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Cover photo: "Internatinal Clowns of Andorra 2003" article page 19. Arranged by Nina O'Brien.

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INTERCOMM

International Club of Andorra Quarterly Magazine AUTUMN 2003

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MAGAZINE POLICY

It will be self-evident that both text, whether editorial matter for contributed articles, and advertising must be in conformity with the Statutes and Rules of the Club. The Statutes refer to "gatherings of a linguistic, cultural or leisure nature", and to exclusions from its objectives of "any class, political or social revindications". The "aim of promoting — friendship between the different nationalities" implies the necessity of avoiding controversy in certain areas, in particular religion and politics. Under Andorran law, Board Members are responsible for the content of the Magazine, so they must exercise a measure of discretion in what can be accepted both for contributed articles and for advertising. We are confident that all members will realise that the Editorial Board must reserve the right to edit, in the widest sense. This may in practical terms be minimal, provided contributors will bear this statement of policy in mind. The club may not engage in commercial activity.

CONTRIBUTIONS TO INTERCOMM

We of the Magazine Sub-committee are always on the lookout for almost anything that can be of interest to members. Even if you have only a half-formed idea, get in touch with one of the Editors by telephone or at the Coffee Morning. Don't be concerned if English is not your first language. Our job as Editors is to polish your text to make it appear that you were a native Anglophone.

There has been no slackening in the need for new contributions. Wherever possible, one or more photographs, postcards or drawings make for greater interest.

Contributions for the next issue to be left please in the Club letterbox at the Servissim Office in La Massana by 2ND NOVEMBER 2003, or handed in to one of us at a Coffee Morning.

EDITORIAL

What a summer this has turned out to be! As we 'go to press' with our Autumn edition of the CIA magazine I, for one, find it hard to have autumn-type thoughts when the temperatures are still in the 30's and we keep seeing pictures of forest fires in Spain, Portugal and France. I promise I will soon stop saying this, but thank goodness for the lovely cool breezes we get in Andorra!

Our magazine is full of a variety of articles that I hope you will find interesting. It also reflects the current increased activity in our community because of the numerous social events taking place. Three such events, co-ordinated by Ole Nikolajsen, were a pottery-making demonstration, a presentation on gold-prospecting and the CIA Brunch. In addition, we persuaded David Lemare to allow us to reprint his lecture on Wills and Testaments that was given at recent 'Friday Meat'. For those who do not know, the Friday Meat gets together every Friday and once a month there is a presentation from an individual in the community on some fascinating aspect of their hobbies, interests, or previous work experience. Clare Allcard tells us what, how, where and when further on.

Speaking of Clare, you really must read the true story of the Prince and the International Singers. And our ever-faithful reporter of the Tennis group's activities, Dick Gillingham, continues to inform and amuse.

Pat Swanson recalls a recent story-telling weekend she attended in Wales; James Wheelan has reminded us of our need to think about the abandoned animals in Andorra; and Henri Feilberg has provided us with a highly informative and entertaining article on the hazards of electrical connections throughout the world.

Peter Parkinson reveals yet another aspect of his multi-faceted knowledge in his article on the Spice Trade; John Coville has contributed another delightful poem; and a new member to our community, Gertrude Treacle, tells us how to create a garden. Nina O'Brien, not only has provided us with our cover picture but also gives us a short history of clowns.

This time I have written about our recent trip to Croatia and I am including a well-tried and tested recipe for Crab Mousse. Those who attend the English-speaking Church fellowship meetings may be tired of seeing this dish by now. However, it is simple to make and no-one has complained so far. (Isn't that last phrase how bosses used to sum up the positive aspect of performance reviews?)

We also owe a huge debt of gratitude to Caroline Ridsdale, who, after this issue, will no longer be our advertising agent. Caroline's full-time teaching commitments do not allow her to devote the necessary time to the role. We are therefore looking for someone to continue the excellent work Caroline has done for us over the last two years. Thanks so much, Caroline!

My final comment is another thanks to all contributors, without whom there would be no magazine. I am receiving many more articles and, with our busy social calendar, not only are we learning about the incredibly diverse talents in our midst, we are also calling on the writing skills of a greater number. Thanks everyone!

Best regards, Sandra Reid

Dear Members of the Board

I am sure I speak for many when I say thank you and congratulations to the team for all your recent hard work in getting the Club back on its feet. It is much appreciated-and will hopefully encourage more of our members to participate and to lend a hand!

With warm good wishes Clare Allcard



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NEWS FROM THE GROUPS THE TENNIS GROUP by Dick Gillingham SINGERS

As of writing this, we still have not held our Summer Tennis International Tournament. This mother of all tennis battles has been postponed due to various reasons: everyone (tennis noteworthy) has been coming and going this summer with increased frenetic frequency; tempestas threatened daily in June; it was too hot in July, and so on. We hope to make up for this in September and October with a couple of tournaments instead of just one.

In desperation and in order to have something to write about, we have launched a whole new tennis initiative which is known as 'Knock up with Friends on Friday' which is proving to be surprisingly popular. We rent the courts at the Coma Hotel Ordino for just one hour at 11:00 am. For just a knock up. No games or sets are played. Scoring is strictly forbidden and it is considered in bad taste to call a ball out. Rallies usually end when the ball goes over the net or wire fence surrounding the courts (usually within one or two strokes). If anyone feels competitive and can find someone else with similar inclinations, then the courts are usually free following the hour of knock up for match play. To date, the courts have remained empty afterwards but the bar is full.

We are aiming this initiative at those who have not picked up a racquet in living memory (which in my case is a week or so) and to whom scoring or being scored is an unnecessary embarrassment. It is also aimed at those who need a good excuse to kick off the weekend with a beer as early as 12.:000 on Friday. It is so good to know that there is still a thread of work ethic angst which has not gone into retirement along with everything else.

We hope to hold these knock ups every Friday until the end of September (which is probably when you will be reading this).

The Davis Cup returned to Andorra for the Weekend 11 to 13th July. It was pretty much of a repeat of the one held earlier in the year except it was hotter and the victorious opposition had a different name. Nonetheless, the tennis was very enjoyable.

We are still working on creating an e-mail list for sending out occasional bit of tennis news (i.e. Tournament times followed by Tournament cancellations etc) to Official CIA Tennis List members. This should be easy but it is taking a bit of time since we are not feeling too much pressure. That's all for now. When you read this it will be time to start thinking of waxing the skis...

WORLD LAUGHTS
WITH YOU SNORE AND YOU
SLEEP ALONE

"Clare, this is Ma Teresa. We've been asked to sing for the Bishop at Meritxell." Lovely guy, the Bishop. We'd

by Clare Allcard

sung for him before and once he'd informally popped into a rehearsal to wish us 'Happy Easter.'

"When?" I ask.

"In two days time."

"What do they want - a Mass?"

"No. I think it's just two or three Taizé songs in the middle. They are still deciding the programme." That's alright then. I love Taizé music and it's dead simple to sing.

"Cap problema! I'll check it's OK with Barbara and see if Binnie can play. I'll get back to you."

Never crosses my tiny mind that we'd lack voices but as it turns out 6pm on a Thursday in July is not an ideal time for your average Singer. In total I find six women and one man. Right, we'll be an all women's choir. The Taizé songs will sound even purer for having only six voices: three sopranos and three altos, a nice balance. And a nice mix: Catalan, German, Dutch, Brazilian, Danish and English! Leela and I begin to select chants.

"Holà Clare, it's Mª Teresa again. They ask, can we sing the National Anthem at the beginning?"

Slight pause for thought. We haven't sung it for a couple of years but we can run through it at Binnie's on Thursday before the service. "Cap problema!"

Dig out the music. Ring Binnie, Leela, Gigi, Otti and Gitte. "We're singing Hymne Andorra too - in parts." Gitte's never sung it; we're going to need an extra practice.

That evening M^a Teresa rings again. "Seu have decided they want just one song in the middle and not Taizé. Maybe Pregaria a Meritxell?"

