

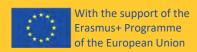
# GROW BOLD LEARN, LAUGH AND LIVE

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C3A Magazine

**Spring 2021** 



# Message from the Chair

Dear Fellow Members,

Spring has arrived and with it the latest edition of Grow Bold. I hope you will enjoy it. It reflects your input and all members are invited to contribute anything that they feel might be of interest so bear this in mind for the next edition.

Obviously, groups have not been able to meet up in person, but some have taken advantage of C3A's Zoom subscription and have met online. The Family History Group have been meeting this way for some time, but the Archaeology Group also met online on 1st March. It was very successful. Members who'd researched different aspects of the Ottoman period in Cypriot history shared their findings, some with illustrations, and we even heard some music!

We have also started to hold Open Meetings on Zoom. On 4th March John Lawley gave us a fascinating talk on "The Science of the Cyprus Thunderstorms", thunderstorms being the main source of the island's water supply, and the impact Global Warming will have on the situation. John's graphs and illustrations were very helpful in understanding the process.

On 11th and 12th March we had two interactive workshops online run by Mark Nowell of 3D Global on "Protecting Yourself from Fraud." The format was based on an educational tool for schools designed by the Personal Finance Society and it highlighted the highly sophisticated traps set by fraudsters and the different steps we can take to protect ourselves. It was a fruitful and enjoyable meeting as participants could ask questions and contribute to the discussion.

There are more Open Meetings planned for April and May, something to look forward to. Restrictions are gradually being eased and many of us have already had one, if not both, Covid vaccinations so we may feel cautiously hopeful that we can start meeting up again soon. In the meantime have a Happy Easter!

With best wishes.

Cleo

Chair of C3A

# Lockdown at the Hilltop

I consider myself one of the lucky people in regard to where my home is. I live at the top of a hill facing the Parekklesia/Pyrgos valley and beyond without obstruction.



The view takes my eyes to the hills and mountains dozens of kilometres away; an enviable view! It is green at the moment with wonderful changing shades cast over the valley as the sun rises in the east and sets in the west. It reflects pink, orange, yellow colours across the landscape.

The road below me carries the traffic between Parekklesia and Pyrgos. Loud noises and the

constant rumbling of traffic is rare although we do have a young man who recently acquired a new scooter determined to check his revving skills.

Already the flowers on my steep bank from the house are smiling yellow and purple heads, raising them to an unusually blue sky for February. "Spring is here", they whisper to each other.

The blue 'flower-pot family' sit cosily together in a small area set beside the curved path. Dominated by the larger pots the smaller potted plants bow and bend their foliage towards them with the gentle breeze that comes most afternoons. They welcome newcomers to this little patch.

Weeds are beginning to challenge the paths and borders claiming space in parts of the large garden. Bougainvillea petals also carpet the garden from the recent heavy winds. They defy me every time I clean them up. Bushes that look dead are still resting but on close inspection are pushing out at their leisure tiny specks of buds. In the front garden the Oleander have seeded new off-springs in the banks and borders.

Small animals are scuffling in the undergrowth waking from their winter slumber:

whilst the birds are busy singing in the trees and on the high wires below,

Standing next to the high retaining wall is the pump room. It is now silent, resting from working daily to keep my extravagant pool clean and refreshed. The pool is my luxury at 16x5 metres and the centre piece of the garden. I love



# Lockdown at the Hilltop

swimming every day and this size allows me to train in it. But it's more than that. The family love it! From the little ones learning to swim and the bigger ones playing games and ball and challenging each other diving and swimming. We can relax in it and cool off on Cyprus' very hot days.



Three years ago my middle son, who is a marvellous carpenter, designed and built the pergola. It is 7 x 3.5 metres and used as an extra room. It protects us from the heat of the day and shelters us from the coolness of winter. If the wooden beams could talk, you would hear envious and exciting stories about the dozens of lives that have rested and eaten here.

At the bottom of the garden many years ago I prepared raised vegetable beds, but they are long neglected and looking sorrowful. This summer they are promised a 'face lift' with some love and attention. I have decided to make this large plot a 'community garden' or rather I will grow vegetables enough to share and give to those in need. I could not possibly eat all this ground could produce.

Shadowing the area are 4 lemon trees still struggling to produce fruit. Yearly winds blow away the blossom. A lesson learnt! wrong position for blossom trees. Here the wind can be boss.

But that's par for the course living in my little retreat sharing it with nature and the elements.

All this completes the wonderful place I call home.



It has taken much toil, digging, planting, building, painting, laying paths and building walls and creating over the last 14 years but to me it was worth all the effort.

At its best it is silent, peaceful and sunny with clear uninterrupted skies at night and a joyful place for entertaining and sharing with friends and family.

At its worst it is vengeful, exposed and quickly looking like no one has ever picked up a brush or rake.

So, the lockdown period has stirred my sense of belonging to this land and home, kept me busy doing maintenance, digging, cutting trees and clearing up plots of debris, whilst enjoying every moment of living here.

Pamela Calver

# Lockdown Blues - Lilian Hayball

# Beginning of March 2021 - So, a year later, we are waiting for more Covid regulations about Limassol and Lockdown!

No, I haven't had my Covid jab yet, although many of you have, and I am in the agebracket for it. I've had my Flu jab so must wait. No poorly feelings as yet. Except damp getting to joints, like us all, cats too!! Vet bills!!

C3A Breakfast Meetings - sorry to say, the hotels are not yet open to us residents. Tourists are allowed into those Cyprus hotels that are open, but must not mix with residents, just in case. So no buffet, no Pool to swim in, [the sea is a bit chilly], no Gym to stretch in. Have to follow the videos at home, prancing alone on the



carpet! Zumba, Yoga, Tai Chi, Pilates, Calisthenics, Massage [tricky when you should relax face down]! Walking along the prom, the Molos. Shopping!! ??

I'm not great into cooking! That's why I like to bring a group together for Brekkies / brunch/ lunch. Tell me!

C3A Play Reading/Poetry - with Barbara Baikie at her home, Wednesdays monthly, spaced, masked. We read some lovely poetry last month - 'IF' by Rudyard Kipling, the 'Desiderata', anonymous, both recommended for the down at heart. And more poems we remembered. Not necessarily from heart. Books of all sorts of poetry appeared. It was lovely.

