

Articles, Interviews, Information & Adverts in English & Spanish

BIENVENIDO

Se acerca la primavera, la temporada de los cambios y los nuevos comienzos.

Bienvenido a la edición de febrero de nuestra Guía inmobiliaria. En la portada, presentamos uno de los impresionantes chalets reformados en venta por ADC Property, cuyas oficinas se encuentran en Valle del Este. Las propiedades están ubicadas también en Valle del Este, Vera entre el green del hoyo 13 y el tee de salida del 14.

Si deseas vender, comprar, alquilar o mejorar su vivienda de alguna manera, esperamos que nuestra guía te ayude a encontrar la agencia inmobiliaria o empresa que mejor se adapte a tus necesidades.

Algunos de los artículos incluidos en esta edición son:

- una entrevista con Inge Zeimers Brown, que dirige Price Brown, la inmobiliaria británica cualificada más antigua de la zona
- las ZBEs (Zonas de Bajas Emisiones) en España y los distintivos requeridos
- qué hacer con la vivienda compartida tras la ruptura de una relación/matrimonio por expertos legales, Mar Abogados

Si quieres que tu empresa aparezca en esta Guía, envíanos un correo electrónico a: indaloguide@gmail.com o por WhatsApp 634 365 367.

WELCOME

Spring is fast approaching – the season of change and new beginnings!

Welcome to this February edition of our Property Guide! On the front cover, we feature one of the stunning, remodelled villas for sale by ADC Property, whose offices are located in Valle del Este. The properties are also located in Valle del Este, Vera between the 13th green and 14th tee. If you're looking to sell, buy, rent or are looking to improve your property in some way, then we hope our guide will help you to find the right estate agent or company to meet your needs!

A few of the articles included in this edition are:

- an interview with Inge Zeimers Brown, who runs Price Brown, the longest running qualified British estate agents in the area
- the 4th part of 'Learning Spanish' which offers tips and advice to those starting to learn the language
- what to do with your co-owned property after a relationship/marriage breakdown by legal experts, Mar Abogados

If you want to profile your company in this Guide, please email us on: indaloguide@gmail.com or via WhatsApp 634 365 367.

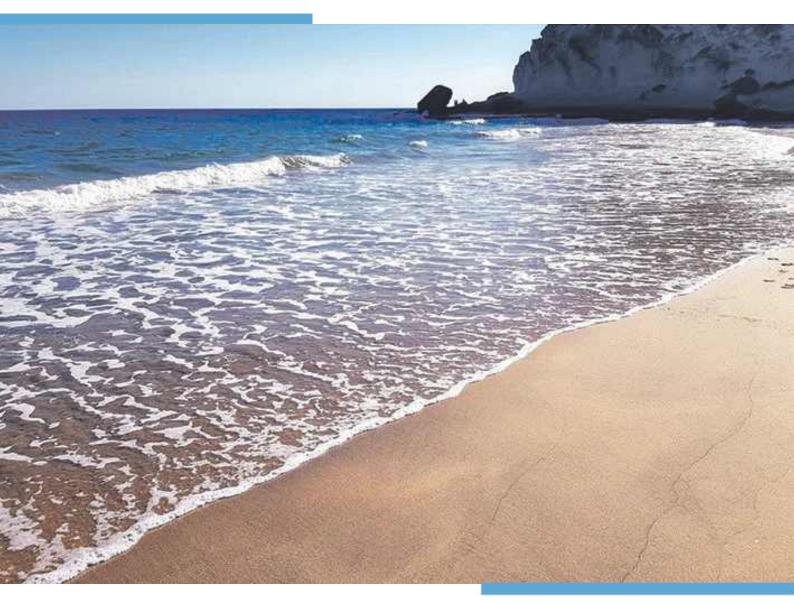




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Mojácar Playa



NEW BUILD

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Ref. C362

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Los Gallardos



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Ref. P357

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Mojácar Playa



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Ref. D352

169.950€

Mojácar Pueblo



Enchanting village property of 167m2.
Full of character with 4 double bedrooms,
3 bathrooms, fitted kitchen, **private garage**.
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Ref. C238

279.000€

Turre



Magnificent brand new penthouse apartment . 3 bedrooms and 2 bathrooms located on **Calle La Fragua**.

Underground parking and communal roof terrace with stunning views.

