, becoming the cover photo of our page between Christmas Day and New Year's, and will win a cash prize of €100!

Paphiakos & CCP Animal Welfare vets, Like us on Facebook at <https://www.facebook.com/Paphiakos>, or check our website <http://cyprusanimalwelfare.com/clinic.html>

Remembering

Loved ones can be remembered in a special way in the approach to Christmas by placing personal notes at the charity shops of The Friends' Hospice.

Launched two years ago in Paphos, the Tree of Love was an intimate way in which bereaved people could express their innermost thoughts in remembrance of relatives and friends.

Personal messages and notes were written on paper stars and hung on the branches of the Christmas tree to remain throughout the festive period.

The response was so great that this year the facility will be extended to the Hospice's shops at Geroskipou, Pissouri and Chlorakas with a Wall of Love set aside for notes at the Kato Paphos outlet.

For a small donation, visitors to the shops can write their personal messages which are especially relevant at this time of year.



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CyGuide.net is an online guide to over 200 local business and service providers in the Paphos region...from Polis & Latchi to Pissouri.

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The Old Shack Fishing Club

Match reports for October 2014 - Winter League

7 October - Round 1

The mound at Aspro was the venue as we began the winter league 2014/15. Colin Farrar won the day with 21lb 9oz from favoured peg 13. Second place went Dave Sadler with 19lb from peg 7 with Paul Davies in third place with 12lb 10oz from peg 1. A good day's fishing all-round. Total weight 141lb 1oz. Fifteen members fished.

14 October - Round 2

We were back at the mound at Aspro for another good week with lots of fish being caught. Paul Davies was in first place with 19lb 5oz from peg 15. Second place went to Chas Hunt with 18lb 14oz from peg 8. Close behind in third place was Ellen Omeara with 18lb 12oz. A fish of note, a 4lb 9oz carp was caught by Athos. Total weight was 169lb 7oz. Fifteen members fished.

21 October - Round 3

The opposite side of the dam at Aspro was our venue this week, as more pegs were needed. After a long absence, a pleasant surprise awaited us, with most pegs producing good bags of fish with the low peg numbers coming out best. Paul Davies made it a two on the trot win with 26lb 3oz from peg 8. In second place was Dave Wilkinson with 17lb 8oz from peg 4 and in third place was overseas member Derek Thompson with 14lb 6oz from peg 1. Total weight was 113lb 14oz. Seventeen members fished.

28 October - Round 4

Due to low water levels many of the venues were difficult to accommodate all members wishing to fish. However, we

managed to fit all members in at Aspro again and the fishing was even better than last week with higher weights all round. Once again, in first place was Paul Davies making it a hat trick of victories with 22lb including a carp of 4lb 5oz from peg 14. Overseas member Andy Hardy was in second place with 21lb 11oz from peg 8. Third place went to Ray Ayre with 19lb 9oz from peg 4. Total weight was 146lb 9oz. Fourteen members fished.

Meetings are held at The Old Shack Fishing Club on the first Monday of each month at 7.15pm. New members are welcome. For further information please contact Athos on 99805390 or Peter on 99280857.

Written for Cyprus Living by Peter Heritage (Match Secretary)

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Your garden this month

Patricia Jordan

I bought my Christmas cards recently and this year instead of glittery holly or Edwardian skating scenes, there is a jolly snowman with a long carrot nose surrounded by cheery red breasted robins on the branches behind him. I wonder why we associate red with Christmas. It's maybe because it such a bright colour in the depths of winter to cheer us up when all around us in the garden is resting again. Or it may be that it is the colour of Santa's robes, although at one time he wore green. Red and green are opposites on the colour circle and are regarded by those who know as harmonious. If you look around you will see the other opposites, purple and yellow, and blue and orange. A wonderful illustration of harmonious colouring in plants is the strelitzia plant which may be in flower or coming into flower in your garden now. In my colder garden I don't have that joy until much later, when the weather starts to warm up. So in all the garden centres there will be plenty of harmony this month as poinsettias, anthuriums and cyclamen all vie for your attention with their various red flowers and green foliage.

Poinsettias have several common and appropriate names around the world such as 'Christmas Stars', 'Flower of the Holy Night', 'Flame Leaf' and 'Short Day Plant'. The actual poinsettia flower is the tiny yellow growth right in the centre of those lovely bright red or now sometimes cream or pink bracts known as modified leaves. Coming originally from Mexico they can find

our winter temperatures somewhat alien. We have draughts and hot and cold temperatures all of which they don't cope with very well. I cringe when I see them in displays on shop fronts knowing that their days are numbered. They don't like window sills either, so it's lucky that not many houses in Cyprus have them. The first Christmas I was here I tried putting them on the porch in wicker baskets but they were subjected to the vagaries of the weather, so now I keep them indoors in a bright place and cosset them a little. After Christmas they are usually consigned to our summer indoor sitting room downstairs with other pot plants and if they sprout new bracts then all well and good. They don't like too much handling and if a stem breaks off then you will have a milky sap flowing from the break, which can be an irritant to sensitive skins. Some times people find watering a problem as these plants don't like to be too wet. If you feel the soil and it is dry then hold the plant over a bowl and let water run it through until it stops.

Outside my favourite nerines will be flowering until nearer Christmas, unless we have storms. They are quite delicate plants but can stand our very hot summers as they are semi-dormant then. Then just as the days are getting shorter they throw up these beautiful flower heads to brighten up our days. In the UK they are late summer flowerers and like to be planted at the foot of a south facing wall. A friend gave me some lovely semi-wild cyclamen when he moved house last year and I planted them around the edge of the centre bed in the front garden and their beautifully patterned leaves are growing steadily. I like them better than the potted ones which are in many garden centres at this time of year. Years ago I planted several tiny cyclamen under a big thuja tree in



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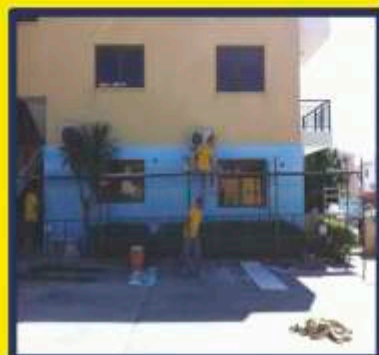
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the front garden, but sadly the cats from next door have scratched up many of them. However they seed themselves everywhere so maybe I will be able to enjoy some later.

This month despite all the preparations for the festive season have a look at your fruit and nut trees. By now pecans and figs should have lost their leaves and can be pruned carefully. If you don't prune pecans they can put enormous growth and you will not be able to pick the delicious nuts. So keep them to a reasonable height and you will be able to collect them before the crows get to them next year. As the citrus start to colour up they will attract the Mediterranean fruit flies, all except lemons and limes whose skins seem to be too tough for them. All the fruiting trees need a feed now after all the dry weather they have endured since they were last fed in May. The rain will help to spread it into the ground where it will do most good. Remember that the feeding roots are not around the trunk area but spread between the trunk and the tree canopy, so that is where you should be putting the fertiliser - 900 gms of 21.0.0 or 20.10.10 for mature trees and 300 gms for young trees. Almost all fertilisers come in bags or cartons and have the numbers printed on the sides NPK - Nitrogen, Phosphorus and Potassium - all vital for good fruits, roots and healthy trees.

If you grow your own winter veggies than you can expect a good crop of cabbage, sprouts, broccoli or Kohl rabi for your Christmas dinner. You may also have a few salad plants growing well especially if you live along the coast. A friend of mine built himself a greenhouse using empty St Nicholas water bottles, which because the bottles are square fitted snugly together. He



made frames for the sides and roof and threaded the bottles onto long bamboo canes. He attached them to the frame and built the walls. Adding a door and opening windows, he has the ideal place to grow salads during the colder season and the shelves contain seed trays to bring on plants for when the weather turns warm again. I think he is brilliant.

Very best wishes to you all for a Happy Christmas and a good gardening year in 2015.