**C3A Music Appreciation** on Fridays monthly is undergoing change, but Janet Bureau assures me it will continue. The lovely eclectic music selection is placed by any member on WhatsApp at the moment, for us to access and hear. Great!

**C3A Gardening Group** - every day John Joynes sends us on the email some erudite piece about plants and flowers in his garden, and that of others' worldwide. Wonderful reading, and graced with the most beautiful photos too, of flowers and plants - including fully described Cyprus endemics, and Mediterranean species, and more ecosystems and plants worldwide. We hope to be able to travel this year[?] to more exotic Gardens under his safe and expert guidance. Terrific.

Take care all, stay safe and continue to meet with your friends - in groups of 4, masked and spaced? Is that right?

# Family History - a Teapot



I have never heard of the name Louisa Butcher and certainly neither my wife nor myself have had any connections with Scotland, so where on earth did it come from.

However, with time on my hands due to the lockdown and new found skills gained from the Family History Group, I realised that I might be able to do some research on the names mentioned.

So I started with finding out where Cluny was. Google was quick to tell me that Cluny is a parish in Aberdeenshire and it holds Cluny Castle which is now a hotel/convention centre.

As I was registered with the Genealogy application "Find my Past", I did a search in the 1901 Census for Aberdeenshire and to my surprise I could not locate the names mentioned on the teapot. Two individuals were found with the name Macpherson but both were described as ministers of the Kirk. This was very odd and no mention of Louisa Butcher. Widened my search to include the whole of Scotland and still no result. By now it is 2am in my search and I gave up.

However, it is very difficult to give up. The next morning I was looking at the teapot and turned it over to see if there are any silver marks on the bottom. Nothing. This confirmed my thinking that this was a silver-plated teapot probably purchased sometime in the past from a flea market ... and then looking beside the handle and there were the silver marks in full display.

# Family History - a Teapot

Now it was getting interesting, a solid sterling silver teapot but what do the markings mean? An hour or so later I had identified the marks with the date stamp of 1908 assayed in London. That meant that the teapot was purchased as a departing gift and had not been part of the Macpherson family silver.

However, if this was a Scottish teapot why was it not assayed in Edinburgh or Glasgow? Then it dawned on me, perhaps we are dealing here with an absent Scottish Laird living in a house in London.

Back to "find my past" with the 1901 census only this time stating the region as London, England.

Eureka, Louisa Butcher was a servant working at a house in the West End of London at St George Hanover Square.

That is not the end of the story. My wife's mother was born in Kensington, London and then I started to wonder whether there was a connection with Louisa Butcher.

By now the results of my research were mentioned in my wife's Family WhatsApp group and my wife's niece (another family researcher) came in with the news that Sarah Butcher was my wife's great grandmother's maiden name. It was then a quick confirmation using "Find my Past" to confirm that Louisa Butcher was the sister of my wife's Great Grandmother.

In short, we had established that the sterling silver teapot was indeed a family heirloom. Further discussion with the Clan Macpherson Museum in the highlands revealed that Albert Cameron Macpherson was the 23rd Chieftain of the Macpherson clan.

Now to find some silver polish!!!

Alan Turtle

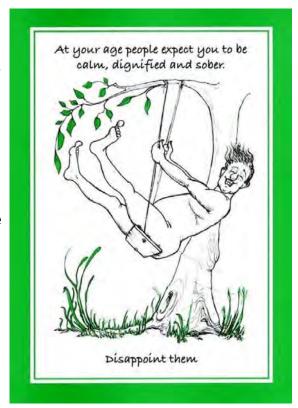
Family History Group meets once a month, at the moment via ZOOM, Pat the leader can be contacted via the C3A site.

# A bit of light relief - uncovered by Susie Nowell

Have you ever thought "I'm fat," "I'm old," "I'm worn out"?

I was young once. To all my female friends from 50 years and up: Most of us are going through the next phase of our lives. We're at that age where we see wrinkles, grey hair, and extra pounds. We see the cute 25-year-olds and reminisce. But we were also 25, just as they will one day be our age. We aren't the "girls in their summer clothes" anymore. What they bring to the table with their youth and zest, we bring our wisdom and experience. We have raised families, run households, paid the bills, dealt with diseases, sadness, and everything else life has assigned us.

Some of us have lost those that were nearest and dearest to us. We are survivors. We are warriors in the quiet. We are women, like a classic car or a fine wine. Even if our bodies aren't what they once were, they carry our souls, our courage, and our strength. We should all



enter his chapter of our lives with humility, grace, and ride over everything we have been through, and we should never feel bad about getting older. It's a privilege that is denied to so many.

#### I'm Tired

Yes I'm tired. For several years I've been blaming it on middle age, poor blood, lack of vitamins, air pollution, saccharin, obesity, dieting, under arm odour, yellow wax build-up and other maladies that make you wonder if life is really worth living.

But I found out that it ain't that.

I'm tired because I am overworked.

The population of the UK is 56 million. 25 million are retired. That leaves 31 million to do the work. There are 19 million in school. That leaves 12 million to do the work. 3 million are unemployed and 4 million are employed by the government. That leaves 5 million to do the work. 1 million are in the armed forces, which leaves 4 million to do the work. 3 million are employed by County Borough Councils, leaving 1 million to do the work. There are 620,000 people in hospital and 378,998 in prison.

That leaves two people to do the work:

You and me.

And you are sitting on your backside reading this.

No Wonder I'm Tired!



Sultan Abdulmejid I (1823-1861)

The Tanzimat (meaning re-organisation) was a period of reform within the Ottoman Empire that began in 1839 and ended with the First Constitutional Era in 1876. It began with the reading of the Supreme Edict of Gulhane on Sunday 3rd of November 1839 in the presence of all the highest dignitaries of the Empire, foreign diplomats and the Ulema.

The Edict was issued in the name of the new Sultan (Abdulmejid I) who was just 16 years old and had been on the throne just 4 months. Consequently, most historians believe that the true author of the edict was his late father (Mahmut II). Mahmut had been the 30th Sultan of the Ottoman Empire from 1808 until his death, from tuberculosis at the age of 46, in 1839. His reign is recognized for the extensive military, administrative and fiscal reforms that he had instituted. The Decree of Tanzimat, that continued his programme, was carried out by his sons Abdulmejid I and Abdülaziz.