Ref. A327

109.900€

Mojácar Playa

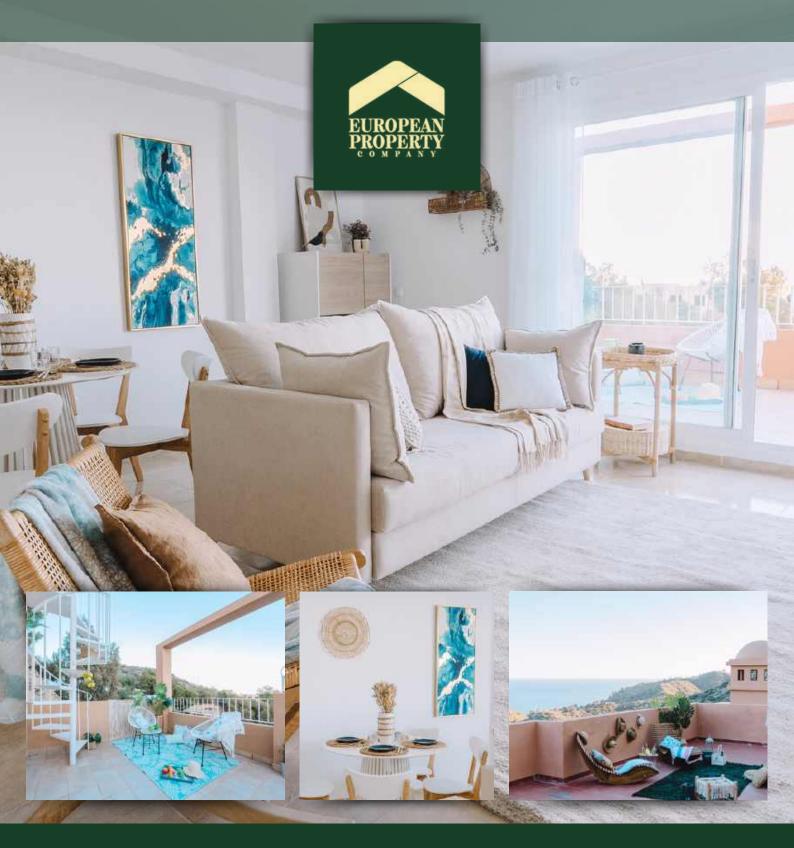


Sunny, south facing 3 bedroom, 1 bathroom apartment on **Pueblo Altico** with a large terrace and lovely communal pool only 200 metres from the beach.

Ref. A338

159.000€

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VALLE DEL ESTE









Ref: VAL2TLA05

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TURRE











Ref: TUR3V46

An immaculate & beautifully reformed 3 bedroom 2 bathroom detached villa on the Agua Nueva development in Turre with splendid open country views and impeccable presentation.

PRICE €219,995

VERA PLAYA









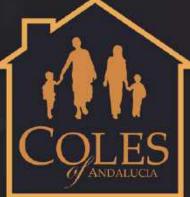


Ref: VER3V20

A stunning 3 bedroom 2 bathroom villa over 2 floors with a private swimmingpool and access to communal pools, just a 20 minute walk from the sandy VeraPlaya beaches. Includes a private garden, terraces and a roof terrace.

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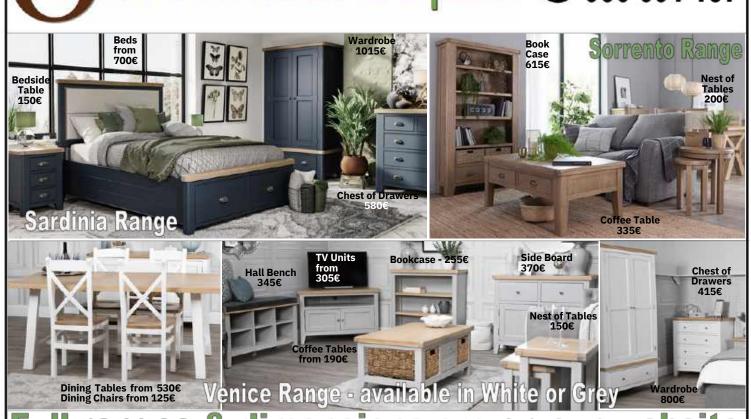




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DV1556 199'00



Vista de los Angeles, Stylish, modem, well presented detached Villa. 3 Beds. 3 Baths. Private Pool, integral garage. Sea & Mountain views, Electric gates. Numerous sunny & shady terraces.

DV1557 450'000€



Micar Valley, Large Country Property, Separate Guest Annex: 4 Beds. 3 Baths: Private Pool. Large Plot of 1430m2. Mountain & Pueblo Views. Gated Entrance.