Well, it's certainly very appropriate, and very beautiful, written by Andorra's own Jaume Casadevall but can we get it ready in time – and I'm damned if we're going to drop all the Taizé. I'm becoming just a mite anxious. Have we bitten off more than we can sing? Binnie reassures me. Gitte and I practice.

Next morning, the day before the service, I receive a final call from Ma Teresa.

"Clare. One last request. Will we sing the Goigs a Meritxell at the end?"

I explode. 'Oh, come on! If they'd said that at the beginning I'd have said 'No'! Those Goigs are so difficult! And anyway, we don't know them.' But it's too late to back out now. This calls for an urgent practice. That afternoon we meet at Ma Teresa's house and for two solid hours we struggle with the Goigs. There are twelve verses, wonderful words, but each verse has its own pronunciation problems. At least I have worked out how to hang onto my Taizé music. We'll sing a particularly beautiful Alleluia right before the Pregaria and then flow straight into it. Same key, no probs.

The big day arrives. Alba rings to say she's back from the coast and will sing with us. Great! As an Andorran she's bound to know the Goigs; seven women, seven nationalities.

Out shopping I give a lift to a friend. I tell her about singing for the Bishop.

'Wow! You must feel very honoured. It's an historic occasion! Today he is being officially inducted as Co-Prince. Didn't you know? You'll be live on TV!' Sugar! That's all I need.

The rehearsal at Binnie's goes pretty well. We head for the Sanctuary, set the keyboard up in our favourite spotthen have to move it. The Prime Minister will be sitting there. We find another socket. No probs. Meanwhile about a hundred youngsters from AINA (Andorra's Christian summer camp) flood in beside us overflowing the aisle and benches. Their monitors carry guitars. I scan the Order of Service. No mention of guitars. This shakes my North European sense of strict ceremony to the core. I urge M^a Teresa to ask the guitarists when they will perform. They give a Mediterranean shrug. They don't know! I ask a passing priest. He leads me to the lectern to consult his order of service. It's the same as mine. He suggests I ask Mossèn Ramon. But Mossèn Ramon has disappeared. Binnie has a quiet test of the keyboard then switches off.

She has instructions to play triumphal organ music the moment the Bishop-Prince appears. We wait. 6pm. 6.15. The Prime Minister, Ministers of State and MPs, Consuls and their wives arrive from Parliament where the Prince has just been sworn in. The children from AINA practice their song, very prettily. 6.20 They practice a bit more. 6.25 Suddenly everyone stands as a large flock of priests in long white robes glides up the central aisle. This must be it. I give Binnie the nod. Nothing happens. One of the children has knocked the plug out! Desperately, I fiddle to push it back home. But not to worry, it turns out the Drama of the Plug is actually an intervention from on high. For, just as Binnie again starts her triumphal march - this time at full volume - the Bishop appears at the back of the church looking magnificent in his princely purple robes. Mossen Ramon positions himself beside us and when he wants the children to sing he nods and they sing. It's as simple as that! No wonder the guitarists shrugged. At the end, as members of the congregation file past the Mare de Déu a Meritxell to pay homage to her, we start the Goigs (couplets in honour of the Virgin). The instructions are to keep singing until all have passed. Soon we are joined by a group of beaming, elderly ladies who speed up the tempo and give me hope that next time we'll enjoy singing the Goigs as much as they do. And then, when it's all over, our charming Prince invites Binnie, Gigi and me to be photographed with him. What more could one ask

(Anyone wishing to join the choir do please ring either Clare Allcard 836 269 or 344 181 or Ma Teresa Raurell 836 123. We need you.)





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OF POTTERY MAKING

An explanation and demonstration by Caroline Crichton, Val Rylatt and Astrid von der Lancken at Hotel St. Andreu, Arinsal on 3rd July, 2003.

by Valerie C. Rymarenko

'How is that made?' 'How did they do that?' When we see crafted objects we know hands like ours made them, but we often cannot guess how the hands and substances combined to transform material in to form. Useable form,



beautiful form: shapes that please the eye and the mind and even touch the heart,

On 3rd. July last, a large audience at Hotel St. Andreu was delightfully led through the mysteries of pottery making: from the questions above to the 'Ah ha! So that's how!' state of happy understanding. At the same time, we also saw skill, patience and the results of long practice: learning how is one thing: being able to do is another.

Val Rylatt, Astrid von der Lanken and Caroline Crichton each sat with different pottery equipment and took it in turn to describe and show her favourite techniques in handling clay. The gentle, conversational manner of the presentation soon had the audience calling out questions as the demonstrations proceeded – very much the



atmosphere of an adult class with three teachers sharing their expertise and whetting the curiosity of their students. Val Rylatt began by defining three main types of pottery: earthenware, stoneware and porcelain. As she spoke Val chopped off a wedge of clay, kneaded it to remove air which otherwise might explode the piece in the kiln, and cut the wedge with guitar wire to check for air holes. Val then showed how this prepared clay could be used in slab work, coil work or pinch work and, before our eyes, from a flat, clay slab of even thickness, and 'glued' with slip of watery clay, a box took shape. From this beginning, Val showed us a sushi plate, candle burner, flowerpot, fish, head in profile and Madonna she had made. All glazed and fired and transformed from slabs to objects to touch and admire. And how do you make hair for a modeled



head? Why, squeeze clay through a garlic press! What fun!

Clay was rolled into coils to make a base and then coils built up into a container. A ball of clay was dimpled by thumb and the clay was worked upwards by the fingers to make a pot. Coil and Pinch.

Astrid von der Lanken then took over the story, talking as she put a lump of clay on her spinning potter's wheel. Well-centred clay looks as if it is not moving, and with steady elbows, knack and muscle the potter too looks still. Only the thumbs, palms and fingers squeezing and steadying draw up a pot or bowl. I cannot imagine that anyone seeing this process can remain indifferent. A lumpof clay and centrifugal motion are quietly controlled and brought to use and beauty by damp fingers. This must be one of the most ancient creative skills known to Man, and to see it is to wonder.

Potters work with surprising quantities of clay: it can take 5 kilos to make a plate, and some pieces need up to 12 kilos – though a fired piece of pottery should feel lighter than it looks. It takes about 3 - 4 kilos of clay to make a jug with a spout – as Astrid demonstrated. A spinning lump became a cylinder: given a belly and flared top it became a vase. Stopped from spinning, a spout was pressed in the rim – and there was a jug! Astrid drew out an extended 'tail' from a piece of clay to form the handle – and that led on to the subject of drying since that process is vital before parts like handles can be attached and a completed piece be fired.

We were told of the disasters of the kiln. Since many items are fired together, the exploding of one object can wreck others, and the temperature of the kiln (1,000°C or more) has to be finely judged depending on the glaze – underglaze (matte) or overglaze (clear) – which affects the colour.

Caroline Crichton took up the theme of colour and glazing because she sat with a collection of dried plates which she painted and decorated as she spoke. Caroline showed how slip (white clay powder mixed with water) can be painted on or trailed from a bottle. Pigments and oxides, in powder form, provide colour. Iron for red,copper for green,ochre for yellow and cobalt for blue. Since dry clay is porous, it must be given a protective coating of glaze, which is then fixed in the kiln. Glazed objects look powdery before firing, but in the kiln the glaze melts to the shiny, glassy surface we all know.

'Reduction' means shutting off the top vent of the kiln during firing to remove oxygen, which makes glazes react differently, changing colours and surface effects. Final



colour can be controlled to a degree, but surprises and wonders worked by heat and chemistry always make the opening of the kiln an almost mystical moment.

To our great delight we, the audience, were then allowed to try our own skills with slabs, the wheel and paints. The speakers were quizzed about clay deposits, impurities and pigments, and a great deal of fun was had at the rare chance to try to copy some of what we had been shown. The hidden skills of Val, Astrid and Caroline became only too clear to us then! They made: we messed!

