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contact

Cyprus Living, Aristo Plaza, Coral Bay
Correspondence Address:
P.O.Box 61628, 8136 Paphos
Tel: 26932222 Fax: 26936295
E-mail: info@cyliving.com



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Concern over Polis campsite

The campsite at Polis continues to struggle to attract visitors and campers, with actual numbers down by over 50%, according to the manager, Lakis Matheou.

The site has suffered many problems and now visitor numbers plummeted because of the failure to upgrade the facilities, beach erosion, and an aggressive tree management programme by the Forestry department which has led to the loss of much of the wooded areas.

This year approximately 4,000 campers visited the site, which is the lowest number recorded since 2000.

A plan is now in place to improve the campsite, including new toilet and shower blocks and better access to water and electricity supplies. Plans also include designated areas for caravans and tents, and landscaping the site with a natural water feature, and more green areas.

The lease is for a period of 15 years with an option to extend. Mr Matheou will apply to the municipality to waive the site's rent for next season, and use the money to upgrade the facilities.

Many campers cut visits short due to a lack of adequate shade, saying that it was too hot without the cover from the trees. Many of the eucalyptus trees were cut back to promote regrowth and to remove dangerous branches.

The site has also been affected by beach erosion along the coastline. The plan is to construct a number of breakwaters to protect the coastline.

The campsite has always filled an important role in local tourism and all efforts should be made to safeguard the future of the campsite for both locals and tourists.

A musical affair

'A Musical Affair', a new duo emerging from Paphos and Larnaca, brings together the voices of Tina Chester and Teodoro De Castillo. Their paths first crossed in a Taverna in Pyla, near Larnaca in 2013 where Tina was performing in her show 'Fusion' with Andrew Oliver. Teo went on to wow the audience a couple of months later at King Solomon Tavern in Coral Bay when he sang a couple of songs during another of Tina's shows. They recently realized that they shared the motivation and ability to sing passionate arias. Both also enjoy the drama of musical theatre and emotional ballads but also have more light-hearted songs showing an important splash of humour. As a duo Tina and Teo are looking forward to further exploring and developing their classical repertoires.

Tina Chester set up a home in Cyprus 3 years ago and has featured in a number of shows including her bespoke 'Fusion' and 'Last Night of the Pimms'. Tina is an English classical-crossover singer who performs across a spectrum of operatic arias, popular songs and musical theatre.

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Teodoro De Castillo was born and raised in Italy moving to Cyprus at the age of 16. Teo discovered his singing potential and studied singing and piano at music school. He has a professional background in musical theatre performing classical and modern opera. His vocal influences are Josh Groban, Luciano Pavarotti and Andrea Bocelli. This year Teo travelled abroad, performing and making recordings, visiting Mediterranean islands, Austria and the UK. He has recently returned from touring as part of an Il Divo Tribute group.

Tina and Teo's repertoire displays well-known arias from operas by Puccini, Mozart, Strauss, Bizet and more. Songs of modern day classical cross-over artists such as Katherine Jenkins, Sarah Brightman, Josh Groban, Andrea Bocelli, and Il Divo are featured. Their solos and duets cover emotional ballads, dramatic arias, frivolous and flirtatious songs with displays of Tina's lofty notes and Teo's rich, velvety tones.

Theirs is a sound not often heard around the venues of Paphos, Limassol and Larnaca and their concert 'An Evening of Song' at 7.30pm on 29th November in the Recital Hall at the Church in Tala is an opportunity to hear this new duo performing - a colourful and varied programme using all the crayons in the box!

To listen to samples, see further details and information, visit their new Facebook page.

King Evelthon Hotel saves the night

Well, it was touch and go as 3 months after organising, booking and paying a deposit, the chosen venue for the Cancer Patients Support Group Gala Dinner decided to close around the time of the event. With 90 bookings already paid the organisers were left with the possibility of this fund raising evening not taking place until, a last minute meeting with Mr Savvas Michael, Food and Beverages Manager at the newly opened King Evelthon Hotel on the main coastal road in Chloraka. The full situation was explained to him and as a charity function we had been given large discounts by the original hotel. Savvas did not hesitate and he graciously agreed to fulfil all the requirements. He has spent time with his chef to complete a wonderful buffet menu for the night and the ballroom oozes elegance. In fact they can now offer more tables as the room is of very generous proportions. The organisers Tracey Rowe and Karen Roe are so grateful and cannot thank the Hotel enough. Last year over €2,000 was raised on the night which went straight to the charity. This is the 3rd Christmas Dinner event organised by The Cancer Patients Support Group, offering an all inclusive evening with three different types of entertainment for only €35 per person. This will include unlimited wine, beer and soft drinks, along with the Hotel's wonderful gourmet buffet. The aim is to offer more people the opportunity to attend as last year numbers were limited and they could have sold more tickets.



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AROUND PAPHOS

This is a great opportunity to book your works Christmas bash as everything is already organised for you. Why not reserve a table, it is great value. The round tables can seat 10 people (12 at a push we are told) or just get a group of friends together and you have a ready-made party. The event takes place on Saturday 13th December 7.00pm for 7.30pm.

There will be the ever popular auction and a generous raffle on the night with all the proceeds going to CPSG.

The evening commences with pre-dinner drinks and entertainment provided by the wonderful Magician Mike Mondeo (who is giving his time for free) tophatmagicstore@gmail.com. You will be entertained by the fabulous Paphos Zingers for the first hour, who also raise funds for this charity. They will be bringing you an eclectic mix of their various songs and will be including many of their new rock numbers and a few seasonal ones too, to get you in the mood.

Then you can dance the night away with music provided by DJ Kevin Barker, who will be happy to play your requests.

Mike Mondeo and the Zingers are giving their services free on this night, along with the generous discounts from the hotel; you will never get another quality night at this price anywhere on the Island. Last year the dance floor was full all night. This night is all about having fun and raising money for this hard-working charity, who do so much to ease the difficulties of cancer sufferers and their families; they do exactly what it says in their title, Support. Like cancer, they too don't discriminate as the charity

supports people of all nationalities.

Tables are already being sold so don't leave it too late like many did last year. Bookings can be taken for a single person or a large group, so please contact Karen on 99370103 or Tracey on 99005354 to reserve your place.

If you have a business and can donate a raffle or auction gift, we will be delighted and we will arrange collection.

So let's kick start your Christmas festivities with a great night to remember. Let's give big hands up for the prestigious and beautiful King Evelthon Hotel for saving the day.

Stage One - where live drama lives

Stage One's winter season continues with Treasure Island, a re-working of the famous tale by Robert Louis Stevenson. Writer Phil Wilmott has used the original but given it a massive twist. Director Caroline Harman Smith has twisted it even further to include some songs and a few surprises not envisaged by its prime author. Audiences can join in this romping tale of pirates, parrots, treasure and some down to earth fun. 3D Global Wealth Management sponsors this adventurous production.

Performances start 1st to 6th December. Tickets: €12 and €6 for



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(festive buffet, live jazz band, fashion show, welcome drink €30.00 p.p.)

24th December : Christmas Eve

(4 course set menu dinner including a bottle of house wine, live music €45.00 p.p.)

26th December : Boxing Day Lunch

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AROUND PAPHOS

children under 12. All performances start at 7.30pm. Bookings taken by telephone 99967737 from 10th November between 10.00am till 1.00pm or by Email: boxoffice@stageonetheatre.com or visit the box office at the theatre from 10th November open between 10.00am and 12.00noon on Mondays and Fridays.

An ideal anytime present for family or friends are Stage One's Gift Vouchers. Who would not like a free ticket to a great evening's entertainment? Vouchers cost €12 and may be exchanged for any Stage One production at any time. Why not buy some vouchers when you purchase your tickets at the box office? Think Christmas or birthday gift.

Look out for Stage One stalls manned by our pink shirted team at major Paphos events throughout the year. Learn more about the company; book a ticket and see the display of photographs which will bring back your memories of some stunning productions from the past.

In March Stage One entertains with 'Holmes and the Ripper' directed by Penny Cook, sponsored by Hammer Auction House. Yes, the great sleuth himself is here in Emba and in May another famous story '39 Steps' by John Buchan adapted by Peter Barlow is sponsored by Hammer Auction House and directed by Geoff Greavey. This play has been a West End hit for some years now and is a 'must see'. Auditions for these are open to all so, for dates and scripts contact Peter on 99984035.

Stage One welcomes new members of any age especially those

who can offer dramatic or technical skills. A Youth Group meets on Saturdays to encourage young members in dramatic arts. Club nights are held monthly for social interaction. More on all this from Caroline on 26911641.

Christmas craft fair at Eléa

The Eléa Golf Club Christmas Craft Fair will take place on Sunday 30th November from 10.00am-5.00pm. Over 40 stalls holders will be displaying and selling their home-made and imported products. Candles, books, jewellery, cakes, sweets, ceramics and beauty products will be among the items available to purchase.



There will be a full entertainment programme throughout the day hosted by 'DJ Boycie' and Father Christmas will be arriving at 4.00pm.

Snacks and refreshment will be available and there will be a charity raffle for the Friends' Hospice Paphos. Presents can be donated and left under the tree at Eléa for local handicapped children. For further information please Tel: 99387311 or Email: mail@in-any-event.biz

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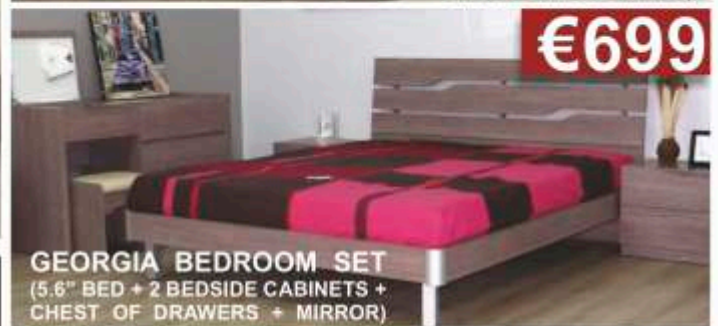
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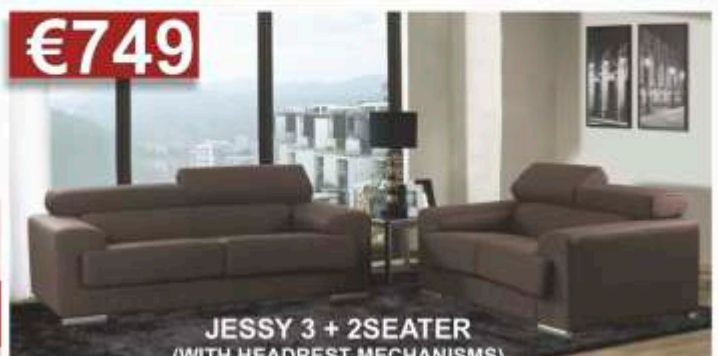
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Nominations start for Paphos Hearts of Gold award

The philanthropic community-based award is now in its eighth year. It aims to recognise those who have shown tremendous courage, strength and determination, worked tirelessly within the community or for charities, overcome tragedies with a smile or simply been a great help and support to neighbors and friends.

The award is open to everyone who is a resident of Paphos, of all ages and nationalities and winners are chosen by a panel of ten judges. Nominations can be made by members of the public via the email below. The award also has a dedicated Face book page.

A spokesman for the award said: "We are delighted to welcome Marios Joannou Elia as this year's patron and are also looking forward to holding the ceremony at Palia Ilektriki in Paphos, for the first time".