DV1545

299'9506



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DV1564 799′999€



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DV1554

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Our interview this month is with Price Brown

Having been the pioneers in terms of being the first professional, qualified British estate agents in this area opening your doors over 35 years ago, tell us a little about how it all started.

It all started nearly 40 years ago when Sir Frank Price & Lady Daphne Price came to Mojacar on holiday and fell in love with the place. Like so many that have come after them, they decided to stay and build a life in Mojacar. They purchased a property and left the UK for good. However, they felt they were too young to retire so Price Brown was born. The company was founded on the 27th June 1986 and was called "Sir Frank Price Associates", a year later it changed its name to "Sir Frank Price & Company", and finally in August 1994 to the name it has now "Price Brown and Company". At this time, in 1984, Clinton Brown, Daphne's son, was made a company associate and from there was destined to take over the company. Sadly, it wasn't to be and Clinton passed away in 2011. In February 2015 Daphne Price retired and it was at this time that her daughter in law, Inge Zeimers Brown, took over as "Administradora Unica".

What was the market like in those days?

You would have to ask the company founders about that as none of the current staff were here in those days so we can only guess, but there was little or no competition at that time so that would have been very nice! However, Frank & Daphne would have had to get up to speed with the rules and laws of another country and the added problem of not speaking the language at that time. Daphne did keep accurate sales data (manual in those days) and from a quick glance at this, things were pretty good, especially the years 1988 and 1989. Sales dipped in 1990/91 but after that the company was flying high until the crash in 2008. From 2014 things just went from strength to strength.



Being the longest established British agent in Mojacar, can you estimate or say exactly how many happy people you have found new homes for since you started, and what would you say has been your greatest achievement in terms of a sale?

Hundreds and hundreds! We are pleased with our achievements over the years. Our longevity speaks of our success. There are some properties that we have sold more than once, La Rosa de los Vientos is just one such property, sold three times over the past 30 years, and with the last price tag over a million euros. La Rosa de los Vientos is a hilltop luxury villa. A one off. This is an area in which we excel.

Are there any funny or unusual situations/stories you can tell us about in terms of prospective purchasers or sellers?

Several that we wouldn't dare put in print! Inge recounts a story that Clinton told her many years ago. He was looking over the balcony of his apartment at the beach where people were waving their arms frantically and jumping up and down in complete panic. Someone was in the water. The red flag was flying so he thought what kind of idiot would go for a swim in a sea like that. He watched the whole rescue operation from the comfort of his balcony and genuinely thought the man had died. Thankfully the man lived. He was actually a client about to purchase a property with PB but after the event of the rescue he walked into the office to say that Mojacar was cursed and he would never come back......

You do holiday rentals and long term lets. What is the split of business between sales and rentals, and what would you say are the strongest markets currently in terms of nationalities for both?

Price Brown have always been active in both sales and rentals. Property sales is by far the biggest area of our business. We have a very English name so we have always attracted a large number of Brits. However, in recent years the world has become a smaller place and our clients are now made up of all nationalities.

How is business in the current economic climate?

Business is very good and we have always benefitted from repeat business. In a competitive marketplace we stand out as a company that remain interested in providing a good service. We are honest and transparent and continually strive to improve.

You have obviously seen many changes in Mojácar since you first started. What have been the main benefits that have helped your business grow?

Professionalism. Simply selling properties. That's what we do best.

What are your plans or goals for the business in this new year?

To continue doing what we do best...Simply sell properties.

What is your biggest achievement?

Our biggest achievement? There are so many things we are proud of as a company. However, the successful construction of one of the best urbanizations in the entire area, Oasis Del Mar I and Oasis Del Mar II, must be up there as one of our biggest achievements.

How many people do you employ?

We currently employ 8 people; our director who is responsible for administration and accounting, our sales manager who looks after all things sales related, 2 sales assistants, and 4 staff in management and rentals.

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VALLE DEL ESTE GOLF RESORT (VERA, ALMERÍA)









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MOJACAR

€454,000



Beautiful detached 3 bedroom, 2 bathroom bungalow villa of 155 m2 on 400 m2 plot with private pool and integral garage, just 200 metres from beach in very popular residential area of Mojácar Playa, close to shops, services, bars, restaurants and local buses.









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MOJACAR PLAYA

€219,950



Beautiful three-bedroom, 3.5-bathroom townhouse on three levels, located at the north side of Mojacar Playa, near the Hotel Continental, with private garden, private south facing terrace, private underground garage and a lovely communal swimming pool and grass gardens.