There was a table laden with pieces made by the speakers, so we could look at form, colour and creative design close up — and hanker to own such delightful objects. For those who chose to stay on for the barbecue supper the evening continued to a happy close. The International Club of Andorra could boast another excellent event, made possible by real organisation and the great good fortune of having truly skilled members willing to share their knowledge and delight with the rest of us.

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CREATING A GARDEN

by Gertrude Treacle

Confucius says if you want to be happy for a short time, get drunk; to be happy for a long time, fall in love; but if you want to be happy for ever then take up gardening.

A garden gives space, love, character and beauty to a home's surroundings, it also adds a dimension that is always changing with the seasons, with the weather and the maturing plants. It gives you mental stimulation as the new foliage changes from day to day, from buds to flowers to seeds and fruits, to the brilliance of flower and foliage, to the subtle colours and tracery of trees in winter, or so it says in a Hillier book of garden planting. That's the theory but in practice creating a garden is about compromise, persuasion, backache, bullying, transport and will-power.

With the xalet we acquired a small garden which comprised two small trees, two hedges, two shrubs in the ground and some broken pots with assorted unknown plants. There was a bit of grass and a 40cm difference in level between the grass and the edge of the terrace. The hedges were of laurel in one place and the dreaded leylandii in another. I say 'dreaded' as leylandii has a reputation for fast growing but its worst feature is that once you cut it back into old wood it doesn't re-grow so you get left with ugly bare brown branches. They had to go. Step One is clearing the site. Help was at hand though as we were able to barter brawn for brain. The partner's brain was required to solve many a problem and so for every hour that was worked on the other person's particular problem we were able to trade for manpower in the garden (especially as the manpower came with a chain saw). The leylandii were felled and the stumps removed with sheer legs and a 4-ton hand hoist.

Step Two comes when you have family to visit. They usually require transport to the ski stations and a ski pass. They might not have garden knowledge but physique and stamina certainly makes up for a lot. Never underestimate how much they can dig out, remove, fetch and carry up a flight of steps particularly if they want to be fed at night.

Having removed the leylandii hedge the garden immediately became 30% larger and we acquired a view but we hated the step from grass to terrace; it had to be filled. We tried the obvious things like construction companies and it was irksome to see huge trucks of soil going slowly down the road and huge trucks of soil going slowly up the road, surely some of it could be dropped off? But no, it wasn't that simple. I found a building site with digger, a translator who asked if we could have some soil and a very kind neighbour with a trailer who was agreeable to having it filled with soil. All was set for the following day but alas the next day it snowed so everything was put on hold for the next four months.

The next year we started again; the neighbour with the trailer was on hand so we got another digger from another site to dump some soil directly into it. I say "soil" but what looks good from the inside of a car whilst driving turns out upon close inspection to be full of stones with not much else, so to compensate we added loads of horse manure. I coerced a few friends into helping unload the trailer into buckets and carrying them up a flight of steps. This process of filling trailer, emptying trailer, was repeated many times throughout the day. Tea and fruit cake helps here too. By the end of this day we had aching muscles, flies galore but the space was filled. Yippee!

I then decided that we needed a flower bed and thus some stones to differentiate the bed from the lawn. No problem, says manpower, he knows just the source of some nice granite so off we go one day. We drive to the Col de Botella, then to the Port de Cabus, down the track the other side to the selected spot. But, when we get there the Customs are in the very lay-by where the stone is. They ask what we have in the car and we tell them nothing, we just want the stones from beside their van, all explained in Monsieur Hulot-type gestures. They shrug their shoulders so we proceed to load some very nice pieces of granite into the back of the car and for good measure I don some rubber gloves and fill a sack or two with good horse manure from beneath their feet. Their comments were not recorded but we could imagine what they told their colleagues back in the Duane.

I was so pleased with the first wall that I was encouraged to build a few more on a steeper section of the garden. I discovered reinforcing rods were a great bonus, but for every one foot of wall visible there has to be two foot of wall below the soil level. Stones were required in an incredible amount, not just any stone, of course, but stones with a flat top, nice even thickness, about 25cm width and preferably quite deep. Once you start building a wall you can appreciate just what an art it is, take a look at some old walls around you and there's a precision and detail that must have been very fulfilling to the early builders. There are some very nice walls on the way up to Pal on the right - if you can take your eye off the road for a moment! Once you build walls you need soil to backfill the space behind so once again the quest was on. Molehills in a field bring up some nice soil without stones but there's the question of ownership and how close can you drive to the spot to pick up the spoil. I had left a trail of orange sacks in one field and hid behind some undergrowth watching the farmer inspect the contents. Sand, from a building site, also makes good filler especially when it is mixed with the horrible clay soil. Add manure, household compost, leaves in autumn and the compost that people throw out from their window boxes after a season and you begin to fill up the space. All this lifting although not good for the back is quite good for the waistline. And the boot of the car? - all I can say is that the newness has worn off.

On another sortie I discovered bark chips, piles of them sitting at the side of the road along with peeled tree trunks. In time the logs were transported away but I didn't quite have the guts to pick up the bark chip when so many people were around. Work then started on the ski station nearby with even more people around and when I finally drove up late one afternoon the bark chips had all disappeared. What a disappointment! But I got out of the car, walked around and discovered that they had just bulldozed the lot down a slope and out of sight.

Club Internacional d'Andorra

Step Eight was turfing the raised lawn. Getting in friends and providing lunch is easy. Only, on the day in question the turf truck was held up in Customs for 48 hours so we ate lunch and waited for two days. Finally it turned up, by which time we were on tea and fruit cake. What's more, on the day in question for the only known time ever, the water went off for four hours just at the time we most needed it.

So now we come to the most interesting part: plants and flowers. I've acquired, traded, grown from seed, bought, spliced, and grafted plants. Some things have failed miserably but some things have grown magnificently and the satisfaction in watching seeds grow into fine plants is very gratifying. Bulbs give a wonderful display in the spring and come through the winter snow with great energy and force. A garden is never static, with time may come the realisation that a particular plant is nice but it's in the wrong place or else you decide that the colour is wrong, so out comes the garden fork.

After a few more years, the level of the lawn sunk 10cms so it was out once again to spot new sources of soil, carry it up the steps, but you get the idea now A mole has since discovered the lawn and added a new dimension.

Recycling is a keyword, anything from stones to soil is to be rescued and treasured, along with junked telegraph poles which make excellent steps. Just leave anything at the side of the road and it will be spotted, transported and re-used to good effect. Creating a garden? - just perspiration, weight lifting, aerobic exercise and imagination are needed.

(In view of the amount of pillaging that has gone on the writer desires anonymity.)

Gaye Keep the Gardening Group Co-ordinator comments that the above is nothing like the garden described by Andrew Marvell, the 17C poet who wrote "See how the flowers, as at parade, Under their colours stand displayed; Each regiment in order grows, That of the tulip, pink and rose". But who wants a garden resembling a 17C army and the one above seems to be the real essence of Andorra. This should be a warning to all of you to keep your garden treasures well away from Gertrude Treacle's sticky fingers.



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NEWS LETTER ADDRESSED TO ALL ANIMAL -LOVERS IN ANDORRA By James Wheelan

This bulletin aims at providing up-to-date information on the care of stray and abandoned dogs in Andorra, with specific reference to the official dog refuge in the parish of Sant Julia (situated above the police and customs boxes at the frontier.)

The refuge is administered by the Andorran Department of Agriculture, which is responsible for lodging and feeding the dogs under its care. However, even though the Department makes a satisfactory job of those basic responsibilities, there are still areas where citizens like ourselves can operate to cater for the animals' emotional needs, by acting as occasional voluntary workers, taking the dogs for short walks and giving them a feeling of affection.