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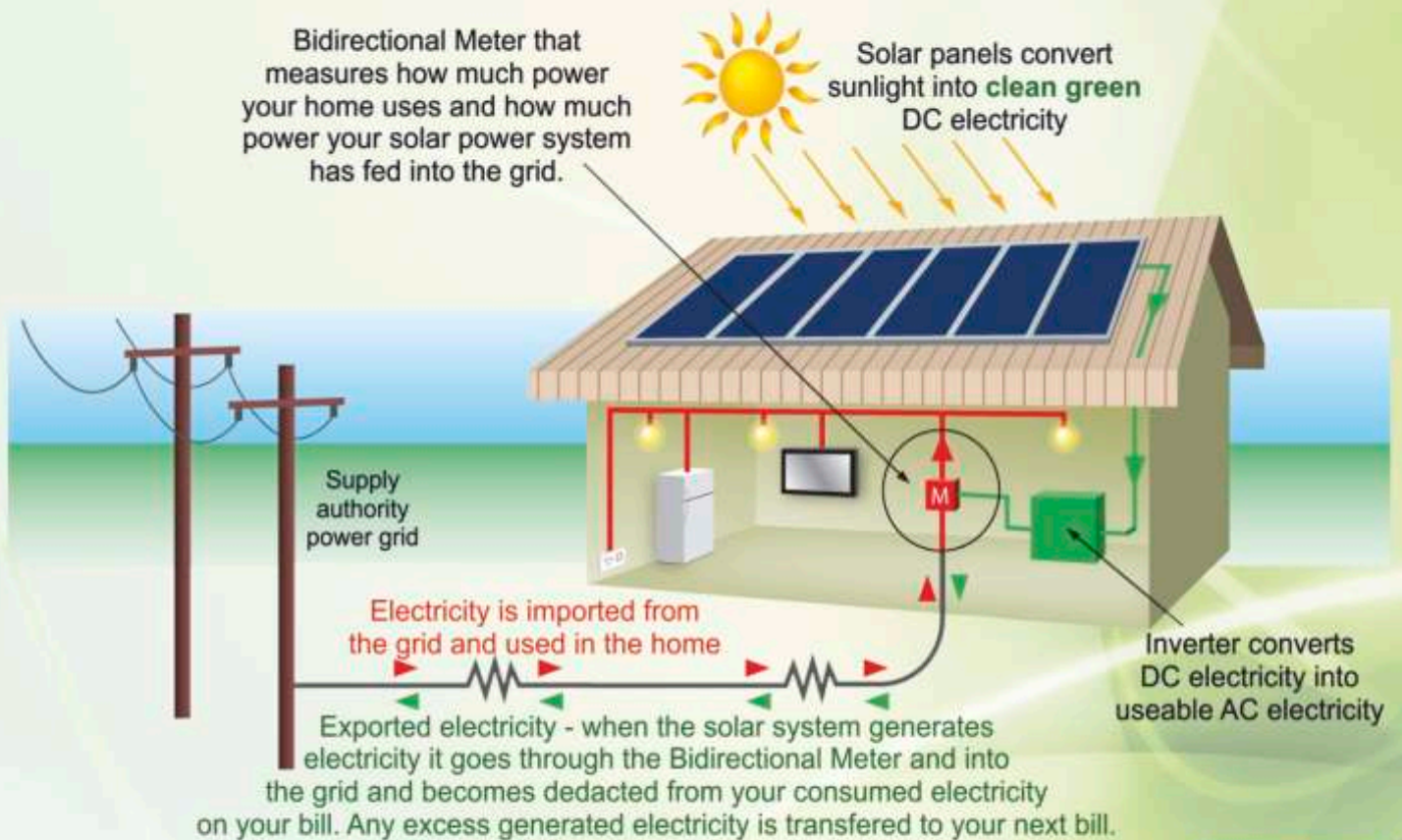


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Partly because there were many bits of our kitchen that we didn't want to change - our beautiful granite worktop with flecks of seashell embedded in it, the solid wood carcasses, the under mounted sink - and partly because there's no denying that a complete new kitchen can be a very disruptive and costly exercise so we were on the lookout for an alternative. Then Focal Points Kitchens came to the rescue again.



Before

We had a chat with Gary, the manager at their large showroom in Geroskipou, and he told us that we could change the entire look of our kitchen simply, easily and - most importantly in today's financial climate - inexpensively. Focal Points now offer a complete kitchen refurbishment service that will transform your



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As Gary said "We understand that the current financial climate has brought difficulties for some but we also understand the importance of people's home life, and the kitchen is at the heart of that - historically it's always been the central hub of any home where the family cook, eat and entertain together. That's why we thought it would be a fantastic idea to launch a kitchen refurb service. It's quick and easy, and more to the point, affordable."

They have a huge range of colours to choose from and you may find that you take a small eternity to finally settle on your new colour, the range is so mind boggling varied. In fact, if you have a sample of the colour you want - a piece of fabric, say, or a wall tile - they can match that colour for you.

They can re-spray any finish - solid wood or coated mdf - and you can choose new handles too if you want. You might as well. There's no point putting the tired old handles back on your lovely new doors - it would be like buying a new car and then filling it with all the empty water bottles, loose change and crisp wrappers from the old one.

It doesn't matter if the handles are a completely different size to the old ones either because they will just fill the old holes so you'd never know they were there and re-drill new ones to fit the new handles.

Another great thing about this service is the minimal disruption. Even if you are a dyed in the wool hoarder you don't have to shudder at the potential nightmare of clearing out all the junk that you have steadily been accumulating. You only need to empty the drawers which can be easily done into a couple of cardboard boxes and for the cupboards you just need to make enough space so that the Focal Points kitchen fitters can get to the hinges to get the doors off and then back on again.



The whole process takes about 1 week, depending on the number of doors, and having a doorless kitchen is an interesting experience, it certainly makes it easier to find things. If you have pets, they'll love it that the stuff that was hidden away before is



After

now on display and is ready and waiting to be sniffed.

So the nice people at Focal Points came and collected our old doors and whisked them off to their factory for their face lift. They were back home a week later and it only took a morning's work to get all the doors re-hung.

We effectively now have a brand new kitchen for a fraction of the cost and we are stunned at how great it looks. But then I don't need to tell you - just look at the photos!

So, if you are looking to refresh your kitchen but are on a budget or perhaps you are planning to put your home on the market and the kitchen is looking a bit dog-eared but you don't want to run to the expense of ripping it out for a new one, why not join the low cost kitchen revolution.

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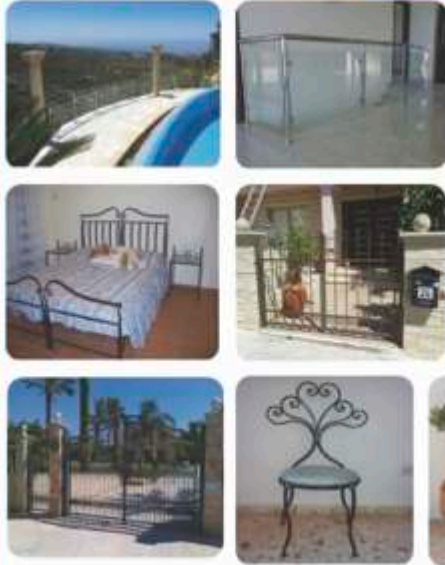
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## Flower that was used to wipe out wolves and whales

A gardener who worked at a businessman's GBP4million estate in the UK collapsed and died after apparently handling a highly poisonous plant known as Devil's Helmet.

- Aconitum is known as Devil's Helmet or monkshood because its petals resemble a drooping hood.
- It is also called wolfsbane or mousebane because its poison was once used to kill wolves and vermin.
- The plant contains the toxin aconitine which causes severe vomiting, dizziness and diarrhoea if digested.
- It is rarely eaten accidentally because its bitter taste leaves a burning and numbing sensation in the mouth.
- The poison slows the heart rate, causing paralysis of the heart and respiratory centre.
- In Shakespeare's Henry IV, the king makes reference to 'venom of suggestion' which has the force of 'aconitum or rash gunpowder'.
- In 2009, 'Curry Killer' Lakhvir Singh, of Southall, West London, poisoned her ex-lover and his fiancée with a curry laced with Indian aconite. Her ex-lover died and his fiancée survived only because she had eaten less curry. Singh was jailed for life.
- In 2004, the plant killed a Canadian actor who ate it on a camping trip believing it to be wild parsnip.
- Aconitum was used by the aboriginals of the Kamchatka peninsula in the Pacific Ocean to poison whales by lacing a harpoon with its toxin.
- In ancient China, the poison was smeared on arrows, including the shaft, so that the weapon would kill its victim as well as anyone who tried to pull the arrow from the wound.