€425,000 MOJACAR

Spacious, detached rustic style 4 bed, 3 bath villa, located on the edge of Mojacar Playa with private pool, terraces, large lounge, dining area, well equipped kitchen. Lovely gardens, providing a tranquil setting and natural shade when required. Private parking.









REF: Villa Casa Colina

MOJACAR

€139,950



Lovely, modern 2 bed, 1 bath apartment with a lovely sunny terrace and private solarium of approximately 40m2 providing spectacular panoramic sea views along the coast and overlooking the Marina golf course on Mojacar Playa.



57m²

REF: MT/FC

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RFF. 1449

€125.999

VERA PLAYA



Fantastic 1 bedroom ground floor apartment in Las Marinas, Vera. This recently renovated apartment is just a 5 minute walk from the one of the best beaches in Vera, Las Marinas.

On a charming private residential complex with 24 hour security, 2 pools and lush gardened areas.

REF. 1456

€132,900

MOJÁCAR PLAYA



Fabulous 4 bedroom, 3 bathroom first line property for sale in Mojácar Playa.

The property is split into two separate apartments on a sought after complex with 2 communal pools, 1 for adults and a separate children's pool.

REF. 1460

€265,000

MOJÁCAR PLAYA



This fantastic penthouse consists of 2 bedrooms, a full family bathroom, fully fitted kitchen, and living/dining area with direct access to the terrace. There is a newly renovated communal pool and just a short walk to the beach.

REF. 1447

€129,990

VELEZ-RUBIO



4 Bedroom Cortijo with annex, extensive land and outbuildings.

Cortijo Buenavista is located just a 12 minute drive from the picturesque town of Velez Rubio which has all the services you could possibly need, as well as a fantastic selection of bars and restaurants.

REF. 1359

€249,950

TURRE



Pristine 3 bedroom, 2 bathroom apartment in the well maintained Tropical Gardens complex in Turre

This spacious fully furnished first floor apartment has 3 double bedrooms, spacious living/dining area, separate kitchen with utility room and countryside and mountain views.

REF. 1272

€73,950

This month we sat down with Roxana from Next House Almeria

How long have you been in Spain, why did you decide to move here, and what made you choose to live/work in the Albox area?

I am Roxana, founder of Next House Almería, originally from Romania and 15 years ago, I chose to relocate to Spain to finalise my studies. I stayed because I fell in love with the country, the lifestyle, culture and people.

Tell us a little about Next House Almería, and how and when you started the company.

I have always been good at helping people, in all aspects. Having experienced first-hand what relocating to Spain is like, I feel I have a good understanding on how to support people through this journey. Also, seeing the smile on people's faces when they find their forever home is so rewarding, I knew that this was something I wanted to do always!

After having several jobs, and working as an estate agent for more than 5 years, I thought it was time to start a new chapter and I opened my own company with a goal to do things differently. To be honest at all times and always put the client first, helping them throughout the entire buying or selling process.

I chose to study and specialise in real estate, not only as a salesperson, or marketing, but all things property related. Having completed several specialised courses in Anti Money Laundring, Home Appraisals and Valuations, Property Agents and Digital Marketing, I can offer each and every client the best possible service and treatment for them and their home!

In October 2019, my dream became reality and I opened my office in Albox, not far from where I live and I was able to continue growing and connecting homes with people!

Which areas/towns do you cover and what factors would you say attracts/influences people to move to the area?

All our properties have easy access and proximity to towns such as: Albox, Arboleas, Cantoria, Partaloa, Zurgena and many more areas in the Almanzora Valley, which have everything you need for your daily life. We have a variety of inland and coastal options from Velez Rubio to Mojácar playa and all kinds of properties for every budget. We also cover some parts of Murcia (Lorca, Águilas, Puerto Lumbreras) and Granada (Baza, Cullar, Zújar), bordering Almería.



I believe that people are attracted to the area mainly because of the sunny climate, proximity to the coast and golf resorts nearby, easy driving and connections to main roads, the cost of living and the fact that you get excellent value for money on properties compared to other parts of Spain.

How has the area changed since you first started the business and what kind of properties are in particular demand currently?

The property market is in a constant state of flux, new developments are popping up near the coast and the big cities. There has been a considerable increase in property prices since Covid.

What challenges have you faced since you started the business?

I think the lockdown was quite difficult, but that helped us to improve and look for alternative ways to continue offering our clients the best service.