What was so special about this programme of reforms? Reform of a traditional kind had been an element in Ottoman life since the 1600s, when the first military reverses / defeats led to the Ottoman rulers to examine their own society. However, traditional Ottoman reform thought had characteristics that limited their scope.

 The Ottomans assumed that their Muslim institutions were superior to those of non-Muslims. Consequently, reformers only tinkered with existing structures rather than adopt other models. In the belief that their society was based on divine tenets, Muslims doubted that their leaders could or should try new ideas. Secular concepts, such as scientific inquiry, were especially suspect.

- 2. The strength of some institutions in Ottoman society blocked efforts to change socially dysfunctional elements. These included the "Ulema" (the Muslim religious hierarchy, law courts and schools) and the Janissary infantry. Also, the Janissaries had shown that they were capable of killing those planning reforms which could affected the army e.g. Osman II in 1622, and Selim III in 1807.
- 3. Reform efforts were only taken seriously in times of crisis. Often the crisis did severe damage to the empire before the reforms could have an effect; and sometimes the state was too weak during a crisis to take effective action.
- 4. Traditional reform solutions had focused on external causes of problems for example upon military defeats or humiliating foreign loans. Reformers failed to see that problems were symptoms of deeper issues inside Ottoman society.

Reform using a non-traditional approach began with the importation of Western ideas and experts, to aid with the planning of changes in military, political, social and economic institutions.

In the 18th century earlier sultans had sought French advice to create modern artillery and naval units, until Selim III went too far by planning a "new army" to replace the Janissaries. They reacted by toppling him from power in 1807. His successor, Mahmut II, ruled for three decades (from 1808 to 1839) and this gave him time to proceed slowly.

Mahmud II realised that if he wanted to succeed in his reforms, he would have to adhere to three principles:

- 1. Reforms could only be successful if they involve all key areas of the Empire's functions; reorganisation of a part, for example the army, would not be enough;
- 2. The only way to ensure newly established institutions could work is to destroy the old ones, as parallel running could only complicate the new institutions' existence;
- 3. Reforms must be perfectly planned and prepared, and sufficient support acquired for them before they are presented to the public.

Mahmut II began by establishing a modern corps of artillery, an approach which did not directly compete with the interests of the Janissaries. He also sought favour with the "ulema" by pious acts such as the building of mosques. It was as an ally of the ulema, he was able to decree universal primary education in 1824.

After 18 years Mahmut felt confident enough to challenge the Janissaries. When he did, he made sure that he had loyal forces with modern arms and artillery at hand which were used to crush the old corps (there were over 4000 killed) during the so-called the "Auspicious Incident" of 1826.

No longer in fear of his life, Mahmut II next reduced the power of conservative religious institutions. He reorganized the Divan (the state council) to separate religious and secular authorities. The Sheikh-ul-Islam, the head of the ulema, remained responsible for education and the court system, but was embedded in an administrative bureaucracy that restricted his

freedom to act. The Grand Vizir's role was transformed from a medieval palace official into a virtual prime minister, directing Western-style cabinet ministries for War, Finance, the Interior and Foreign Affairs.

Despite all his reforms, in 1839 the Ottoman state was certainly not a liberal state, but was perhaps an enlightened despotism similar to that of Joseph II (Holy Roman Emperor) who died in 1790.

The Edict of Gulhane, which started the Tanzimat Reforms, made four simple promises, namely:

- 1. The state guaranteed security of life, honour and property to all subjects;
- 2. A regular, fair tax system was to replace arbitrary tax-farming (which had continued to flourish despite earlier efforts);
- 3. Military conscription and the length of service was regularized (and extended to Christians); and
- 4. The state promised equality under the law and full rights to all the sultan's subjects, no matter their faith.

The Edict was not a constitution: it did not replace the sultan's authority with responsible or representative government. It did promise basic freedoms to all citizens. The Edict is probably best viewed as an Election Manifesto – a list of objectives.

Even this step was so radical that the Sultan and his Grand Vizir, Mustafa Reshid Pasha, had to pause for four years, and confine themselves to legal reforms and a new commercial code.

What crisis precipitated them taking such major risks? It was the Empire's need of European support in tackling the problems of disintegration caused by the growth of 'National Movements' especially in the Balkans. Russia, who's Czar saw himself as the champion of the Ottoman Empire's Orthodox Christian citizens, supported and funded uprisings in what is now Serbia, Greece, Bulgaria, Romania, and Bosnia as well as seeking to expand its own empire at the Ottoman's expense.

Additionally, in Egypt, the local Ottoman ruler (Mohammed Ali) had seized power and extended his control over what is now Israel, Jordan, Syria and Lebanon.

Both Britain (which as always was concerned about Russian expansion towards India), and France (which had its own ambitions towards expansion in the Middle East) gave their support.

A second phase in the "Tanzimat" reforms came about during another major crisis, the Crimean War. In an effort to capitalize on wartime support from Ottoman citizens and their alliance with Britain and France, the "Hatti Humayun" or Imperial Rescript of February 1856 extended the basic rights and equalities set out in 1839. More specific than the first document, the new edict promised equal status to Ottoman subjects of all faiths, races or languages, in taxation, education, the judicial system, property rights and eligibility for office.

The edict promised improved national finances, better means of communication, and support for agriculture and commerce.

However, all these reforms proved easier to describe than achieve. The Hatti Humayun of 1856 can be interpreted as a list of areas in which earlier reform plans had failed. Ottoman Christians in particular still suffered from discrimination in taxation, and lacked access to schools, equal protection under the law, participation in public administration, security of property and even security of their persons and lives.

#### The end of the Tanzimat era

Unfortunately, the Turkish state lacked the financial resources to enforce its own programmes. For local officials, pay was often months or years in arrears, so that bribe-taking was their only source of income. The state also lacked the money to improve roads, railroads and agricultural resources.

Many Muslims also resented the reforms, whether from a sense of piety or from economic self-interest. Drought in 1873 and floods in 1874 had produced widespread discontent and even famine among the Ottoman peasantry, who were already disturbed by the increased burdens of taxation and a greater liability to conscription resulting from the 1869 military reorganization.

