

90th Edition

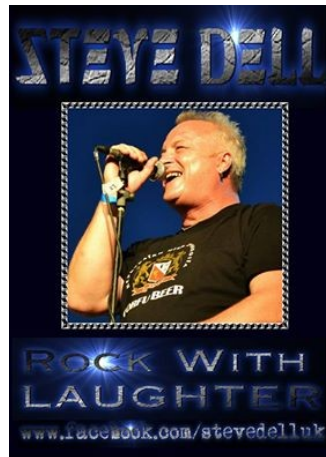
The Agiot

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The Night Of The 29th August

BOOK THOSE PLANES BOOK THOSE
FERRIES
GET READY TO BE ENTERTAINED!



7.00 P.M. AUGUST 29TH
AGIOS IOANNIS CORFU
7TH ANNUAL AGIOTFEST
REACHES ITS CLIMAX

LEATHERAT
LOCOMOTIVE
STRING SENSATION
INTRODUCED BY THE INIMITABLE
STEVE DELL.
SURPRISES AS ALWAYS
ALL-WEATHER
CORFU BEER
FOOD
PICNICS WELCOME
TOILETS
COACHES
TABLE TOP SALES
TICKETS AND DETAILS OF
DISTRIBUTORS AVAILABLE FROM MAY
1ST

**An introduction to our main band
for the evening:**

Est. 2005; Leatherat are a festival band taking influence from traditional folk, gypsy klezmer, prog and heavy rock. Fiery mandolin, furious fiddle and a powerhouse of rhythm form the basis of the alchemy, yielding all original material formed around self-penned/traditional tunes and witty, observational lyrics. Leatherat say "cider is optional, but dancing shoes are a must"! Expect the unexpected from this hi-octane act.



Press Kit for Leatherat
www.reverbnation.com

Est. 2005; Leatherat have established themselves as firm favourites on the UK festival circuit. Their sound is quite unlike any other, taking influence from traditional folk, gypsy klezmer, prog and heavy ...

DON'T MISS THIS ONE!
THE AGIOTFEST CONTINUES TO GROW AND MAKE NEW GROUND. LEATHERAT HAVE KINDLY AGREED TO PLAY AN "UNPLUGGED" SESSION IN A BAR/TAVERNA NEAR YOU ON THE NIGHT OF THE 27TH, FREE ENTRANCE. COME SEE THEIR GENTLER FACE!

Agiotfest Sponsors



Fully licensed under Greek law, OCAY Property Services offers both land and property for sale, mostly in the central region of Corfu. They can also handle the entire design and construction of a home including all licences, taxes, etc.

Daylong have been working in the compression hosiery market for over 50 years and have a wealth of experience in providing the right solution for their customers. They stock one of the widest ranges of products available in the UK including specialist medical products, sports ranges and a full range of fashionable support stockings and tights.



VRIONIS With us since 2009, every year Bill Vrionis supplies the best of sound and lighting. Visit his excellent shop on town

If you are looking for a travel agent who will spend the time to come up with the exact holiday that you want, in the right place and at the right budget for you, and knows what they are talking about as well, Spear Travels can provide a huge choice and offer holidays with the smaller tour operators that are often not available on the High Street.



Design of temporary structures in tube and fittings and various proprietary scaffolding systems including temporary roofs, facade shores and difficult access solutions all designs carried out in accordance with all current British and European standards and regulations.



100 + Club

Boatman's World is a full service chandlery adjacent to Gouvia Marina in Corfu, Greece.



Corfu Beer



British Corner Shop

The largest selection of British food in Greece. Favourite leading brands including Waitrose groceries and Iceland frozen foods. Plus a selection of confectionery, ice cream, soft drinks,

beers & wine, dairy produce, household cleaners, personal care, newspapers, magazines and greetings cards.



Green Island

Holiday Accommodation on the Greenest Island of Greece: Corfu. Specialized in the Dutch & the British tourist market



Sally's Bar Ipsos

Sunrise Cars

Discover the hidden beauties of the island with the hospitality and security of Sunrise Rent a Car. Situated on the main road opposite the customs buildings at the New Port, this company has been operating since 1980 and due to its experience can offer the best services and prices.

Nikos Pouliasis

A local and much-respected architect and Mekanikos, Mr Pouliasis has been designing houses across Corfu for many years. He is always kind, patient and fair-minded. Also, his rates are consistently competitive!

And:

NSK

Paul & Jan Scotter

Ken & Jan Harrop

Steve Young

Jo & Mel Sperling

Lionel Mann

Sue Done

Tavola Calda

Nikolas's Taverna, Agni

Vassilis Pandis

In Action gym

Star Bowl

La Tabernita Mexicana

Barry & Stella Knight

David Dickinson

Sarah Young

Simon & Lin Baddeley

Bob & Jill Carr

Chas Clifton

Rob Groove

Michael Spiggos, Firebrand Radio

<http://www.firebrandrr.co.uk/michael-spiggos/>

Dimitris Krokidis

<http://corfuwall.gr/>

Tony Barker

<http://villaoasiscorfu.com/>

Adrian Ward

<http://realcorfu.com/>

Maria. Driving School

Spyros Kouloudis. Dentist

Martin & Tracey Stuart

Posidonio Restaurant Agios Giordis

Aqualand

Gouvia Marina

Hotel Telesillas, Kontokoli

Sephora Shop

Compass Café, Kontokoli

Big Bite Restaurant, Benitses

Pat & Gina Brett

The 100+ Club

We are very pleased to announce we have reached 100 members today.

The 12th draw of year 2 was held today Friday 27th March 2014 at The Old Barrel Pub/
Taverna, Kontokali.

Diane, the Proprietor a none member, drew out the number.

The winner was Louise Taylor, winning 100€,

Also The Old Barrel donated a Sunday Lunch for two people, this was won by Bob & Yvonne Birch. Number of people present 26.

Members present 24.

Excellent afternoon, thank you to all who attended

A Big Thank you to Paul & Jan Scotter, for organising the event.

A big thank you to the 100 members who support The 100+ Club, also a big thank you to,

Paul & Jan Scotter central area coordinators,

North area Co-ordinators, Louise Taylor & Sandra Klouda.

Agiotfest, Paul & Lula McGovern. Business supporters

Hovoli Acharavi, Mediterranean Corner Mkt Roda, Chippy Chippy Sidari, Darryl Bill Butchers shop Perithia, Sally's Bar Ipsos, UK iMPORTS, Sidari, Corfu Barber, Sofias 41, 49100 Corfu, Scoobys Bar Sidari, Oscars Roda, AK Travel agents Sidari, The British Corner Shop, Perama, The Agiot, JJ Sports Bar Roda & Corfu Gazette.

The 100+ Club, representatives, Ken & Jan Harrop, (Project Leaders) Sandra Klouda, (Roda Co-ordinator) and Paul & Lula McGovern, (Agiotfest Leaders)

If you are interested in supporting The 100+ Club please contact us on Tel 6946949545

The 100+ Club supports Corfu Charities

the100plus-club@groups.facebook.com
<https://www.facebook.com/groups/the100plusclub/>

We are pleased to announce that the four charities that The 100+ Club are donating to will each receive 25% of 2524€. St John Lazos, are taking their donation in 3 parts, the first amount was to purchase 35kilo of Lamb costing 230.90, to provide Easter meals.

The Charities/Organisations being donated to for end of year 2, subject to status are The Smile of the Child, The Red Cross, Agiotfest15 and The Greek Orthodox Church St John Lazos, each receiving 25% of final balance.

St John Lazos Church, have received 35kilo of Lamb costing 230.90, to provide meals for Easter, this was purchased by Paul Scotter with the assistance of Sissy from the Church on behalf of The 100+ Club.

The Church provides up to 100 meals per day, 7 days per week for the under privileged, further food stuff will be purchased at a later date, to complete the amount of funds we are donating to them.

A big thank you to Paul & Jan Scotter for their time liaising with the Church, to make this donation happen,

A big thank you to our members, with your support we can make a difference

Ken & Jan

Agiot and Agiotfest Links

<http://democracystreet.blogspot.gr/>

<https://www.facebook.com/events/1427706954166861/?context=create&source=49>

<http://www.pinterest.com/agiotfest/>

www.agiotfest.com

<https://fabrily.com/agiotfest14>

<https://www.facebook.com/groups/the100plusclub/?fref=ts>

<https://twitter.com/>

<https://www.facebook.com/corfubeerfestival?fref=ts>

<http://corfuwall.gr/festivals/agiotfest-2013.html>

[http://www.robgroove.com/photography/agiotfest-2013/#prettyPhoto\[gallery-5959\]/22/](http://www.robgroove.com/photography/agiotfest-2013/#prettyPhoto[gallery-5959]/22/)

<https://www.youtube.com/watch?v=61beYf24Ux0>

<http://realcorfu.com/?s=Agiotfest>

<http://www.the-green-island.co.uk/>

<https://www.facebook.com/corfugazette>

Hilary's Ramblings

Contributed by
Hilary Paipeti

The Sounds of Silence

Some mornings the place is engulfed in such soundlessness that I fear a plague has hit in the night, and I am the only person left on the planet. Sometimes the stillness lasts until a solitary car goes by mid-morning. Phew! I breathe a heartfelt sigh of relief.