How is business at present in the current economic climate?

Honestly nowadays business is very unstable, due to different factors like inflation, Brexit, mortgage difficulties etc. Having said that, we have crazy and quiet months, for example when international buyers visit and buy or just look around to discover the area and buy when they are ready.

What are your aims for the coming year and how are you going to build on your current success?

Keep helping people finding their perfect place in the sun and guide them through the selling and buying process with honesty and transparency.

Continue to work on our clients' behalf and take care of their interests with professionalism, keep them satisfied, attend to their needs and ensure that they have all the necessary information and up to date advice, throughout the entire process whether they are selling or buying.







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Animales abandonados

España lidera el abandono de mascotas en Europa. Cada año se recogen casi 300.000 animales en las calles,de los cuales el 60% son perros.

El verano es la época del año,cuando menos adopciones se producen y cuando hay más abandonos. El último año se abandonaron 288.000 mascotas en toda España, lo que suponen 800 abandonos al día,33 cada hora y uno cada dos minutos.

El abandono de animales crece hasta un 15% en Andalucía y lamentablemente todas las protectoras están completamente colapsadas. 5.542 perros de caza se dejaron a su suerte y eso convierte a Andalucía en la Comunidad con más abandonos de España.

Qué son las principales causas del abandono animal?

- Camadas no deseadas
- Problemas de comportamiento
- Fin de temporada de caza
- Pérdida de interés por el animal
- Factores económicos
- Alergias
- Cambio de domicilio o traslado
- Falta de tiempo o espacio

Qué se puede hacer para evitar el abandono animal?

- Ayudar a los gatos y perros abandonados en la calle
- Adopción o acogida de mascotas y no comprar
- Apoyar a los refugios con donaciones o voluntariado
- Esterilizar y cuidar de las mascotas y no tener camadas no deseadas

- Poner microchip
- Denunciar el maltrato animal

Qué hacer cuando nos encontramos un animal abandonado?

- Acércase con cuidado al animal si se deja y ofrecerle comida o aqua
- Si se deja coger, ponerle a salvo y comprobar si lleva microchip en una clínica veterinaria
- Llamar a la policía, al ayuntamiento, que son los encargados de gestionar la recogida de animales abandonados las 24 horas del día, aunque la realidad es que casi siempre es una responsabilidad que recae sobre las protectoras las que tienen que buscar un hueco como sea para otro animal en sus instalaciones llenas.

El año pasado entró en vigor la nueva Ley de Bienestar Animal pero estamos muy lejos de verla aplicada. Se abandonan más animales que antes, las protectoras están abrumadas y la falta de dinero e infraestructura de los ayuntamientos de hacerse cargo de todos los animales abandonados en sus municipios como lo exige la nueva ley, llevan a una situación límite.

Quizás con el apoyo de todos nosotros y la concienciación de los niños desde pequeños, podamos mejorar la vida de los animales que SI sienten y sufren.

- Economic factors
- Allergies
- Change of residence or relocation
- Lack of time or space

Abandoned Animals



Spain leads in the abandonment of pets in Europe. Every year almost 300,000 animals are picked up from the streets, of which 60% are dogs.

Summer is the time of year when there are the fewest adoptions and the most abandonments. Last year, 288,000 pets were abandoned throughout Spain, which means 800 abandonments a day, 33 every hour and one every two minutes.

The abandonment of animals grows up to 15% in Andalusia and unfortunately all the shelters are completely collapsed. 5.542 hunting dogs were left to their fate and that makes Andalusia the Community with more abandonments in Spain.

What are the main causes of animal abandonment?

- Unwanted litters
- Behavioural problems
- End of hunting season
- · Loss of interest in the animal

What can be done to prevent animal abandonment?

- Help cats and dogs abandoned on the street.
- Adopt or foster pets and do not buy
- Support shelters with donations or volunteer work
- Neuter and care for pets and avoid unwanted litters.
- Microchipping
- Report animal abuse

What to do when you find an abandoned animal?

- Approach the animal carefully if it is left and offer it food or water
- If you let it be picked up, put it in a safe place and check if it has a microchip in a veterinary clinic.
- Call the police, the town hall, who are responsible for managing the collection of abandoned animals 24 hours a day, although the reality is that it is almost always the responsibility of the animal shelters who have to find a place for another animal in their full facilities.