Joannou Elia, artistic director of 'Paphos 2017' said: "It is an honour to be the patron of this award, as helping each other and being human is such an important part of a successful community and part of our civilization and culture".

He continued: "I'm proud that we have so many wonderful

people in Paphos and I'm very much looking forward to meeting the nominees at the event".

There are two categories: the Junior Heart of Gold award for those under 18, and the Heart of Gold award for adults.

Last year's winners were Pavlina Patsalou, a dedicated volunteer who is feeding the needy and Isabella Sergiou, a young girl who helps out at the same charity.

All of the nominees and their families are invited to attend the ceremony, which will take place at Palia Ilektriki in Paphos at 12noon on 12th December 2014. The awards will be presented by Joannou Elia.

Successful nominees will be presented with their solid gold hand-made heart - which has been created and donated by Aphrodite Jewellers - winner's certificate and a bouquet of flowers. This year the adult winner will also be presented with a two night stay and dinner at the five star luxury Almyra Hotel in Paphos.

All of the nominees are presented with a certificate and a flower by members of the judging panel.

Complimentary light refreshments will be provided at the event and tables may be booked at Palia Elektriki in advance for lunch after the ceremony at the guests own expense.

Nominees will join members of the judging panel at the ceremony where the patron will announce the winners.

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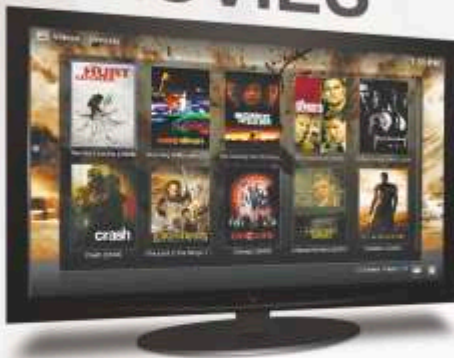
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Nominations must be received by Friday 5th December. To nominate a deserving individual for this year's award email paphosheartsofgold@mail.com.

The nomination should include nominee's details which category they are in - either adult or junior and why they should be considered. Nominees contact details along with those of the person nominating them are also required. All of the information is confidential.

The annual award is supported by the Paphos Municipality Social Welfare Committee, Aphrodite Jewellers, Massiva Printing, Cyprus Mail, Paphos Post, Sunshine Radio and Almyra Hotel.

The Paphos Hearts of Gold award 2014 will be held at Palia Illekriki in Paphos at 12noon on 12th December 2014.

Nominations can be made by members of the public via email at paphosheartsofgold@mail.com. <https://www.facebook.com/pages/Paphos-Hearts-of-Gold-Award/172641502817020>

The Black & Gold Ball

Eléa Golf Club are hosting the In-Any-Event, 'Black & Gold' themed ball on Saturday 6th December at 7.30pm.

The evening, sponsored by Blevins Franks, will include a welcome drink, superb 4-course dinner created by Chef John

Kouphou with wine beer and soft drinks included in the price. Entertainment will be provided by Sam Cockburn with her Fire Show followed by music and dancing with Simone Swift.

Organisers In-Any-Event said, 'this is the perfect evening to start your Christmas festivities whether it's a company party, a group of friends or just you and your partner. Eléa is a wonderful venue and Chef John always delivers a superb menu.'

Tickets for the evening are €60 and available from In-Any-Event on 99387311 or by e-mailing mail@in-any-event.biz

CPSG diary dates

Great events raising funds for Cancer Patients Support Group:

Saturday 15th November - Kamares Club Christmas Bazaar 10am-5pm. Over 50 stalls selling handmade and imported products as well as a full entertainments programme.

Thursday 27th November - Elizabeth Dooley invites you to join her from 10am-12noon for a coffee morning and raffle in aid of the CPSG. 1st Floor Suite, 112 Globe Business Centre (next to Evangelismos Hospital).

Saturday 29th November - Hearn's, Coral Bay. Christmas Party from 12noon onwards, Free nibbles and tipples. Raffle in aid of the Cancer Patients Support Group. Live music with Heather and TLC School Choir. Raffle tickets will be on sale from mid-

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November through to mid-December. Draw - Christmas Eve. Santa will arrive sometime during the Afternoon.

Peyia Women's Association fashion show

Peyia Women's Association is holding a Afternoon Tea & Fashion Show with Here & Now on Wednesday 19th November, 3pm to 6pm at Paliomonastiro Restaurant, Peyia. Entrance €5 to include a coffee or tea & cake. Tickets available from Here & Now, Paliomonastiro and Hearn's, or call 99450933.

Paphiakos Christmas events

Christmas Shopping Trip to Nicosia
 Thursday 20th November - tickets €15 only, stops at M&S Strovolos, Mall of Cyprus and IKEA, and close to Ledra Street for those who wish to enjoy Old Nicosia.

Christmas Dinner & Dance
 Saturday 29th November, in the very popular 5th Floor Restaurant in Pano Paphos, tickets €30 only, starting 1:30hrs till late. Ticket includes gala buffet dinner with turkey, salmon and Christmas pudding, welcome drink, ½ bottle of white, rose or white wine per person, or 2 local beers per person or 2 carbonated drinks per person and ½ bottle of still or sparkling water per person and entertainment provided by Matthew Edmondson.

All tickets for the events can be bought from the Paphiakos Clinic in Kato Paphos (next to Ambassador Restaurant). For info, telephone 26946461 or 99249497.

All the fun of the Christmas Fayre

Stalls offering exciting products, musical entertainment, games of skill and chance, seasonal foods and a Grand Raffle.

All of these will be found at the Grand Christmas Fayre in aid of local charities, organised by the Anglican Church of Paphos on Wednesday 3rd December at the Monte Liza Wedding Venue, Mesogi Avenue, Paphos from 12.00noon. Admission is €1 for adults and children are free.

This year attractions include a Grand Raffle with a first prize of €300 and a variety of stalls offering local home-made preserves, pickles, cakes and baked products, Christmas decorations, gifts, craft items, books, plants, nearly new clothing at bargain prices, bric-a-brac, artwork by local artists and much, much more.

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All proceeds from the event are donated to a number of local charities. Last year €10,000 was raised on the day; an exceptional achievement considering the economic climate. With your help we can raise the same (or more) to give to these worthy causes. So, come and enjoy 'all the fun of the Christmas Fayre'.

For further information please contact Gerald Payne, Christmas Fayre Co-ordinator. Mobile: 96620721 Email: chaselodge@gmail.com

The Old Shack Fishing Club

Match reports for September 2014 - Summer League

2 September - Round 21

The mound at Aspro was the venue for this round of the summer league. Unfortunately, the fish were very sparse with only end pegs producing. In first place was Alan Dodd with 9lb 12oz from peg one. Second place went to Peter Heritage with 8lb 2oz from peg nine, with Paul Davis in third place with 3lb. Total weight 32lb 13oz. Nine members fished.

9 September - Round 22

This week we were back at the mound at Aspro with weights slightly up on last week. Colin Farrar won the day with 14lb 8oz from peg two, with Athos in second place with 8lb 8oz from peg one. In third place was Ellen O'Meara with 6lb 2oz from peg eleven. Total weight was 47lb 2oz. Eleven members fished.

16 September - Round 23

After two weeks at Aspro it was back to Evretou, (taverna side). Surprisingly after the two weeks absence, lots of decent fish were caught. In first place was Chas Hunt with 16lb 10oz from peg nine. In second place was Paul Davis with 11lb from peg three. Third place went to Dave Wilkinson with 9lb 10oz from peg two. Total weight was 66lb 9oz. Nine members fished.

23 September - Round 24

Evretou was the venue for the last round of the summer league.



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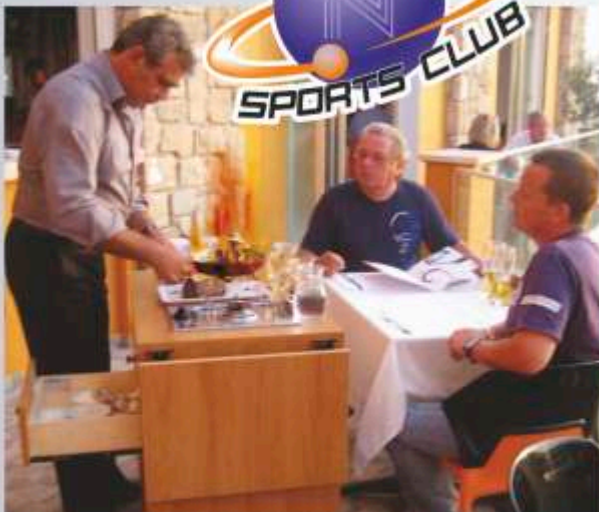


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Weights were slightly down on last week. Dave Wilkinson was in first place with 13lb 14oz from Peg thirteen. Second was Dave Sadler with 8lb 13oz from peg twelve and in third place was Tim Newbury with 7lb 11oz from peg two, Total 51lb 9oz. Twelve members fished.

Congratulations to Chas Hunt who was the winner of the summer league "A" division as well as the winner of the club championship 2013/14, Dave Wilkinson was the runner up of the "A" division and the club championship.

Alan Dodd won the summer league "B" division and Peter Heritage was runner up.

30 September - Chas and Ellen's sponsored match Aspro was the venue for this match and Chas was the winner. However, in view of the fact that he was a sponsor, the first place went to Dave Sadler with 10lb 6oz. Many thanks to Chas and Ellen for the sponsorship. Fourteen members fished.

Meetings are held at the Old Fishing Shack Pub 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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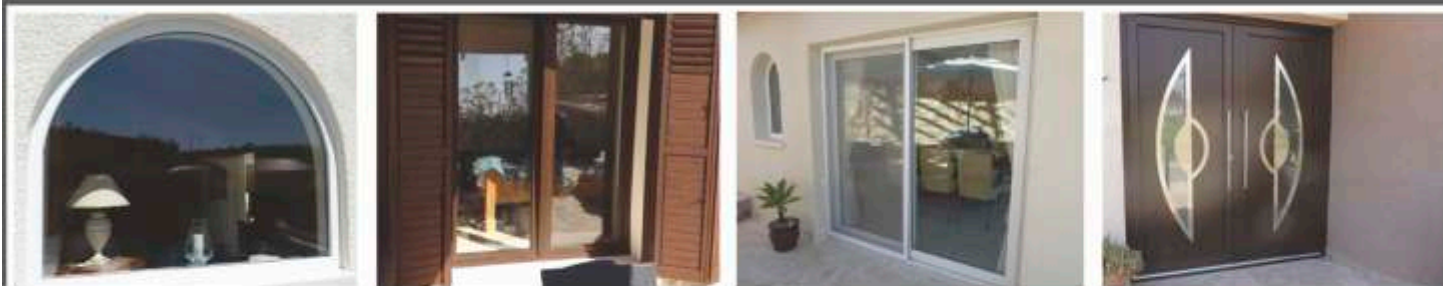
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Christmas Gift Ideas

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This is MORE than just a "bookshop," a pre-supposition by many who may not have visited in recent years. The shop is an Aladdin's cave, full of all sorts of delights, from the huge selection of cards for all occasions, stationery, gifts, jewellery, handbags, scarves, special occasion photo frames, baby and wedding gifts, candles,

scrummy pick 'n' mix sweets and the extensive selection of books, fiction and non-fiction upstairs, all at exceptionally low prices.

Your purchased gifts can be wrapped for you whilst you wait and stamps can be purchased for your gifts and cards and put in the post box in the shop for later delivery to the main post office, a great FREE service offered.