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## The secret behind Pippa's prim posterior

It is the derriere that captivated the country at her sister's wedding. Now Pippa Middleton has decided to share the secret of how she achieves her toned behind - and keeps it in shape. The answer is a simple 30-minute total body workout that includes 'plié squats'.

The 31-year-old - dubbed Her Royal Hotness ever since the Duke and Duchess of Cambridge's wedding in 2011 - has been given a monthly column in Waitrose Weekend Magazine in which to share her diet and exercise tips.

She already writes for the supermarket's food publication Waitrose Kitchen and now plans to share her 'personal philosophy of healthy eating and exercise'.

She swears by four key exercises - ladders, plié squats, wall pushes and the 'classic plank' - that are 'quick and great for toning all over'. Each exercise takes around two minutes to perform, and she recommends a 30 second break between the moves with a two minute rest at the end of each circuit.

For those who are keen to emulate Miss Middleton's famous behind, the squat and the plank will be of most interest as they are designed to strengthen and trim the gluteal muscles that make up the buttocks.

### THE FOUR SIMPLE STEPS SHE SWEARS BY

**LADDERS** A great cardio move that will increase your heart rate. Jogging on the spot, lift each knee as high as you can while raising the opposite arm in the air (A). Continue alternating (B) for two minutes.

**PLIÉ SQUAT** This strengthens the lower body and trims the thighs. Stand with feet wider than hip-width apart, toes turned out and back straight (A). Squat as low as possible (B), pause and return to standing. Repeat 8-12 times.

**WALL PUSH** Use this as a 'starter' push-up to work chest and arms. Place your hands flat on a wall, arms straight, wrists at shoulder height (A). Bend your elbows bringing your face close to the wall (B), then push back. Do 8-12 reps.

**CLASSIC PLANK** One of the best moves for core strength and flat abs. Begin in a push-up position and lower yourself onto your forearms, your body forming a straight line. Engage your abs, squeeze your glutes and hold for 45-60 seconds.

The four simple steps she swears by:

### Ladders

A great cardio move that will increase your heart rate.

Jogging on the spot, lift each knee as high as you can while raising the opposite arm in the air (A). Continue alternating (B) for two minutes.

### Wall Push

Use this as a 'starter' push-up to work chest and arms.

Place your hands flat on a wall, arms straight, wrists at shoulder height (A). Bend your elbows bringing your face close to the wall (B), then push back. Do 8-12 reps.

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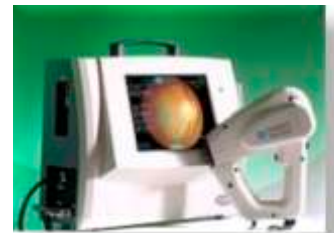
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## Plié Squats

This strengthens the lower body and trims the thighs.


Stand with feet wider than hip-width apart, toes turned out and back straight (A). Squat as low as possible (B), pause and return to standing. Repeat 8-12 times.

## Classic Plank

One of the best moves for core strength and flat abs.

Begin in a push-up position and lower yourself onto your forearms, your body forming a straight line. Engage your abs, squeeze your glutes and hold for 45-60 seconds.

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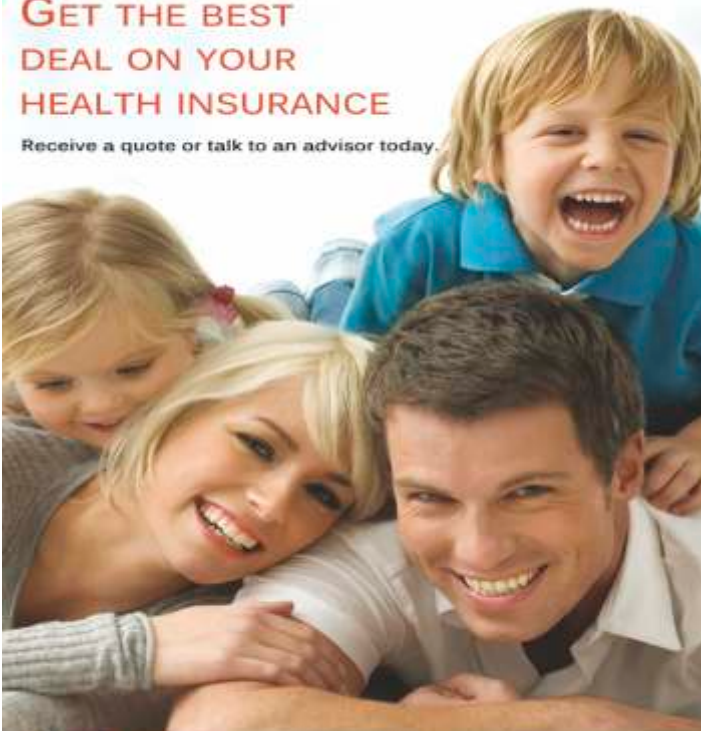


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## Is your wealth management designed for you?

The term "wealth management" covers many aspects - savings and investments, pensions, tax mitigation, estate planning, asset protection etc. For many of us they are equally important and across all of them is the desire to protect our wealth.

First of all, we need to protect the value of our capital and income right through our retirement years. Knowing that both your spouse and you will be financially secure, no matter how long you live or what health issues life may throw your way provides welcome peace of mind.

You may also want to pass wealth on to the next generations, to help your children and grandchildren as they make their way through life.

Everyone's situation is different. On the surface many retired expatriates living here in Cyprus may appear to have similar financial goals, but in fact when you consider your personal family situation, source of wealth, income needs, short and long-term aims, time horizon, risk appetite etc your situation is quite unique. You therefore need highly personalised financial planning.

The first move to protecting your wealth is to identify the potential threats. Only then can you weigh up which affect you the most

and how you can take steps to protect against them.

Threats include:

- Taxation, which can reach quite high levels these days
- Exchange of financial information between tax authorities and the end of financial privacy
- Frequent changes to legislation, such as taxation and pensions - are you up-to-date?
- Inflation, which slowly but surely reduces your spending power over time
- Historically low interest rates
- Institutional failure
- Asset volatility

You then need to seek advice from an experienced expert wealth manager, one who is best placed to deal with all your current and future needs. You want an adviser who will be around for the long-term to provide guidance and recommendations as needed, both to yourself now and to your spouse and family after you are gone.

Since wealth management is such a personal issue your adviser should take all the time needed and use the necessary tools to help to get to know you, your needs and objectives very well. They should understand how you want your family to inherit your assets and be looked after in future. Building up a close, long-term relationship with one advisory firm produces positive results as well as peace of mind.

Your adviser should live locally here in Cyprus, as only by doing

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Increasingly, people are steering away from banks when it comes to making international money transfers. It is common knowledge that banks are big, can be impersonal and are often unresponsive. So why are they still being used to transfer funds overseas when a specialist can provide an easy and cost-effective alternative service?

Despite many being familiar with using a specialist foreign currency exchange service or broker to transfer their money abroad, many more remain unaware of the benefits, such as up to 4% savings. On a £50,000 transfer this equates to a saving of £2,000.

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FC Exchange is not only able to pass cost savings onto its clients by offering more competitive exchange rates, but through savings on the transfer fees too where banks would charge around £25-£45 per transfer.

Further, unlike most banks, its products can be customised thereby enabling clients to target, fix or protect exchange rates in the volatile currency market.

Daniel Wray at FC Exchange points out that Sterling has been on a volatile ride throughout 2014 already, rising over 2.5% and then falling by the same amount versus the euro in less than three months. He further says, "Using tailored solutions such as a Stop Loss or Limit Order can help clients to maximise their returns by allowing them to target a better rate of exchange whilst at the same time having a safety net in place to secure the rate if the market moves adversely".

“ A simply great professional, efficient and friendly company.