In this little corner of rural Corfu, far from main roads and the bustle of Town, you occupy an older island. As Lawrence Durrell wrote of 1930s Corfu, 'the quietness alone makes it another country.' Yet other writers seem to disagree. In *The Tempest*, Shakespeare describes Prospero's isle (which many sources identify as Corfu) as being 'full of noises'. In contrast, Lawrence Durrell, in *Prospero's Cell*, quotes his wife Nancy as saying (of Kalami) 'the quietness alone makes it another country.' In her 1960s novel *This Rough Magic*, Mary Stewart, during a tongue-in-cheek discussion between the main characters, cites Shakespeare's 'full of noises' description as proof that Corfu truly was Prospero's island. The contrast persists today. 'Greece is undeniably a high-volume country,' wrote Mark Dubin in the *Sunday Times*, 'especially when the countryside fills up with returned emigrants from Athens and abroad. Villages reverberate to the sound of mothers with foghorn voices summoning their children, or the more aesthetic clangour of church bells. You always know when a party has won an election, or a

team a football match (no more so than with Greece's surprise Euro 2004 football victory; nobody in Athens slept that night). Easter Midnight services are punctuated by dynamite explosions and, in some locations, improvised rocket barrages... Yet juxtaposed with all this can be an all-encompassing quiet, if not to say serenity.' Indeed, the Greeks gave us the grimmest synonym for the word noise:

cacophony - literally 'bad sound'. The English language also has din, row, explosion, tumult, blare, shriek, bark, racket - all cacophonies with an unpleasant nuance, noises you would want to avoid. So, is Corfu filled with quietness or is it 'full of noises'? How can we reconcile this conflict?

I think we should perhaps examine what produces the sounds. Natural noises generally do not disturb, except when they become extreme. Some sounds inspire calm, induce slumber. The background buzz of bees when the pollen rises on a thyme-purple hillside. The chirk of cicadas in the midday heat, summer's balmy background vibration. The plash and gurgle of autumn rain. The distant boom of waves on a winter-empty strand. It's even possible to sleep through the banshee rush of a southerly gale. Contrast these with man-made sounds: the strident shriek of an eternally nagging housewife (my ex-sister-in-law; awesomely annoying!); the constant whoosh and roar of passing traffic; dogs barking throughout the night (they bark when tied up, an unnatural condition created by the human owner); the boomda-boomda-boom

of a hideously amplified car stereo; the destructive whizz and bass buzz of a chain saw; and worst of all, the rumble and slam of a bulldozer that you just know is ripping up another unspoiled corner of the island, the terrible racket that strikes even in the depths of the countryside. We return to the 'noises' of Shakespeare's *Tempest*, which by reading on we find are not disagreeable ones: '...the isle is full of noises, sounds and sweet airs, that give delight and hurt not. Sometimes a thousand twangling instruments will hum about mine ears, and sometime voices that, if I then had waked after long sleep, will make me sleep again...' So Corfu IS full of noises, but natural - or perhaps supernatural - sounds, rather than cacophonous ones. And indeed, we can sleep through nature's noises, while man-made ones intrude. The Greeks even have a word for that most lulling and silent of sounds: 'flisvos', the lapping of wavelets on the shore.

Dithering Spring

Spring really is delayed this year, with night-time temperatures well below zero knocking early flowering on the head. A few days of sunshine, in which the wild flowers basked, have given way to more rain, and mud, mud, mud everywhere. The local beekeeper anxiously puts Spring a month behind, while the weeping willow which provides my own yardstick sent out its first leaves eight days later than last year (28th February instead of the 20th). Of the other trees, many are not even bothering to leaf even now in late March. If global warming is really taking place, I wish it would hurry up!

A Critical Appraisal of Gandalf the White

By Elrond.

I have been asked to put the record straight by certain members of the community living in Middle Earth, otherwise known as Agios Ioannis.

Having known the venerable wizard for eons I think I am in an advantaged position better to offer a true and valid opinion of Mithrandir.

A trilogy was written of Lord of the Rings by a certain human named Tolkien. I have read this book. I also have seen a cinematic version of the events he depicts. These depictions, I am afraid to report to you humans, are severely flawed.

The story laid out before you would have you believe that Gandalf the Grey, or White as he was eventually to become known as, was the core, the essence, the driving force behind the great victory afforded against the evil empire of Sauron by the allegiance of men, elves and dwarves. Nothing could be further from the truth. It pains me to tell you this but...he was a charlatan.

Think carefully and you will clearly see through the veil of lies which surround this being. Assess for yourselves what he actually did during the entirety of the story and I think even the biggest fans of Gandalf will have to admit, he did very little.

He rode a lot is for certain. He can often be heard shouting with vigour at the top of his voice 'We ride, we ride!' And he certainly

does, there is no doubt of that. But where to, this is seldom made clear? Did he rather have a girlfriend, unmentioned in any of the conventional history? We hear he fought for ages with the Balrog, in an abyss of immeasurable depth. Did he, we only have his word for it?

Magically, when much of the hard fighting has already been done by his underlings, he amazingly reappears, and even more amazingly, dressed from top to bottom in pristine white. His friends believe and want to believe that this transformation has a mystical and spiritual source. But truth to tell, he had become tired and despondent at the laughing behind his back of the elves, who viewed this tatterdemalion in grey as a scruffy beast not worthy of their company. So he bought some new clothes and dyed his beard.

Having successfully duped the most vulnerable in his party-the Hobbits- to take on the most perilous part of the epic journey into Mordor, he swanned about, fully expecting them to fail. 'Hobbits are cannon fodder', I once overheard him telling an Ent- an animal of very little mental acuity.

So, imagine his surprise when the hardy hobbits-with a little help from their friends-came up trumps.

Before he could be found out he faded into the west, making sure he took Bilbo Baggins with him. He knew that Bilbo realised the truth of the tale and might spill the beans.

As an end note to this cautionary piece, I would like to

vindicate Saruman the White, who really was wise and had realised from an early time the duplicity of this upstart wizard. If it had not been for that bloody eagle all may have turned out differently.

Also, Saruman was much better looking than Gandalf, which was half the problem.

LORD OF RIVENDELL.



"Gandalf"

Nick the Clock's World

NICK WAS 91 ON THE 30TH MARCH
WE ALL WISH HIM WELL AS HE ENTERS HIS PRIME.

Go Crazy on April Fools'!



The manager hired a new secretary. She was young, sweet, and polite.

One day while taking dictation, she noticed his fly was open. While leaving the room, she courteously said, "Oh sir, did you know that your barracks door was open." He did not understand her remark, but later on happened to look down and saw that his zipper was open.

He decided to have some fun with his new employee. Calling her in, he asked, "By the way, Miss Jones, when you saw my barracks door open this morning, did you also see a soldier standing at attention?"

The secretary, who was quite witty, replied, "Why, no sir, all I saw was a little disabled veteran, sitting on two duffel bags!"

A guy ends up with an older woman at a last bar. She looked pretty good for a 55-year-old. In fact, she wasn't too bad at all, and he found himself thinking she probably had a really hot daughter. They drank a couple of beers, and she asked if I'd ever had a "Sportsman's Double"? "What's that?" the guy asked. "It's a mother and daughter threesome." she said.

As the guy's mind began to embrace the idea, and he wondered what her daughter might look like, he said, "No, I haven't." They drank a bit more, then she said with a wink, "tonight's your lucky night." They hopped into a taxi and went back to her place. When they arrived back at her place and they walked into the front door, she turned on the hall light and shouted upstairs "Mom... you still awake?"



A man was being interviewed for a job. "Were you in the service?" asked the interviewer.
 "Yes, I was a marine", responded the applicant. "Did you see any active duty?"
 "I was in Vietnam for 2 years and I have a partial disability."
 "May I ask what happened?"
 "Well, I had a grenade go off between my legs, I lost both testicles."
 "You're hired. You can start Monday at 10:00 AM."
 "When does everyone else start? I don't want any preferential treatment because of my disability."
 "Everyone else starts at 7 am but I might as well be honest with you. Nothing gets done between 7 and 10. We just sit around scratching our balls trying to decide what to do first."



