



# ARPO NEWS

Association of Retired Police Officers  
Costa Blanca South

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www.arpo.org.uk

## Meeting Report

Minutes of the Meeting of The Retired Police Officers Association Held at Sacko's Bar Wednesday 12th March, 2008. 58 members attended. Three new members introduced themselves and we wish them a long and happy association with the group.

### Treasurer's Report

As at 1st March we held 1868.66 euro in the bank with a further 156.06 euros cash in hand. Income raised a further profit of 116 euros from the latest lunch raffle and 15 euros from the book club. Registration of ARPO with Valencian Authorities cost 626 euros. Entertainment at the Valentine's Lunch was 150 euros resulting in cash in bank now standing at 1316.16 with a further 55.42 euros cash in hand.

### Social Functions.

The Valentines Day meal had been another good meal made all the better for having Jack Clayton. He is proving to be a real find everyone enjoys his music again our thanks to Loll and Pat for securing his services.

July and August events will be discussed nearer the time.

Members raised the question of trips to Cartagena and Guadalest. (To be discussed at a following Committee meeting).

George Patterson spoke about the problems encountered getting the new Residencia. Problems have been encountered getting modulo 790 a 3 carbonated file. Possibility of better chance of being dealt with on a Friday but Cam bank will not accept money on a Friday.

You must go to a National Police station and it looks like it is only Elche that will be dealing with them.

We then discussed the need to now submit a negative tax return. (See right under Spanish Taxation)

Brian Smith outlined problems accessing the ARPO site it appears in the UK Google and other search engines hit it first time. This appears not the case in Spain. Suggested we may be able to do something for new members. Chairman raised the point that we used to do this but there is a cost.

25 euro monthly Draw won by number 28 David Dando.

The line dancers are now back and they want to come into the room before we have vacated it They came into the room last month before members had left moving brief cases etc which were open and contained money They moved tables and chairs whilst people were still about I would not be happy if they hit one of the members and cause an injury so I have spoken to the management and agreed that will vacate the room by 11.50 which will give them 10 mins to set up before they start at 12 midday.

It maybe we need to sign up to events outside the meeting room.

## **Access to UK health records for those living abroad**

There may be a time when you need to access your medical records from UK and below is reproduced answers to some relevant questions on the subject.

### **Q How can a person apply for access to their health records if they are not living in the UK?**

A In cases where a patient moves abroad, their GP health records are sent to the local Primary Care Trust and their hospital records are stored in the hospital or sent to a local archive. They are retained for the minimum period. Hospital records are kept for a minimum of 8 years following the end of treatment and GP records for 10 years, though please note that certain types of records are kept for longer. At

the end of the minimum retention period the Records Manager at the Trust/hospital/archive will decide whether to retain further or destroy the records. Under the UK Data Protection Act 1998, a patient has the right to apply for access to copies of their health records. The request should be made in writing to the record holder(s), and a fee will be payable, with the maximum that can be charged set at £50.

### **Q Can a person take their health records with their for their new doctor, if they are living outside the UK?**

A No. however patients can make a subject access request for copies of their records, and then take the copies with them. The GP may be prepared to provide the patient with a summary of the patient's treatment to take to their new GP.

## **Spanish Taxation**

*The following text has been reproduced from an article in one of the local English Newspapers for information. The contents cannot be confirmed as entirely accurate but are included for guidance.*

Historically, Spain has been known as a 'soft touch' when it comes to tax collection. It was felt that either they did not really care or their tax collection systems were so inept that there was easy to side step tax exposures and payments.

Be Waned! They have turned a corner and are now being much, much tougher!

January 2008 has seen an edict from the Spanish Tax Authority, the Hacienda, to all Notaries and Solicitors regarding the interpretation of Tax Residency and its application towards various common property transactions.

They are also taking steps to tighten up on Income Tax collection.