Last year the new animal welfare law came into force but we are a long way from seeing it applied. More animals are abandoned than before, the shelters are overwhelmed and the lack of money and infrastructure of the municipalities to take care of all the abandoned animals in their municipalities as required by the new law, lead to an extreme situation.

Perhaps with the support of all of us and the awareness of children from an early age, we can improve the lives of animals who DO feel and suffer.











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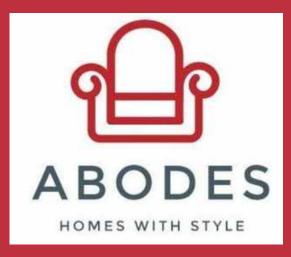
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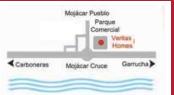


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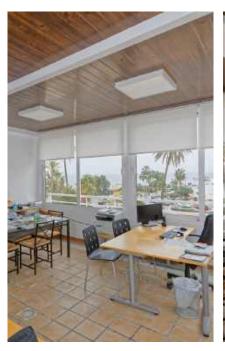
We are delighted to announce that we are now fully operational at our beautiful new office in the Parque Comercial in Mojácar Playa. You can find us on the 2nd floor - Local 78. All our telephones and e-mail addresses remain the same.

Looking for some unbiased advice about buying or selling a property? Please pop by for a chat. At Veritas Homes you will find that we have an in depth knowledge of the area and the expertise of guiding our clients to a successful outcome. If you are one of the many clients who we have had the pleasure to serve in the past 20 odd years and would like to pop in just to say hello, you are welcome too. Remember, you are a part of the Veritas Homes family and here we always find time for family.

May I take this opportunity to also say that we are always looking to expand our portfolio of properties, especially now with a shortage of properties on the market. So, if you are thinking of selling, this is the time to start getting ready as spring is just around the corner with its extra influx of clients looking to realise their dream to purchase a property in time for the spring and summer seasons.

We look forward to seeing you soon!

The Veritas Homes Property Group Team











Local 78, 2nd Floor of the Commercial Centre, Mojácar Playa.





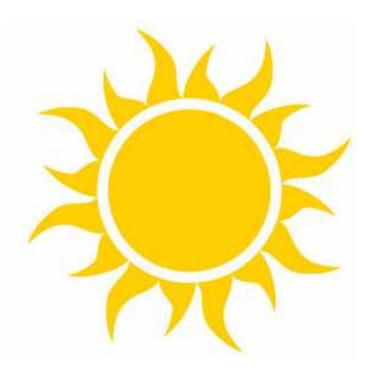






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LOW EMISSION ZONE STICKER

From this year, a total of 149 Spanish towns and cities with a population over 50,000 will start to restrict the most polluting vehicles from their urban centres

Spain's Climate Change Act set a deadline of 2023 (subsequently extended to Jan 2024) for municipalities with more than 50,000 inhabitants to implement their Low Emission Zones (ZONA DE BAJA EMISIONES ZBEs). In total 149 towns and cities in Spain, including 29 in Andalucía, are required to create a Low Emission Zone. Included in the 29 are the municipalities/cities of: Almería, Roquetas de Mar, Granada, Málaga, El Ejido and Vélez-Málaga to name just a few.

Certain vehicles, depending on their fuel type and year of first registration, have restricted access to town and city centres at certain times and on certain days (usually weekdays during the daytime); some older vehicles are, or will be in the near future, completely banned.

In preparation for the new rules, the DGT, Spain's traffic authority, developed four eco-stickers - B, C, Eco and 0 (zero) - which classify cars, vans and motorbikes according to their efficiency.

Element of electric

For those with an element of electric power, there are two stickers, Eco (two-tone green and blue), which covers conventional hybrid cars (HEV), plug-in cars with less than 40 km of zero-emission range (increasingly rare) and those powered by gas, either natural gas (CNG) or petroleum gas (LPG). Lastly, the Zero (blue) sticker is intended for 100% electric vehicles, plug-in hybrids with more than 40 km range and extended-range electric vehicles, which use a combustion engine as a generator for their zero-emission driving.

Using these four stickers, the authorities have ruled out the most polluting from entering, which amount to about half.

Not compulsory

Almost all affected municipalities in Spain have yet to implement their plans or publicly state what the controlled zone in their densest areas of the towns will be, so it is likely to be a slow roll out to give time for monitoring cameras and similar to be installed and for the general public to be properly informed.