I cannot recommend FC Exchange more highly. I was making a significant overseas purchase and needed to move funds around over a period of several months. This was quite a stressful event and I was anxious about entrusting my life savings to a stranger. I need not have worried - from the moment I started dealing with FC Exchange and my personal dedicated client contact dealer, I was confident that I was in good hands. Not only did all my transfers go smoothly but FC Exchange were with me every step of the way, explaining everything in detail, reassuring me and always keeping in touch.”

Margaret Cook



Daniel Wray, Director

## MARKET MOVEMENT ON GBP/EUR EXCHANGE RATE

| Date     | GBP/EUR Exchange Rate | GBP cost for €200,000 | Change in cost to you |
|----------|-----------------------|-----------------------|-----------------------|
| Mar 2014 | 1.2180                | £164,204              |                       |
| Dec 2013 | 1.2110                | £165,153              | +£949                 |
| Sep 2013 | 1.1980                | £166,945              | +£2,741               |
| Jun 2013 | 1.1800                | £169,491              | +£5,287               |
| Mar 2013 | 1.1880                | £168,350              | +£4,146               |
| Dec 2012 | 1.2400                | £161,290              | +£2,914               |
| Sep 2012 | 1.2650                | £158,103              | -£6,101               |
| Jun 2012 | 1.2500                | £160,000              | -£4,204               |
| Mar 2012 | 1.2050                | £165,975              | +£1,771               |

Rates in this table are indicative Interbank rates taken at the peak of month represented to 18 March 2014. The cost differential compared is calculated using March 2014 GBP/EUR rate of 1.2180. For current live exchange rates, please contact FC Exchange directly.

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so can they fully understand what it is like to live here and cope with the local bureaucracy and have a deep understanding of the financial planning needs of expatriates and the Cyprus tax regime.

They should have suitable professional qualifications and ideally for British expatriates. The firm should be authorised and regulated by the Financial Conduct Authority in the UK for providing investment and pension advice.

Investment is probably the area where people are most concerned about losing money. All investment, including bank accounts carries risk. However, portfolios can carry a wide spectrum of risk depending on the assets held within it, the proportions and the level of diversification. So, your portfolio must be based on your personal situation and risk appetite. It is essential that you obtain a clear and objective view of your risk tolerance. Your adviser can do this; for example, through psychometric tests, combined with his knowledge of your personal situation and aims for you and your family.

If you are retired, then your pension funds play an important part in your retirement planning and long-term financial security. The new pension freedom in the UK will give everyone with UK funds the ability to withdraw as much or as little as they want. This is a welcome move but it is important to ensure that pension funds are used or re-invested wisely to avoid the risk of depleting your pension savings for your later years.

You also need to consider the tax planning element of taking your pension funds in Cyprus and the opportunities provided by the local tax law. Again, you need to take specialist and personalised advice to ensure you do what is best for you and your family.

The sooner you review your financial planning and set it up with a well-thought out long-term vision to protect your wealth the sooner you can put it behind you and get on enjoying your life here in Cyprus.

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Written by Nick Cairns, Partner, Blevins Franks

## Care homes - the investment opportunities

Laing & Buisson recently reported that the total UK elderly healthcare market will be worth £26bn by 2015. Ageing is a global trend with the number of people aged 85 and over in 2013 being 1.6m in the UK ([www.parliament.uk](http://www.parliament.uk)). This is set to almost double during the next 20 years. Today UK tax payers spend 0.5% of GDP on care for older people in England and in Age UK's view this needs to increase to 0.9% of GDP by 2020.

Over and above this the value of services for younger adults with learning disabilities and mental health problems was estimated at £8bn in the UK in 2013 and growing. This market is hugely fragmented with the top four providers providing less than 9% of all places. Although the UK Government has these issues at the forefront of their agenda, they have not as of yet found an affordable solution to the demographic shift. The burden is very much on the private sector for the foreseeable future.

- The 85-95 age group is the fastest growing demographic in UK and is set to double in the next twenty years.
- The NHS is already over stretched and as a result is having to outsource significantly to the private sector.
- The number of people diagnosed with dementia is set to increase to 1m over the next 10 years.

The Care Home market presents an incredible opportunity for cash rich entities. The investment fund we recommend is not reliant on leverage from banks to acquire and grow the business. Development and acquisition finance continues to be thin on the ground. Despite this, the need to invest in the sector is immense as currently 75% of the current stock on the market is non-future proof and does not meet minimum, industry standards.

The Care Home Fund was created to offer the highest levels of investor protection. It employs a stringent structure that allows investors to relax, safe in the knowledge that their investment is well guarded with every possible protection protocol in place:

- The money is held by an independent Custodian which will only action expenditure that the Investment Advisor can demonstrate is in the interest of the Fund's investors.
- All investment decisions are signed off by the independent board of directors based in Luxembourg who collectively boast + 100 years' experience in the investment world.
- The homes are valued by an independent RICS surveyor - the second largest healthcare valuer in Europe. All of the acquisitions are purchased from independent parties and purchased for real market values.
- The Fund's returns are derived from real capital growth and the cash yields from the underlying businesses on a weekly basis making it very liquid for a fund of its nature. The returns are very much based in reality and not manufactured by accounting principles.
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In summary, the fund provides a stable, steady return in all

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market conditions uncorrelated to equities and traditional fixed income markets. The company operates in the top 5% of the market so, it is therefore essential that they maintain the highest possible standards for its residents and their reputation within the local community. The portfolio is now strongly positioned and expected to trade extremely well this year and beyond. The return over the last 12 months was +12%. Income seekers also have the option to receive an annual distribution of 7.5%. For growth or income investors alike the proposition offers investors very strong returns and something to be considered for most portfolios.

Mark Hollingsworth, Director, Hollingsworth International Financial Services Ltd Tel: +35799066840, +35621316298 Email: [info@hollingsworth-int.com](mailto:info@hollingsworth-int.com) Website: [www.hollingsworth.eu.com](http://www.hollingsworth.eu.com) Authorised by the Malta Financial Services Authority to provide investment services, license IS/32457

## FC Exchange

Throughout 2014, thus far, one of the major reasons for the pound's strong performance has been the expectation of a rate rise at some point during the year. November turned out to be a tough month for those holding pounds as expectations of any rate increase has now been pushed well back into 2015, and potentially even 2016. The recent inflation report from the UK was the main contributor in this downfall as Bank of England

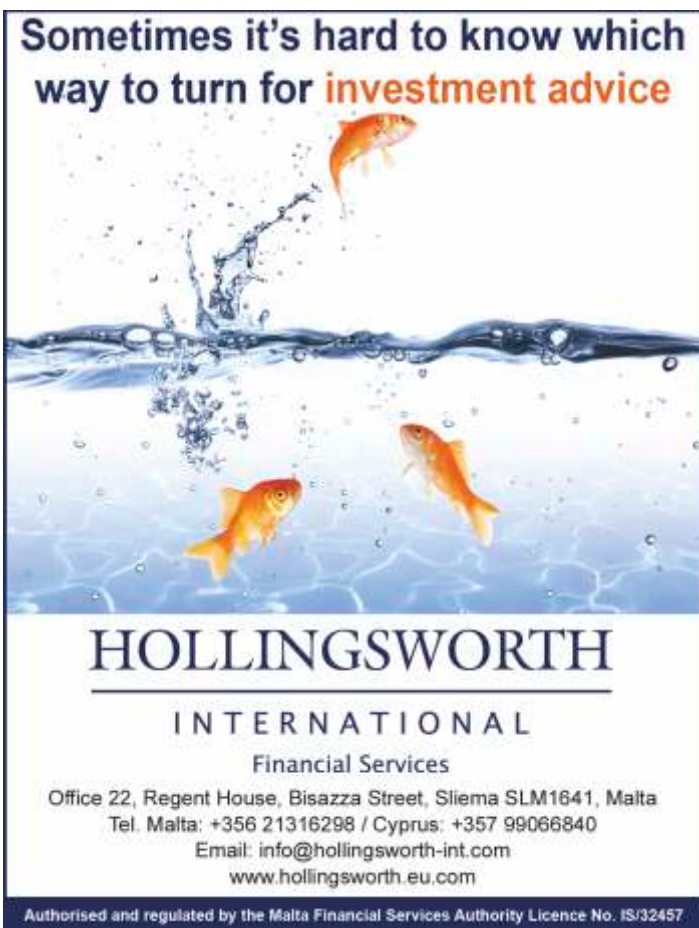
Governor, Mark Carney, suggested inflation could fall below 1% and would most likely fail to reach the 2% target for the next three years. This resulted in the Sterling losing over 3 cents versus the euro in the space of a week, which is the largest fall in this time period for over two-and-a-half years. This was further compounded by news that the eurozone's biggest economy, Germany, had avoided recession, strengthening the euro further versus the beleaguered pound.