Tickets for most events going on, in and around Paphos, are always on sale within the shop, on behalf of the organisers.

Outside there is a collection of second-hand books and DVD's for sale, at almost "giveaway" prices! The outside area will also soon become a place where you can sit and enjoy a free coffee and chat, whilst writing your cards or starting to read the book you purchased!

With Christmas fast approaching, why not join Gary and Carmine at their annual Christmas Party day on Saturday 29th November; enjoy the school choir, live music, Santa, free nibbles and tipples!! Check out all the fabulous goodies that I'm sure will make the ideal gift for someone in your life.

Once you have experienced the ever increasing, changing stock within, I am sure you will agree this is a real "One Stop Shop".

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Sat 20.Dec.	9.00 - 18.00
Sun 21.Dec.	10.00 - 15.00
Mon, Tue 22./23.Dec	9.00 - 18.00
Wed 24.Dec.Christmas Eve	9.00 - 18.00

Our Shop will be closed from the 25th until the 28th of December.
We re-open on Monday the 28th of December.
We will be closed on the 1st and 2nd of January 2015.
We re-open on Saturday the 3rd of January 2015
Our shop will be closed on Tuesday the 6th of January 2015.

Christmas Gift Ideas

A Gold Rose amongst the holly



Gold Rose Flower Shop in Peyia has a wide range of gift ideas for Christmas including fresh flower bouquets and arrangements, gift wrapped indoor and outdoor plants, vases, candle arrangements, presentation wine and flowers and so much more.

If it is inspiration that you need when you are looking for that special gift, why not pay Maria and her team at Gold Rose a visit? They will be happy to help you make your choice.

Equally, if you have not yet organised your table decorations for Christmas, Maria will be delighted to design an elegant creation for you.

For more information Tel: 26621588 or 99854986 Email: info@goldroseflowershop.com

Belinspired - much more than a card shop

Established in Paphos since 2004 Belinspired is a family run business selling cards, wrapping, ribbon, gift boxes and so much more. Husband and wife team Janet and John Morrall, their son James and his partner Ildiko work together in this growing business.



I recently met up with Janet to find out more about Belinspired. "Originally our shop was called Veronicards; we inherited the name from the previous owner. In November 2011 we moved to larger premises and decided we wanted our own

identity and so Belinspired was born. Since moving to a bigger shop we have been able to expand our selection of gifts and have introduced Choco Là, finest handmade pure Belgian chocolates. We have a range of costume jewellery from the UK by Equilibrium which is proving to be extremely popular. The prices start from just €11.95 for a bracelet and all the items are sold in a presentation box so, they make excellent gifts. We now have gifts for almost every occasion such as christenings, weddings, special anniversaries and birthdays and of course Christmas; our range includes soft toys, scarves, ornaments and photo frames to

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Christmas Gift Ideas

name just a few."

"We have introduced some new gifts for this festive season. I know it is sometimes difficult to know what to buy for the men in our lives; we have a number of novelty gifts such as 'His Lordship' apron and also a range of men's jewellery. Snoozies are new for this year; they are fur lined, soft sole slippers with a non-slip grip, an ideal Christmas gift for just €12 per pair. A real favourite of



mine for us ladies are our new range of dress scarves, they come in a selection of colours from pastels right through to black, they are decorated with pearls and make a lovely gift, we also have a selection of winter scarves."

"Our delicious handmade finest Belgian chocolates by Choco Là in milk, dark and white chocolate have many tempting fillings to choose from including pralines, nuts and soft centres, with prices starting from just €6 for a small box containing 12 chocolates, they make a perfect gift for any budget."

"Decorating weddings has always been the backbone of our business. We are able to fulfil most needs from a small box of confetti to elaborate personalized glasses and favours, from a simple "Just Married" balloon to a magnificent balloon arch. James our son is a wedding photographer by profession and can offer advice on decoration choices from a photographer's point of view; he can also offer great deals on wedding photography. "We can also supply balloons and bunting for parties and celebrations."

Beinspired have a great selection of cards for all occasions but now you can buy that perfect gift there too, so if you are looking for inspiration, look no further you won't be disappointed.

On Friday 28th November the team at Beinspired would like to welcome you to their Christmas party, the fun starts at 10.00am until 3.00pm with mulled wine and nibbles The Zingers will be providing the entertainment and there will be special offers throughout the shop with a raffle in aid of The Cancer Patients Support Group.

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Christmas Gift Ideas



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Find us in Shop 50, Limnaria Shopping Precinct, opposite the Alexander The Great Hotel, Kato Paphos

New opening hours as from 1st November:
Monday to Saturday - 10:00am to 4:00pm
Sunday - closed

Gina's Place - at home!

I was having coffee with some friends and we came to the conclusion that there was not a place we could think of where we could find a decent cappuccino or latte since Gina's Place, the infamous deli-café closed. So, I thought I would catch up with Queen Gina of the Deli to find out how she is enjoying retirement or not as I found out.

So Gina, what made you close the shop after 15 years?

Many things really. After a downturn in business it started to pick up again and the shop started to get very busy which made it more difficult to take care of my 94-year-old mum. So, my priorities had to change plus I had reached a 'milestone age' this year.

I was sorry to hear that your mother passed away. What will you do now?

I have started my own business recommending superior, high performing health and beauty products. They are made in Germany "VorsprungdurchTechnik" as they say and they really do, what they say they will do or else!

That's a big change from the Deli isn't it?

I worked for Yves Saint Laurent for 20 years before I came to Cyprus. I was their international training manager, so I guess I had a bit of a head start as far as knowledge is concerned.

What's the name of the company?

LR Health & Beauty Systems. I had never heard of them and I was born in Germany. It's one of the biggest networking companies in Europe in over 33 countries including Australia and New Zealand. They are about to enter China too. I needed a job where I could work from home so that I could take care of mum at that time. The earning potential is fantastic. It's a no-frills company and the products do the talking! Germans are used to self-medicating and will only take antibiotics as a last resort. With these efficacious products I am helping people with cancer, arthritis, diabetes, rheumatism, high blood pressure, cholesterol, dermatological problems. I am not a doctor. I am just helping people to stay active, healthy and feeling younger longer and we all need a bit of that! Apart from the job satisfaction I enjoy a steady income. These products are 100% natural, a treasure chest of nature. Tried and tested. They are supported by a fantastic German medical research team.

So, are you saying that anyone can start up their own business?

Of course, unlike all the complications of opening a shop and not to forget the cost! It is risk free. Start or stop when you want. No pressure to make sales. The no-frills concept means you are buying top quality products direct from the factory. No middle men so the savings are passed on to the consumer. No pyramid selling. No Tupperware or Avon calling concept. The rewards are fantastic. I thoroughly recommend it to all those men (yes men! I

could not believe how many men are enjoying the business concept here in Cyprus) and women who need to supplement their main income, are unemployed or simply want to save for something special like holiday or their children's future. No experience needed. LR gives you all the tools of the trade you will need to become successful with free training and regular motivational seminars.

So, if anyone reading this article and wants to know more, what should they do?

Contact me, Gina, on 99553933. We normally would meet up for a 'good' cup of coffee. No pressure from me just sincere enthusiasm. Alternatively LR has a very professional and informative website. Take a look at www.LRworld.com. The products "do what they say on the packet" so to speak and you will get a wonderful sense of gratification when your customers call you to say the discomfort has gone.

Christmas is coming so now is the time to start saving pennies with your own business and of course with my help.

Thanks Gina. It was great talking to you again and good luck. By the way, do you have anything for stress? Sometimes I feel like I am running around like a headless chicken?

Yes MINDMASTER. Google it!



Christmas Gift Ideas

Don't your four-legged friends at Christmas

Dog toys will help you and your dog to - chill and relax, increase focus and motivation (essential for successful training), reward desirable behaviour, stimulate thinking and encourage analytical processes, decrease boredom and destructive behaviour and improve your bond.

Here are a few favourites from my guide dog days:-

Kong - pretty non-destructible so should last forever - great to play with instead of a ball, due to the random bounce pattern from their shape - can also be 'stuffed' with a proprietary paste or for a healthier choice - your dogs own food/kibble - adjust the amount you feed your dog at mealtimes to allow for this - vary the treat to maintain interest.

Roast/stuffed bones - roast bone with large hollow running through middle - sometimes filled with manufacturers paste (best to discard this due to not knowing content/how long it's been in there or buy empty ones) - ideal on their own to promote natural chewing behaviour but also sometimes a tiny smear of marmite/peanut butter inside - or pour boiling water over dogs kibble, wait till mushed and stuff inside bone.



Nylabone shaped chews - available in different flavours and shapes - great for puppies - boredom relievers.



Squeaker toys - good to refocus dog's attention.

Ball/frisbee/ball chucker- for physical exercise - 'recall' training.

Rawhide chews- buy the biggest chews as small ones can be a choke hazard - only give to your dog for 5 minutes initially and wait until next day as some dogs have adverse reaction to rawhide - increase time given daily until you know it doesn't upset your dogs stomach.

Buster cube/pyramid - offers slow release of dogs dry food/kibble or treats as dog rolls it round.

Flat roadkill/skinneez toy - another loveable toy - you can make your own flat teddy by removing stuffing and sewing up again or buy one which will have a squeaker inside.

Puzzle games - made of wood/plastic with space to hide treats/kibble - used with supervision to develop analytical skills.

Make your own with 3 plastic cups or cushions to hide a treat under. Teach your dog to 'find it'.

At the end of the day after all the fun, games and learning you can even teach your dog to put his/her toys back in the box. Good lad/lass.



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Lesley's story:

I joined the Latchi Slimming World group in April 2012 after seeing a friend of mine who had just lost four stone with the support of the group. I knew nothing about Slimming World so did not expect it to work especially as I have an underactive thyroid, I joined with "I'll give it a go attitude". A good friend here in Cyprus also confirmed Slimming World worked for her and she checked in with me each week to see how I'd done, this additional support was great.

I had always played sport but put on lots of weight once I stopped playing squash and badminton. The extra weight also caused me knee problems. My weight came off regularly each week, which surprised me as I was eating more. I eat three times a day instead of just twice and snack in between meals if I'm hungry. My diet has always been healthy but now I follow Slimming World's simple rules and it works. I lost five stone in fifty weeks and eventually reached my target weight by losing six stone in total.

When the Latchi Slimming World group closed in December 2013 I had to change venue, as did many of my new SW friends. I joined Rita Laverick's group at the Laura Beach Hotel in Paphos on Thursdays at 10:00am. This is a very friendly and inspiring group. Rita is very encouraging to all her members.

Now I can do lots of exercise again for both enjoyment and to help maintain my weight, this includes Pilates, badminton, table tennis and swimming.

I feel so much healthier and happier since I have lost weight, I cannot believe the difference Slimming World has made to my life, this week I received a Diamond Award for maintaining my target weight for a year.

I have had a great time buying a new wardrobe too!



Before



After

Don't hesitate to join a group, it will be worthwhile as it works if you follow a few simple rules and there's lots of support both in group and online including many lovely recipes.