Village and Island News

By The Editor

This is written on the 31st March; today was a crystal blue sky and a warming sun. Has our Corfu Spring arrived at last?

It has been the season of LENT and a chance to refrain totally from dairy products and meat. It has also been a time for occasionally watching the Cricket World Cup, which has had hours of coverage, mostly at ungodly hours.

Our son Kostas returned from fifty days in Thailand and we were mightily glad of his homecoming. He obviously enjoyed himself; certainly his travel juices have been spiked. He took a few days to readjust before joining his brother in the family firm. Now he is returned to the fold we have no further panic from his Mum and his Yaya, as they had tried daily to track his movements as best they could across the globe. He brings many tales, one in particular of the alternative to toilet paper he experienced in parts of Thailand, comprising of a wall-mounted hose. Should we experiment with this system in our Corfu villas?

Elina, Peter's fiancée, is with child. This is capital news for us all! The baby is expected in September. Elina also celebrated her birthday. It must be that time of year, because recently-married Sofia from our Yitonia is also pregnant, along with local hairdresser Sofia Pap and Sophie Vasiliki. A new baby boom in Agios?



"Independence Day"

It was Lionel's birthday too, his coinciding with Greek Independence day on the 25th. So he celebrated his day in the Kostas taverna along with Kostas, Nitsa, Anna, Nikos, Lula and me. What a great lightweight' feast this was, taking the regulatory three or four hours.

It has been quite an eventful month for the good Doctor, what with his new-refound church organ duties, and the incident of the '100 Euros cat'. His cat had difficulty giving birth. Unfortunately, she almost died with dead babies inside, the vet came, whose charge inspired Lionel to name the cat thus.

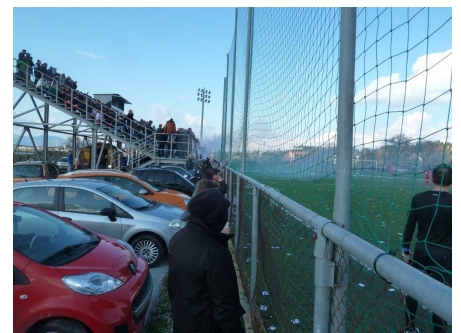
On a brighter note his trousers from Canada were finally brought in person by well-known Agiot courier Paul Grove. Here is an overjoyed Lionel receiving them from his Samaritan. The trousers were sent from Ontario in September, and posted to Micky's address in England, as Greece was considered a destination which may have challenged the swiftness of the delivery system. Which parts of the world Lionel's trousers visited remain a mystery, but their journey lasted five months.



"The Presentation of pants"

Another birthday was celebrated by an old family friend Mrs Donaghey from Erith, who was 101 on the 4th March, the oldest person I have ever known. It was great phoning the old lady, who I have known for fifty years-the second half of her life.

On the 11th of the month OΦAM won the Corfu Football Cup, beating Petriti 2-1 in the Final at Kanoni. My Son Kostas and I went along to see his brother play. A great atmosphere was generated in the tiny stand, which was packed full of noisy fans of both teams. The stand looked as if it might easily topple under the strain from its human cargo. Fire-crackers, smoke bombs. banners displaying 'Cannibals', Klaxons, singing, stampeding feet on decking all under cold, overcast skies occasionally pierced by planes zooming up over the stand from the adjacent airstrip. Now, that is what I call entertainment; all for 5 Euros a ticket.



"Cup Victory"

Thanks to kind people from Facebook <https://www.facebook.com/groups/496215513722343/search/?query=Paul%20McGOVERN>, the culprit in our garden, which has been decimating shrubs, is now identified as either a Cockchafer grub or June Beetle. I'm now in search of a pesticide -which I normally avoid-as without its use there is a real fear most of the species of plant will disappear.

Continued on Page 8

Village and Island News
Continued from Page 7



"The Garden Pest"

Supermarket shopping in England I used to hate, here I find it therapeutic. We often use ENA, the cash and carry place. It is usually as deserted as Mars, with great wide, uncluttered aisles, easy access and friendly staff. How it remains to stay open with such little traffic is another intriguing Corfu mystery.

St.Patrick's Day was celebrated in several hostelries around Corfu. We went to Sally's at Ipsos, which was rocked by 3 and the Cuckoo. Another fine social meet was with Agiotfest sponsors Libby and Peter Cookson, a quiet but cosy time in Sweet and Savoury, Gouvia.

Towards the end of the month several of us came down with a virus, which swept parts of Corfu. Mercifully it lasted but a day or so. This coincided with a trio of astronomical events, some say great events will unfold shortly thereafter.

' On March 20 - same date as the

2015 March equinox - the moon turns new only 14 hours after reaching *lunar perigee* - moon's closest point to Earth in its orbit. Thus this moon is a **supermoon** - at the new phase - not visible in our sky, but having a larger-than-average effect on Earth's oceans. Plus this new supermoon swings right in front of the equinox sun on March 20, so that the moon's shadow falls on parts of Earth'.



"Total Solar Eclipse"

The week starting the 22nd was predicted to be a rainy one. Certainly the lower fields are sodden and the puddles breed. Good days for high-speed splashing by Mandy and Bono. Andy-beloved by many- is more refined, as a gentleman of his years should be. At least he has taken over from Bono in the toe-nail department. He lacks skill, but not enthusiasm. If his efforts are unsuccessful the Letters here suggest

foreign aid may be at hand, in time to thwart amputation at Easter. Talking of Easter, our neighbours Claudia and Kristos, have a lamb. It was intended to be consumed, but these caring people have bonded with it and it has been elevated to the rank of family pet. Unfortunately, Mandy prefers it as prey. The other day she found her way into its compound, which flanks Henk's pool. She chased it into the water and swam after it. Luckily we were there to put a stop to the chase. Just as well as both animals would have drowned, there being no ready means of exit from this water.

And so I close this little snap-shot of Middle Earth with us all wondering where the finambulist that is Greece will stand when issue 91 comes out. What destruction will be brought upon our country by the Legal Bandits of the ECB?

In spite of this cloud, all that is left is to wish everybody a very HAPPY EASTER!!

GO HERE TO EXPLORE CORFU EASTER ACTIVITIES.

<http://www.corfuvisit.net/default.asp?id=8&ACT=5&content=21&mnu=8&LangID=English>

The Corfu Losers' Cup



"Ready Steady Go"

YOUR CHANCE TO BE A SPORTING LEGEND IN YOUR OWN LUNCHTIME.

MAIL IN HERE OR USE THE COMMENTS SECTION TO SECURE YOUR PLACE AT THE CORFU LOSERS CUP 2015, TO BE HELD ON THURSDAY 16TH APRIL.

RENDEZVOUS WILL BE AT 11.00 A.M. AT THE PLATEIA AGIOS IO-ANNIS.

WHEN THE PROGRAMME IS BODGED UP THE LUCKY CONTESTANTS MAY BE REDIRECTED

Services for April: Taken from "The Pulse at Easter - April 15th"

During interregnum, the format of services may be subject to change, but will always conform to Anglican doctrine.

Our locum is Rev. Frank Sawyer

Thursday 2nd April - Maundy Thursday 19.00 Holy Communion Service

Friday 3rd April - Good Friday 12noon-3pm **Meditations, Readings, Music**

come when you can, go when you must (more details on the website)

Sunday 5th April - Easter Day Christ is Risen 10:30 Holy Communion Service

Sunday 12th April *Greek Easter Day* 10:30 Holy Communion Service

Sunday 19th April 10:30 Holy Communion Service **Sunday 26th April**

10:30 All Age Service 19.00 Holy Communion Service - Book of Common Prayer

Weekly Events during April:

The church is open daily Tuesday to Friday each week from 10:00 to 13:00 for coffee, chat and exchange of library books

DURING BOTH WESTERN AND ORTHODOX HOLY WEEKS THE CHURCH WILL BE CLOSED FOR ALL EVENTS EXCEPT SERVICES

Monday 17:30 The Kontokali group meets

Tuesday 10:00 Coffee Morning in the church room

28th - Master's Crafters - Jean gives a demonstration on Free Machinery Embroidery.

Wednesday 10:00 Church Library open

12:30 Lunch Box

Thursday 10:00 Bible Study

Friday 10:00 Fellowship & Prayer meeting in the church

10.30 'Little Angels' Mums & Tots Group

Other Events during April:

Wednesday 29th April 19.00 Scrabble in Church Room

Orthodox Easter this year is one week after Western Easter and the church will remain closed for mid week events.

Holy Thursday

Traditionally Easter Bread and cookies are made, eggs are boiled and dyed red. Services in the evening are held in the Orthodox Church.