Until now a flaw in the interpretation of various elements of Tax Law has meant that, provided a Residencia Card was produced at Notary, that person would be interpreted as being a Tax Resident and was therefore able to benefit from certain tax breaks, in particular Capital Gains Tax (CGT) withholding and Inheritance Tax (IHT), known as ISD here. To the specifics!

For CGT Tax Residents able to prove 3 years tax residency will not have the 3% Retention withheld as the vendor on a property sale. That 3% goes towards the calculation of a potential 18% CGT tax on the taxable gain from inception less indexation.

Previously the Residencia Card was all that was necessary as proof albeit that there was no correlation that a Resident was actually a Tax Resident!

So now, to prove Tax Residency, you will need to show that you are in the tax system by producing a Tax Certificate. That document will need to be requested from your local tax office.

And the same applies to IHT (ISD). To obtain the often considerable allowances as a Tax Resident over the abysmal allowance as a Non Resident, you need to provide the same Tax Certificate.

I cannot emphasise enough how important this new interpretation of the Tax Law is, and just how punitive the cost of getting it wrong could be!

So what must you do if you think you are a Tax Resident? Firstly, we need to ascertain whether you are, or should be, in the tax system. The basic rule is that if you spend 183 days a year or more in Spain you MUST become a Tax Resident. No ifs and No buts! That is the law.

The fact that you receive a pension or income in say the UK and tax is deducted there is irrelevant! You HAVE to file an Annual Resident Tax Return in Spain, but you will be given a credit for taxes deducted elsewhere, especially where this cannot be avoided.

Where you will have a problem is where you are living here for more than the 183 days, receive income from elsewhere taxed or not taxed, and you have done nothing about it!

So, the bottom line is that now you must! No more apathy or head in the sand! Take action or a) you will lose the benefits that being a Tax Resident can bring and b) you are looking at having to pay back taxes and, worse, a fine!

Best you check your tax status NOW!

Mark Mountney is an adviser in Rose Financial Services, a specialist mortgage brokerage, regulated independent financial adviser and a Tax and Accountancy service based in the Parque Comercial, Mojacar. He's a fully qualified mortgage and financial adviser in the UK with some 10 years experience in managing his own firm. Mark was also a founder of The Association of Mortgage Intermediaries, the trade association for mortgage advisers with 20,000 members.

#### IMPORTANT WARNING!

Having a Residencia card does NOT mean you are Tax Resident

For the full text see [www.rosefs.com](http://www.rosefs.com) or telephone 966 716 900

## ARPO April Lunch

**WEDNESDAY 23 RD APRIL 1.PM for 1.30pm at Restaurante EL REFUGIO**

#### Starters

Oxtail soup. Tomato with feta cheese. Mixed salad Liver pate on toast.

#### Main Course

Lamb with Plumb sauce  
Hake with spicy sauce.  
Roast beef & Pork with mushroom sauce.  
Chicken breast with curry sauce  
Vegetarian dish.



Stewart and Maureen Forsyth celebrating Stewart's 66th birthday at Down Town Quesada Arpo Lunch March 2008

#### Sweets

Ice cream Creme caramel Chocolate mousse.  
Cheese Yogurt with cherries.

Cost is •13 per person to include all beer wine soft drinks and coffee. (while eating stop eating pay for drinks.)

Directions N332 to the La Mata Island turn off towards the Parque Natural ( brown signs) within 5 meters turn RIGHT follow that road for 3 Km. La Mata lake will be on your left.

Look for Restaurante EL RUFUGIO signs on your right There are 2 of them After a twisty bend turn LEFT by the second sign down a rough unmade track to the car park.

If coming from Qusada take the road that leads to the Lemon tree Sunday Market and just follow that out to the first Restaurant sign and turn RIGHT.

NOTE : There are major road works on the N322 so give yourself plenty of time.

The last day is Friday 18th to book. I have to give them the final numbers they are expecting 45 to 70. so lets hope we get 70

To reserve your places please contact Mike Peters telephone 966797015