Having a vehicle sticker is not compulsory but municipalities that use them as identifiers under local bylaws for their new ZBE zones can limit access to vehicles that do not have them. The DGT advises placing them on the lower right-hand side of the front windscreen and failure to do so could mean a fine of 200€. Rental cars also fall under the new rules so holidaymakers will be affected as well as residents, although hire companies are expected to fully equip their fleets with stickers where applicable.

Five euros

There are several ways to get an environmental sticker which costs five euros. The main routes are from Correos (post offices), repair garages affiliated to the Cetraa network and other authorised repairers. The vehicle registration paperwork and personal identification will need to be shown. Reports on social media recently said that Correos offices had sold out of stickers although they can be also be ordered from the Correos website and also via agents appointed by the DGT, for example, https://gestion.tramitesdgtonline.com.



Vehicle owners can also consult which sticker applies to them on the aforementioned website and on the DGT traffic authority website by entering the registration number. In time, the DGT will also publish an online summary for Spain of which areas in affected towns are covered by ZBEs but this is not available yet.

Foreign cars

Environmental labels are only valid for driving in Spain, but other EU countries also have other equivalent environmental labelling systems, which can be consulted on the DGT website. Foreign cars cannot apply for a Spanish sticker, but national authorities should know which one corresponds to a particular vehicle.

Foreign cars cannot apply for a Spanish sticker, but national authorities should know which badge corresponds to a particular vehicle. Some towns/cities may ask these to register individually, as has happened in Barcelona.





This badge is awarded to the most efficient vehicles. These include battery electric vehicles (BEVs), range-extended electric vehicles (REEVs), plug-in hybrid electric vehicles (PHEVs) with a range of at least 40 km, and fuel cell electric vehicles (FCEVs).



This is the second most efficient group, and primarily comprises hybrid vehicles and natural gas vehicles. Vehicles that are awarded this badge include plug-in hybrid electric vehicles with ranges below 40 km, standard hybrid electric vehicles (HEVs), and vehicles powered by compressed natural gas (CNG), liquefied natural gas (LNG) or liquefied petroleum gas (LPG). They also need to meet the criteria for the C badge.



Internal combustion vehicles that meet the latest Euro emissions standards. Vehicles that are awarded this badge include passenger cars and small vans that use petrol and were registered in or after January 2006, as well as those that use diesel and were registered in or after September 2015. Vehicles with more than 8 seats registered in or after 2014 also qualify, regardless of whether they use petrol or diesel.



Internal combustion engines that do not meet the latest Euro emissions standards, but do meet older standards. Vehicles that are awarded this badge include passenger cars and small vans that use petrol and were registered on or after 1 January 2001, as well as those that use diesel and were registered in or after 2006. Vehicles with more than 8 seats registered in or after 2006 also qualify, regardless of whether they use petrol or diesel.

Learning Spanish as a Beginner – Some Tips & Advice!

By Louise Crawford

For those who are new to this publication, I write a regular article each month about language learning with the aim of encouraging people to learn Spanish and giving some pointers and tips to hopefully help you along. As a fully qualified language trainer and linguist, who has taught both English and Spanish as a foreign language, I fully appreciate the difficulties of learning Spanish, but also the great benefits of even learning the language to 'survival level'. As a language trainer in the UK, I would give out two handouts to my complete beginners before their first session to prepare them for the journey ahead. One is about the unusual aspects of the language; the other is about the best approach to learning. I am sharing these with you here, as they are relevant regardless of how you choose to learn, whether it be online with a trainer, via a mobile app, elearning course or face-to-face with a trainer (the different methodologies were covered in the January issue).

01. Listen to and speak the language as much as possible.

Don't worry about not understanding everything, or even anything to start with. The idea is to get your ear attuned. Use immediately what little knowledge you acquire – practise at any opportunity!

02. Mistakes don't matter, so don't worry about getting everything right first time!

In fact, mistakes are a natural part of the learning process, and actually help you to learn. Major mistakes will be corrected, minor mistakes will be ignored if the general message being communicated is understood. Remember - even native speakers make mistakes!

03. Read and write!

Any reading comprehensions, written exercises, fun puzzles, interactive games etc that are related to new grammar, verbs, vocabulary, phrases etc that you've just learnt, will help to consolidate what you learn. If you're learning with a trainer, then do the dreaded 'homework' (deberes!). It will be more effective if you do a little every day to keep it fresh in your mind.

04. Language isn't always logical!

There isn't always a logical explanation as to why an expression or question is said or constructed in a certain way. Sometimes you just have to accept that languages are constructed differently, and that it isn't always helpful to compare Spanish with how English works.