The work of a volunteer is very straightforward, largely consisting of taking a dog for a short walk on a lead while attempting to convey to them a feeling of companionship. The latter is critically important in assisting dogs to recover from the trauma which almost all of them have suffered often being abandoned, very often in the most brutally casual way. One quick look at the anguished look in the eyes of an abandoned dog is sufficient to see the damage which has been done.

Unfortunately, there is a great shortage of people willing to devote a little of their time to those dogs. So our search for volunteers is a constant preoccupation. And we always remind those who are unable to commit themselves to a regular visit to the refuge - for example, two hours per week - that the greatest act of kindness is to adopt one of the dogs, some of whom are extremely handsome and all of whom are very affectionate. Such a gesture provides the person adopting the dog with an eternally grateful and faithful friend, as well as a constant companion.

In addition, adoptions would also help to alleviate the current saturation of the refuge facilities. Although the dogs are kept for as long as there is space available. The limit is 50 dogs, sometimes stretched to 55 or 56 by housing smaller dogs two to a cage. This limit has now been exceeded, and some of the dogs will have to be put down, a situation not seen for some time now.

In the refuge of Sant Julia you will not find a single aggressive dog, only animals whose one desire is for affection from someone who is prepared to give them a second chance in life. In return for a modest sum of money, the dogs are handed over to their new owners in perfect health, cleared of all parasites, vaccinated, fitted with an identification chip, sterilised and supplied with all necessary documentation.

You are therefore cordially invited to inspect the refuge where all those fine dogs are lodged. In the meantime, if you require further information, please telephone (Amics dels Animals.) We have been voluntary workers in the refuge since it opened, and before that in the old premises of the La Comella area. It goes without saying that we would be delighted to welcome you to our group.

Telephone: 867595 Rosa and Teresa Bassaganya Catalan/Castellano

827954 Montserrat ("Montse") Mas Catalan, French, Castellano

835213 John Tabernacle English

* 835485 James Wheelan English, French, Castellano

* 0033 - 5 - 58.57.77.04 from end-May to end-September

GOLD PROSPECTING

a presentation given by Mike Potter on August 12th 2003

by Ole Nikolaysen

I am intrigued and fascinated by gold. I was equally intrigued and fascinated by this talk about gold prospecting kindly given by Mike Potter. Mike is a professional geologist working as a prospector for large mineral companies. He did not hold back on his vast experience and took us from an overview about the properties of gold until we literally could hold samples in our hands. Little did I know that all the gold so far mined from 3000 BC till today would make a cube a mere 20 meters on each side. Most gold produced is used for jewellery. In fact, nowadays more gold is being used each year to make jewellery than is actually produced from all the world's mines combined.

The most exciting part, for me at least, was the journey made in the search of gold in far away Ecuador. With the help of more than a hundred slides we experienced the first exploration in the jungle on mule back. Somebody present could not imagine it without a helicopter until we saw the wooden helicopter landing pad!. Then we witnessed the initial panning in small streams until a promising valley was found. It took more than 400 drill holes to define a future mine. Next 3000 cubic metres, each with a gram of gold, were excavated every day and trucked away to the processing plant to recover 3 kilos of gold dust. Doesn't sound like much? At today's prices (which are pretty low) it represents an income of US\$ 35, 000 per day 362 days a year. 362 days because the mine shut down for 3 days a year! Of more than 2500 tonnes of gold mined worldwide a year this particular mine produced a mere one tonne.

It was quite a job for Mike to reduce his extraordinary knowledge and hundreds of slides into a 1° hour talk and he (and I) could have continued for many more hours. He had planned to teach us the art of gold panning, but when it came to it the listeners were more interested in the wine and tapas which at that time were tempting us from the tables behind. The St Gothard hotel in Erts graciuosly provided us with a spacious room with good accoustics for this event.

I am looking forward to listerning to more fantastic exploits hidden in the heads of our club members.

INTERESTING COMPARISONS

chemical symbol	gold Au	Pt Pt	silver Ag	Pd Pd	Cu
density (g/cc)	19	21	10	12	9
melting point (°C)	1060	1770	960	1550	1080
hardness (Moh's scale)	2.5	2.5	3.5	4.8	3.0
electrical conductivity (10 cm Ohm)	0.45	0.10	0.63	0.10	0.60
approx. crustal abundance (ppb)	3	5	80	6	70 000
approx. current price (US\$/oz Troy)	350	680	5.0	180	0.055

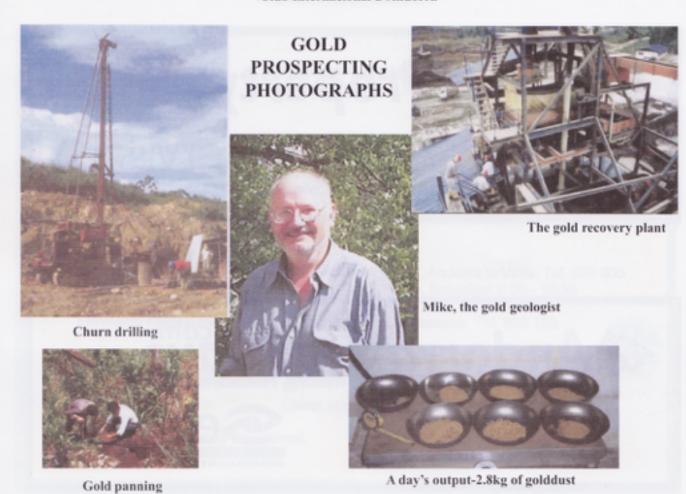


BRUNCH

Sunday, 20 July 2003 found some forty members of CIA in Arinsal Village in the 'morning'.. Arinsal Hotel had prepared a brunch including Continental breakfast, American Breakfast, English Breakfast, various meat and other dishes, all topped up with coffee, tea and juice some of which (it appeared later to the writer), was deliciously spiked.

Daniel, a Catalan musician, added culture to our party by playing mainly Catalan music during the meal. We all eventually retired to our homes suitably refreshed in body and spirit. As was mentioned by a speaker, the atmosphere was almost of 'The Old Days', when people came into the village from afar to attend a Service or simply to meet with friends.

Instrumental in the arrangement was our Activities Board Member, Ole Nikolaisen





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Croatia, land of surprises



By Sandra Reid

he daily catch of fish displayed on a platter and brought to restaurant tables; ice cream stands on street corners selling every flavour imaginable. Stunning views of unspoiled coastline; densely forested national parkland or hillsides covered in bushes and craggy rocks; incredibly well-preserved architecture from countless historical periods. When I try to describe Croatia, all these images, combined with friendly hosts who willingly speak English, are memories that crowd my mind. David and I spent two weeks driving down and then back up the Adriatic coast of this amazing country in May. I must admit I had some reservations as we crossed the border with Italy and drove first through Slovenia and then on to the Republic of Croatia. Gone were the road signs and the colourful advertisements for consumer goods that bombard us in 'capitalist'countries. After police had waved us through the border and customs officials looked curiously at our Andorran licence plates, we suddenly came to what were called 'local roads'. The very detailed map and directions we had printed from a computer website suddenly became a more or less straight line down to Split, the city closest to our first destination. The road itself was no longer a motorway but more of a country lane with hedges either side. In addition, the road signs were sparse, to put it mildly, and only indicated that Split was south provided we kept the sea on our right-hand side. There was no mention of distance. David muttered something about being in Eastern-bloc spy country. I began to worry, as usual, that we would not be able to find accommodation and did not fancy driving through war torn villages at night. After passing by a faded advertisement for very long sausages and what looked a like hand-painted sign of two young people on mobile phones we managed to find a hotel called "Hacienda" literally on the shoreline (which doubled as the road). We needed to take only two steps to jump into the sea. And about two kilometres from the road loomed huge islands of completely bare rock.

As we continued our journey the next morning, all we could see were the deep blue sea with a succession of those eerily beautiful islands on one side and an unpopulated landscape of rocks, bushes and weather-beaten trees on the other. As it happened, we had stopped overnight at the last hotel for at least another 100 kilometres. I began to wonder if we were doing the right thing. Nevertheless, small villages and towns began to appear as we wound our way along and after a few hours we came to Trogir, our first stop.