Holy Friday

After a service, as dusk falls, the '*Epitaphios*' begins, a symbolic funeral procession with followers holding candles, on returning to the church the flowers from the symbolic coffin are given out

Easter Saturday 11.00

Watch your heads! As pots are thrown out of windows showing anger at Judas' betrayal of Jesus. Immediately following this in Corfu Town bands strike up and process around the town.

Midnight

At the stroke of midnight, fireworks light the sky, church bells ring out and people greet each other with '*Christos Anesti*' 'Christ is Risen', lighting each other's candles.

For more Easter traditions see our website.

The Predators

ECB To Steal Greek Bank Deposits As Greece To Default Within Two Weeks Sending Shockwaves Around The World!

March 31, 2015



Today one of the greats in the business warned King World News that Greece will default within two weeks, sending shockwaves around the world! He also stunned KWN when he said what the ECB is about to do to Greece.

James Turk: "The situation in Greece is deteriorating rapidly, Eric, and the implications extend far beyond the

euro. KWN readers need to be ready just in case there are some nasty surprises over the next couple of weeks that roil markets around the globe....

[Continue reading the James Turk interview below...](#)

"Greece has been out of the headlines of the mainstream media, so little attention is being given to the fact that the government there is rapidly running out of money. And crunch time begins on Tuesday, March 31st.



Greece Is Broke

Athens may not have enough cash to meet its month-end obligations. But even if it somehow manages to squeeze through, it needs to repay €450m to the IMF on April 9. And then Athens faces a really big hurdle that may be insurmountable.

Two Greek Treasury bills totaling €2.4 billion mature on April 14 and April 17. Most of this debt is sitting in Greek banks, which have been rolling over these bills with emergency funding obtained from the ECB, rather than demanding repayment from the Greek government. But

these two upcoming bills are different because at least €500 million is owed to investors outside Greece who are going to ask for their money back.

Greece To Default Before April 14, Sending Shockwaves Around The World!

If Greece can't pay, it would be a default, which in turn will trigger acceleration clauses in Greece's other debt obligations that would require immediate repayment of those debts too. That is when Greece blows up and sends shockwaves around the globe, which will particularly rock the ECB as well as with the remaining depositors in Greek banks. But I think Greece will actually blow up before April 14th.

The ECB has purchased from European banks almost all of the Greek paper these banks previously held. In other words, just like occurred when Lehman collapsed, there will be a bank bailout, but it looks like there will be a difference. Cyprus is a more accurate comparison because the losses will be paid by bank depositors, rather than put on the backs of taxpayers. And maybe this time, even the holders of bonds issued by Greek banks will be forced to take losses, which is where the global impact could be felt.

There have been a lot of fund managers buying Greek debt in search of the high yield it offers, the high yield of course arising because of the high risk. These guys are betting that the ECB will not let Greece collapse, but it now looks like the ECB, the IMF and the EU are forcing Greece into bankruptcy, which is a message that the Greeks themselves are increasingly coming to grips with.

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The Predators
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Greek Bank Runs Accelerating Into A Full-Blown Panic

The run on bank deposits in Greece has been fierce. From a peak of total deposits of nearly €240 billion six years ago, deposits have collapsed to the lowest level in ten years to an estimated €130 billion today. Some €30 billion of that amount has been lost just in the past three months.

In other words, Greek banks have lost an astounding 20% of their deposits in the last three months, indicating that the multi-year run on Greek banks is accelerating into near-panic conditions.

Greek Banks Now In A Death Spiral

For years, the Greek government has been kept afloat by the Greek banks. The government was issuing short-term Treasury-bills which the Greek banks were buying. The money the government received from the banks enabled the government to keep its head above water. Athens spent this money as rapidly as it came in.

The Greek banks, in turn, were then using these newly issued Treasury-bills as collateral to borrow money from the ECB. To give you an indication of the size of these borrowings, they rose more than €10 billion in just the last month to over €70 billion today.

The Greek banks have not been borrowing from the ECB by choice, but rather because of desperation. They are in a death spiral, losing deposits and getting stuck with bad loans that can never be repaid as the Greek economy withers away, which is now forcing the ECB's hand.

ECB To Steal Money From Greek Bank Deposits

The only way the ECB is going to be repaid is by stealing money from bank depositors, just as it did in Cyprus with the "bail-in" the ECB imposed in that country. So to protect its position, the ECB will not let the total amount of deposits in Greek banks shrink to an amount less than what the banks owe to the ECB. And as borrowing from the ECB grows while deposits shrink, we are rapidly approaching the point where this cross-over will occur.



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The Predators

Continued from Page 11



When a government is dependent upon bankers for money, they and not the leaders of the government control the situation, since the hand that gives is above the hand that takes... Money has no motherland; financiers are without patriotism and without decency; their sole object is gain."

**– Napoleon Bonaparte,
Emperor of France, 1815**

ECB To Pull The Plug On Greece Within Two Weeks!

So based on present trends – with loans from the ECB increasing and deposits flowing out of Greek banks accelerating – I expect the ECB to pull the plug on Greece within the next two weeks. Greece won't leave the euro, just as Cyprus has not left the euro, but Greece will be hobbled by the ECB repeating what happened in Cyprus.

There is an ebb and flow to the markets, Eric, and this mess in Greece is an indication that the tide is turning, and turning in favor of the precious metals, particularly when their prices are measured in terms of euros."



Στοιχεία Επικοινωνίας

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"The Best Meat in Town"

Letters to the Editor

Sally Grove writes;

Paul please get that toe nail done before I come else i will use my own equipment!

My Paul has his done it doesn't hurt! Well not after 3 litres of wine.

Love to Lula xx

ED:- Sally, I was half-hoping my toenail would get through unnoticed. I will have the wine on standby!! Thank you xx

Norman Marcus writes:

Lula, never say never.

No passport, no money!!

Rotten writing, just press button when shopping.

Happy Birthday Paul

I trust you are still with us in the land of the living! As I remember we are about the same age. I am 85!! Still o.k. but a bit wobbly!! No car now; still cycling-just!

Best wishes to Peter and Costa and Lionel [?] and Andy [Dog].

Many happy memories in Corfu, the concerts etc. Good! Putting the chairs out. Yeah?

Keep well and happy! Norman

Ed:

Norman [affectionately known as Stormin' Norman during his Corfu Losers' Cup days] will not get this answer as his message came in letter-form. We salute him and he will shortly receive greetings from us all in Agios by post.

ED:

Thank you all for continuing to read and to contribute in increasing numbers.

Your comments are always appreciated and reproduced here.

Don't forget you may advertise with us free of charge. Just enquire.

A welcome out of retirement-again- to Uncle Bulgaria himself, under the guise of Obnoxious Al. Love him or hate him, there is no ignoring him.

Articles appearing here are rarely edited. The Editor may or may or share the opinions herein. It is an uncensored document.

Simon Baddeley writes:-

Greece is playing the game of her life, and how she plays the game with the lousy cards she holds, will determine the history of the coming future. Being geographically small, Greece and Greeks value the classical merit of cunning - the talent of metis* referring in Greek to wisdom or craft or nous, and to the goddess of wisdom and prudence - η Μήτις. Cunning in Hellenic culture stands higher than it does in ours (tho' Greeks have seen perfidious Albion as a mirror). We are more wary of cunning. It can be ruefully respected, but also detested - no part of our understanding of integrity. Of necessity it's different in Greece. Marcel Detienne and Jean-Pierre Vernant published a book in 1978 called Les ruses de l'intelligence: la mêtis des Grecs, translated in 1991 as Cunning Intelligence in Greek Culture and Society. ...There is no doubt that mêtis is a type of intelligence and of thought, a way of knowing; it implies a complex but very coherent body of mental attitudes and intellectual behaviour which combine flair, wisdom, forethought, subtlety of mind, deception, resourcefulness, vigilance, opportunism, various skills, and experience acquired over the years. It is applied to situations which are transient, shifting, disconcerting and ambiguous, situations which do not lend themselves to precise measurement, exact calculation or rigorous logic.

Emily Picoula replies to this:-

actually it does exist in all nationalities, the difference being how it is applied in each culture and the 'system' within that culture..a very simple e.g. and i mean no disrespect..i found that while working in london even tho' the office workers saw themselves as more intelligent, i found the covent garden market workers had all of the above, but it was assumed they were "cons"..but perhaps its a matter of survival, and something we all have. i do agree that greece must try and be quicker, but also patient 'cos as each country's elections come round more and more people are questioning "who is a united europe for?"



Sally's Bar Ipsos Corfu shared a link.
Posted by Rob Groove (?) · 2 minutes ago

If you haven't yet read the Agiot News letter it's well worth a read to keep up to date with some of the happenings and events that have been happening on this amazing island.