When a series of revolts by peasants broke out in Bosnia-Hercegovina and Bulgaria in 1876, the Turkish army deposed two sultans in a matter of months. Sultan Abdul Hamid came to the throne in November 1876. He promptly decreed a true constitution, a bill of rights, an elected parliament and an independent judiciary.

However, after settling into the levers of power, he suspended the Constitution in 1877 and sent the parliament packing: it did not meet again until 1908.

Subsequent changes in the Ottoman Empire were restricted to measures supporting Abdul Hamid's grip on power. He found money for the military, but not for schools or hospitals; he spent money for advances in railroads and telegraph lines to move troops to the site of revolts, and to receive reports from an army of domestic spies. Real reform ceased.

John Lawley (Archaeology Group)

# **Photography Group - Old Larnaca Town**









Photographs by Claudine Snell



The constantly changing rules and regulations attached to the current global pandemic situation are impacting on everyone's physical and mental well-being. On a personal level, having for many years been accustomed to visiting other countries on a regular basis, I find them extremely frustrating.

As a member of the Mediterranean Garden Society (MGS) I have attended the majority of their Annual General Meetings (AGM), held in a different country every autumn. In addition around 6 years ago I was co-opted onto the MGS Excursions Committee whereby I and 2 colleagues were responsible for organizing an additional trip each spring. With both of these activities being put on hold for the foreseeable future I have been reduced to taking a nostalgic look back at past trips that I have been involved with.

In 2014 we had chosen Morocco. Who could resist the lure of seeing such places as Agadir, Marrakech, Rabat and Casablanca. To cross the Atlas Mountains via the Tiz n'Test Pass, to visit Jardin Majorelle (the garden of Yves St Laurent), see the ruins of the ancient Roman retirement town of Volubilis, and so much more.



It was near the centre of Marrakech (left) where the ATM outside a bank swallowed my card. The guard on the door having been appraised of the situation disappeared inside, reappearing within minutes while spreading a stack of plastic and, like a stage magician with a deck of cards, indicating that I choose the one that was mine. Obviously not an unusual occurrence in that part of the world.

In 2015 we decided to return to Europe and the Epirus region of northern Greece. We flew into Ioannina, a lovely old walled city on a lake, before heading to our first hotel in the town of Metsovo. The town is famous for its cheeses, among other things, so we took the opportunity to stock up on several of these, especially a certain smoked variety.

This was almost exclusively a botanizing tour, with a staggering variety of plants on offer. The Aoos Lake area, the Pindos National Park of Valia Kalda, home to brown bears, though we didn't see any, in fact the nearest we got to them was a statue in Metsovo (right), and so much more than I have space to mention here.



From here we moved on to the mountain village of Papigo and more spectacular locations such as the outstanding Vikos Gorge, lots of old bridges (left) built to carry pack-animal trails across rivers and ravines, the glimpse of Albania looking down from the heights of the tongue-twisting Molivdoskepastro. All in all this is a truly amazing area of Greece with an abundance of beautiful wildflowers to discover.

The year 2017 saw us on the Mediterranean island of Sardinia. The day following our arrival was the name day of the Patron Saint of the island, Sant Efisio. This was celebrated with a massive parade through the streets of the capital, Cagliari. A truly spectacular display with men, women and children wearing traditional costumes from all parts of the island and lavishly decorated carts pulled by the most enormous oxen I have ever seen.

This trip was a mix of botanizing, gardens and visits to archeological sites, as we moved from the south of the island northwards. Another unforgettable sight was that of the wild horses grazing on one of their favourite delicacies, Ranunculus aquatilis, a water-plant that blooms en masse in the shallow seasonal ponds.

The photographs show one of the highly florally decorated carts in the Sant Efisio parade pulled by massive oxen, and wild horses grazing in the ponds.



The following year, 2018, and we were back in Italy, but this time on the mainland in Lazio and Umbria regions. Starting in the town of Frascati this was less a botanizing trip than an exploration of special gardens and nurseries.

Our first stop was at Torrecchia Vecchia, a unique garden inside the ruins of a medieval village on top of a hill. First designed by Dan Pearson and now looked after by the heirs of Prince Carlo Caracciolo. Later we moved on to a garden that is considered by many to be one of the most beautiful in the world, Ninfa.

Created on 8 hectares of land amidst medieval ruins and fed by the waters of the Monti Lepini mountains this garden exudes a magic and romance, like a fairy tale

come true. I certainly agree that it would be hard to find a garden to compete with it in the beauty stakes.

Another garden created with the help of a famous designer is La Landriana, in the south of Lazio. Countess Lavinia Taverna enlisted the help of Russell Page in this endeavour.

There were too many spectacular gardens to mention here, but I must give space to some of the equally special nurseries. Such as Quando Fioriranno Le Rose, supported by the David Austin company and housing an amazing collection of their roses.



Centro Botanico Moutan has the largest collection of botanical species and ancient hybrids of peony in the world. The size of many of the blooms had to be seen to be believed, truly incredible.

Iris Umbria, with over 600 hybrids was a veritable rainbow of colour. Difficult to take in the sheer variety and depth of colour represented.

Eating lunch in Assisi while looking out over the city, before taking a relaxing stroll through its streets was memorable, as was our visit to the ghost city of Civita di Bagnoregio.

The photo looks down onto the ghost city of Civita di Bagnoregio.



Our latest trip, in 2020, was to Jordan. Unfortunately this was cut short by the pandemic, but not before we had taken in some special sights and sites.

Madaba, city of mosaics, Mount Nebo, where Moses looked down on the Holy Land, the Dead Sea, the enormous Graeco-Roman site of the city of Jerash, Little Petra, lesser known than the more famous Petra.

The botanizing also produced some spectacular finds, not least the stunning oncocyclus irises, Iris haynei, I. nigricans, I. bismarckiana.

Sadly we missed out on seeing Petra and exploring Wadi Rum, maybe one day we will have the chance to return.



The entrance to Little Petra (left).

Iris nigricans (right).



A self-indulgent look back at some evocative memories to help ease the frustration of being tied down and unable to fly off and see more of these intriguing places yet to be visited.