What a fascinating place! In town, the market was in full swing selling local fruits, vegetables, flowers and knick-knacks. Right beside it, in the marina, large sailing boats jostled for space with local fishermen's boats bringing in the catch. By crossing a bridge to what is actually an island we came to the old town that was a maze of cobbled streets and literally had architectural wonders around every corner. Renate Horn who, with her husband Martin, had recently purchased a property nearby met us and immediately introduced us to the delights of Croatian ice cream. That night they took us to a restaurant where we feasted on squid salad, freshly grilled fish (selected from that aforementioned-platter, then weighed, priced and cooked to our specifications) and drank cool, crisp Dalmatian white wine. Was this really the country where we had seen pictures of war and destruction?

We did make it to Split, the place that provided the United States with marble to build the White House. We continued our travels down to Cavtat, a gorgeous Mediterranean city just south of Dubrovnik. Sadly, we only managed to look at the beautiful walled city of Dubrovnik itself from afar because at the time it was hosting an International film festival and was preparing to welcome the Pope on his 100% tour. We drove back up the coast through tiny villages that boasted castles and cathedrals. We stopped along the way to buy freshly-picked cherries. We also saw the bodies of six saints that have survived in a mummified yet unpreserved state in a church in Vodnjan. And we marvelled at the amphitheatre in Pula where the ruins are apparently in better condition than those in Rome itself.

The hospitality of the Croatians has to be experienced to be believed. When we needed to find an Internet café a local artist was willing to close up his shop and personally escort us to the spot. On the last day of our stay in Trogir the couple living next-door to our rented accommodation invited us over for coffee. 'Coffee' consisted of freshly-baked cakes and pastries, cognac and, of course, strong Turkish coffee served in little cups.

In Vodnjan we stayed in a charming and spotlessly clean pension called the San Rocco. It is run by Mirsad Softic and his family. His two daughters speak perfect English. One evening, as we were eating our dinner on the outside patio, our waiter, who must have trained at a five star hotel, brought us a bottle of the restaurant's best wine. He then served us a traditional Croatian dessert. They were gifts from the owners who were celebrating a family birthday. When we went to thank the family we were invited to join them for more cakes, cognac and a local digestif made from lemons and oranges. We love to eat and drink but protested that we could neither eat another crumb nor drink another drop. So we were presented with two more bottles of best local wine to take home! We truly felt like honoured guests.

Club Internacional d'Andorra

Croatia is a country of superlatives, as you may have noticed from my description. It has been occupied by numerous empires: Greek, Roman, Venetian, Ottoman, Hungarian, Austro-Hungarian and many more. It combined with Serbia to create a separate republic and then was rolled into Yugoslavia as one of the Socialist bloc countries. It has suffered recent war and has emerged as the Republic of Croatia. It has been marked and changed by all invaders but the people celebrate rather than complain about their history. Do go there and be surprised at what is still a jewel along the Adriatic. Let's hope the influx of tourists does not lead to the destruction of the national parklands and other treasures Croatia offers in abundance.

P.S. Two things I did not enjoy so much: being bitten by mosquitoes and the sad sight of starving cats roaming the streets. While we were eating our dinner one evening on another outside patio I foolishly offered a piece of fish to one scrawny individual. Within seconds we were surrounded by at least fifteen cats of all breeds and colours anxious to fight over any morsel we might drop. A sharp-eyed black female reigned supreme over my tid-bits while a Methuselah-type white male staked his territory on the other side of the table by spraying David's leg!







FESTIVAL OF INTERNATIONAL CLOWNS

By Nina O'Brien

In May this year, Andorra hosted the second Festival of International Clowns. The first ever was in 2001. The highlight of this year's Festival was that all the participating members were females. It was well received and admired by both adults and children.

Clowns seem to be a part of our lives-they have become a familiar figure on television, in moves, art advertising and musical comedies. Who was the first clown??? This crossed my mind while watching the performance. I have never before thought about clowns and their origin. There must have been a long period of evolution from the early to the present day versions of clowns, as we know them. Not a great deal of research on the subject is possible in Andorra

The early clowns may have been a product of the circus. With the advent of so many other forms of entertainment, the circus is not as popular as in earlier times. Clowns entertained and helped relax the tension of the daring performances. Being a clown must be a difficult task- making people laugh is not easy. In addition, a clown must be a versatile actor, pantomimist, able to dance and do acrobatics.

The forerunners of our contemporary clowns were known as fools, buffoons, zanies, pantaloons etc. It is possible that the first of these comic characters appeared in the theatres of Greece and Rome more than two thousand years ago. A favourite of kings and queens in the middle Ages was often the court jester - dressed in motley and wearing foolscap with bells. Beginning in the 16th Century, several immortal clowns were developed for play or pantomime including Pier rot and Harleguin.

Soon after circuses were established in Europe and North America in the late 1700's, clowns were hired to amuse the audiences. Two clowns, Porter and Burt, performed in London (England) in the first modern circus. The first circus in the U.S.A. featured an English clown, Thomas Sally.

Today there are more than a dozen distinct types of clown. Some wear make up and costumes doing the same stunts as their predecessors. This particular performance in Andorra of female international clowns was different from any traditional form of clowning. They were creative and, above all, made the audience a part of their show. Next time you see a poster in Andorra depicting male or female clowns do go. It is a refreshing experience.

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BEYOND THE BORDER

By Pat Swanson

David and I set off for St Donats with a feeling of trepidation. Whenever we had visited in the past it had poured with rain, but our son had assured us we would enjoy this story telling. We were not so sure. When we arrived on Friday evening St Donats Castle, perched on the clifftop overlooking the Bristol channel, was bathed in sunshine and looking at its best. The large field next to the castle grounds was a hive of activity, with families erecting tents, sorting out food and bedding, and children running every where, (they had obviously been before, since they all wore Wellington boots and waterproofs!) The castle jousting field was set out with a big top, a merry weather tent, a children's tent and children's yurt, a huge real ale tent and other tents serving excellent vegetarian food and curry to suit all tastes.

'Beyond the border' was an International Story Telling Festival, held at St Donats Castle - South Wales, in July 2002.

During the Festival "Ancient Futures" artiste, Phil Babot dug up a stretch of St Donats turf and transplanted it to another site, in another part of the country. This symbolic act represented something that united all the stories, storytellers, and musicians we came across during the weekend.

When people are uprooted and transplanted from their home, whether by economics, politics, war or injustice, they take their stories with them. If in this foreign place they find themselves oppressed, then home becomes the promised land. It is stories that transport them back, beyond the borders of their present confinement.

'Beyond the Border 2002' was about the passage of stoties, languages and people, the uprooting of traditions from Europe and West Africa, to the Americas and back, over the past 500 years.

The official welcome took place in the Big Top where we were introduced to story tellers and performers from Greece, Lebanon, Italy, France, Britain, Spain, Portugal, Peru, Guyana, Jamaica, Haiti, Cuba, the U.S.A. and Native North America. It was a very lively affair with music, stories and dancing going on into the early hours of the morning – we were quite sorry to leave for our hotel in the nearby village of Llautwit Major.

The weather was reasonable throughout the weekend, Saturday warm and sunny, Sunday overcast and cold. But at least it didn't rain. The different events took place in various tents, gardens and buildings within the castle grounds. Unfortunately it was not possible to see and hear everything. I think the highlight of David's weekend was a performance by Hugh Lupton, with Daniel Morden of Homer's epic tale "The Iliad" It was a brilliant performance lasting 2 hours and 30 minutes and, in spite of sitting on hard wooden chairs, the audience was spellbound throughout. I enjoyed listerning to TUUP. (THE UNORTHODOX UNPRECEDENTED PREACHER), Originally from Guyana, he has been telling stories for over 20 years. Although I sat on a gravel path, in the open air and with a chill wind blowing, I would have sat for as long as TUUP was prepared to tell stories.