Towards the end of the month the euro's fortunes started to wane, however, as European Central Bank (ECB) Chief, Mario Draghi, did his best to drag the single currency lower. During a key speech in Frankfurt, Draghi announced that the ECB will start purchasing asset-backed securities (ABS), expanding its quantitative easing regime as inflation expectations for the eurozone continue to fall. The ABS purchases are the second installment in the ECB's mission to spur growth by expanding its balance sheet. In September, the Central Bank began buying covered corporate bonds, which are guaranteed against a company's assets and expect both these asset purchases to last for two years at least. Most market participants believe, however, that these measures aren't enough and Mario Draghi in his speech hinted that he may be in agreement by stating that he felt it essential to bring inflation back to target without delay. This was seen as a likely signal that the ECB will extend its asset purchase programme to include an all-out quantitative easing (QE) programme, involving the bulk purchasing of sovereign debt - sooner rather than later. Some analysts are now predicting that this could even commence before the turn of the year.

Looking at the remainder of the year, the markets will be very much focused on how UK data effects potential rate rises next year and also whether or not the ECB starts a full scale QE programme. Any data releases or comments surrounding these two major issues will be seized on as investors try to piece together the clues for likely market direction. This is likely to bring about increased volatility in the market place as we enter the final period of 2014.

If, like many of our customers, you are concerned about rates rising at a time when bank withdrawals in Cyprus are limited, we do have a tools which you can employ in order to protect you against adverse market movements. One of the best ways to manage your risk when the rates are moving adversely is to utilise a Forward Contract. This type of contract allows you to lock into an exchange rate, without requiring the full amount of funds immediately. A buy-now, pay-later solution that protects you against further adverse movements - perfect if you have sold your property and there is a time frame before you actually receive the proceeds from your sale. All that we require is a 10% holding payment with the remaining 90% due on or before your chosen date in the future.

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## Year-end investment review tips

From a deepening, broad-based recovery in the United States, to the effects of stimulus and monetary policy in Europe and Japan, and fresh challenges to emerging markets, particularly surging loan growth in China, wealth management services include looking at the recovering global economy and considering the risk scenarios for investors.

One of the benefits of a yearly investment review is that it can help you monitor your investment portfolio. A key component of most discussions is a review of how your investments have performed over the last year.

Performance can mean different things to different people, depending on their individual financial goals and needs. In the course of a year-end review consider in advance what types of information are most important to you and why.

Almost as important as knowing how your portfolio performed is understanding why it performed as it did.

Was any over performance or underperformance concentrated in a single asset class or a specific investment? If so, was that consistent with the asset's typical behaviour over time? Or was last year's performance an anomaly that bears watching or taking action?

Has any single investment grown so much that it now represents more of your portfolio than it should? If so, should you do a little profit-taking and redirect that money into something else?

If your goals or concerns have changed over the last year your portfolio probably needs to evolve as your circumstances change.

Making sure you've communicated any life changes will make it easier to adjust your portfolio accordingly and measure its performance appropriately next year.

Before making any change, find out how it might affect your investing costs, both immediate and ongoing. Asking a few questions now may help prevent surprises later.

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## Paphiakos - 'Fill a box for Christmas'

At Christmas, our shelter animals need us more than ever. It is at this time of year when, people say, we become better beings, we are happier and we give probably more than at any other time of year. Every December, when everyone goes away to be close to their families, to see friends and dear ones, the animals in the Paphiakos & CCP Animal Welfare shelter - our dogs, cats, horses, donkeys, rabbits, goats and Suzi the sheep - still rely on their carers to provide them with the food, shelter and medical care they receive all year round. This year, Paphiakos & CCP Animal Welfare thank all their supporters, followers and friends for not sending Christmas greetings cards or boxes of chocolates or mince pies, but instead to proceed to find it in oneself to prepare a Christmas present for one (or more) of the animals in our shelter. The plan is quite simple: get a box of a size of your choice - it can be a shoebox or any other bigger box - and fill it with cat and/or dog food, smaller or bigger toys, blankets, towels, or money. If you want to do so, you can fill a box with apples and carrots! Polo mints are also a treat for donkeys and horses, they love them!

The idea is to fill the box to the brim, seal it and bring it or send it to Paphiakos & CCP Animal Welfare, 12 Dedalos Building, 8049 Kato Paphos. The over 1,000 animals in our shelter will feel important at this special time of the year, and their day-to-day lives will be made a little bit more interesting by you, all those

supporters and animal welfare concerned people who will give them maybe something different to eat or to play with than what they have every day!

Our organisation wishes everyone a Merry Christmas and a Happy New Year 2015.

For more details and information on the invaluable work of the Paphiakos & CCP Animal Welfare vets, Like us on Facebook at <https://www.facebook.com/Paphiakos>, or check our website <http://cyprusanimalwelfare.com/clinic.html>. Don't forget the Paphiakos Clinic is open 7 days/week between 7am and 7pm, all year round. The Paphiakos Clinic in Polis is open 7 days/week between 9am and 2pm. The 24Hour emergency number is 99655581.

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## Italian job pays out

Ferrari's Eighties icon speeds from zero to hero.

Only a couple of years ago, we thought the Ferrari Testarossa was vulgar. Too big, too Eighties, too over the top. We just didn't like its shoulder-padded attitude and swagger. And selling a used one was as easy as learning three Baltic languages.

Prices for this wild Italian redhead fell to GBP25,000 - and that was for a good one. Well, time to hang your heads in shame everyone.

In the past 12 months the Testarossa has almost doubled in value and buying a nice one now won't leave much change from sixty large. The collector's car market is appreciating like uranium and anything vaguely classic with a prancing horse is going up by the week. The Testarossa was always a great car, but wiser voices told us it was crass.



I've just spent a day in the mountains round Los Angeles driving a 1987 example and the experience will stay seared into my memory for ever. Easy to drive, fabulously flamboyant, soft-riding and hurricane-fast - it's a poem in aluminium - and so much better than what the experts said.

I came away tingling with joy. Eighties gods owned Testarossas - Michael Jackson, Richard Gere, Elton John - and some buyers waited years for delivery. We should have picked up these historic clues when Testarossas tumbled to GB25,000 - and pounced.

If we had, we'd be delighted now, having doubled our investment and owning one of the world's most sensational Ferraris for free.

The moral, gentle reader, is this: even relatively young cars can quickly become hotly desirable classics. So find out which were the great icons, ignore the received wisdom about taste and think of your pension pot: three per cent from a share portfolio or 100 per cent from a classic Ferrari, Aston or Porche?

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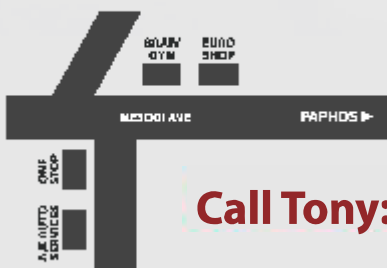
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## Life at sea!

Cruising is a holiday that involves living for extended time on a boat while travelling from place to place for pleasure.

Now imagine...not having to pay for that experience. How? Take a position to work on the cruise ships and get paid for the experience!

After leaving the UK to work in the USA, I knew that I wanted an adventure, I wanted to see the world. Sadly Mr Bush wouldn't let me stay in America, he said that 24 months was long enough, so I took a temporary job in a casino in Wolverhampton and here my life path took a monumental turn.

Hearing the croupiers talk of the places they had visited whilst working at sea sparked a desire inside me...I wanted to see those sites. Four weeks later I was on a plane to Acapulco! Te-rah, West Midlands, Ola Mexico courtesy of Princess Cruises! I have not lived or worked in the UK since, and that was 18 years ago.