John Joynes - Gardening Group Leader

### How is Easter calculated?

Eastern Orthodox churches, which includes the Greek Orthodox Church, calculate Easter using the Julian rather than the Gregorian calendar, which is 13 days ahead of the former.

As a result, the Orthodox Easter celebration usually occurs later than that celebrated by Protestants and Roman Catholics. Furthermore, the Orthodox tradition prohibits Easter from being celebrated before or at the same time as the Jewish Passover.

Although Easter is a 'moveable feast', Christian Church calendars dictate that the spring equinox always falls on 21<sup>st</sup> March and that Easter falls on the first Sunday after the first full moon following the spring equinox.

In 2021 the Orthodox Easter falls on Sunday 2<sup>nd</sup> May, while the 'Western' Easter falls on Sunday 4th April.

Despite using different calendars (Gregorian and Julian) that are 13 days apart, the date of the Orthodox and Western Easter coincides every four years and in 2025 all Christians will celebrate Easter on Sunday 20<sup>th</sup> April.

Starting on March 14<sup>th</sup> 2100, which is February 29<sup>th</sup> 2100 in the Julian Calendar, the difference between the Gregorian and Julian calendars will increase to 14 days. (But I very much doubt that the extra day will affect any C3A members.)

# New Residency documents MUKW 1, 2 and 3



You may have an MEU 1, 2 or 3, which are known colloquially as "Yellow Slips". These are valid for the rest of your life and will guarantee that you retain your rights in Cyprus as defined under the Withdrawal Agreement (with the United Kingdom) and the relevant European Union law.

So keep your "Yellow Slip" as it will confirm that you are a resident in Cyprus, allow you to travel through a Cypriot Airport without needing a stamp in your passport, vote in local elections, etc.

- A MUKW 1, 2, 3 is the new document being issued to anyone who was resident in Cyprus before the 31st December 2020 but did not apply for and receive a Yellow Slip before the end of 2020.
- A MUKW 1, 2, 3 will be issued in the form of an ID card with a biometric signature containing personal data, it will be valid for 10 years, after which it can be renewed.

You do not need to change a Yellow Slip for an MUKW ID card.

But, if you choose you may *voluntarily* exchange your Yellow Slip for the new MUKW ID card for a fee of €30.00. You may wish to do this if you prefer to carry a small card rather than a folded-up copy of your Yellow Slip.

**But at this stage** the British High Commission, the Foreign, Commonwealth & Development Office and the Cyprus Residency Planning Group are not recommending anyone to exchange their current Yellow Slip for a MUKW, until we are sure of **the new regulations**, currently being discussed between the United Kingdom and the European Union.

More on this later!

# New Residency documents MUKW 1, 2 and 3



# Residence rights and Residence documents

under the Withdrawal Agreement -Brexit Booklet

Withdrawal Agreement published Officially on 31 January 2020,

Whom it covers: The Withdrawal Agreement (WA) will protect those UK nationals and their family members who have already exercised or will exercise their free movement rights in the Republic of Cyprus before 1 January 2021 (before the end of the transitional period).

Transition period: It is the period immediately after the UK leaves the EU, which started on 1 February 2020 and lasts until 31 December 2020. During this period free movement of UK nationals and their family members will continue.

#### How it works for UK nationals:

- a. UK nationals and their family members including family members who are non-UK nationals, who have already exercised or will exercise free movement in Cyprus before 1 January 2021 but, until 31 December 2020 will not have completed continuous residence of five years, will be eligible for a temporary residence,
- Those who will have completed five years of continuous residence in Cyprus before 31 December 2020, will be eligible to acquire permanent residence,
- c. Those who will not have completed five years of continuous residence in Cyprus, will be able to remain in Cyprus to build-up five years continuous residence. Commencement of this five-year period for both cases starts at the moment of exercising free movement rights, which may be at any time before and during the transitional period.
- d. UK nationals who want to visit Cyprus after the 31 December 2020, end of the transition period and whose rights do not fall within the scope of the Withdrawal Agreement, will need to meet Cyprus immigration rules.

#### How it works for UK nationals' family members:

- a. Existing family members of UK nationals covered by the Withdrawal Agreement, who are living in a country other than Cyprus on 31 December 2020 (end of the transition period), will be able to reunite in Cyprus with the UK national as a family member at any time in the future. They will then be eligible to qualify for permanent residence, after completing five years of continuous residence.
- Children born or adopted after the transition period by UK nationals or their spouse/civil union partner, who are within the scope of the Withdrawal Agreement, will enjoy the same rights as pre-existing family members.
- c. Future spouses and partners of UK citizens who are not covered by the Withdrawal Agreement and wish to come to Cyprus after the 31 December 2020 (end of the transition period), will need to meet Cyprus immigration rules.

#### Residence documents:

Cyprus has chosen not to obligate UK nationals and their family members residing in its territory in accordance with the conditions set out in the Withdrawal Agreement, article 18(4), to apply for a new residence status as a means of verifying that they are entitled to the residence rights set out in the Withdrawal Agreement.

Holders of current Residence documents issued under the Directive 2004/38/EC (MEU1, MEU2-until expiration, MEU3) will be able to continue to use them as means of proof for residence rights in Cyprus. Applications received up until the end of the transition period will be examined on the basis of the current free movement rules, and, if approved, will result in the issuance of the current residence documents.

After the end of the transitional period, as of 1 January 2021 eligible persons whose residency rights are covered by the Withdrawal Agreement, who have not applied for residence documents on EU law by the end of the transition period, will continue to have the right to apply for residence documents, provided they can submit documentary evidence of their residency prior to the end of the transitional period.

For applying online please visit EAS.CRMD.MOI.GOV.CY



# New Residency documents MUKW 1, 2 and 3



# Residence rights and Residence documents

under the Withdrawal Agreement -Brexit Booklet

## Residence documents to be issued to UK nationals and family members as of 1 January 2021:

- Residence Document (MUKW1) for UK nationals and family members who are also UK nationals -valid for five (5) years.
- Residence Document (MUKW2) for non-UK nationals' family members - valid for five (5) years.
- Permanent Residence Document (MUKW3) for UK nationals and family members also UK nationals or for family members who are non-UK nationals - valid for ten (10) years.