It was a wounderful weekend with people of all ages and from all walks of life, having fun together, The festival ended on Sunday evening with a carnival procession, samba fiesta finale and firework display. Samba workshops had been running all weekend, so there was no excuse for not joining in it was fantastic!

When the weekend was over Phil Babot returned with foreign turf which he planted at St Donats, A circle had been completed.

Oh,dear!

By Henri Feilberg

Another piece of electrical gear emerged from a traveller's bag. It had been cheap! It was supposed to be capable of doing all kinds of spectacular things! Could you please change the plug—?

Oh dear, again. It does not always work like that. At times, however cheap, such a bargain may be a throwaway. Here is why, followed by a bit of advice.

Historically one of the first endeavours to produce a distribution system consisted of a couple of wires carrying electricity to a water fountain and Direct Current (DC) generated at 100 volts. Since this was a showpiece, the power was carried over a great length and consequently had big losses. The voltage received therefore was probably no more than half of the dispatched. In this case it did not matter, the point was proved.

As power stations became more common, 110 volts were generated to ensure the 100 volts to the consumer. In some cases the 110 volt system became inadequate and another wire with 110 volts was added to produce 220 volts for heavy motors. This later went up to 220 volts + 220 volts (220 for light and 440 for power). But the whole system of Direct Current became too cumbersome and in fact somewhat dangerous to work with on the power side. Thus we all went to Alternating Current (AC) which is cheaper to produce and, particularly, cheaper to distribute.

Regretfully the development of electrical service was no better co-ordinated than the standards for video recorders, which I am sure we all remember: Which system? How to view this cassette with that recorder. The 110 volts in the USA and Canada became 115 volts Alternating Current (115VAC) with 120 volts at transformers. For small power loads: 2 times 115 = 230 volts suitable for the kitchen stove, air- Conditioning etc. At one time part of the USA, California, had 50-Hertz supply and other parts, 60 Hertz. But many years ago it settled on the 60 Hertz or, 60 Cycles per Second.

Europe developed a 3-phase system of 220 volts. It was felt that this was close enough to the old DC system so the house wiring could be used with no alterations. The assumption was that the load consisted mainly of lighting, electric irons and the occasional vacuum cleaner. Incidentally, by law vacuum cleaners were manufactured to run equally well on AC and DC but, since a 3-phase system was produced, the low voltage was not 110,115 or 120 volts, but 127 volts. But wait, there is more to come! 50 Hertz was used and has not changed.

The European had the advantage of not being too dangerous and has been maintained particularly around the Mediterranean. You may not be aware of it, but this is what we have in many of the apartments in Andorra to day.

In northern Europe the voltage was later increased to 380/220 volts and 415/240 volts. Glory be, in the interest of democracy, the EU decreed 400/230 volts some 15 years ago. All well and good, most equipment will accept the change, but a small snag developed: The 110 volts,

which became 127 volts in Europe, increased to 133 volts. The specification allows for a range of +5% and -10% making the maximum 140 volts.

We shall now digress. We have now boiled this down to mainly two systems for household use:

European Standard: 230 volts, 50 Hz.

North American Standard: 115/230 volts 60 CPS (=60 Hz).

We will add a few other areas from memory: India, Nepal, Pakistan, Hong Kong, Kuwait, Yemen, Kenya, Uganda, Somalia, Egypt, Sudan; all are 230volts, 50 Hz. Saudi Arabia and West Africa 115/230 volts, 60 CPS.

And now for the bad news: The two systems do not mix. Arrivals from France, Germany, Scandinavia should have no problem. Change the plug as appropriate, plug in and go. Keep away from the '110 volt' socket outlets; in fact the best thing is to have all '110 volt' sockets changed to 230 volts. How do we know the difference? Years ago the 110 volt socket was a two-pin designed for 6 Amperes. The 220 volt has a collar and an earth pin. Unfortunately, some owners have converted the socket outlets/receptacles indiscriminately and it is wise to check with a voltmeter. Arrivals from UK: as above, but you may in some cases experience less efficiency in the microwave oven. Some are voltage-sensitive, and 15 volts can make some difference. Equipment here is not normally earthed as in UK but, according to latest Code of Practice, the dwelling should have an earth leakage breaker installed.

Arrivals from the North America: best advice is to leave all electrical and electronics behind. This is a tough decision as electrical goods are more expensive in Europe, but they are more expensive due to the 50 Hz! 60 CPS fridges and freezers will run slower in Andorra, and after some time usually break down. Fan motors will overheat very quickly. An electric lawn mower will burn.

TV-sets and video recorders are not compatible at all. Voltage and frequency are wrong. In addition, the NTSC is used in USA whereas various other systems are used in Europe (PAL and SECAM).

So far I have found only few exceptions:

The portable computers. They are usually DC / battery powered and a new power supply for 220 volts 50 Hz may be bought anywhere in Europe for a small price. If the lap top has an internal power supply, then check that it is marked 50/60 Hz and switchable between 220/115 volts by hand or automatically

Power tools: A few are in fact manufactured for the European market and also sold in North America and will work equally well in both places. But check the nameplate for the 60/50 Hz-sign

Hot plates? The basic hotplate contains only DC resistance and works equally well on both frequencies. But nowadays they tend to be souped-up by electrical timers, microcomputers, motors or fluorescent lighting which will go wrong, due to the difference in frequency.

But...

Can we not buy a transformer? Yes we can, but the cost of the transformer for a toaster is poor economy. You can buy several toasters for the price of a transformer. For other equipment you must also remember that the transformer does not change the frequency. Can we not buy a frequency converter? Yes, with modern technology all these things can be done, but as for the toaster, it is cheaper to buy new equipment.

If you do have to buy a transformer for some selected equipment be sure it is marked 50 Hz or it will go up in smoke.

Regardless of where you come from, if you are in doubt of your equipment, check the nameplate. It is usually located in an inconspicuous place such as under, at the back on the equipment or on an oven door, for example. Somewhere not spoiling the visual impression of the equipment. The nameplate always displays the standard for which the equipment is manufactured and in our case it must be stamped 230 volts, 50 Hz.

Now for the good news, particularly for hard tried expats: The power in Andorra is well organized and operated. Except for the odd thunderstorm power outages are announced for maintenance purposes, and usually by loud speaker. Voltage and frequency are stable. No, break units are generally not required and there is no need for voltage regulators or stabilizers.

Hurrah! (editor's note)

HAVING THE RIGHT TO DO SOMETHING DOESN'T MEAN IT'S RIGHT TO DO IT!!

DR ROBERT MUMMERY LDS RCS (Eng.) FIAOS DENTAL SURGEON

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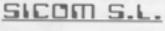
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THE SPICE TRADE.

By Peter Parkinson.

We all remember that when the Magi came to Bethlehem they brought with them gifts of Gold, Frankincense and Myrrh. It may reasonably be inferred that these three things were of comparable value. Frankincense is defined in my dictionary as "a fragrant gum resin chiefly from East Africa or Arabian trees that is an important resin in incense". Myrrh is similarly defined as "a gum resin with a strong smell and a bitter taste, obtained from any of several trees of East Africa and Arabia". My Encyclopaedia Britannica (published 1929 states that frankincense is collected in Arabia and neighbouring parts of Africa and shipped to Bombay, then packed for re-exportation to Europe, China and elsewhere; it was used over thousands of years as a medicine, but its virtues seem now discredited. Much the same can be said of Myrrh.

There is no doubt that trade in incense and other spices long predates the Christian era, probably by at least 2000 years, between China, India and Arabia. The emergence of Europe as a market for import of spices dates from somewhat later; certainly by 500 B.C. Such fragmentary trade information that has been discovered does not always make it possible to distinguish between spices for medicinal, religious, and culinary uses, but there is convincing evidence of Mediterranean imports of cinnamon, pepper, saffron and mustard. From here on I shall refer only to spices used for cooking, which may be considered a luxury item in view of their high prices but were looked upon by the inhabitants of Europe as a necessity of life.