Peyia Group - Tuesday 4.00pm at Coral Star Taverna (opposite Philippos) Consultant Fran Tel: 99264868
 Laura Beach Hotel Morning Group - Thursday 10.00am Consultant Rita Tel: 97717480

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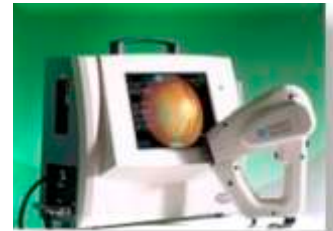
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Hand rejuvenation by 2BBeautiful



Our hands are often one of the first areas to start showing signs of aging. The more common visible signs of aging include darkened spots (a.k.a. "age spots") and precancerous growths; and as we grow older a loss of fatty tissue

occurs, making our hands look bony. Non Surgical and rejuvenation treatments can help restore the hands to a more youthful appearance. Various treatment options are available, so one treatment or a combination can be used to help achieve a look that patients' desire.

What are the different types of Hand Rejuvenation Treatments?

All of these options possess their own set of risks, benefits, costs, and techniques. The more common include:

Chemical Peel

When these chemicals are applied to the skin, it causes age spots

to disappear while tissue appears less transparent.

Sclerotherapy

When a sclerosing solution is injected into unsightly veins. This chemical solution irritates the veins, causing them to turn white and gradually disappear.

Laser Skin Resurfacing

Through short bursts of laser light, unsightly veins and dark "age" spots are gently removed from the skin.

Injectable Fillers (Fat, Collagen, Restylane, etc)

When these fillers are injected into the hands they can plump up the skin and give it a more youthful appearance.

Who would best represent an ideal candidate for Hand Rejuvenation Treatments?

Those people looking to enhance the appearance of their hands would represent an ideal candidate for hand rejuvenation treatments. Although reasons vary from person to person, the more common include:

- Enhancing appearance and boosting self-confidence
- Becoming less self-conscious about appearance
- Achieving smoother looking skin
- Regaining a more youthful look

However, the prospective patient must also be aware that cosmetic surgery is designed for improvement, not perfection. Patients should have realistic goals and expectations for their

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hand rejuvenation treatment. Be sure to discuss your reasons for wanting to undergo this treatment.

With the increasing popularity of various cosmetic surgery procedures, including hand rejuvenation treatments, it is important that the prospective patient research and understand different issues like what the procedure can and cannot treat, inherent risks, costs, and other factors. Keep in mind, cosmetic surgery is just that - a surgical procedure whose results cannot simply be erased.

For more information or to arrange a consultation, please contact Jackie 99559715. Email: info@2bbeautiful.com visit www.2bbeautiful.com

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Your garden this month

Patricia Jordan

November - the month of bright mornings but short evenings after the recent change in the clocks. Some people get really depressed by the thought of it all, but there is a lot of brightness in the garden centres to cheer you up. There are still colourful pot mums about - trust the Americans to shorten their name - but they are much loved over there and managed to grow on their doorsteps and porches until the first frosts. Of course, they have the lovely fall foliage to enjoy as well - so much on their plates.

Here there will still be some pomegranates hanging tantalising on the trees. They are such frustrating fruits to eat though and full of pips, but they have so many other qualities that you can forgive them that! Since the first years here we have little success with these fruits and even if they get to maturity, they can split their skins. A friend of mine grows dusky coated quinces which she uses instead of apples in crumbles and they are quite delicious. In the orchard Mespila flowers smelling like newly bathed babies, will perfume the air and any breeze will waft the lovely perfume indoors. Hopefully the bees will pollinate them, ensuring luscious fruits in the spring.

It will pay you well to check your rose bushes this month and reduce the stems by about a half. The winter gales can blow them about so much that they loosen in the soil, so firm them against wind rock with your foot (suitably clad of course), and check them

again after any storms. Remember that roses seem to go on forever but they do benefit from a break of flowering and may need a second pruning in the spring before new leaves start to appear. Feed them well then with a proprietary rose food.

When is a rose not a rose? Answer when it is *Hibiscus mutabilis*. Depending where you live this can be in flower already. The descriptive part of the name *mutabilis* is always written in italics by the way, and means changeable, as its colour changes through the day. The flower colour starts off white, turns to pink and by the end of the day it is deep red. It is known as the 'Changeable Rose' or 'Confederate Rose' but it is neither a rose nor is it from the Confederate States of America, as it originally came from China. If you can grow it, and it is not an easy plant, it is a real charmer in the autumn garden. You will most likely see it in old gardens as a mature tree.

Another plant in the same malvaceae family, *Hibiscus rosa-sinensis*, literally Rose of China, is widely grown in tropical countries, but here in Cyprus it has become a problem because of the dreaded mealy bug. In our garden my husband has had daily routine patrols along the hedge decimating any of the blighters as he inspects it, so our hedge is looking verdant and healthy from his vigilance, and it benefits from the overflow from the waste water. Nevertheless it is only constant supervision from him that it is in such good health.

With so little rain this year there are a lot of deaths in the borders. Wallflowers, which are usually extremely robust and from which I



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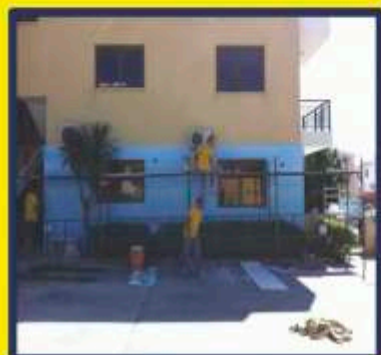
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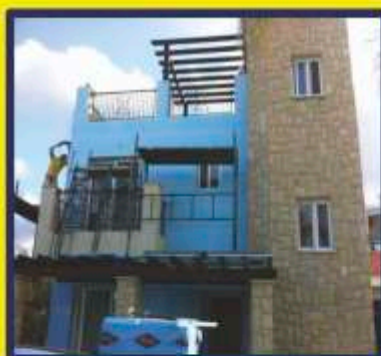
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take cuttings every spring, have for the most part keeled over. Luckily in a more shaded part of the garden some have survived from which I hope to take a few cuttings to ensure these perfumed flowers in the spring. I also grow single stocks which have a heavenly perfume too, but both plants don't flower immediately and the seed needs to be sown in the autumn. They will come through our winter okay but really don't like the heat of our summers!

I have been planting more and more succulents in areas where I haven't had them before. If you came to live here from the northern Europe, then succulents would have been something that you only grew on window-sills, but here in all but the coldest places, like the mountains and high elevations, it is possible to grow them outside all year long. The only one in my garden that doesn't like the low night temperatures is *Agave attenuate*. It is a smooth edged plant, unlike other agaves, and has very fleshy looking leaves. When it flowers the enormous flower stem can rise to several metres high in a huge arc but to protect it I grow in on the porch in a sheltered position. It produces new growths along the stem just above the roots, which can be potted up quite easily. Just as well for after flowering the plant dies.

As the weather cools and there is more rain, other succulents will start to fill up again with water and flower stems begin to appear. I have a lot of agaves and aloes which throw out lots of new growths and I look forward to their amazing flower stems of red, orange and in the case of *Aloe vera*, bright yellow. I love *Aeonium arboretum*, which is still recovering from



the hot dry weather at the moment, but will soon fill out and its bright yellow broccoli-like flower heads will soar skywards. The bees seek them out when there are not so many other rivals for their attention.

Jobs to do this month include gathering up fallen leaves from under trees and shrubs for you never can be sure what is lurking down there. The first drop of rain will bring out the dreaded snails, which will be terribly hungry after their long dormant period, just looking for any succulent greenery to chomp on. Cabbage white butterflies are also looking for places for their



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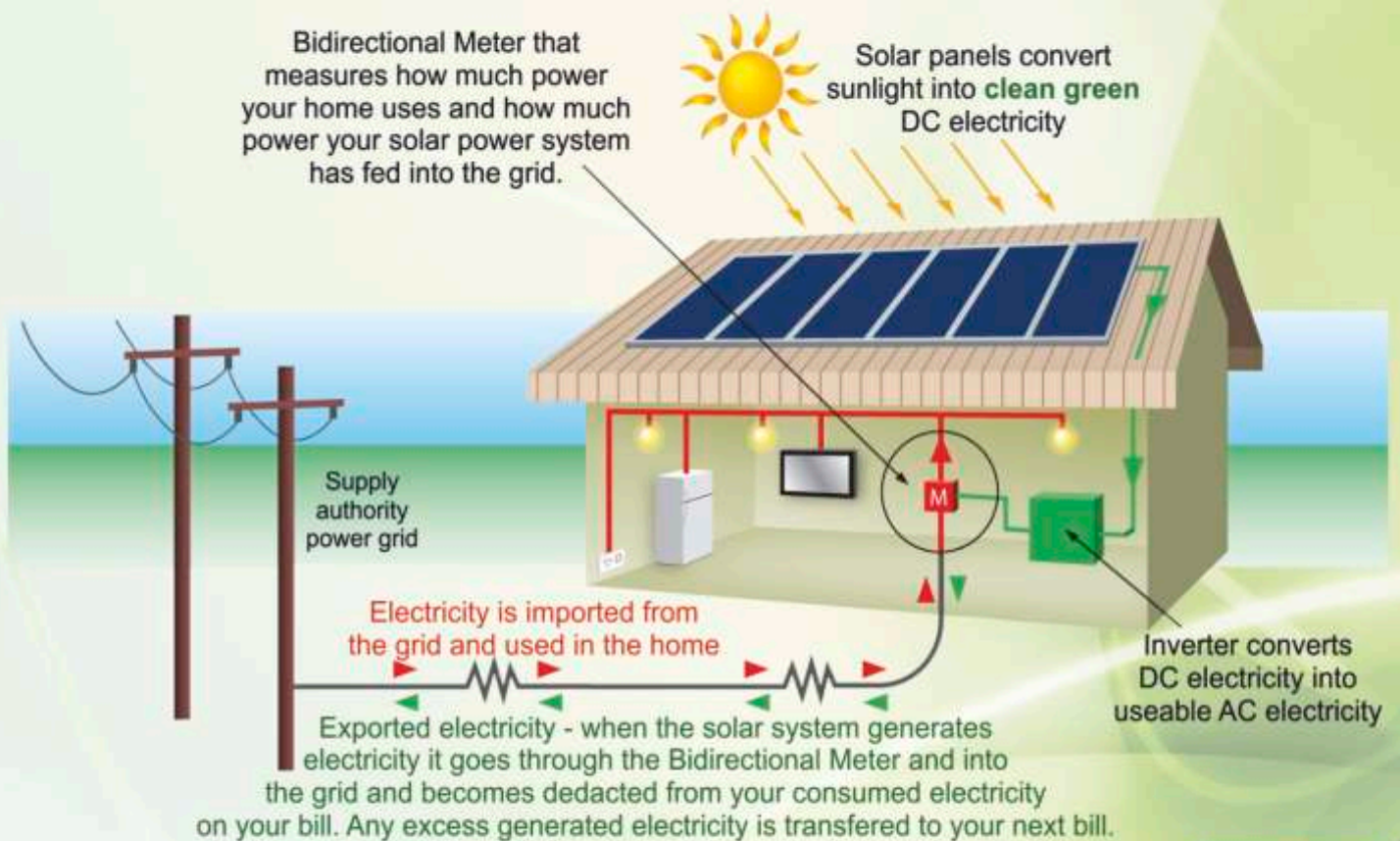


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Written for Cyprus Living by Andreas Findiklis, Win Win Estates Ltd 85 Posidonos Avenue, S51&52, Kato Paphos. Tel: +357 26 200 400 Fax: +357 26 600 333 Email: info@winwinestates.net Website: www.winwinestates.com

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South Africa...a land of contrast

When people think of South Africa, generally the first word that comes to mind is 'safari'. However, South Africa has so much more to offer. It is a land of contrast, not only in landscape and activities but the population itself boasts 11 official languages. From English to Afrikaans, Zulu to Xhosa, you will be welcomed with 'sawubona,' a universal South African greeting for 'hello'.