Residence documents issued to eligible persons after the end of the transition period will include a statement that the document has been issued in accordance with the Withdrawal Agreement

### The process for obtaining the new Residence document under WA:

Those UK nationals and their family members who are holders of a Certificate of Registration (MEU1), Residence Card (MEU2) or Certificate/Card of Permanent Residence (MEU3).

Holders of the above-mentioned residence documents, should they choose to apply for the new Residence Document or for the new Permanent Residence Document (MUKW1, MUKW2, MUKW3), will not need to submit any further accompanying document with their application, other than their valid passport as proof of identity and their current Certificate of Registration, or their Residence card or their Certificate/Card of Permanent Residence. An application will involve payment of a required fee of €30. During the online application process the applicant will be asked to present himself at the local Immigration Offices or at the Civil Registry Migration Department, for the submission of biometric data in order to finalize the application procedure. For further information on the online procedure please visit EAS.CRMD.MOI.GOV.CY

Travelling from/to the Republic of Cyprus as a Beneficiary of the Withdrawal Agreement

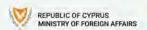
#### Borders: Entry-Exit checks

Withdrawal Agreement beneficiaries have a right to reside in the Republic of Cyprus, that is not subject to any time limitation. The passport of a UK national who resides in the Republic of Cyprus and wishes to travel from/to Cyprus will be checked at the entry/exit Border checks, but will not be stamped in the following two cases:

- If he/she holds a residence document issued under Directive 2004/38/EC (MEU1, MEU3) then at the entry/exit boarders his/her passport is not being stamped.
- If he/she does not hold a residence document issued under Directive 2004/38/EC but can credibly evidence, by other
  means, that he/she exercised free movement rights in the Republic of Cyprus, before the end of the transition period
  and continues to reside here then at the entry/exit borders his/her passport is not being stamped.

(Please note that documentary evidence of exercising the free movement rights prior the 31.12.20, are the same as (MEU3) application requirements documents without the obligation of five years of residence, but the documents should bear a date until 31.12.20).

If a UK Citizen does not hold a residence document issued under Directive 2004/38/EC and cannot credibly evidence, by other means, that he exercised free movement rights in the Republic of Cyprus, before the end of the transition period and that he/she continues to reside in the Republic, then his/her passport is going to be stamped during entry/exit border checks with a 90 days limitation period.







# Buying goods online from the UK



#### **27 JANUARY 2021**



The same charges that apply to goods bought online from non-EU retailers now apply to online shopping from the UK (except if the goods are shipped from Northern Ireland). To avoid unwelcome surprises when you order online from the UK, always read the terms and conditions, and delivery information carefully.

All websites that sell goods into the EU are obliged to inform consumers about the total price of goods and services, inclusive of taxes and any other charges. If they cannot be calculated in advance, the consumer must be informed that additional charges may be payable. Ask assistance from the website to estimate how much more money you will have to pay and compare the price with other offers.

# What charges might I have to pay?



When the goods are delivered into the EU from a non-EU country, you have to pay VAT, just like you do on goods bought within the EU.\*



**Excise duty** is also charged when you order tobacco or alcohol products from the UK.



If the total value of the ordered goods is above €150 and they were not manufactured in the UK, you will have to pay customs duties when they enter the EU.

Taxation and Customs Union

<sup>\*</sup> Check with your Member State authorities to see if there is a value threshold under which VAT does not have to be paid on online sales. As of 1 July 2021, all thresholds will be abolished across the EU, and VAT will become due on all online sales from non-EU countries.

# How do I pay charges due on my order?

#### Import VAT



When you buy online from the UK, you will have to pay VAT, just like you did before Brexit. The VAT is either paid at the point of sale on the website, or the business may ask their postal operator or courier to collect the VAT on their behalf on delivery to the consumer. This information should be clearly explained on the website.

#### Excise and customs duties

Depending on the goods you order, you may receive an invoice for excise and/or customs duties from the customs authorities, your postal operator or the courier. This invoice must be paid before the goods are handed over to you.

#### Customs clearance fees



Postal operators and couriers may also charge a customs clearance handling fee. This extra cost may be charged by the postal operator or courier on delivery, or it may be absorbed in the final price you have paid for the goods. Goods for which you do not have to pay customs duties (e.g. with total value lower than €150) are also subject to customs clearance.

#### Example 1

Ana in Spain orders spirits worth €30 (not including VAT), manufactured in the UK, from a UK-based website.

> The UK company asks their courier to deal with any EU import charges on the parcel.

No customs duty applies, because the goods were produced entirely in the UK. Nevertheless, Ana receives an invoice for the applicable Import VAT and excise duty from the Spanish customs authorities or postal operator before the spirits can be released to her.

#### Remember

Non-EU businesses selling into the EU must explain clearly all taxes and charges involved in the purchase of goods before you click on the buy button.

#### Example 2

Peter in Ireland orders electronics manufactured in China from an online seller based in the UK. The electronics are worth €160 (not including VAT) and the UK business charges Peter that amount.

> The UK business asks their courier to deal with any EU import charges on the parcel.



Peter pays €160 to the online

Since the electronics are not UK 'originating', Peter will also have to pay customs duties before he can claim the

He will then receive an invoice from the Irish customs authorities/

postal operator or from the delivery company, asking him to pay the import duty and VAT.

Full details on ordering online from a non-EU country are available here:

https://europa.eu/!WM73dj



# Lawyers can no longer 'Charge like Wounded Bulls'



Longstanding C3A members may recall a meeting at the (then) Co-operative Bank in Limassol at which Dolly Savvides spoke about the importance of making a Will for assets in Cyprus.

During her talk Dolly advised that the fees lawyers charged for administering estates were set out by the Cyprus Bar Association (CBA) in its 'Minimum Fee Regulations' and were substantial. Lawyers who failed to charge clients according to the Regulations faced disciplinary action by the CBA including being struck-off!

I didn't appreciate how substantial these fees were until two cousins who inherited three apartments from their aunt's estate in Larnaca got in touch with me. To pay their legal fees they had to sign over one of the apartments they'd inherited to the lawyer!