Every single crew member on every single cruise ship around the world uses the term 'ship life' to describe the unique and unbelievably rewarding lifestyle involved with working and living on board cruise ships.

Consider the following:

### World Travel

Working on a cruise ship, you'll visit and explore parts of the world from Alaska to Australia, the Baltic, Canada, Caribbean, Central America, Europe, Hawaii, India, the Middle East, Norwegian Fjords, islands of the South Pacific, South America and Southeast Asia. If it is by the ocean....! I've scuba dived with sharks in Bora Bora, discovered 'air' on a buggy on the sand dunes of Cabo San Lucas, played with rays in Grand Cayman, horse trekked in the rain forest of Costa Rica, sky-dived in the Bay of Plenty in New Zealand, won at the horse races in Melbourne, had a tooth filling in Genoa, Italy with a dentist that spoke no English, and sung 'That's Amore' on a glacier in Alaska.

### Money

You will have almost ZERO expenses as your room, meals and even medical coverage are provided for free. This allows you to save up to 80% of every pay cheque....you need to spend some of it in The Pig & Whistle. OK, the pay cheque won't be as much as you can earn ashore, but no outgoings! I worked at sea before a world of 'pre-paid gratuities', and I worked very hard for my 'handbags', those envelopes passengers give you at the end of a cruise to show their appreciation. I also earned 15% of every drink that I sold, I learned the art of 'up-selling' very fast! I learnt very fast that the Americans are very good at tipping! I made enough money to buy designer watches and sunglasses in the Virgin Islands, diamonds and emeralds in Bermuda and Dom Perignon champagne for lunches ashore in Miami.

### Amazing Social Life

On average, depending on the position you take, you may work between 50-80 hours per week (no day off), but you'll have some free time to live it up while on board. The crew bar or Pig as it is affectionally known, is your local and a hub for good times...bit of banter with fellow crew mates, weekly bingo, karaoke and not to mention endless (and usually crazy) crew parties and theme nights!

### International Friendships

Working closely with hundreds of other crew members from all around the world guarantees that you'll form long-lasting friendships with some amazing people. I have friends on Facebook that are scattered across the land, captains to musicians and some that are still at sea.

I left my life at sea because I fell in love, I was on The Love Boat after all! But however much I miss my life on the ocean waves, I now get to relive all those wonderful ports of call through the clients I get to book at work.

I can chat to you about seeing the brown bears in the Inside Passage of Alaska, volcano lava hitting the ocean in Hawaii, sailing away from Venice along the Grand Canal with Andrea Boccelli singing 'A Time to Say Goodbye' in the background, the best place to see a Tasmanian Devil down under, where to eat the best Saganaki Prawns in the Greek Islands or the best hot dog in New York!

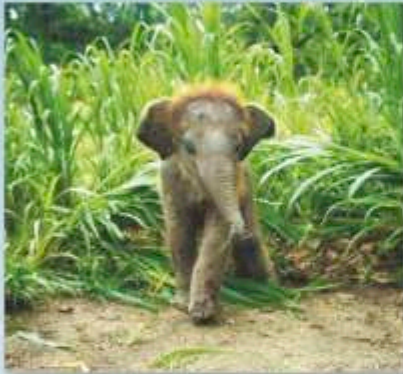
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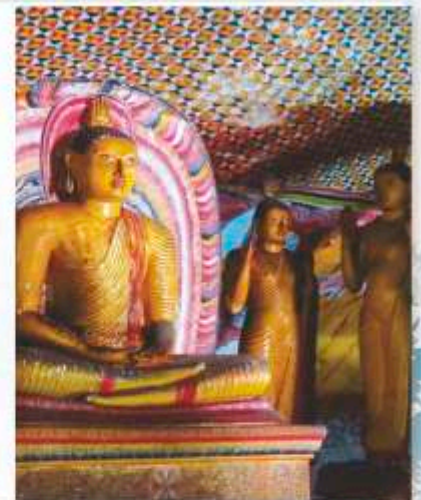
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Century Travel will be closed for the Festive period from 5pm on Tuesday 23rd December and will reopen at 9am on Wednesday 7th January 2015. We would like to take this opportunity of wishing all of our clients a very Merry Christmas and Happy New Year!



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## The perfect solution for your event

After seven years in Cyprus and many BBQs and parties later, we realized that catering for any more than a handful of people can prove very stressful in respect of keeping all the food and drinks cold enough to serve in a presentable way - without the salads and desserts wilting in their bowls or the beverages being undrinkable due to their high temperature.



While organising our own wedding, which is to be held at our home, we set about looking for a refrigerated trailer to hire for the event, thinking this was the perfect solution to solve the problem of keeping the food and drinks cold.

Unfortunately, our search in Paphos proved fruitless and, after speaking to many people

who have also encountered the same problem - some of which were from the catering trade, we decided to get our own refrigerated trailer. This would serve our own needs and also act as a rental unit for anyone else in Paphos wishing to take the stress out of hosting a party or function, be it either at a private venue or commercial premises.

So, after much investigation and effort, we now have an 8 cubic metre refrigerated unit on a twin axle trailer. The unit is capable of temperatures down as low as -4 degrees and runs from a mains supply on the 30 metre cable provided.



The unit has been hired already by several venues, the latest of these being a charity event organized by Pafiakos at a villa in Sea Caves and most recently at Ollie's Bar in Tremthousa, who have now re-booked for another event in December.

The trailer can be delivered to almost any location in the Paphos area, and is quick and easy to set up wherever it is needed - just requiring to be within 30 metres of a 13-amp socket.

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## Supper cuppas

Do you think making a chicken stew with dumplings or chocolate chip muffins from scratch will leave your kitchen in tatters? Think again. A new book, *Meal in a Mug*, has more than 70 recipes, all of which can be prepared in minutes and cooked in, well, a mug.

Here are some of the tastiest.

### Berry Crumble

Ingredients:

125g mixed frozen berries

1 tsp soft brown sugar

1 tsp cornflour

For the crumble:

4 tbsp whole rolled porridge oats

2 tsp brown sugar

1/4 tsp ground cinnamon

1 tsp butter, melted

Method: put the berries in a 150ml microwavable mug - they should almost come to the top.

- sprinkle the sugar and cornflour over them and microwave on high for 30 seconds. Stir gently so you don't break the berries, the microwave on high for another 30 seconds, or until the sauce starts to thicken.

- put the oats in a small bowl and stir in all the remaining topping ingredients. Spoon the crumble over the berries and stand the cup in a shallow microwaveable bowl, in case any of the sauce bubbles over.

- microwave on high for one minute 20 seconds.

- allow to stand for one minute before serving with a scoop of vanilla ice cream or custard

### Chicken Stew with herb dumplings

Ingredients:

2 tbsp chopped onion

1 small carrot and 1 small potato, peeled, chopped into 1cm pieces

2-3 tbsp hot chicken stock

2 tsp chicken gravy granules

Handful shredded cooked chicken

Pinch of dried mixed herbs

For the dumplings:

1 tbsp suet

2 tbsp self-raising flour

1/2 tsp dried mixed herbs

4 tsp water

Method: put veg in a 500ml microwaveable mug.

- add 100ml of the stock and stand mug in a shallow microwaveable dish.

- cover with cling film, pierce film with a knife.

- cook on high for two minutes

- remove, stir, re-cover and cook on high for two minutes.

- meanwhile mix dumpling ingredients in a small mug, stir remaining stock, gravy granules, chicken and herbs into the veg in the mug.

- using a spoon, divide the dumpling mixture into two and dollop both on top of the stew.

- cover again, microwave on high for one minute, or until



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dumplings are just set.  
- allow to stand for two to three minutes before serving.

## Choc-Chip Muffins

Ingredients:

- 4 tbsp self-raising flour
- 4 tbsp soft light brown sugar
- 1 tbsp cocoa powder
- 2 tbsp lightly whisked egg white
- 1/2 tsp vanilla extract
- 3 tbsp milk
- 3 tbsp sunflower oil
- 3 tbsp chocolate chips

Method: put two paper muffin cases in the base of two 200ml microwaveable coffee cups, or line them with parchment paper.