Cape Town is a perfect starting point and requires at least 3-7 days enjoying what it has to offer. Located on the shore of Table Bay with Table Mountain as its backdrop, this city is thriving with culture and beauty alike. Head down to the vibrant waterfront for shopping and entertainment where seals casually bask in the sun, or visit Robben Island by ferry where famous Nelson Mandela was held captive for 27 years. Or, take a journey just an hour outside of the city to Boulders Bay where you can view the African Penguin Colony. A visit to Cape Town would not be complete without a trip to the top of famous Table Mountain via cable car, offering a complete view over this awe-inspiring city.



After drenching yourself in the beauty of the city by day, you will no doubt be in need of a 'lekka chow' (South African slang for a good meal). Head to Long Street in the city centre for a plethora of restaurants and bars with a quirky bohemian feel.

There is something for everyone in the Western Cape, with Stellenbosch the wine region within one hour drive from Cape Town.

Once leaving Cape Town you will now be heading to the famous 'Garden Route' which stretches along the south-eastern coast from Mossel Bay to Storms River. The numerous lagoons, lakes and forest beauty dotted along the coast perfectly reflect the name of this stretch of coastline. The climate is oceanic with mild to warm summers and mild winters. You must see towns including Knysna and Plettenberg Bay and some tiny coves such as Victoria Bay and Natures Valley.

To start your Garden route adventure with a bang, take a cage dive with great white sharks in Mossel Bay, which is one of the only two places this can be done in South Africa. For those after less extreme adventure, Knysna and its lagoon is especially worth a stop for outdoor activities such as hiking, paragliding and kayaking. Further along the route, the region offers abundant wildlife viewing from Ostrich farms in Oudtshoorn to the Elephant sanctuary in Plettenberg Bay. Heading further east still,

it's time to tame your fears in Tsitsikamma, an 80km stretch of rocky coastline comprised of deep gorges, cliffs, tidal pools and evergreen forests, a haven for hikers. Those after more extreme adventure can bungee jump from the 708 foot Bloukrans Bridge, the highest commercial bungee jump in the world! Another 2 hours more and you will reach the friendly town of Port Elizabeth where a tour of the Garden route will either start or end. PE as it is otherwise known locally is the gateway to the game reserves of the Eastern Cape. The most well-known reserves are Shamwari, Kwandwe Private Reserve and the Addo Elephant Park. If you have not already been befriended by a local South African, I'm sure you will in PE and you may be asked to join them for a 'braai' or BBQ. Make sure you try the traditional sausage 'boerewors' for a real taste of South Africa.



The next main stop after PE is the third most known city in South Africa and the largest in the Kwazulu-Natal area, Durban. From this business hub take a short 3 hour journey inland to the Drakensberg Mountains. Visitors can escape from it all amidst its scenic beauty and clear water lakes. Horse rides, bird watch, try your hand at fly fishing or simply relax in the serenity of the crisp mountain air.

You've come this far, now a visit to South Africa would not be complete without a game safari! The province of Kwazulu-Natal is rich in wildlife, boasting game reserves such as Hluhluwe-Umfolozi Park where you can spot the 'big five'. Stay in a traditional lodge and wake up to views of the park and wandering wildlife. Even weddings can be arranged within the park. For a closer encounter with nature, St Lucia wetlands, one hour away, will get you up close and personal with hippos, crocodiles and an array of birdlife. The St Lucia Park supports more species of animal than the larger and more well-known Kruger National Park another 7 hours further north.

If you have followed the route described from Cape Town to the Kwazulu-Natal region, there is no need to backtrack, as you can simply fly home from the closer city of Johannesburg. Flying to Cape Town is easy with Emirates and Qatar Airways, yet Jo'burg, as it is otherwise known, offers flights with these airlines as well as Etihad and Egypt Air from Cyprus. Century Travel has preferred rates with various airlines and can tailor-make your perfect visit to ensure you have a 'lekkerjol' (local slang for good time).

Written by Zoe Vasilakis, Century Travel Tel 70000970 or visit their website www.centurycyprus.com

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The long arm of UK taxation - changes affecting expatriates

British expatriates living here in Cyprus are generally pleased to have left UK taxation behind them. However, you still need to understand how the UK tax regime may continue to affect you and your heirs and follow any proposed tax reforms.

The UK government has announced quite a few changes or proposed changes over recent months which may affect you.

Taxing non-UK residents on property gains

Under current rules, provided you are non-UK resident for five years, you do not pay UK capital gains tax when selling UK assets.

This will change from next April, when non-residents disposing of UK residential property will start being charged UK tax on the gains.

The tax charge is envisioned to be equivalent to that which a UK resident would pay. Currently, all net gains arising in the relevant tax year (after the deduction of any losses arising in the year, losses carried forward and the annual £11,000 exemption) are added to income and any part of the gain falling within the basic

rate band is taxed at 18% and any part of the gain falling above is taxed at 28%.

Non-residents will only be able to deduct losses on UK property, either arising within the **same** UK tax year or carried forward from a previous year (but not from before the charge came into existence). The net gain on UK residential property will be added to their UK-source income (although it is not clear how this will interact with income taxed in another country under a double tax treaty) and taxed at 18% or 28%.

The consultation is not entirely clear but it looks like only gains arising from April 2015 would be taxed.

Restricting the personal allowance for non-residents

The UK government is considering withdrawing the personal allowance from non-residents. 400,000 non-resident individuals claim personal allowances and it costs the exchequer approximately £400 million a year.

UK nationals are currently entitled to the UK personal tax exempt allowance of £10,000 whether they are resident in the UK, Cyprus or elsewhere. A new consultation document proposes to restrict non-residents' entitlement, unless they have strong economic connections with the UK.

If your only UK income comes from pension funds, you should not be affected since UK pension income is only taxable in Cyprus.

AUTUMN SEMINAR

More tax changes than ever for UK expatriates. We need to talk.

- The UK pension reforms and how they affect you
- Losing your UK personal allowance?
- Non-residents to be taxed on UK property gains
- Benefitting from the Cyprus tax regime

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EXCHANGE RATES MOVE FAST... BUT DOES YOUR BANK?

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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However, you could be affected if you earn other income from the UK, such as rental or investment income. In this case you may wish to review tax efficiency of your assets.

Providing more pensions freedom

This is more positive news, as the government has decided that, from April 2015, individuals aged over 55 will be able to withdraw as much of their pension funds as they wish.

For UK taxpayers, any amount over the 25% tax free lump sum would be taxed at individual's marginal UK tax rate.

However, for Cyprus residents the situation is much better.

You have two options as to how your foreign pension income is taxed here - at a flat rate of 5% on the excess of €3,420 (this being tax free), or at the normal scale rates of tax. You can choose whichever works out cheaper each year.

You could therefore potentially withdraw your entire pension fund for only 5% tax, but you do need to make sure you understand all the implications and take specialist advice to ensure you make the right decision for your long-term financial security.

On 29th September, UK Chancellor George Osborne announced that the UK government is to abolish the 55% pension's lump sum death tax charge for defined contributions pensions.

The new rules mean that if a person dies over the age of 75 years, beneficiaries will only pay their marginal tax rate on drawdowns from the pension. A lump sum option is likely to be available, subject to tax charge of 45%.

When an individual dies under the age of 75 years they will be able to give their pension pot to any beneficiary tax free, whether if the pension is already in drawdown or not.

We are still yet to see how QROPS are affected overall by the new pension rule changes.

All in all, you should seek specialist advice to review your UK assets and consider their tax efficiency. It may be time to make changes. Remember, there is no one-size-fits-all solution, your situation is unique and you need to establish which options will work best for you in both the short and long term. Seek personalised, specialist advice.

To help British expatriates in Cyprus make sense of all these changes, Blevins Franks are holding a seminar entitled "More tax changes than ever for UK expatriates". The seminar covers the UK pension reforms; capital gains tax on UK property and the personal allowance proposals and explains how they affect you in Cyprus. It also looks at how you can benefit from the Cyprus tax regime.

The seminar is being held at the Elysium Hotel in Kato Paphos (off Tombs of the Kings Road) on Thursday 27th November. Registration is between 10.30am and 11.00am with the

presentation starting at 11.00am. To reserve your place, call 26023100, or email cypaphos@blevinsfranks.com. You may also book online at www.blevinsfranks.com.

Tax rates, scope and reliefs may change. Any statements concerning taxation are based upon our understanding of current taxation laws and practices which are subject to change. Tax information has been summarised; an individual is advised to seek personalised advice.

To keep in touch with the latest developments in the offshore world, check out the latest news on our website www.blevinsfranks.com

By Lou Cunningham, Partner, Blevins Franks

The pension nightmare...but it doesn't have to be

When it comes to anything financial my eyes glaze over and I am sure I speak for many readers out there. I just do not have the capacity to understand the jargon which often accompanies legal finance situations. I was taken aback last March when I received a letter stating that an old company pension I had was lying dormant as not all of it had been transferred some 10 years ago when I thought it had. Nice, you might think but then I was told it had to be transferred to an existing pension scheme in order for it to be worth anything. I don't have another pension plan but this was my only option. Now we are not talking a lot of money here so I didn't think anyone would be interested in sorting this paltry amount out for me. Back in March, I passed the details on to a financial advisor who told me, yes they could sort it, I would probably have to open a QROPS but the amount was not enough to make me eligible so I would probably have to top it up. This seemed straight forward; anyway time elapsed and it was now June and nothing had happened. And as my little sum of a pension sat idly, I was astute enough to know it was not earning for me.

The financial advisor came back to see me after constant phone calls but we were still no nearer towards doing a transfer. (Are you bored yet? I certainly was at this point.) He told me "I will get back to you". Well he never did and I was getting reminders from the holding company that something had to be done. Patience must be my virtue as I waited till July, which gave this guy 4 months and still we were no further forward. I believe he left the country.

I saw the advert in this very magazine for ExPAS and wondered if there was anything that could be done. In all honesty, I didn't feel confident as I thought the amount was so small. Anyway, I went on their website and left a message. Within the hour I had a call from a lady called Gail, she acknowledged my message and asked me to email all the documents I had. I told her the amount and she said it was irrelevant, the fact I had monies sitting there doing nothing when it could be earning for me was something ExPAS could change.

I was impressed with the quick response and within the next hour I

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had a meeting arranged for the next day with Gail.

When we met over coffee I found Gail to be a very amiable person who explained everything in layman's terms without fancy jargon.

She told me that ExPAS do not use financial advisors, they also don't charge for this service and she would make an appointment for me to see a recommended pension advisor (the same one that Gail herself had used). They have many who they recommend and I was introduced to Mark the next day. Armed with all my paperwork he talked me through my options and he actually found me a QROPS (Qualified Recognised Overseas Pension Scheme) where I didn't have to pay to have it topped up. I saw Mark a few times and he was happy to come and see me where I live out in the sticks, while the transfer was going ahead. Like most things, the holding company kept asking for further documents and Mark had a foot-high pile of papers for me to sign, but he made it easy and explained everything as he went along.

So now my little financial world is in order, I have had nothing to pay for this privilege and my hubby gets 100% of this pension should I befall a curious accident. Okay this pension is not going help me retire with a yacht to the Maldives but it will pay for a holiday there every year if I so choose.