You can check it out here!
<http://www.theagiot.com/>



The Agiot - Agios Ioannis News
www.theagiot.com

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Obnoxious AI

Does anybody without a PHD understand the Greek electric bill? Last winter the missus and me were getting 700 Euro plus, bills, so I took some time and looked at my last few years bills and came to a conclusion. Not that electric is a rip off, mind you it's pretty close to it!!! But, if you have a normal domestic residence and your usage goes over 2000 units in the 4 month account period, then your bill seems to automatically double, you go up into a different band of charges.

Now I know that there are a load of know it all's out there, (Who usually know nothing) who will disagree. But the proof of the pudding is in the eating to coin a cliché. This winter despite having an extra family member deciding to stay with us for this winter, my average monthly bill is around 75 Euros, 300 over the 4 month period. HOW, Well I'm a gonna tell you.

First I found out the wattage and Kilowatt per hour usage of everything in my house. If you do not know how to do this, go to <http://www.cryer.co.uk/> and it explains everything you need to know. I then implemented a regime of simple economy, for instance, I was running 3 freezers so I cut that down to two for a start, also by keeping my electric usage within 15 units every 24 hours this alone will keep your bill under the 2000 unit limit. Did you know that leaving a computer on for 24 hours even a laptop uses about 2 units in that period? I changed my old fashioned kitchen spotlights to energy savers, stopped using electric fires or worse electric radiators. Went to gas instead. Always turn off lights not in use, or the tv if not being watched. It was all simple stuff and took only a change of mindset to

get used to it. BUT IT WORKS. TRY IT. Also did you know that those awful inaccurate 2 month estimates can be turned into a correct reading, simple log on to www.deddie.gr and enter your meter number and the reading, do this between the 12th and 18th of the second month, then when the estimated bill comes, it will be a reading of actual usage not a wild guess by the electric board. This site is in English and very simple to use.

I see the police are nicking Brit cars that have been here to long, Bravo! about time, I pay a 1000 a year to tax my car, plus insurance and MOT. I just had to renew my Greek driving licence as well, 160 Euros, so why should arrogant Brits run around in Untaxed and Uninsured vehicles, NICK 'EM all I say. Another thing to be aware of according to whispers heard around, There will be a crackdown at the airport this year on Brits doing illegal taxi transfer's, so watch out!!!

You know whats really ticking me off? The EATA. and the theft of mail to and fro England. There is an epidemic of thieving going on, we can no longer send or receive packages through the Greek postal service safely. I sent a registered letter to Bulgaria, a Christmas card with a small financial gift inside, well disguised, the letter arrived was signed for and found to be empty. It had been slit open the contents removed and resealed, as it was signed for on delivery, no recourse possible. Family DVDs of Christmas, stolen, packages from UK to here, stolen. We can do nothing about it, there is no ombudsmen no one to complain to. If you go to the main post office they just shrug and basically say "TOUGH" I have lived here for 25 years plus and

never had this problem. I think all Brits should get up a petition or do a demonstration in Corfu to try and get some attention to this problem. Maybe the Agiot could organise this if we can get the editor sober. (Only joking McGovern!)

I love living here and would never return to the UK, (No Brits left there anyway) In the old days up here in the North, Albanians would come over and steal clothes and food, They don't anymore, then a couple of years ago we had a spate of house break ins, interestingly they stopped after the exodus of Brits going back to the UK when the economy crashed. Now we may get the odd break in now and again only. But this stealing of mail, hits at the very heart of the pleasure of living here. It is our lifeline to the poor souls and family left behind in Britland. If anyone has an idea how to complain in a manner that will hit home to EATA, let's hear it.

Well the season is almost upon us, we need those lovely tourists to help Corfu's economy, but why, oh why, do they leave their brains behind. Renting scooters and not wearing helmets, renting those dangerous 4 wheel bikes, despite never having handled one before, renting cars and driving drunk, walking down the middle of the road as though they owned it, going into supermarkets in swim trunks or skimpy bikinis, not on. Well, unless your a good looking young bird and the bikini is very skimpy. (That's the MCP in me talking).

Continued on Page 14

Obnoxious Al
Continued from Page 13

Speaking of supermarkets, am I the only one who gets ticked off by those brainless women who get to the checkout on a busy day and wait until all the goods are put through the scanner, and then, and only then, do they look for their handbag, root around inside to find a purse, then root again into the purse for money, and always have to insist on finding odd coins at the bottom of the purse. Is it so hard to have the purse in hand, open, waiting for the total bill, instead of keeping the whole line waiting? God forbid but there are

even men with a purse who do the same thing!! (I only put the last bit in so my MCP attitude looked better)

I see there is a new idea by the finance minister, to employ people to wear camera pens, and then go into bars and restaurants to video who is cheating on taxes by not giving receipts. Disgusting!! Where do I sign up?

Well I guess that's it for now, Don't I just love being a moany old sod, (Oops should not say "sod" there will be a complaint from Episkepsi. (Tough)

I am and always will be,
Obnoxious Al



*"Villa Persephone
Nestled in the groves
Agios Ioannis"*

ALBANIA: COMPARISONS OF POVERTY

excerpts from Rob Facebook page.

My flatmate, [Adrian Bashkim Dardha](#) who is one of the "Grand Master" chess players in Albania, ranked #7. He fell on hard times having been made redundant 2 years ago, and was living in a tin hut because he had no money to pay rent for an apartment. Social security benefits here in Albania are 20 Euros per month. An apartment costs at least 200 Euros per month. Go figure!

Horrified to see first hand that Albania is country where being "unemployed" means you will probably be dead from starvation or exposure or illness within 2 to 3 years. I have started to find the "tin hut" villages where those without jobs live with no heating, no fresh water, no health care and very little food. I could cry because I feel so helpless. I just don't know what to do, but I cannot bear to see people like this. The temperatures recently fell to -7 C and people are dying. It

just doesn't seem right for me to be living comfortably in this nice warm apartment block.

I'm thinking of the homeless and dying people in Albania. I can't sleep properly because I am so concerned for them. This coming Friday morning I am meeting with the ex-Governor of this part of Albania, plus another friend from the Baptist church in Sarande, plus Adrian Dardha (the chess Grand Master) who was homeless but now has a home with me.

EDIT: I will leave the original text I posted "as is" below. But the above goals are best achieved by working through the existing Lidia Foundation christian charity in Albania, which is head-quartered in Sarande. I have posted links to the Lidia Foundation on a more recent thread. The Director of the foundation is Ibrahim, who is also qualified as an EN&T Doctor. Please continue to chat there!

ORIGINAL TEXT: We are

founding a charity to help the homeless. The plan is to create "farming communities" by donating an initial stock of animals for breeding, and seed for sowing, plus tools and training in basic agricultural skills that will enable them to "multiply" the gifts that they received, and provide food and income for them in the future, through the fruits of their labour. We will start this as a pilot scheme in the Sarande area, with a view to "roll out" to other homeless communities in Albania later on, after the pilot has proven successful.

Cats

By
Dr. Lionel Mann

Some time ago I had fourteen assorted cats and kittens; today I have two cats and one kitten and two of those have been with me for less than six months. Four cats have died from various ailments in the past two years, but I have no idea where the other ones have gone.

The life of a cat is very precarious locally; crazy traffic, savage dogs. Hawks, eagles, snakes all take their toll; even an owl or a rat may make a meal of a tender kitten.

Six months ago I took in two cats as wards while their owner went back to Britain for the winter. The four cats that I had at that time objected violently and the visitors needed to defend themselves strongly. The male took refuge under the bedside cabinet and the females on top of the organ from which they held off all comers. After four days the tabby escaped and I later was told that she had found her way to home where she was being cared for by neighbours. The tom was made of sterner stuff and wore down the opposition and even won over a resident tabby. The others swore at me regularly for the disruption and eventually disappeared.

Josephine with her coat of many colours, the remaining tabby, has recently become a Hundred Euro Cat. Her latest pregnancy went disastrously wrong needing a visit from the vet to remove a kitten stuck halfway and then an operation to clear the remaining ones which had died inside. At least she will not be any longer

troubled with kitten-bearing.

When I took in the two visitors it was understood that if they settled they might remain permanently. Captain, a handsome shaggy-coated ginger tom with one eye and the most elegant tail on the island is now firmly established, sleeping every night beside my pillow and trying unsuccessfully to share my meals.

The kitten, Putticles, is a survivor of Josephine's litter of last autumn. He is a juvenile delinquent, going everywhere where he should not go and doing everything that he should not do. Captain, Josephine and I regularly slap him down but it makes no difference, he persists in his intransigence. When we are about him he runs to hide under the bed only to emerge a minute later to spring on to my lap to be petted. He even managed to prise open the lid of the tin in which I keep the dry cat food in order to enjoy a midnight feast.