- in a small bowl or jug, mix together the flour, sugar, cocoa powder, egg white, vanilla extract and 1 tbsp of the milk to make a smooth paste.

- stir in the remaining milk, all the oil and 2 tbsp of the chocolate chips.

- divide the chocolate mixture between the two cases, then sprinkle the top with the remaining chocolate chips.

- microwave on high for three minutes.

- remove and allow to stand for one minute before serving.

## Cheesy Nachos

Ingredients:

- 12 plain flavor tortilla chips
- 2-3 tbsp tomato salsa
- 2 tbsp grated cheese
- 6 sliced jalapeno peppers

To serve:

Soured cream and/or guacamole

Method: layer about six tortilla chips in the base and sides of a 300ml microwaveable coffee cup.

- spoon over 1 tbsp of salsa, 1 tbsp of grated cheese and a few jalapenos, then repeat the layers, finishing with the cheese.

- microwave on high for one minute

- serve topped with a little soured cream and/or guacamole

## Chocolate Orange Pudding

Ingredients:

- 1 slice white bread, crusts removed
- Softened butter for spreading
- 6 pieces of dark chocolate, roughly chopped
- 1 egg
- 2 tbsp caster sugar
- Grated rind of one orange
- 100ml milk

Method: spread the bread with the butter, then cut it into squares. Arrange in the bottom of a 300ml microwaveable coffee cup.

- add the chocolate pieces, nestling them among the pieces of bread.

- in a small bowl or jug, whisk together the egg, sugar, orange zest and milk, until the sugar has dissolved.

- pour this over the bread mixture.

- microwave on high for about one minute 50 seconds, or until just set. Allow to stand for one minute before serving.



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From 5.00pm  
€22.95

**NEW YEAR'S EVE BUFFET**  
From 5.00pm  
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10% DISCOUNT on food

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We would like to wish  
our customers  
**A Merry Christmas**  
&  
**A Happy New Year!**

# Trattoria La Vigna

## Christmas Menu

- Champagne Cocktail (on arrival)
  - Leek & Potato Soup
  - Freshly Folded Ravioli  
with Salmon Stuffing & Creamy Spinach Sauce  
or  
Tempura Prawns  
with sweet chilli sauce  
or  
Beef Carpaccio Al Parmigiano
  - Lemon Sorbet
  - Traditional Roast Turkey with all the trimmings  
or  
Roasted Lamb Loin with prunes & sauce provencale  
or  
Sea Bass Fillet with meuniere sauce  
(all served with potatoes & fresh vegetables)
  - Profiterols or Apple Pie with ice cream
  - Coffee or tea
- €45 per person**



## New Year's Eve Menu

- Champagne Cocktail (on arrival)
  - Cream of Asparagus Soup with crushed pistachio
  - Carpaccio of Fresh Tuna on fresh leaf salad  
or  
Home Made Ravioli with fuagra & aurora sauce  
or  
Langoustine Tails with risotto
  - Lemon Sorbet
  - Grilled Fillet Medallions  
with grilled vegetables and your choice of sauce  
or  
Duck Breast with pâté filling, orange & forest fruit sauce  
or  
Grilled Salmon Steak with ginger glaze & fresh basil  
(all served with potatoes & fresh vegetables)
  - Pavlova with mascarpone & wild berries  
or  
Profiterols with warm chocolate sauce
  - Coffee or tea
- €48 per person**



**Reservations essential!**

Blue Jar will provide the entertainment on both occasions

For more information or to make a reservation,  
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Mixed salad kiss kiss
- Funghi ripieni  
Stuffed mushrooms
- Antipasto Frutti di Mare  
Warm seafood in a special sauce

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Chicken fillet with Marsala sauce
- Salmone al Casa Luna  
Salmon with a wine sauce
- St.Valentine's Pork Fillet  
Pork fillet with a mushroom cream sauce

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# BRAIN SQUEEZERS

Enjoy a collection of brain squeezing challenges ...and many thanks to Alfred Abraham Hammer & Co. for sponsoring this month's prizes

## Brain Squeezers - Sudoku

The Japanese puzzle is the most exciting introduction to the world of puzzles since the invention of the crossword.

Try our sudoku puzzle - target time 10-12 minutes.

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

Answer page 56

## Try this month's Brain Squeezers Sudoku competition

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

### This month's prize is €25

Identify the 4 shaded numbers and then just email the answer to info@cylliving.com or fax 26936295 (with your contact details). Send your entry by Wednesday 31st December 2014. The winning entry will be drawn out of the hat.

Answer in next month's issue also on our Facebook page "Cyprus Living Magazine".

## Brain Squeezers Anagram Crossword competition 'name that place'

### Across

- Breed of pig (5)
- Spatter (6)
- Vessel powered by steam engines (7)
- Prefix meaning "nerves" (5)
- Empathy for another's suffering (10)
- Openly declared as such (6)
- Bold and confident (6)
- Rom-com about two women who swap homes (3,7)
- Showiness (5)
- Former West German Chancellor (7)
- Wears away slowly (6)
- Ringo \_\_\_\_, Beatles' drummer (5)

### Down

- Thing that prevents progress (12)
- Spool for cotton (4)
- Write a symphony (7)
- Patterned with beads (6)
- Rings of a chain (5)
- Foolishly (8)
- Classic 1954 western starring Joan Crawford (6,6)
- Inn manager (8)
- North American Indians (7)
- Wife (6)
- Seeped out (5)
- Singer \_\_\_\_ Stansfield (4)

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

Answer in next month's issue also on our Facebook page "Cyprus Living Magazine".

This month's Brain Squeezers Anagram Crossword competition is a City or Town in the UK.

First complete the crossword, then take the letters in the marked boxes and re-arrange them to make the name of a city or town in the UK.

To enter, just email your answer to info@cylliving.com or fax 26936295 (with your contact details).

We must receive your entry before Wednesday 31st December 2014. The winning entry will be drawn out of the hat.

This month's prize is €25. Best of luck!



# READERS NOTICE BOARD

## PROPERTIES FOR SALE

**Mesogi** - 2-bed maisonette with title deeds in quiet cul-de-sac with sea & mountain views 100 sq.m covered areas. Built 2004. Fully furnished with many extras. including car. Price negotiable. Tel: 26930298 / 99459146

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## PROPERTIES FOR RENT

**Peyia** - 2 villas for long term rent, 3-bed, 3-bath, furnished, satellite TV connection, sea views, AC/CH. Quiet location. Private pool. €650 & €600 Tel: Lee 96533839 or Paul 99771532

**Peyia** - 2-bed townhouse for long term rent on a small and quiet development of 9 houses built around a large pool. Fully fitted Italian kitchen with white goods, marble staircase, air conditioning, window blinds, satellite dish, small private front and rear gardens, on-site parking. €350 per month inclusive of communal charges. Email: graham@slyper.co.uk for information.

**Chloraka** - 2-bed townhouse for long term rent, unfurnished, communal pool. €330 Tel: Jane 99037526

**Kamareas Village** - 3-bed lovely bungalow, no steps, excellent access, 8x4 pool, private parking, lovely garden not overlooked, real fire, very quiet area, including gardener & pool cleaner. Short or long term rental €700 per month. Tel: 99905544

**Kato Paphos** - 2 bed apartment, furnished with communal pool. Long term rental €300.00 per month. English owners. Tel: 96227887

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**Acoustic Guitar** with soft case, electronic tuner & music stand. 50 euros o.n.o. Tel: 99459146

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## WHAT'S ON

**Christmas Parties** - 13th December, Vatouthkia Restaurant, Tala, 19th December Yialos Tavern in Pissouri, 20th December Zante in Limassol. Live Entertainment by Karen Kendall & Andrea Morrelli. For more info, visit [www.kendallandmorrelli.com](http://www.kendallandmorrelli.com) or email [kendallandmorrelli@gmail.com](mailto:kendallandmorrelli@gmail.com) or call 96818066 for full details & to reserve tickets.