ExPAS was established by Gail after she had an all too similar experience as myself. She felt there was a need to educate people (in a nice way) about how they can get the best from their

pensions. She uses only established and proven successful pension advisors who can understand you and your lifestyle. This is very true, as Mark wanted to know all sorts about me before he would advise (lifestyle, expected age when I wanted to draw my pension, other financial interests I may have, family & husband).

I would strongly recommend anyone to give Gail a call, even if you think you have your financial needs all sewn up, you never know how you could improve them. You have nothing to lose and probably quite a bit to gain. If you visit their user-friendly website, you can read how ExPAS started and what they can do for you. This is one occasion when size doesn't matter!

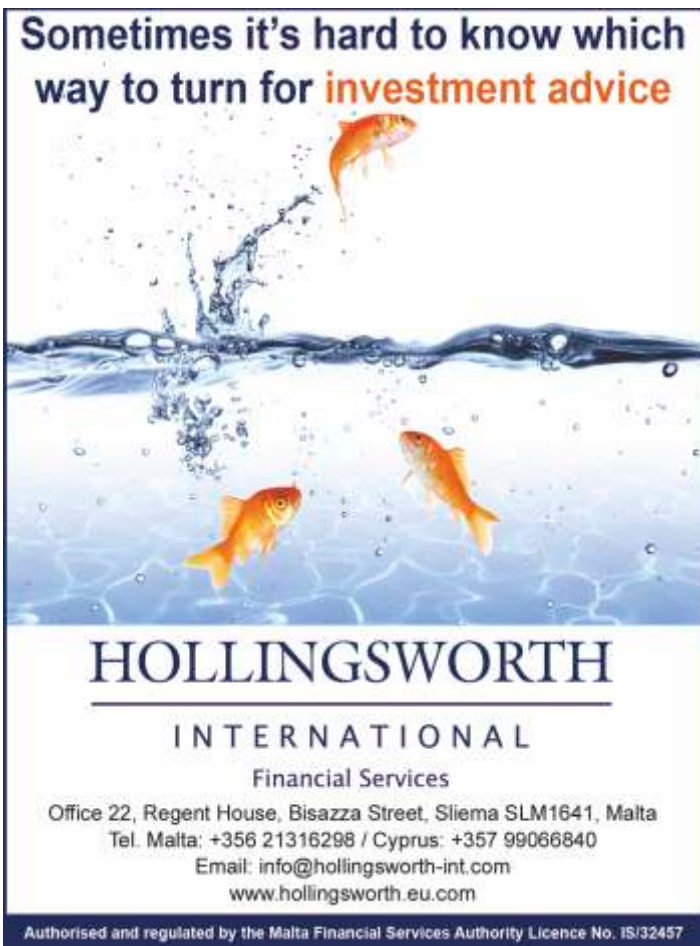
For a informal and very friendly chat, call Gail on 99373592 or visit their website www.expas.org

Written by Karen Roe

Sterling and euro under pressure

As we move into the last quarter of 2014 volatility in the currency markets has remained rife. Following the panic surrounding the Scottish referendum you could be forgiven for expecting a period of relative calm, but this has been far from the case. In particular GBP/EUR exchange rates have seen swings of almost 5 cents over the last month. Unsurprisingly the 'no' vote for Scottish independence on the 18th September resulted in a strong rally for the pound versus the euro and we saw exchange rates on the currency pair hit the highest levels since July 2012, reaching an interbank level of 1.2875. The data from the UK was soon to run out of steam though and in particular a poor inflation reading resulted in Sterling giving back all of the gains made, dropping down to 1.2426 - the lowest level against the euro for over a month. The CPI figure for August was the main culprit behind the pound's losses, coming in at 1.2%, versus an expected 1.5%. This was the lowest level since September 2009 and diminished expectations of an interest rate hike in the UK. The UK has also come under pressure from the deteriorating economic situation throughout Europe and the detrimental impact that another recession in Europe would have on UK exports and consequently its economic recovery. Most analysts now expect that we won't see an interest rate rise in the UK until the middle of 2015, which could be pushed back even further with a general election set to take place.

Also, of concern for the UK and eurozone has been the recent banking stress tests taking place across Europe. The majority of market analysts expected that we would see a move higher in GBP/EUR rates but this has failed to materialise thus far. With the main UK banks all coming through the tests with flying colours, all eyes were on the eurozone's banks to see how they had performed. The result was that 25 out of the 130 top lenders failed the ECB's landmark health checks at the end of last year, but that since then most have repaired their finances. The ECB concluded that banks' capital holes had chiefly been plugged, leaving only a modest 10 billion euros to be raised over the next nine months. The eurozone is still very much under pressure



Sometimes it's hard to know which way to turn for investment advice

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though, despite Mario Draghi's best efforts to boost the economy. The recent declaration from the European Central Bank that they will buy covering bonds in order to stave off recession has still left many investors with a feeling that they are still not doing enough to tackle the problem. The ECB purchased €1.704Bn of covered bonds in their first week. This was broadly in line with expectations, but many investors still feel that they will need to initiate a full scale government level of quantitative easing in order to have the desired effect on the eurozone economy.

Looking ahead, the US Dollar is likely to hog the limelight as the US Federal Reserve announced the end of its historic stimulus programme at the end of last month, whilst also surprising markets with a more hawkish policy tone. Noting improvements in the labour market, the FED expressed confidence in the US recovery stating that it would remain on track despite a slowdown in the global economy. This shift is likely to have a significant impact on all currency pairs going forward with the pound and euro, in particular, likely to be pushed and pulled by the dollar moving forward.

By Daniel Wray For more information, contact Daniel Wray at our London office on +44 207 989 0000 or email us at info@fcexchange.co.uk. For the latest exchange rates, surveys, articles and market reports visit our website at www.fcexchange.co.uk.

Your UK pension after April 2015

Significant changes are occurring to UK pension rules and regulations from April 2015. This may sound a long way off but time has a habit of moving faster than you think! In the last Budget, George Osborne promised pension freedoms from April next year - much more scope to use the pension pot as people see fit and no need to purchase an annuity.

You may well have received information from your existing UK pension provider about the changes or heard the announcements from the Chancellor of the Exchequer. It is important that you have all the relevant details before any decisions are made. Of course, the headline grabbing pension news is that you will be able to encash part or all of your existing plan from next April and a portion of that will be tax free. However, there are many considerations to take into account and the most significant point to consider is that of tax liability.

Present Situation

You can start to take an income from your pension funds from age 55 under the "drawdown pensions" regime. The alternative is to buy an annuity. Drawdown provides an ability to take income from the underlying investments, allowing personal investment control of the funds and flexibility of the income drawn. When the balance of the fund is paid to your beneficiaries on death, there is a 55% tax charge if you are aged 75 or over, or if you have started taking benefits. Where appropriate you can

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MONEY MATTERS

also transfer Final Salary Schemes or Personal Pension Plans to a SIPP or QROPS (for non-UK residents).

New rules from 6th April 2015

As announced on 29th September at the Conservative Party Conference, the 55% death charge tax will be abolished. If you die under the age of 75 your pension pot will pass to your beneficiaries, tax free, even if it is in drawdown. If you are over 75 years, your heirs will pay their marginal rate of tax. In this case, if they opt to take it as a lump sum, a 45% fixed rate will be charged (although the government hopes to change this to their marginal rate from 2016).

There are many planning opportunities available but the key to taking cash from the plan is the taxation agreements in place. If this is an area you wish to consider, then please let our qualified and experienced team know if you want any help/input.

If you were to encash part of, or your entire, plan next year your UK pension provider will deduct 20% income tax at source. Depending on the amount taken this could actually rise to 40%! Obviously nobody likes paying more tax than they need to so it is important to take advice from a professional, qualified financial adviser.

Thankfully there is a way to avoid UK tax being deducted for non-UK residents and to have your pensions taxed in Cyprus, which potentially has big advantages for many expats. However, please don't start this process at the end of March and expect to have

everything completed by April.

For now you only need to think ahead and see what you want to do about your UK pension plan. You should not rush into any decision today. You need to consider all the available options and how they affect you personally, from a tax perspective, from an income perspective as well as from a long-term financial security point of view. You have to consider tax in your country of residence and how it interrelates with the UK tax rules of the future.

While you will be able to withdraw your pension, a good rule of thumb with your finances is, 'If it sounds too good to be true then it probably is'. Most of us will have to be very mindful of spending too much too soon - we will still need our pensions to provide our retirement income.

Our specialist team are here to help. Listening, guiding, and advising. For further information, please contact me - Email: lee@fmgroupinternational.com Tel: 25258700 or 99738048.

Written by Lee Hinton BSc(Hons) DipPFS, Country Manager, FM Group.

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Abandoned and abused

This year has been the worst year I have experienced for abandoned and abused puppies, dogs, kittens and cats since being a part of PARC (Peyia Animal Rescue Club) for the last 8 years. Over the last few months I have experienced the following:

My neighbour came to the front of the drive gates one Sunday morning, holding a mop bucket, in it were three tiny, dirty, sticky eyed, flea and worm ridden hungry kittens, approximately 4 weeks old. She had seen the bucket in front of the PARC van which was parked across the road on a car park at 6.00am when she was taking her dogs for a walk, and thought nothing of it. Then around 10.00am her dogs started barking, she approached the bucket to find the 3 kittens. I immediately rang the vet to see if they could be examined and treated. As the small facility we have for abandoned, sick kittens was full, my colleague offered to take them so we set up a large dog cage with food, water, bedding and litter tray. They were homed, two together and the other separately 3 weeks later.

One morning I was going to sort out the kittens in the Pens when I noticed a cardboard box with holes in it and taped up by the gates of our drive. I gingerly approached the box, not sure what I was going to find inside. I picked up the box and placed it on a table and carefully undid the tape to find inside two tiny kittens approximately 6 weeks old. It was a Bank Holiday and so I rang the vet to see if they would examine the kittens. On examination one was very, very sick with the flu virus - the vet gave it an

antibiotic injection and an Interferon injection and said if it was still alive in two days time to return for another injection. The other one had a broken leg. As it was so young there was no treatment because it would heal itself. It was healthy otherwise. I managed to rear both of them and they were homed together 2 weeks later.

The next incident was when someone had 'stolen' a kitten from a family who had a child who thought it was funny to throw the kitten into the swimming pool, jump in and hold the kitten under water to see if it could swim! Apparently it had already drowned the family puppy doing the same. They were reported to the Government vet who paid them a visit. The kitten was rescued, bought to PARC who managed to home it 2 weeks later.

Some tourists from New York were here on holiday, when one evening they saw a tiny 5-6 week old kitten in the middle of the road next to its mother who had been run over. They stopped the car and got out to hear two Cypriot men talking and suggesting they also run the kitten over to put it out of its misery! The tourists took the kitten home and weaned it onto solid food and rang me to take it. I am now awaiting instruction to arrange for the kitten to be exported to New York!

The next incidents are rather disturbing - I received a phone call from a man who lives about 2-3 metres from one of our feeding stations in upper Peyia. He had rang me to say that what he had just seen he could not believe with his own eyes. A pickup had pulled up and out of it climbed a man of the cloth carrying a

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shopping bag. He approached the feeding station and emptied something out of his bag, hastily got in his pickup and drove off! He went to investigate and saw a kitten approximately 8 weeks old trying to clamber up the bank, but he was unable to pick it up. He rang to inform me of what he had seen, so I rang one of our volunteers to go and investigate. She did and found the kitten sitting on top of the embankment very frightened. She picked it up and rang me to say the kitten had very sticky eyes, so I asked her to take it to the vet and get it treated then bring it to me to put in the Pens. She did this and when she brought it to me she said it was blind! This was due to non treatment of the strain of flu virus which affects the eyes. After lots of TLC a home was found for her in Scotland! (Do you remember Akti who featured in June's issue? Well she went to Scotland with the kitten!). Five weeks later, at the same feeding station another kitten was 'dumped' and yes, you guessed it, it was also blind! It was the same age as the previous one so was highly likely it was her sister, both having the consequences of the flu virus.