To give you an insight into the fees mandated by the CBA for a lawyer appointed as the administrator of an estate or the executor of a will, here are the approximate fees – just for dealing with a house:

House value: €125,000 – lawyer's fee €9,873 House value: €250,000 – lawyer's fee €17,016 House value: €350,000 – lawyer's fee €22,220

# Lawyers can no longer 'Charge like Wounded Bulls'

In reality a deceased's estate will include more than just a house. There will be other property such a car, jewellery, a second home, etc., plus money in the bank, investments, etc. The fees mandated for these must also be added to the lawyer's bill.

Then you have add the mandated fees for: interviews and conferences with the heirs of the estate and others; preparation of documents, notices and letters; preparation, deposit and receipt of documents from any authority or bank; etc., all of which were mandated by the CBA for out of court work.

A veritable gravy train where some lawyers could make a lot of money for very little effort.

As a former Australian colleague would say, lawyers in Cyprus were mandated by the CBA to 'charge like wounded bulls'.

#### **European Commission complaint**

I complained to the European Commission about the minimum fees issue and received a reply, which said:

"We would like to inform you that we addressed questions on this topic to the Cypriot authorities in several instances during the last years and we were informed that, even though scales of fees exist, these are not compulsory." Adding "Cypriot authorities informed us that the minimum published fees apply only when there is no written agreement between the parties."

#### Good news!

In 2014 I was contacted by a London-based Cypriot (George) who was incensed by the five-figure sum a lawyer had charged for administering a late relative's estate.

We exchanged thoughts and I sent George the material I had submitted with my complaint. Further research uncovered similar cases where various associations in Belgium, Italy and Germany had been taken to the European Court for violating EU law.

Over the next two years George engaged a UK law firm who instructed two barristers (one of whom is now a QC) who prepared a complaint for the European Court, which argued that the 'Minimum Fee Regulations' breached EU competition law as they were anti-competitive.

# Lawyers can no longer 'Charge like Wounded Bulls'

Following an investigation by the European Commission, which lasted over two years, the Cyprus Bar Association decided not to defend its fixed fee regime and repealed its Minimum Fee Regulations on 19 June 2018.

#### What the papers said

Not surprisingly, the local news media downplayed the news. For example, incyprus reported that:

"The lawyer's minimum wage is determined according to time spent and the location (in or out of the office) of these meetings. Lawyers may claim travel fees if these meetings take place outside the city where their law office is located."

#### The reality

The now defunct Minimum Fee Regulations for out-of-court-work fixed vast swathes of fees including such things as:

**Drawing up contracts of any nature** including: Wills, Deeds of Gift, Powers of Attorney and bills of exchange. (Based on mathematical formulae relating to their values and bearing no relationship to the work done.)

#### Registering limited companies

#### **Trademarks**

#### Filing a business name and patent

**Administration of estates** (fees that bore no relationship to the work done as they were effectively a fixed proportion of the value of the deceased's estate.)

### Free competition now rules!

Now that the Minimum Fee Regulations have been consigned to the rubbish tip, anyone wishing to engage the services of a lawyer in Cyprus to draw up their Will, act as their Power of Attorney, administer their estate, etc., etc. can shop around and get competitive written quotations for the work.

It is also vital that if the work involves a lawyer administering an estate or acting as the sole executor of a Will, their fee must be agreed in advance and written into the Will.

Nigel Howarth - C3A Committee

(George continues his work and hopefully, more good news will follow.)

# **Diversity is Key to Managing Investment Risk**



I am often asked about the pros and cons of investing in rental property for one's retirement instead of a conventional pension.

My answer will vary according to an individual's circumstances but some general advice underlies my advice whether you are a seasoned expert or a newcomer to investment.

These are some questions to ask yourself:

### Will you need quick access to your funds?

It generally takes a long time to transact property sales. This is unlike stocks and shares which you can cash out anytime you like. If you need cash in a hurry, you could be forced to sell at a lower price than you're hoping for.

Will you want to access your funds with minimal cost?

It's expensive to get in and out of property. Unlike shares and other asset classes, you will typically need to spend tens of thousands of Euros to purchase and sell a property.

#### Will you need constant cash flow from your funds?

It might take some months to find an initial tenant and new tenants if your property becomes vacant. During the interim you will have no rental income, may have mortgage payments and general maintenance costs and have to pay Realtor fees for finding a tenant. A cash flow squeeze could lead to loan default or forced sales. Consider how you would manage without the rental income if you are replying on it,

# **Diversity is Key to Managing Investment Risk**

such as with a "rainy day" fund.

#### Can you afford increased overheads?

When interest rate increases, your mortgage repayments increase. Additionally, other overheads, such as repair bills can arise unexpectedly and this could put a strain on your cash flow.

#### Can you afford for the property not to appreciate in value?

If you didn't do enough due diligence or are just plain unlucky, you could buy the wrong property in the wrong area at the wrong time. Stagnating property value or depreciation will impact the property's value. Additionally, such circumstances can impact rental values. In areas with high rental vacancies, your property may prove hard to let.

# Are you dependent on an occupational income to meet your mortgage repayments?

If the economy falters and you lose your job, you could also end up losing your home or investment.

#### **Summary**

Before you take the leap into property investing there are clearly many things you need consider. It is important to understand the risks involved as well as your overall investment objectives.

Are your investment "eggs" all is one basket? Property is an excellent way to diversify for those who already have other investments such as pensions. Rental income behaves much like an annuity, but with more hassle and a risk of non-payment.

Ask yourself the following questions:

- Are you sure that property is the best way to invest your money?
- Are you financially "healthy"?
- Do you know how to manage your budget once you purchase a rental property?

Your qualified financial advisor will be able to help you put a financial plan in place and review it periodically to ensure that you are on track to meet your goals.

Avoid being 'asset rich and cash poor' for a happy retirement.

Gillian Richards PFS Dip CII

# **Obituary - Jolyon Kay**



Jolyon and Shirley Kay (who passed away in November) at their home in Anogyra with their daughter Katty. Photo credit Katty Kay

# Jolyon Kay died aged 90 on the 28th January in Oxfordshire where he had gone to live following the death of his wife Shirley 2 months earlier.