**Christmas Arts & Crafts Fair** - Sunday 14th December Zante Cafe Restaurant, Sante Irene, Limassol, 10am-4pm. Supporting The Girl Guides. Local Arts and crafts. Visit from Santa 2pm with gifts for children. Entertainment, mulled wine/mince pies and Festival snackst. For further info call 99387311 or e-mail [mail@in-any-event.biz](mailto:mail@in-any-event.biz)

**Blues Brothers Christmas Show & Dinner** - Thursday 18th December, Elea Estates, Yeroskipou, 7.30pm Welcome drink, 3-course Christmas style meal. Blues Brothers show and dancing until midnight. Limited number of tickets available. Tickets €45. For more information, call 99387311 or email [mail@in-any-event.biz](mailto:mail@in-any-event.biz)

**Music Open Paphos** - Saturday 20th December, Markeido Theatre, Paphos. For more info, contact 99387311 or e-mail [mail@in-any-event.biz](mailto:mail@in-any-event.biz)

**Christmas Eve & New Years Eve Parties** at

Paradisos Hotel, Lysos. Live entertainment by Karen Kendall & Andrea Morrelli. Tickets €30 adults, €15 children. Traditional Cypriot Buffet/Feast included. Email [kendallandmorrelli@gmail.com](mailto:kendallandmorrelli@gmail.com) or call 96818066 for full details and to reserve tickets. Tickets also available from venue.

**Boxing Day Dip in the Sea** - Friday 26th December at Vardas Beach, Kissonerga (on Paphos-Coral Bay Rd). Sponsor one of the Paphiakos Sea Dippers to brave the elements of the sea for 15 minutes! Or join them if you dare! Get your sponsorship form or info on event from Dot 97718675 / 26946461 ext 113 or 114 or e-mail [sponsor@cyprusanimalwelfare.com](mailto:sponsor@cyprusanimalwelfare.com)

**New Year's Eve Magical Gala Ball** - Antara Palace, Polis, 8pm-2.30am. Champagne reception, 5-course Gala Dinner, Table top magic, live entertainment until 12.30am, DJ until 2.30am - plus many spectacular surprises throughout the night. Tickets €110. Call 99387311 or email [mail@in-any-event.biz](mailto:mail@in-any-event.biz)

**Phil Collins & the songs of Genesis** 40th Anniversary tribute tour. Friday 23rd January, at Vatouthkia, Saturday 24th ZanteCafe/Bar Limassol, Sunday 25th King Solomon Restaurant Coral Bay, Monday 26th Yialos in Pissouri. Email [kendallandmorrelli@gmail.com](mailto:kendallandmorrelli@gmail.com) or call 96818066 for info on all shows.

**British Guiding in Paphos** - we are part of Girlguiding UK and follow the same great programme of activities and adventures as UK Guiding and wear the same modern uniform. Units meet on Wednesdays at the Latin Community Hall, Tombs of the Kings Road, Rainbows 5-7 years 3.30pm-4.45pm, Brownies 7-10 years 5pm-6.15pm and Guides 10-14 years 6pm-8pm. All Units have places so please come and join us. Further information, phone Michele Cook on 99172549

**Cyprus Samaritans Drop In Centre.** "Are you fed up, lonely, need a chat?" Come along to Cyprus Samaritans Drop In Centre in Chlorakas

and meet with others and our trained listeners. Between 10am & 1pm every Thursday at their Listening Centre in Chlorakas. The address is 13 Georgiou Griva Digeni Street, Chlorakas.

**Spa Tonic Health Club Fitness Classes.** €7 per class or FREE with a Spa Tonic membership. Zumba Step, Legs, bums & tums, Aqua aerobics, Yoga, Relaxation & meditation, Absolute abs, TRX & resistance band training, Zumba, Pilates, Combat, Dancercise, Gym circuits, Tennis coaching, Step aerobics, Circuit training. Spa Tonic. Crown Resorts Horizon, Coral Bay. Tel: 26623924

**Pano Akourdaleia Herb Garden Farmers Market** Sunday 4th January 10am-2pm. Start the year with fresh homegrown, homemade veggies and delicious tarts, breads, herbs, spices, olive oil and more. Contact 99993412 / 96425879

**Stroumpi Craft Fair & Farmers' Market** second Sunday each month, from 10am-2pm. Located in main square behind the church. Large number of stalls with great variety of local produce and hand-crafted goods. Lots to see and buy, so come and join us for a great Sunday morning. To book a pitch or for more information, please call Natural Choice on 97839295

**Steni Farmers & Crafters Market** - we will not be holding a market in December but will be back Sunday, 18th January 10am-2pm. A Very Merry Christmas and Happy Holidays to All!

**Zumba** - Ditch the workout, join the party! Tuesday & Thursday 11am Polis Gardens, Limnour Street, Polis. Call Sue 99334798

**Whats New Pussycat** Fundraising for the Tala Monastery Cats. Check out our new website [www.whatsnewpussycatshop.com](http://www.whatsnewpussycatshop.com) for latest offers and follow us on facebook.

**Cyprus Samaritans** provides emotional support to people experiencing grief, distress or despair. Call Freephone 8000 7773 between 4pm - midnight every day or email

[confidential@cyprussamaritans.org](mailto:confidential@cyprussamaritans.org)

**Paphos Bereavement Support Group - saying goodbye**

If you have suffered a death either recently or in the past, you are welcome to come along to support group. You can listen and/or share your feelings with other bereaved people in a safe and confidential environment. The group meets on the 1st Monday of each month from 2pm-4pm at the Cyprus Samaritans Centre, 13 Georgiou Griva Digeni Street, Chloraka (near Papantoniou). Individual counsellor meetings can also be arranged. For further info, call Sally 99312662, Margarita 99224147 or Rita 99175510

**Paphos Amateur Radio Club**

We meet on the third Thursday of every month at DT's Bar, Tombs of the Kings road (near Lidl), 19:00- 19:30hrs. Weekly Chat Net on 145.750 every Wednesday at 19:30hrs. Visitors are most welcome and events include field days, junk sales, quizzes and fox-hunt. For further details, contact Richard - 5B4AJG - Tel: 97857891 Email: [5b4ajg@gmail.com](mailto:5b4ajg@gmail.com)

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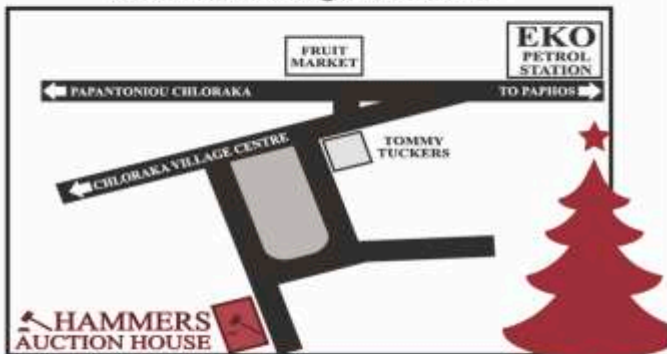
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**Last 2014 Auction**  
Friday 19th December

**First 2015 Auction**  
Friday 2nd January

Hammers would like to wish you a Merry Christmas and a Happy New Year!

### Sudoku solution

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

### Brain Squeezers - Competition Winners

#### November Sudoku competition

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

Answer: 8 1 1 5

Winner: Yassen Rusev, Emba

#### November Anagram Crossword competition

|   |   |   |   |   |   |   |   |   |   |   |   |
|---|---|---|---|---|---|---|---|---|---|---|---|
| K | F | G | E | R | I | A | T | R | I | C |   |
| N | R | L | H | C |   |   |   |   |   | A |   |
| E | V | A | C | U | E | E | C | L | E | A | N |
| A | N | M | T | U | S | A |   |   |   |   |   |
| D | U | K | E | D | O | O | R | S | T | E | P |
|   | F | L | R | S | I | E |   |   |   |   |   |
| H | A | U | L | E | R | H | E | R | M | E | S |
| E | R | N | R | D | A |   |   |   |   |   |   |
| R | E | T | A | I | N | E | R | S | T | O | P |
| O | E | E | C | W | I | A |   |   |   |   |   |
| I | M | R | A | N | A | L | I | M | O | N | Y |
| N |   |   | C | N | R | N | E |   |   |   |   |
| E | V | I | D | E | N | T | L | Y | S | E |   |

Anagram solution: Sedgefield

Winner: Dave and Lucy Smith

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