As you have read this article, all kittens have had a happy ending to their experiences except one. That is the second blind kitten. She, a beautiful tortoiseshell, is looking for a forever home. She is fully vaccinated and is now approximately four months old. She needs a danger-free home where someone will look after her and her special needs, she is so friendly and absolutely adorable. If you feel you can give her a loving home, please contact me on 99059068. We also have other kittens looking for a 'forever' home.

Pam Bridge, Chairperson

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Paphos Classic Vehicle Club

October was a quiet month, with members recovering from the all-out efforts made for the Episkopi Garrison Fete, we only held our normal monthly meeting on 18th. As promised in last month's article, here are some of the photographs taken at Episkopi. November's events will include the always-popular Scrabble Run on 2nd (details will be on the website and the Facebook page) plus the normal monthly meeting on 15th.



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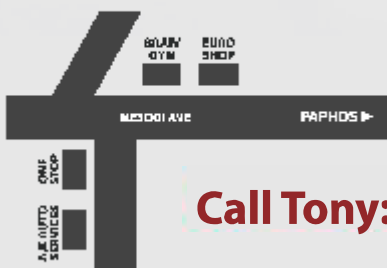


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G&T's in Kallepia

With Autumn well underway and Winter fast approaching, Garry and Tracey have made some amendments to their schedules. From 1st November, G&T's in Kallepia will be shut on Mondays but the venue will be available for private parties, wedding receptions conferences, etc. From Tuesday to Saturday, opening hours are 10am to 11pm and on Sundays 10am to 6pm.



Breakfast is now served 10am to 12noon, with the Full English available, a vegetarian option, BLT's, sandwiches and a comprehensive range of teas and coffees. A new menu is now

available from 12noon to 6pm, lovingly prepared by the new chef with 30 years' experience featuring a full range of starters including Curry Samosa, Cyprus Dips, and Grilled Asparagus with feta cheese! Mains include a full range of Burgers, Jacket Potatoes, Omelettes, Toasties and specials including my favourite Beef Rangdang! The 6pm to 10pm menu is extensive, featuring 7 Pasta options, Chicken, Pork, Lamb, and Fillet Steak and 9 Fish choices including Tiger Prawns Monastiroui.

The Sunday Roast is a regular feature each week with live music. And if you want to take up boules, come along on a Thursday at 9.30 in the square next to the church.

Christmas comes to Kallepia on 12th December with G&T's hosting the Blues Brothers, together with the full Christmas menu with party crackers. The evening starts from 6.30pm and is ticket only so please phone Garry for more details or to book the event.

The restaurant will be closed on Christmas Day and Boxing Day but open for a New Year's Eve party featuring Joanne singing live then becoming a rocking DJ. A sumptuous buffet awaits partygoers with plenty of party poppers...again, please contact Garry on 96579144 to book your places.

G&T's Bar and Restaurant is situated on the hill behind the church in Kallepia, next to the ruins of the old monastery. Garry's mobile is 96579144.

Written by John McCafferty

G&T's

Café Bar Restaurant

Monastirou on the Hill, Kallepia

- New Bigger Restaurant Now in Kallepia
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- Extensive New Menus for Breakfast, Lunch and Dinner



RING FOR MORE DETAILS

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Mushroom varieties for home cooking

Here are a few of the most popular edible mushroom varieties, from the common to wild:

Agaricus (white mushroom, button mushroom):



Widely available; varies in colour from white to light brown and in size from small to jumbo stuffer; plump and dome-shaped; pleasing flavour intensifies when cooked. Mature Agaricus with open veils have an intensely rich taste. Agaricus is quite versatile, being excellent for use both raw and cooked. Also available canned and dried.

Chanterelle (girolle): Vase-shaped; ranging in colour from bright yellow to orange; nutty and delicate flavour and texture; expensive when fresh; also available dried and canned. Add late in the cooking process to avoid toughening. Use in salads, sauces and risottos.



Crimini (Italian brown):

Naturally dark cap that ranges in colour from light tan to rich brown; rich, earthy flavour is more intense than that of the Agaricus. Substitute for button mushrooms to add a more full-bodied flavour.





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Shiitake (oak mushroom; Chinese black mushroom; forest mushroom; golden oak): ranging in colour from tan to dark brown; characterised by broad, umbrella shaped caps up to ten inches in diameter, wide open veils and tan gills; rich, full-bodied flavour, almost steak-like, with a meaty texture when cooked. These are best when cooked in almost any method, particularly sautéing and baking. Remove stems before cooking but reserve them for soup stocks.



Enoki (enokitake; enokidake; snow puff mushrooms; golden mushrooms; velvet stem): Long stems and tiny, snow-white caps; small white mushrooms are joined at the base and resemble bean sprouts; light and mild, almost fruity, flavour with a crisp texture. Also available canned. Before using, cut away from the



Oyster: Fluted cap resembles a fan; ranging in colour from a soft beige brown to grey; can be eaten raw in salads but more often this mushroom is cooked to bring out its delicate flavour and velvety texture. Some say this mushroom has a faint oyster-like or seafood flavour, to match its likeness in shape to oysters.

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- Prawn cocktail
- Liver paté with onion jam
- Cream of asparagus soup
- Breaded garlic mushrooms
- Roast turkey fillet with sage, onion stuffing & cranberry sauce
- Roast beef with horseradish sauce
- Roast pork with sauerkraut (traditional Estonian)
- Oven baked salmon fillet with pineapple, pepper, cream & cheese (please pre-order)
- All main courses served with roast potatoes & vegetables
- Sherry trifle & ice-cream
- Ice-cream
- Christmas pudding, brandy butter & custard
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 Open from 12 to 9pm
DINNER 26th December

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- Pate fegato d'Anatra
Duck liver pate
- Funghi Ripieni
Stuffed mushrooms
- Minestrone soup
- Carciofi al Forno
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MAIN DISHES

- Agnello al limone
Lamb shank with lemon sauce
- Tacchino ripien
Stuffed turkey fillet
- Salmon e vino bianco
Salmon with a white wine sauce
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communal base. Use in sandwiches, salads and as garnishes. If you use them in a cooked dish, add at the last possible moment as heat toughens enoki.

Portabello/Portabella: Largest of the commercially available mushrooms with a tan/brown cap, it's the mature version of the crimini. Its popularity derives from a brilliant marketing campaign in the 1980's to sell these perceived "over-mature" common mushrooms. Its long growing cycle gives a deep, meat-like flavour, and substantial texture. They are good whole, sliced, grilled, baked, stir-fried and deep-fried. Be sure to trim off the dry, fibrous portion of the stem.



Porcini (cepes; boletes; boletus; steinpilze; singular tense: porcino): Resembles the traditional fairytale toadstool;

weighing from a couple of ounces to a pound each with caps from one to ten inches in diameter; smooth, meaty texture; pungent in flavour; pale brown colour; very expensive; many general cooking uses. Also available dried.



Morel (black morel): A relative of the highly-prized truffle; tan to dark-brown, cone-shaped, spongy; smoky, earthy, nutty flavour; expensive and also available canned and dried. The darker the mushroom, the more pronounced is the flavour. This mushroom must be cleaned well when fresh due to its dimpled head.





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

Answer page 72

Try this month's Brain Squeezers Sudoku competition

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

This month's prize is €25

Identify the 4 shaded numbers and then just email the answer to info@cyliving.com or fax 26936295 (with your contact details). Send your entry by Wednesday 26th November 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

3. Relating to the aged (9)
7. Person moved out (7)
8. Washed (5)
10. High-ranking nobleman (4)
11. Stair at an outside entrance (8)
13. Transporter (6)
14. Greek messenger of the gods (6)
16. Clip that prevents movement (8)
17. Desist (4)
20. Pakistan's _____ Khan (5)
21. Court ordered allowance (7)
22. Plainly (9)

Down

1. Pummel dough (5)
2. Sausage (11)
3. Dejected (4)
4. Orator (6)
5. Doomed (8)
6. Party titbits (7)
9. Predictions (11)
12. Clemency (8)
13. Idol (7)
15. Reject publicly your beliefs (6)
18. Cheque receiver (5)
19. Thin but strong (4)

1		2		3		4		5				6
7								8		9		
10					11							
13							14					
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@cyliving.com or fax 26936295 (with your contact details).

We must receive your entry before Wednesday 26th November 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

Kamarens - 3-bed detached villa, 2.5 bathrooms, superb unobstructed views, lovely garden and pool plus Jacuzzi, not overlooked. Steps up to the villa from garage and parking area. With full title deeds €275,000. Tel: 99905544.

Kato Paphos - 3-double bed beautiful s/d house with communal pool on large corner site, a/c, off street parking, spacious sitting room, kitchen & dining area with large patio. Main en-suite bed with large veranda overlooking pool. Family bath upstairs and guest toilet d/s. Deeds available. €155,000 Tel: 99693072

Kato Paphos 2-bed house with A/C & private Jacuzzi. All beds en suite. Off street parking. Plumbed for c/h Downstairs toilet. Title deeds available. Price €110,000 Tel: 99693072

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. €330 per month inclusive of communal charges. Email to graham@slyper.co.uk for information.

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

Kamarens 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

PROPERTIES WANTED

I am looking to buy a one or two bedroom flat with title deeds, preferably near to the sea in Kato Paphos or near Coral Bay area. Tel: 99326330

ARTICLES FOR SALE

Patio Heater €90, Marlborough Coal Effect Gas Fire €300, Lexmark Wireless Printer €30. Tel: 99334795

Complete Contents of house for sale to include double & single beds, bedside lockers,

table & chairs, washing machine, fridge freezer, duvets & bed linen, curtains. Tel: 99693072

ARTICLES WANTED

Pool Hoist. Email: tedmoult@btconnect.com

Swimming Pool Steps - free standing type ideally with handrail (not upright ladder). Email: tedmoult@btconnect.com

Bicycles in good condition, ladies & gents. Children's play equipment for garden, ie playhouse, slide etc. Email: tedmoult@btconnect.com

Good quality comfortable sofa(s) and matching armchairs. Also matching curtains. Paphos area. Email: tedmoult@btconnect.com

Toyota Cami or Daihatsu Terios or similar. Tel: Nick 99128159

EMPLOYMENT

Forever - The Aloe Vera Company is looking for part time home-based agents in this area. Excellent remuneration by way of generous commissions and bonuses. Join an undisputed world market leader, 35 years established. Tel: 99755966 or email ashbys@cytanet.com.cy for details

SERVICES

Swimming Lessons

For babies, children and adults, effective teaching for all ages and abilities. Indoor heated pool, Coral Bay area. Experienced qualified English instructor. Call Sue 99334798

Locksmith. Pick A Lock, 24-7 lock out service for lost key, key inside or broken key, situations on most domestic locks. Burglar beating economic and hassle free security upgrades to windows and doors. Polis, Peyia, Paphos, Pissouri. Call Paul on 97744121 anytime. Keep this number in your phone not in your home.