Purricles's father is a big ginger and white tom belonging to one of my neighbours. He had taken to visiting regularly when I feed my cats. I have named him Hoover because he cleans up every trace of food left by the others and eats it at remarkable speed and efficiency, merely sucking instead of chewing. He must have a very strong digestive system.

Some years ago I lost six of seven cats one night when I was late back from giving a concert. They had found food that was poisoned and died in agony. The lucky one vomited and drank only water for the next week. These days I think that nobody puts down poison as most households here have taken in

When I had more cats many of them were members of the Agios Ioannis Felharmonic Choir that used to give monthly performances in the open space across the street from my bedroom window. I would bear with their efforts until they became excruciatingly avant-garde. At convenient places around my home I have Heinz plastic bottle used now as water-squirters. They have a range of about five meters, more than enough to reach across the narrow village street and I use them to drive away any animal that is being a nuisance. I needed only to open my bedroom window and to deliver a two-second jet to put an end to the choral society's efforts. These days, none of my cats shows any musical aptitude. The group performs in the plateia. Distance ends enchantment.

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Phone: 6932826003,

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Greek microbreweries hopping amid economic crisis

Nikolia Apostolou and Polyxeni Athanasoulia, Special for USA TODAY 3:46 p.m. EST February 25, 2015



ATHENS — After a day of exploring ancient ruins or lying on the beach under the hot Mediterranean sun, who wouldn't want a cold, fresh, locally brewed beer?

A new wave of Greek microbreweries is hoping to capitalize on quenching the thirst of travelers and locals despite the country's ongoing economic crisis.

"Our island lives from tourism," said Spyros Kaloudis, who founded Corfu Beer after he got fed up with vacationers drinking foreign brews on the island in the Ionian Sea.

"Tourism means experiences — to complete the experience, I wanted to create something local," he added. "I didn't want it to be another souvenir but

a product that could be consumed daily by visitors."

After eight years of planning, he perfected his first beer in 2008 — at the same time the financial crisis plunged Greece into the deepest recession in Europe. Despite the economic headwinds, he's now brewing five beer varieties and expects to launch two more this summer.

Corfu Beer and a dozen other microbreweries that have opened in Greece in recent years stress that entrepreneurship in the southern European country isn't easy.

But they're hoping business will flourish if newly elected Greek Prime Minister Alexis Tsipras fulfills his promises to end the steep tax hikes, harsh spending cuts and other austerity measures imposed by European leaders who extended loans to the country to stave off economic collapse.

Many Greeks voted for Tsipras' Syriza party because they blame those measures for the country's high unemployment and dismal economic growth. Greece's gross domestic product has contracted about 30% compared to seven years ago, unemployment has reached 26% — among youth, the jobless rate is 60% — and a third of the population is living under the poverty line.

"Things would definitely be better" if austerity ended, said Yannis Paraskevopoulos, one of four partners who founded the Santorini Brewing Company in 2012.



Greek Microbreweries
Continued from Page 15

Microbreweries started cropping up in Greece in the early 2000s. But two years ago, the industry began taking off after lawmakers eager to boost entrepreneurialism overturned an 1822 law that forbade producing anything but beer in breweries, freeing producers to experiment with new products such as soft drinks and unleashing new investment in the sector.

Today, Greek microbreweries produce just 1.5% of the beer consumed in the country. But many are winning international awards, expanding production, raising new capital and rushing to satisfy international demand as local interest in their beers also grows.

It's a success story in a landscape dominated by bleak headlines about a possible "Grexit," or Greece abandoning the euro and destabilizing the European financial system.

"It's truly unbelievable that microbreweries are developing in this environment," said Kaloudis. "I believe it's due to people's sentiments. By choosing local products, they want to help their country and local economy."

Part of the microbreweries success stems from taking advantage of the crisis as cash-strapped Greeks have turned from drinking hard liquors to cheaper beer.

Consumption of alcoholic beverages in Greece has fallen by 45% in the past four years as Greeks tighten their belts amid the economic crisis, according to the Greek branch of IRI, a market research company. But Greeks drank 3.2% more beer in the first seven months of 2014 than the year before, and microbrewers expect new data will show beer drinking skyrocketed in the summer months.

The shift reflects wider changes in Greek habits. Prior to the early 2000s, pub culture and local brewing were alien to the country. Taverns and restaurants usually offered only two choices of beers.

In mom-and-pop establishments in Greece today, it's still hard to find a locally produced brews. "We have to train them to learn how to preserve and serve a fresh beer," Kaloudis said.



"Spyros Kaloudis, owner of Corfu Beer, holds a glass of the beer he makes inside his microbrewery, which he founded in 2006."

Many microbrewers shepherded their resources wisely amid a period of slow growth and now are reaping the rewards of sticking with their dreams.

"The crisis helped us make more careful moves, not investing in unrealistic production facilities for the times," said Sofoklis Panayiotou of SEPTEM beers on Euboea, the second-largest Greek island.

Today, SEPTEM – which has won international awards for its brews and has been ranked as the best Greek beer on RateBeer.com for the past four years – is planning to ramp up production. The move will take the microbrewery from producing nearly 80,000 gallons of beer a year to up to 264,000 gallons, Panayiotou said.

In the past two years, the Santorini Brewing Company has tripled in size, Paraskevopoulos said. Now, its goal is to increase the current annual production of 300,000 bottles by 40% next year to meet demand.

"Microbrewing is an expensive game, and we also started right in the middle of the crisis," said Paraskevopoulos. "But we dared, and it proved to be extremely successful."

Kaloudis hopes his industry's success can lead the way for the rest of Greece.

"I don't believe in the monoculture of tourism," Kaloudis said. "This crisis has been a unique opportunity for small Greek producers to overcome it."

(All photos by Nikos Pilos)

Have You Considered Investing In UK Property?

By Kevin Baker,
Ag Panteleimon, Corfu

Investing in UK property (for rental) has proved, during my 25 years (on and off) in the business, to be one of the best investments you could consider. I am now considering providing a UK property investment advice service here on Corfu for ex-pats.

It's a win-win scenario. UK property is far better an opportunity for investment than property here on Corfu. Renting in the UK is becoming a lifestyle choice today so demand outstrips supply and, if some calamity were to happen and you had to return to the UK then you would have somewhere to live there.

Right now the average return on UK rental properties is around 7%. That's without the capital growth in the value of the property. Where will you get anywhere near that return on your money with interest rates so low?

During my career I count around 2,500 people that have been helped by me and realised the benefits of this lucrative business. Some just purchased one property and some purchased many.

I hear the rumblings of discontent and mistrust already (the very mention of the word "property" causes this) "What about recessions?", "Tenants trash properties don't they?", "There are a lot of sharks in this business out to rip you off". You are right to think these thoughts. I am used to these kinds of questions and they are justified for the uneducated (no disrespect) in my field. I plan to answer these questions and more in this article.

How Do Recessions Affect property Investment?

In my career in the property industry I have seen two major recessions. They have differed greatly. In the early nineties' recession, interest rates were around 15% yet in the current recession the UK is allegedly on its way out of, interest rates are at an historic low of 0.5%.

ANY recession is actually good for the property rental market so good for you if you get into it. The first recession in the nineties when interest rates climbed to 15% and above proved prohibitive for those looking to purchase a property - so, guess what, they rented and this swelled demand. For many of those who owned a property and struggled with the mortgage payments - they rented it out and went home to Mum and Dad! Again - good for the UK rental market. For those struggling with mortgage payments who needed to cut and run, they sold their properties at a knock down price - good for investors!

This latest recession was predominantly bought on by reckless lending by our banks so today borrowing criteria is now tight. Guess what - people rent because they cannot find a large deposit nor match the tight lending criteria! Also - because interest rates are low (and property prices), buying a property for rental is an excellent proposition. In my experience, property rental flourishes whatever the financial weather.

Tenants Trash Properties (don't they?)

Don't start me off on this one! If you believe that then you

watch too much TV! Let's face it, the long running TV show "Airline" all about Easyjet ONLY ever shows you what goes wrong. How interesting would a show that spanned some six series have attracted so many viewers if it just showed people checking in, getting on a plane and having a great experience?

There have been many TV shows about "tenants from hell". Great viewing material and entertaining but typical media hype. Just exposing the negatives. People only pass stories on about property rentals that are negative because they are interesting so these stories stay in one's mind.

Yes tenants can cause problems but these problems can be prevented by employing a letting agent who is more interested in the quality of tenant than the quantity and turnover of business. Also by purchasing the right kind of property in the right area. I had the privilege of working with one of the largest independent letting agents in the UK and I still work for them on a consultancy basis from here on Corfu. I know the industry and I know these people are the very best.