He was a family man with children and grandchildren, wanting a big party/reunion for his 90th birthday in September, but sadly the Covid-19 put paid to that.

Active in retirement, he was an avid theatre goer and enthusiast of the Cyprus Third Age Association having served as its Honorary Chairman from 2012 to 2014 and establishing a branch of the C3A in Pissouri (Aphrodite). He also supported the C3A Limassol Branch where he was a member of the gardening and theatre groups.

In 2013 having gained a BA in Theatre Studies at Rose Burford finishing at the age of 83, he directed his favourite play Shakespeare's "Twelfth Night" at Curium amphitheatre where I (Elizabeth Lawley) assisted by doing the make up for the performers in this production.

He and Shirley were most hospitable and I'm sure the garden group members will remember the lovely annual spring show of cyclamen in the Anogyra garden and also the many social events held there.

# **Obituary - Jolyon Kay**

Jolyon gained a degree in chemical engineering from Cambridge University and spent ten years in industry before becoming a diplomat, serving in countries including Saudi Arabia and Bahrain, ending his career in Paris.

Jolyon and Shirley first came to Cyprus in the late 1980s when their daughter and her family were posted to Episkopi. The family bought a village house, which served as their holiday home until Jolyon and Shirley moved to Cyprus permanently and settled in their beloved Anogyra.

He was a very charming and interesting person who together with Shirley loved the company of others.

Jolyon's daughter said he and Shirley had been married 68 years and when his heart just stopped, she felt he did not want to go on without Shirley.

A true broken heart...

# Recipe

### Octopus Stifado (Χταπόδι στιφάδο)

I discovered this recipe a few weeks ago and, in my opinion, it is absolutely delicious! A kilo of frozen octopus sounds a lot for two people, but after boiling it for 30 minutes the octopus will reduce in size by around two thirds. Boiling the octopus makes it firm and easier to handle than if it were raw.

#### **Ingredients (for 2 people)**

1kg octopus (frozen)

½ tin chopped tomatoes

2 tbs tomato puree

4 'banana' shallots

2 tbs olive oil

2 tbs vegetable oil

250ml dry red wine

3 tbs white vinegar (malt)

½ cinnamon stick

4-5 cloves

1 bay leaf

Pepper to taste





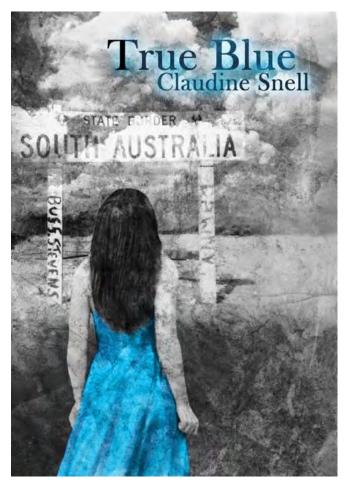
#### Method

- 1. Defrost the octopus and wash thoroughly in cold water making sure to turn the hood inside out and wash out anything left inside.
- 2. Put it in a large saucepan, add just enough water to cover. Boil for 30 minutes with a lid on the pan.
- 3. Drain the octopus and save the dark pink coloured liquid.
- 4. Cut off the hood under the eyes and over the eyes and discard that section. Keep the hood.
- 5. Cut the octopus tentacles into 2cm pieces and slice the hood into two or three pieces.
- 6. Mix the chopped tomatoes, tomato puree, vegetable oil, dry red wine, vinegar, cinnamon, cloves and bay leaf in a bowl.
- 7. Halve the shallots lengthways, peel and separate the layers.
- 8. Heat the olive oil in the pan and add the shallots sauté for a few until they soften.
- 9. Return the octopus to the pan and pour in the tomato mix and stir. When it boils, lower the heat to a simmer and add 500ml of the saved octopus liquid.
- 10. Simmer for an hour with the lid off the pan and the liquid will reduce and darken to a thick sauce. (If it gets too dry, add more of the octopus liquid.)

You can eat it by itself, with vegetables or bread; I prefer it with brown rice.

Nigel Howarth

### Members' Small ads



people used to live and feel outside technology. It is a story about fearning to be loyal and truthful, about love in all its forms and about Maddie's fight for her welldeserved right to be loved unconditionally.

Printed by: Publishing House MONT Ltd.

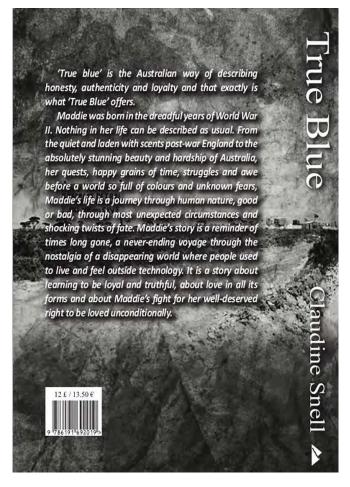
You can get your copy of Maddie's fascinating story of her personal journey through life for €13.50 directly from Claudine Snell.

True Blue, a novel by Claudine Snell, traces the personal journey through the life of Maddie, who was born in the dreadful years of World War II.

Nothing in her life can be described as usual.

From the quiet and laden with scents postwar England to the absolutely stunning beauty and hardship of Australia, her quests, happy times, struggles and awe before a world so full of colours and unknown fears, Maddie's life is a journey about human nature, good or bad, through most unexpected circumstances and shocking twists of fate.

Mαddie's story is a reminder of times long gone, a never-ending voyage through the nostalgia of a disappearing world where



# Members' Small ads



Need a holiday, some peace and tranquillity, but your trip abroad had to be abandoned? Try Cyprus! More specifically my "stone-built, 200-year-old, traditional Cypriot house in a small village only four km from the beautiful, clean beaches to the east of Limassol and close to the eastern Troodos for walking etc. It is truly a peaceful place, though maybe not quite as exotic as you were planning!

There are two rooms each with a single bed, which can be put together in one of the rooms. One of the rooms has an adjoining bathroom (the rooms are never rented out separately). Guests have access to the kitchen for tea and coffee.

(Covid-rules re distancing & hand-washing etc apply, of course)

There is an excellent taverna in the village (plus others!).

More information and booking:

pennydouglascyprus@gmail.com

Keep safe & well, Penny Douglas