Around 600 A.D., many monasterial documents in France indicate the everyday use of pepper, cumin, cloves, cinnamon. But after 716 A.D., no doubt as a consequence of Moslem activities, there is no further mention of spices except for those such as cumin which were grown locally. They did not reappear in the documents until sometime after 1100, when the Western Mediterranean was reopened to trade. Some forty years ago there was published an account of the household expenses and daily life of Eleanor, Countess of Leicester, in the year 1265 - she was the wife of Simon de Montfort, youngest son of the Simon de Montfort who was the leader of the Albigensian Crusade. It is recorded that she paid between 10 shillings and 14 shillings a pound for saffron, between 10 d. and 28 d. a pound for pepper, a similar price for ginger, 4 d. a pound for coriander, almost as much for cloves as for saffron, and an unstated price for cinnamon.

At that time Venice was the principal organiser of the trade in spices from the East, as recorded in the description by Marco Polo of the experiences of himself and his family. Venice as it exists today is a potent reminder of the enormous profits gained by its trade in spices and other commodities. Unsurprisingly, this generated some envy and discontent among other seafaring nations, notably Spain and Portugal. In the 1490s Vasco de Gama sailed to India by rounding the Cape of Good Hope and came back with a large cargo of nutmeg, cloves, cinnamon, ginger and peppercoms. At about the same time Columbus sailed to America and introduced chilli peppers, allspice and vanilla to Europe, as well as maize, potatoes, tomatoes. Mistakenly, the Portuguese hired the Dutch to act as their importers of spices from the east, and within a century the Dutch had taken their place. Around 1600 there were formed the British and Dutch East India Companies, leading to 200 years of struggle until they reached a sort of implical agreement to divide their areas of control, and in due time to the independence of these areas after World War II.

Nowadays the principal spice markets are London, Hamburg, Rotterdam, Singapore and New York. Patterns of trade are more complex than previously, and the prices of culinary spices are far lower than they used to be. But there remains, I believe, something of a difference between the countries controlled by people of European origins and those under Islamic influence. In the former, spices are still an exotic element not thoroughly adopted into most local cuisines, whereas in the long line of countries from Morocco to Indonesia spices are basic and essential elements of everyday cooking.

One finds the same spices and even the same mixtures in widely separated countries, under different names. For example, ras el hanort in North Africa is almost the same as goram masala in India. But of that, the practicalities of spices, more in a subsequent article.

A GOSSIP IS ONE
WHO TALKS TO YOU
ABOUT OTHERS, A
BORE IS ONE WHO
TALKS TO YOU
ABOUT HIMSELF, A
BRILLIANT
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IS ONE WHO TALKS
TO YOU ABOUT YOU.



WILLS AND TESTAMENTS

By David Le Mare

DISCLAIMER

As an Investment Advisor and not a lawyer nor an accountant the following transcript of the speech I, David Le Mare, gave on Friday 30th May 2003 is intended to be advice from a knowledgeable amateur. I advise all who have listened or read this transcript to consult proper professionals at all times.

'There is nothing certain but death and the taxes' said Mr. Barkiss in Dickens' David Copperfield, and as did Thomas Jefferson in a letter to George Washington, but the expression is actually a Proverb.

I have the doubtful honour of talking to you on the point where Death and Taxes meet. Estate Duty, from the point of view of Authorities, is an easy tax to collect but difficult to assess. Trying to work out the value of an asset can be very hard but having assessed it, collecting the tax is easy, as the person who is most likely to object is, to say the least, speechless!

So, what is an asset? An Asset is anything you own that has a value. They are Houses, Apartments, Cars, Paintings, Artefacts etc. These are assets that reside, in this case, in Andorra and are therefore Andorran assets and would be included in Andorran estate. Andorran Bank Accounts are also included in this group. Then there are the offshore assets: these are Bank accounts, investments and anything else that you might own outside Andorra. I should say, at this point, that an ordinary quoted share, if it is owned in your own name, is an asset of where the share is registered not where you hold it. I will return to this subject in a little more detail later.

If you have assets anybody and everybody will advise you to write a Testament. The reason is simple. Having no Will is a free ticket for everyone to argue about your estate and no one to defend it. On top of this there is a lack of interest by the body professional to deal with the intestate as the risk is high and the reward low. Therefore anyone who takes it on will want a large fee and masses of time. It is also considered that, if you have not made a Will that you didn't care, and if you didn't care then why should anyone else. The persons that will suffer from your negligence are your beneficiaries. It will be very hard for them to sort it out. Oh, and if you think that you are saving money by not paying for a Will whilst you are alive, remember that your estate will cost many times more to sort out after death than before it.

Now throw into this equation that you are resident in Andorra and that there is no compatibility between Andorran Law and English law, then you have messed up big time. Your estate is virtually unsolvable and if you can find a person to take it on then it will take a lifetime and fortune and still might never be resolved. WHY? Well let's take a Brit that, under the English understanding of the law, is resident and domiciled in Andorra. Andorran law says the law of Nationality prevails and therefore the estate must be administered under English law. BUT English law says that the person is Domiciled in Andorra therefore Andorran law prevails. DISASTER. Each party then refuses to deal with the case, and therefore pass it on to a Notary. As the Notary can be liable for a wrong decision he will likely refuse the case and pass it on to the Judge. 5 years' reams of paper, documents from everyplace you might have an asset. Plus legalised documents from each country where there is an asset, indemnities against misappropriation of Assets etc., etc.

Add the next bit in and it gets worse. Waiting round the back is the taxman. Believe me, if he can throw a spanner in the works and lever out some tax, he will. He loves the situation. Even though you are Prime Facie non-resident, if he can glean enough and there is enough to make it worthwhile then, he'll start questioning. That is terminal! Remember, you are not here to argue!

I could get deeper into this but it's depressing and frustrating and it is not really worth doing, so I am going to draw a line here and now talk about how to improve your position.

Do not make a Will without a professional person to help you. If you employ a lawyer there is a moral and to some extent legal precedent for him to take on the case. If you go direct to a Notary, the same, but if the Notary shows some lack of willingness to take a Will from you then there is a reason. He wants you to employ a lawyer. So go and get one. Remember Notaries do not have much international experience.

Don't under any circumstances use a UK type 'do it yourself' Will. They are simply not valid in Andorra.

Do not deposit a sealed envelope with a Notary. If a Notary has not seen your Will he cannot vouch for its validity. A Notary does not like a foreign Will. He likes a local Will. It can be in English but it must follow Andorran custom. A lawyer with international experience drafting your Will, that is notarised according to the Andorran Law is the ultimate tool. Because the two parties are in agreement and have accepted you and your estate, they have also taken on a responsibility to see it through.

OK so now we have a Will covering the Andorran Assets that works. Well; Yes and No! The problem is that the law is a bit evolutionary. One cannot actually say that the day you turn your toes up that something hasn't changed. For example 20 years ago, an Andorran Will was the simplest thing of earth, but times have changed and they will continue changing. This is where your lawyer becomes important. He will be the person who will tell you if something needs to be changed. That it what he is employed to do. That is one reason why he is so important. Great, so if you accept the advice you have the Will and your estate is settled and you can sleep easy. Yes, absolutely, BUT, what about the assets outside Andorra? The property abroad, the investments in the Channel Islands, the Insurance Policies in England etc., etc.

They all need Wills covering them. And remember that anything registered in your own name is an asset of the country it is registered in. So I.C.I. shares are a UK asset. Microsoft Shares are an American Asset, etc.,

An immoveable asset has to be covered by a Will in the country in which it lives. A Spanish House should have a Spanish Will; A French Farm; a French Will. A bank account in Jersey needs a Jersey Will, and so on. The Shares, I.C.I. and Microsoft shares need UK and US Wills etc, etc. So you could need several or even lots of codicils, which is clearly not practical, nor desirable. Not desirable because they interconnect so leave trails down which Inland Revenues walk.