They became the largest letting agent by only taking on good quality properties and housing good quality tenants. When I was UK based working for this agency I met hundreds of people who used other agencies only to get their fingers burned. I am happy to say that we gained so much business from such people passing their property to us to manage.

Have You Considered Investing In UK Property?

Continued from Page 19

What Goes Wrong In This Industry?

Sadly, investors entering the property rental market without sound advice sometimes have some preconceived ideas about what to buy to rent out. I have lost count of the number of people who came to me saying they have purchased a city centre flat and furnished it. The misconception is that Tenants do not drive, they all work in the city centre, walk to work and do not own a stick of furniture - classic mistake! By purchasing such a property and insisting it is let furnished only limits your market and reduces your rental potential therefore your income.

Another way of getting your fingers burned is to trust advice from a UK estate agent about rental potential and what exactly to buy for rental purposes - let's face it estate agents are there to sell properties. One lady I dealt with was encouraged by an estate agent in the UK to purchase a three storey townhouse and furnish it to a high standard for letting. The estate agent advised her that she would achieve a monthly rental figure of £1,200. After six months advertising the property there were no takers (wrong market) so she came to me. My advice was sound but harsh "flog the furniture and decrease the rent to the correct market level of £750 per month". She did and it let via my agency. So she lost over £7,000 in rental income due to bad advice (not to mention the cost of the furniture purchased from Ikea!)

The estate agent in the above example is the "shark" in the industry. In my career in property I have NEVER trusted an estate agent and

I advise you not to! (when it comes to rental advice anyway)

Buying a property from a private landlord with a tenant in place is another classic mistake. One has to ask oneself WHY a landlord with a successful let wants to off-load it. When I was UK based working in the industry I NEVER took on such properties as they were always a car crash and I always advised investors to stay well away!

Choosing what to buy and where is crucial. Quite simply rubbish attracts rubbish. As a property "nerd" I watch all the property programs and programs such as "Benefits Britain", "Homes Under The Hammer" etc. etc. and I was heartbroken when a piece appeared on one such program last week. A chap who worked for Royal Mail fell into the trap of buying a property without seeing it on the advice of a "property investment advice company"!!! Yes it was cheap and promised a good return via rental. However, he later found out that it was in the very worst area of the city and attracted a succession of poor tenants and cost him thousands in lost rent and damage. He now doubts he can sell it. He had worked hard all his life and purchased this property as a pension and to hand to his children. Classic mistake. I always advised investors considering a purchase to drive to the street they were thinking of buying in of an evening and observe for an hour or two. You would be surprised at how many changed their minds!

Buy a bad property in a bad area and you will only attract a bad tenant which brings dilapidations, anti-social behaviour and rental arrears. These properties look good on paper in terms of the purchase price and "potential" return on your investment. However, bear in mind the average tenancy length is

some 2 years and if you attract poor tenants who leave owing a few months rent each time you let the property - how much is eaten away from your bottom line return?

Stories circulate about tenants from hell which often put people off the thought of investing in rental property in the UK. I can respectfully challenge anyone to tell me such a story and I will tell you why it went wrong and who was at fault (usually the estate agent influencing the buyer to buy a pig-in-a-poke or a bad letting agent).

Over here on Corfu I have met a succession of UK ex-pats who came over having sold their property and had a lot of capital behind them. Some had regular income from private pensions and some rely on a state pension. One particular person who I will call "John Doe" for reasons of professionalism told me recently that he came over here with £250,000 in 2002 and thought he could retire on it. He built a house over here and, gradually the cash dwindled to almost nothing. He lives on a UK state pension now and is desperate to sell his house that he built as he is struggling to live. I told him that, had he invested in UK property back in 2002 after he built his house here, I estimated his income from the property rental would be close to £1,000 STERLING. The colour drained from his face.

I am in the process of setting up a web-site called expertletting.co.uk but asked Paul if he would publish this article so I could gauge potential interest in what I am offering. A kind of market research exercise to see whether there is such demand on the island. If you want to find out more then feel free to e-mail me at info@expertletting.co.uk

The World of Simon

DEMOCRACY STREET

Waging peace Η κοινοτοπία του καλού ~ goodness, too, goes to and fro in the earth.

Monday, 23 March 2015

Αγαπητέ Καγκελάριος



Athens, 15 March 2015

To the Chancellor of the Federal

Republic of Germany, Mrs Angela Merkel

Dear Chancellor,

Dear Chancellor

I am writing to you to express my deep concern about developments since the 20th February 2015 Eurogroup agreement, which was preceded two days earlier by a letter from our Minister of Finance* outlining a number of issues that the Eurogroup ought to resolve, issues which I consider to be important, including the need:

- (a) To agree the mutually acceptable financial and administrative terms the implementation of which, in collaboration with the institutions, will stabilise Greece's financial position, attain appropriate fiscal surpluses, guarantee debt stability and assist in the attainment of fiscal targets for 2015 that take into account the present economic situation.
- (b) To allow the European Central Bank to re-introduce the waiver in accordance with its procedures and regulations.
- (c) To commence work between technical teams on a possible new Contract for Recovery and Development that the Greek authorities envisage between Greece, Europe and the International Monetary Fund, to follow the current Agreement.
- (d) To discuss means of enacting the November 2012 Eurogroup decision regarding possible further debt measures and assistance for implementation after the completion of the ex-

tended Agreement and as a part of the follow-up Contract.

Based on the in-principle acceptance of this letter and its content, the President of the Eurogroup convened the 20th February meeting which reached a unanimous decision expressed in a communiqué. The latter constitutes a new framework for the relationship between Greece, its partners, and its institutions.

More precisely, the 20th February Eurogroup agreement stipulated a number of points outlining this new framework and process, including:

(a) The Greek authorities will present a first list of reform measures, based on the current arrangement, by the end of Monday, February 23. The institutions will provide a first view whether this is sufficiently comprehensive to be a valid starting point for a successful conclusion of the review. This list will be further specified and then agreed with the institutions by the end of April.

(b) The Greek authorities have expressed their strong commitment to a broader and deeper structural reform process aimed at durably improving growth and employment prospects, ensuring stability and resilience of the financial sector and enhancing social fairness. The authorities commit to implementing long overdue reforms to tackle corruption and tax evasion, and improving the efficiency of the public sector. In this context, the Greek authorities undertake to make best use of the continued provision of technical assistance.

(c) We remain committed to provide adequate support to Greece until it has regained full market access as long as it honours its commitments within the legal framework.

Based on this common ground, the Minister of Finance sent to the President of the Eurogroup a letter, dated 23rd February 2015, with the aforementioned "first list of reforms" [see

(a) above] proposed by the government. On 24th February 2015 the said "first list" was accepted by the institutions as "sufficiently comprehensible to be a valid starting point for a successful conclusion of the review" by 20th April 2015.

In order to expedite the process, the Ministry of Finance sent a letter to the President of the Eurogroup on 5th March 2015 urging that the process of technical discussions on specifying further the "first list of reforms" begin immediately. In the same letter the Minister of Finance attached seven examples of how the reforms in the "first list" could be developed and specified further.

Following a positive reply by the President of the Eurogroup (dated 6th March 2015) and the subsequent Eurogroup meeting of 9th March 2015, the first round of discussions of the Brussels Group (comprising of the four institutions – EC-ECB-ESM-IMF – plus the technical team of the Greek government) took place, in Brussels, on Wednesday 11th March dealing with both political and technical issues. At that meeting it was also decided that technical teams of the institutions would travel to Athens on the following day for on-site fact-finding to assist the Brussels Group negotiations. In the context of the above, I feel it is critical to alert you to a number of developments which are either undermining the spirit of the agreement reached or making their fulfilment perilously difficult.

(a) On 4th February the European Central Bank lifted the waiver for minimum credit rating requirements for marketable instruments issued or guaranteed by the Hellenic Republic, while declaring that the waiver would be restored when an agreement was reached at the level of the Eurogroup.

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The World of Simon
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Moreover, even since the Greek banks were referred to the Bank of Greece's ELA facility, the ECB has been raising the ELA's ceiling at shorter intervals than normal and at rather small increments that incite speculation and spread uncertainty vis-à-vis Greece's banking system. Additionally, the ECB determined that Greek banks cannot hold more T-bills than they did on 18th February 2015, thus restricting their participation to well below the T-bill cap. (Please note that, in the summer of 2012, when a new Athens government was in a similar situation to ours, ELA was being expanded generously, the T-bill issuance cap was lifted to allow the government to finance its debt repayments to our creditors, and banks were not restricted to any limit corresponding to a prior date's holding. In that manner the government of the time and the Eurogroup were granted sufficient 'space' to reach an arrangement that allowed the Greek banks to move away from ELA and back to normal ECB financing methods.)