Martyn the Electrician

British electrician available for all electrical work, big or small. Fully qualified City & Guilds 236/239, NICEIC & to 17th edition wiring regulations level, Cyprus Licence, fully registered. Extra sockets, lights, water heaters, installation work, testing, inspection and fault finding. Please call Martyn on 96558321. Paphos, Peyia & Polis areas. For further information, please visit www.electriciancyprus.com

Central Heating

Repairs, annual servicing and new installations. For a prompt and reliable service from a local established company, call 99009798 Paphos district.

Nick's Maintenance Services

British trained and fully qualified electrician, plumber and gas engineer able to carry out all types of repairs and maintenance on your home, garden or pool. No job too small. Call 99009798 for free

quotation. Paphos.

Property Management

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Yoga in Polis

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Partnership focussed. All issues covered. Prev. UK guide dog trainer based Paphos/Peyia area. Try our therapeutic dog massage to maintain/improve physical & emotional health. Evey 96692687

English lessons in Paphos

Private tuition available in your home, or mine, by qualified English teacher. Special rates for group lessons. Contact Julie on 96325877

Complete Home Maintenance

Painting, Roofs, Damp Solutions, All Building Works, Patios, Pools and Gardens. Doyble Glazing. Excellent prices. Fully qualified with references. Please call 99905544

PRP Computer Services

UK Trained Technician - A Computer Service You Can Trust. PC & Laptop Repairs. Computer Tuition. Paphos Area Covered. No Call Out Fee! Tel: Paul 97657519

Chimney Sweep

When did you last have your chimney swept? Build up of soot can cause respiratory problems and fires. Call Dave, a professional sweep, now on 99819137. Also available for weddings www.paphosluckychimneysweep.com

Simon's Painting & Decorating Services

High quality/low prices on painting of interior/exterior house, walls & fences, no job too big or too small. Call Simon now for a free quotation on 97678794

READERS NOTICE BOARD

WHATS ON

Friends Hospice Support Group
Paphos East-West Charity Bike Ride - 14th-16th November. Call Julian Buckland 96575062

Christmas Bazaar, Kamares Club,
Tala - Saturday 15th November 10am-5pm. For more info, call 99387311 or email mail@in-any-event.biz

Paphiakos & CCP Christmas Shopping Trip to Nicosia - Thursday 20th November 07:30-18:00. Tickets €15 per person. For more information or to reserve your ticket, call Joy 99249497 or 26946461

Impressions of Paphos - Art Exhibition by Alison Waite - 20th-24th November, 11.00-19.00 daily, Museum Library, Church of the Nativity of Jesus Christ, Tala Square. Prints, paintings, photos, watercolours, pen-and-wash sketches of Paphos and beyond.

Barry White Tribute shows Friday 21st - Monday 24th November. For more information, call 96818066. www.kendallandmorrelli.com

Fashion Show - Friday 21st November Supporting 4 local charities Elea Estate, Yeroskipou - 7pm. A number of local stores come together to show a few of their collections. Clothing seen on catwalk is available to purchase on night. Tickets €10 for adults (inc. welcome drink). For tickets, call 99387311

Cyprus Samaritans Christmas Fayre - Saturday 22nd November 9.30am-1pm Angelika Restaurant, St George's traffic lights, Paphos-Coral Bay Road. Grand Raffle with cash prizes, a variety of stalls. Call Emma on 99182230 for more details.

Coffee Morning & Raffle - Elizabeth Dooley invites you to join her to raise funds for Cancer Patients Support Group, Paphos. Thursday 27th November 10am-12pm, suite 112 (1st floor) Globe Business Centre (next to Evangelismos Hotel).

A Musical Affair (Tina Chester & Teodoro De Castillo) 'An Evening Song' - 29th November at Tala Church Hall, 7.30pm, €10 advance / €12 door. Opera, Classical and Tunes. Tel: 99956604 Email AMAbboxoffice@gmail.com

Paphiakos & CCP Christmas Dinner

& Dance at 5th Floor Restaurant - Saturday 29th November. Live entertainment, gala buffet. Tickets €30 per person, bookings confirmed by 7th November will pay only €28. For more information or to reserve your ticket. Tel Joy 99249497 or 26946461

Blood Donation - St George's & Blue Cross Medical Centre Saturday 29th November 10am until 12pm. Tel 26221111

Christmas Fair - Elea Estates, Yeroskipou, Sunday 30th November. Supporting Friends Hospice Paphos. Arts & Crafts, full entertainment programme, Father Christmas. For more information call 99387311 or email mail@in-any-event.biz

PAWS Dog Shelter Christmas Dinner Dance - Friday 5th December, Pentaras Restaurant Tombs of the Kings Rd, 3-course buffet meal, entertainment. Tickets €25 from PAWS Shelter, 99683775 or Charity Shop Chlorakas or email paws-capca@hotmail.co.uk

Black & Gold Christmas Ball - Saturday 6th December, Elea Estates, Yeroskipou, 7.30pm. Welcome drink, four-course gourmet meal including wine, beer & soft drinks. Dancing until midnight. Sponsored by Blevins Franks. Tickets €60 For more information, call 99387311 or email mail@in-any-event.biz

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 information visit www.kendallandmorrelli.com, email kendallandmorrelli@gmail.com or call 96818066

Christmas Festival - Sunday 14th December Zante Cafe Restaurant, Sante Irene, Limassol 10am-4pm. Supporting Cancer Patients Support Group Local Arts and Crafts. Snacks and refreshments. Entertainment. For further information call 99387311 or e-mail 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

Christmas Eve & New Years Eve Parties at Paradisos Hotel, Lysos. Live entertainment by Karen Kendall & Andrea Morrelli. Tickets €30 adults, €15 children. Food Included.

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 e-mail mail@in-any-event.biz

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. Between 10am & 1pm every Thursday at their Listening Centre in Chlorakas. The address is 13 Georgiou Griva Digeni Street, Chlorakas.

Steni Farmers and Crafters Market 3rd Sunday of every month from 10am to 2pm - next one is 16th November. For more info, call Catherine 99104622. Location: Steni Village Museum grounds. Refreshments 'Watermill' Café.

Farmer's Market in Pano Akourdaleia Herb Garden on Sunday 7th December 10am-2pm. Local, natural, homemade. Supporting your local community by buying directly from the producers, Coffee shop on site. Great social atmosphere! For more details visit www.facebook.com/groups/heavenonearthherbals or contact 96425879/99993412

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

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

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

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

The Friends Hospice Book Fairs & Shops

Every 1st Wednesday - Peyia (Haris Tavern) 1pm-4pm. Every last Wednesday - Armou (Old School) 1pm-4pm. Friends' Hospice Shops opening times are as follows: Chlorakas Mon-Sat 9.30am-4.30pm, Sun 9.30am-1pm; Polis & Yeroskipou Mon-Sat 10am-3pm, Sun 10am-1pm; Kato Paphos

Mon-Sat 10am-2.30pm, Sun 10am-1pm; Pissouri Mon, Wed, Sat 9.30am-12.30pm, Tue, Thu Fri 9.30am-3.30pm, Sun 10am-1pm. For more info, call 99934749 / 99802414

Craft Group

Cancer Patients' Support Group Craft Group. Meet every Thursday, 10am till noon at the Association's Day Centre (please note our new address 84 Ellados Avenue, Paphos, near Carrefour on the Polis Road). For more info, contact Marion 99806317. New members welcome - bringing new ideas and skills. Tel: 26952478 / Jan 26654007

Paphos Bridge Club

Duplicate Bridge held every Monday and Thursday evenings. All are welcome. For details, visit www.bridgewebs.com/paphosbridgeclub

Scottish Country Dancing

every Tuesday at the Latin Parish Hall, Tomb of the Kings Road. 6pm-8pm, beginners welcome at 5.30pm. For more information call Grace on 99298512

The Paphos Writers Group

Meet every Thursday at the Laura Beach Hotel. If you are interested in writing as a hobby, contact Nikki, our secretary on 99012601 or see our website www.paphoswritersgroup.com

Friendly Chicago Bridge

Every Tuesday 6.20pm for 6.45pm. All Bridge partnerships welcome. The Fantasia

Club (the best Bridge venue in town). Come along and see if you can win a prize. Contact Keith 26937551 / 99557829 for details.

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

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STOP PRESS...

Alfred Abraham Hammer & Co are pleased to announce that they have been appointed Sole Agents in Cyprus for Kitcheners. Kitcheners are fast becoming one of the largest buyers of domestic household goods in Europe. As agents, Hammers will act as valuers and buyers for Kitcheners in Cyprus.

Sudoku solution

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

Brain Squeezers - Competition Winners

October Sudoku competition

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

Answer: 4 4 5 7

Winner: Alan Darvill

October Anagram Crossword competition

P	I	C	C	O	L	O	P	U	N	C	H
O	H	C	L	R	I	A					
S	W	E	E	T	D	R	E	A	M	E	R
T	Q	E	M	D	B	P					
S	C	U	T	T	L	E	A	M	I	G	O
E				N	I	O					
S	T	R	E	S	S	R	E	J	O	I	N
O		W	S			U					
L	A	R	G	O	T	W	O	S	T	E	P
D	U	L	O	N	C	U					
I	N	S	U	L	A	R	S	C	O	R	N
E	T	E	E	E	M	T					
R	A	Y	O	N	D	I	T	H	E	R	S

Anagram solution: Ramsgate

Winner: Paula Davies

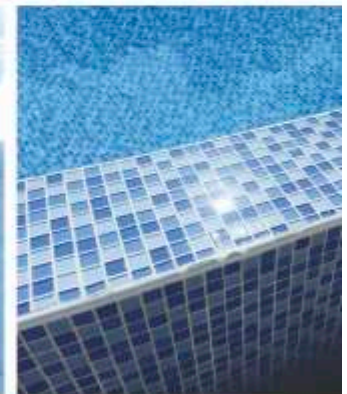
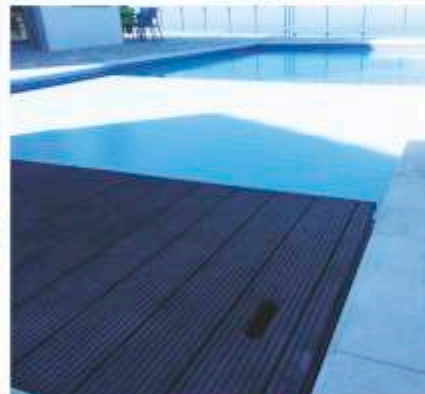
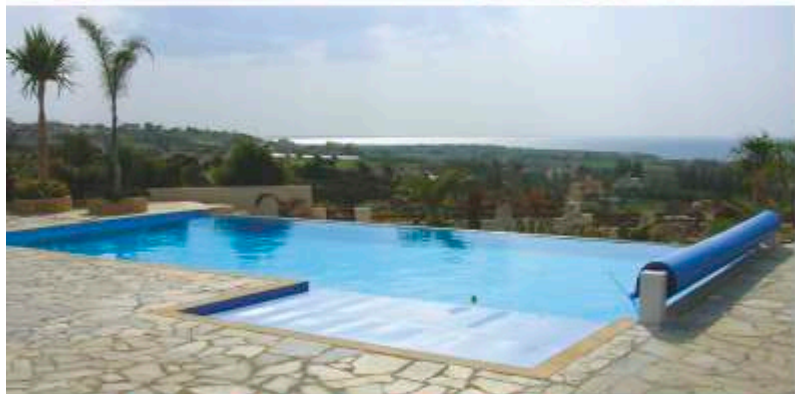
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