HOW DO YOU SIMPLIFY THIS? You cannot solve the immovable asset. Go and make a Will! In some countries you can put a House in an Offshore Company and there are also more complicated things that can be done with special assets but this is a really specialised area. With a bank account make a Will in the jurisdiction. Don't hold shares in your own name. I know it is a little more expensive but as a minimum have the bank hold your shares. If the bank holds the shares then the asset is in the jurisdiction of the bank. So I.C.I. held in a bank nominee (not in your own name at the bank) becomes an asset in the jurisdiction of Bank's residence.

Right. So now we have got to the position that we have all the Wills (codicils) in place so everything is OK. No. Each of the Wills has to recognise each other. Why? Well, there can be only one primary Will, or else how do the various jurisdictions know under which set of laws they are working? And if the beneficiaries want to argue where will they argue? and under which law?

So, as you are domiciled in Andorra, it should be Andorra. This makes life easy. One Will in Andorra stating that there are codicils in all the other places is the correct method. Each of the codicils recognises the Andorran Will and the Andorran Will states there are codicils in the various places.

With all this in place you can then turn your toes up! WHAT HAPPENS NEXT? Well. Firstly the Andorran Will is opened. The assets are gathered together by the Lawyer or whoever, and when all the various checks have

been made a Notary will accept the Will and distribute the assets according to the wishes. The checks are making sure that all the assets are known, valued and verified, and that all the outstanding debts are paid. It is a fairly fast operation and should be completed within a Year,

sometimes a few months.

With the acceptance (equivalent to probate in English) and a bit of know-how, one can then transmit this to all the jurisdictions where the other assets are held. They will want documentation but it should not be difficult AS THEY HAVE BEEN IN ON THE SCHEME. Recognition that the primary Will is valid is vital for the other Codicils

So that's it really. Well, except for a couple of problems. Firstly beneficiary wars are a disaster. Take a simple one. If one child is left less than the other, then they can challenge the Will saying that under Andorran law they are entitled to more. No is the real answer, as the Nationality law prevails, but if the person has lived in Andorra long enough or has an Andorran Passport, there may well be a case. This upsets the apple cart in no uncertain terms. If this is likely to happen, then you have to have a Trust.

TRUSTS. These are gifts made during you lifetime to people who you wish to receive assets at your death or at some date after your death. When you die these assets are not part of your estate and therefore are not included in your Will. They are available in Andorra and they are probably the most concrete method of transferring assets. They are virtually guaranteed to work; they are extremely private and they avoid loads of complications, but they do cost!

If your wishes are complicated, or your assets complicated, or your family complicated, then you need a trust.

They come in various forms. Intervivos Trusts are ones where the assets are placed in trust now and held under the trust deed until death or after. Causa Mortis trusts are ones that come into effect on death. The advantage of this trust is that you retain control until the end and you can then still avoid the assets being included in your Will. This is the vehicle I like most. It is clean, easy and very successful at achieving its object. It does need to be set up very carefully and planned but it is a super vehicle. Both these trust forms can be wound up or continue after death depending on the deed. It is impossible to underestimate their usefulness as they avoid so many problems and they work quickly, secretly and effectively. OFFSHORE COMPANIES. These are very important and they can be used for many purposes. Basically a company is used to transfer an asset from one jurisdiction to another. For example any investment held in an offshore company becomes an asset of the company, which can then be seated, for example in Andorra. Therefore the I.C.I. and Microsoft Shares now become Andorran Assets, not the bank's assets and not assets in the US OR UK.

They can also be used for holding property, but alas probably not French or Spanish, unless under special circumstances, but, the UK or Portugal are fine. Andorra does not accept ownership of property in an offshore Vehicle although you can open a bank account here for

Perhaps the most important advantage of an offshore company is anonymity. You can hold all manner of assets and nobody can find out who is the beneficial owner. If you use an Offshore Company in conjunction with a Trust then you have the ultimate tool. Discretion, secrecy, and anonymity can be secured with this vehicle as well as the complications of international Testaments.

KNITTING IT TOGETHER! Perhaps the most important thing of all is this. You see a primary Will in Andorra with a Codicil in France for the house there, a codicil in Jersey for the Bank Account, and a Codicil in England for assets there is great, but they have to fit, or else one could cancel the other. So you have to have a controller: a lawyer here who understands it and can tell you how to put it together so that it all works.

Have an executor. If you have assets in an English style jurisdiction, they will expect one. You want your will not to raise eyebrows but merely to look as if you have done it correctly and sought good advice.

SOME COMMONLY ASKED QUESTIONS.

Is it true that the Comú inherits if a person dies intestate? Yes and No! Only if no Family can be found. There will be an exhaustive search and it will take years but if no one is found, then 'yes' is the answer.

Who should make a Will in Andorra? Simply, anyone with an asset in Andorra. A Will if you are resident, a codicil if you are not.

Is it true that joint bank accounts are blocked on the death of one party? Yes. The bank will automatically block a joint account and only release it when the acceptance has been completed. This is the opposite to the UK. Jersey is an interesting case as they should block the account but rarely do. However you cannot guarantee that they won't. Should my primary Will be in Andorra? Yes, if you are resident. As I have already said, the residence really works out to be the seat of everything, and generally speaking it is normal to have the Will in the place you live.

What should a non-resident do? Have an Andorran codicil

How would you do a Will in Andorra? I have a Will here and I did it through a Lawyer. Some of the reasons are above, but in addition I was convinced that he understood the international dilemma that the English face and knew what I could do and must not do. A Notary has accepted that document.

Do I appoint an Executor? Interesting, because in Andorra it is not necessary as the next of Kin do it. But a Notary will expect an English National to have an executor, so have one. He knows about it and expects it DR. ERASMUS
DARWIN (DARWIN'S
GRANDFATHER).
" OH MORTAL MAN
THAT LIV'ST BY
BREAD! WHAT MAKES
THY NOSE TO LOOK
SO RED? 'TIS BURTON
ALE, SO STRONG AND
STALE, THAT KEEPS
MY NOSE FROM
GOING PALE!!!

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ONE OF THE JOYS OF RETIREMENT IS KEEPING A
LIST OF WHAT TO DO - BUT NOT TODAY

CONSUMING PASSION

Take what of this earth you will, but be prepared to pay ! Concern is not included in the bill. We do not talk of famine far away. The world and I have left it somewhat late, and we are both beyond our sell-by date.

Earth, give up hope. The countries on your crust are all too self obsessed to let you stay alive and fit for long: they'll have their say at summits where procedures are discussed for saving you, but do not put your trust in those; the delegates will go away and you'll still wait and bleed. You've had your day; ashes to ashes, dust to man made dust. But is there one last chance? A revolution, a human one - or yours? Were you to alter your orbit, in a fit of pique, and melt some ice, to spill selective retribution on North America, your chief assaulter, we'd grieve, no doubt; but know just how you felt.

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CRAB MOUSSE

1 10 oz. tin of Mushroom Soup (Campbell's condensed is best)

1 6 oz.(170g.) pkg. of Cream Cheese 1 envelope of Gelatin

0.25 cup of cold water

0.5 cup of finely chopped celery

0.5 cup of chopped spring onions

1 cup of mayonnaise

1 5oz. (140g.) tin of crabmeat (I usually double the amount for more flavour and texture)

0.25 teaspoon curry powder

Heat mushroom soup and cream cheese, stirring until smooth. Add gelatin to cold water and soften 5 mins. Add celery, onions, mayonnaise, crabmeat and curry powder, mixing well. Pour into a 4 cup mold (oil or spray beforehand). Chill overnight. Unmold onto a serving plate and decorate with sprigs of parsley. Serve with crackers.





Don't trust us



Better ask your friends about

us