(b) Following past failures (of the previous government) to complete the scheduled reviews, disbursements under the loan agreements with the ESM-EFSF were discontinued (while those of the IMF were similarly delayed), yielding a substantial financial gap in 2014 and 2015. This includes the profits from the ECB's SMP-sourced bond redemptions, which the ECB distributes to member states on the understanding that they be passed onto the Greek government.

Given that Greece has no access to money markets, and also in view of the 'spikes' in our debt repayment obligations during the Spring and Summer of 2015 (primarily to the IMF), it ought to be clear that the ECB's special restrictions [see (a) above] when combined with the disbursement delays [see (b) above] would make it impossible for any government to service its debt obligations. Servicing these repayments through internal resources alone

would, indeed, lead to a sharp deterioration in the already depressed Greek social economy – a prospect that I will not countenance.

Meanwhile, I also regret to report that little progress has been made in the negotiations between the technical teams in Brussels and Athens. The reason for the extremely slow progress is that the institutions' technical teams, as well as some of the actors at a higher level, seem to show little regard for the 20th February Eurogroup agreement and are, instead, committed to proceeding along the lines of the Memorandum of Understanding that pre-dates both the 20th February agreement and 25th January 2015 – the date on which the Greek people elected a new government with a mandate to negotiating the new process established by the 20th February Eurogroup agreement. It is difficult to believe that our partners consider that a successful reform drive can be carried out under such restrictive and pressing constraints, including the financial squeeze that my government is currently labouring under.

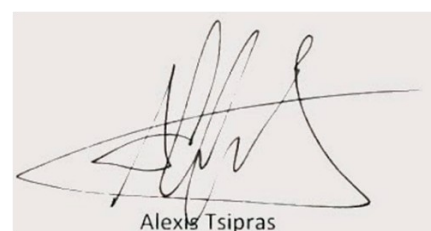
The Greek government remains steadfast in its commitment to fulfil its obligations to its partners within the framework of the 18th February letter and 20th February Eurogroup decision.

However, I am also obliged to make clear to you that, in order to continue to fulfil our obligations, as we have done up to now, progress has to be made on a number of fronts:

- (a) After 20th February Eurogroup agreement and the approval of the extension of the MFAFA by member states, and given that the technical discussions with the institutions are under way, the ECB should return the terms of finance of the Greek banks to their pre-4th February 2015 state.
- (b) The process by which the reforms proposed by the Greek government, and their evaluation, must be immediately clarified so as to make a successful conclusion of the review by the end of April 2015, as well as to specify the recommencement of disbursements with the progress of the negotiations.
- (c) The process must be specified (as

well as the participants and timetable) by which further arrangements (which my government would like to take the form of a 'Contract for Greece's Recovery and Development' – including provisions on Greece's public debt in the spirit of the November 2012 Eurogroup agreement) will be agreed to before the end of June 2015.

In conclusion, Greece is committed to fulfilling its obligations in good faith and close cooperation with its partners. To this purpose we are committed fully to the process specified in the 20th Eurogroup agreement so as to begin immediately the work of implementing reforms crucial to our economy's prospects of long term development within an inclusive Europe. With this letter, I am urging you not to allow a small cash flow issue, and a certain 'institutional inertia', to not turn into a large problem for Greece and for Europe.



Alexis Tsipras

*Letter sent by Yanis Varoufakis, the Greek finance minister, on 18th Feb 2015, to Jeroen Dijsselbloem, the Dutch finance minister who chairs the eurogroup, formally requesting an extension of the existing bailout, something Tsipras had resisted since his government's election. See also Yanis Varoufakis' blog entry for 20th March in which he picks up on the matter of a subversive video circulating on social media.

Aunty Lula's Love-bites

RUSSIAN SALAD:

Ingredients:

- 3 large potatoes, cooked and diced.
- 3 carrots, cooked and diced.
- One half of a small onion, finely chopped.
- 100g cooked peas.
- 250 ml mayonnaise.
- Half tsp cayenne.
- 2 hard-boiled eggs, chopped.
- 1 beetroot, cooked and thinly sliced.
- 2/3 gherkins, finely diced.
- Salt and pepper to taste.

GO:-

Mix together the potatoes, carrots, onion, peas, gherkins, eggs, mayonnaise, cayenne, salt and pepper into a serving dish and garnish with beetroot. Chill for thirty minutes before serving. BON APPETIT!

Bon appetit!

Video Corner Plus

H.A.A.R.P.

<https://www.youtube.com/watch?v=9bl6froZhog#t=130>

Mick Miller

<https://www.youtube.com/watch?v=jVOmf28QGEQ>

Russia's hardest prison

<https://www.youtube.com/watch?v=4YiVn5JQeTQ>

Vaccines

http://www.naturalnews.com/048974_vaccines_culture_war_medical_tyranny.html

Corfu Weather Statistics - February

	Avg	Min	Sum	
Max				
Temperature				
Max Temperature	19 °C	16 °C	12 °C	
Mean Temperature	16 °C	12 °C	8 °C	
Min Temperature	13 °C	8 °C	1 °C	
Degree Days				
Heating Degree Days (base 65)	18	11	4	352
Cooling Degree Days (base 65)	0	0	0	0
Growing Degree Days (base 50)	10	4	0	115
Dew Point				
Dew Point	14 °C	8 °C	-1 °C	
Precipitation				
Precipitation	16.0 mm	1.6 mm	0.0 mm	48.51 mm
Snowdepth	-	-	-	-
Wind				
Wind	47 km/h	6 km/h	0 km/h	
Gust Wind	66 km/h	48 km/h	37 km/h	
Sea Level Pressure				
Sea Level Pressure	1029 hPa	1016 hPa	1001 hPa	

Read more at:

http://www.wunderground.com/history/airport/LGKR/2013/9/1/MonthlyHistory.html?req_city=NA&req_state=NA&req_statename=NA#PFq1VRYHlbugcTGf.99

Open Everyday from 9am

April Special



Jumbo Hot Dog

with fried onions, Ketchup and mustard as required

Special Offer
April ONLY!!! -->

€2.50



SallysBarCorfu / www.SallysBarCorfu.com

Ocay Villas

IL GIARDINO SEGRETO DI PROSPERO

is a beautiful villa located in the hills overlooking the beach of Ipsos about 12km from Corfu Town. The villa is split into four different residences which can be used by the same group or rented as a single residence.



The villa is surrounded by beautiful gardens and offers amazing views of Ipsos bay. Each different house offers you all the amenities you need for a perfect holiday; each one

is decorated in its own unique way giving a different vibe to each residence.

Go here for further details;
<http://www.ocayvillascorfu.com/house/il-giardino-di-segreto-prospero/>

Bespoke Constructions

Since 1999 we have been improving some call it renovating older Corfu properties. Following on from there we have been mixing this with the construction of brand new villas, always with an eye on traditional style.

Every one of our builds is unique, we do not duplicate a pattern, and each is a combination of the customers' dream and our own enthusiasm.

From these two points we think we have created something warm and special in providing people with their ideal Corfu home at a cost they are comfortable with from outset. We make it a point of

providing a quote, rather than estimates, with most of our building work. For those of you living in the U.K. or Continental Europe, we send reports and photographs, on a weekly basis. You need to know what is happening with your investment, when you are not here. The builds are conducted at the pace you want and with an instalment plan to suit the individual.

Here on this page is a selection of photographs of the property provided.

We can supply references from satisfied customers with their e-mail addresses.

There are suitable plots of lands at reasonable prices in Corfu, on which we offer an A-Z service in your purchase of and development. We can lead you through the whole process, inclusive of banks, tax offices, lawyers, utility companies etc

Mail in with your enquiry and interest and we can take it from there.

We are dedicated to fulfilling your Corfu dream with a home which stands apart from the ranks.

www.ocaypropertycorfu.com

Bespoke Constructions
Continued from Page 9

Villa Aphrodite



Villa Aphrodite
Amidst the
groves

MousHouse



MouseHouse
Before

Villa Theodora



Villa
Theodora
Front

Infinity
pool



MouseHouse after

Villa
Theodora
With over-
flow pool



Villa
Aphrodite
Construc-
tion

MouseHouse
Penthouse



Panorama East



Panorama East construction



Panorama East early dawn

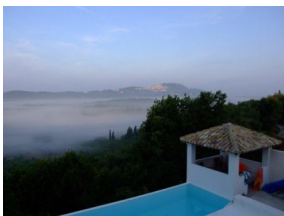


The Gem pool with owner



Sofia's Villa - Agios Ioannis

Construction ideas



Terrain not a problem



Precipice pool construction



Concrete and Steel



Beautiful Brook Meadow



Forming of a spiral oak staircase



The next development?



Villa Persephone