05. Don't translate word for word!

Try to get the gist of a sentence, rather than translate each individual word. There may be some words in a sentence that you don't understand, but you can often get the overall meaning or message. 'Try and see the overall picture of the jigsaw, rather than put every single jigsaw piece in place before guessing at the picture'.

06. Keep it simple at beginner level!

With any language, and with anything in life, there are always exceptions to the rule. Learn the general grammatical point, but don't go into all the exceptions as that won't help you to start using the language at a basic level.

07. There's frequently more than one way to express an idea/notion.

You may learn how to say something in one way, but there could be several different ways of expressing that idea/notion. It's easier to concentrate on learning to say something one way, get that right first, then later you will learn all the alternatives, nuances and subtleties if you decide to delve further into the language.

And now for a few unusual or difficult bits about the structure of the language itself that it is useful to be aware of. Try and get your head round these aspects before starting to learn the language, as it won't be such a shock when you come to use and understand them.

- 1. There are two verbs (verb = a 'doing' word eg to play, to live etc) which mean 'to be': **estar** and **ser**, but there are fundamental differences as to when they are used:
 - **Estar** is used to express location, temporary condition or state. See examples below:
 - Example of location: 'Madrid está en España' (Madrid is in Spain)
 - Example of condition: 'Estoy de vacaciones' (I am on holiday)
 - Example of state: 'Estoy contenta' (I am happy)
 - **Ser** is used to express identity or nature or inherent/more permanent characteristics, and with the time. See examples below:
 - Soy inglesa (I am English)
 - Soy Luisa (I am Louise)
 - Son las dos de la tarde (It's 2 o'clock in the afternoon)

2. All nouns (noun=name, place or thing eg the dog, the girl etc) are either masculine or feminine (same as French) eg la mesa = the table (feminine) but el móvil = the mobile phone (masculine). In language learning, when you refer to whether it's masculine or feminine, it's known as gender.

Adjectives (a word that describes a thing eg big, happy, black etc) must agree in gender with the noun, which means that the ending of the adjective must change, so for example:

- la mesa negra (= the black table) but:
- o el móvil negro (the black mobile phone)

If a noun is plural (more than one), then the word for 'the' changes to reflect that so: 'el' or 'la' in the singular become 'los' or 'las'. The adjective ending must change to reflect the plural too, so:

- las mesas negras (the black tables)
- o los móviles negros (the black mobile phones)
- 3. There are 4 forms of 'you' address in total 2 for the singular, 2 for the plural (in Castilian Spanish)

Singular (when talking to 1 person): the formal address 'Usted' and the informal address 'tú'.

Plural (when talking to > 1 person): FORMAL: Ustedes; INFORMAL: Vosotros or Vosotras for an all female group.

4. As in English, in Spanish there are words for 'I', 'you', 'he', 'she', 'we' 'they' (known as subject pronouns), but often, these are/can be missed out and only the verb used.

For example in Spanish, 'Yo' = 'I' so you can say 'Yo vivo en Inglaterra', but generally you say 'Vivo en Inglaterra' (I live in England)

However, there are times when it's necessary to say 'he' (él), 'she' (ella), or 'Usted' (You – formal address to one person). This is normally when it would be difficult/confusing for people to know who you are speaking about/to, or for reasons of emphasis or effect. The reason for this is that the verb form for all is the same eg

Es de Madrid can actually mean:He/She/It/You (formal) is/are from Madrid BUT:

Él es de Madrid can only mean 'He is from Madrid'

Ella es de Madrid can only mean 'She is from Madrid'

Usted es de Madrid can only mean 'You are from Madrid' (formal address of you)

Don't get too worried about learning grammar though, and getting things 100% correct! It's more about recognising and accepting that there are linguistic differences between your mother tongue and Spanish, and as mentioned earlier, what seems illogical to you is perfectly logical to native Spanish speakers. These days, the modern approach to learning to speak and understand a language at a basic level is that you learn the grammar that is necessary in order to communicate effectively, so it's more functional rather than learning grammar per se.

Next month, we'll look at what are the most essential things to learn when you're getting started with Spanish.

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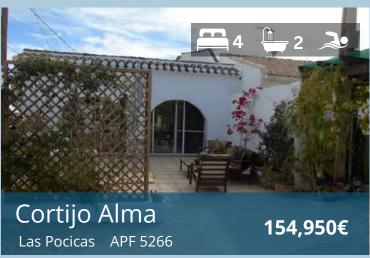


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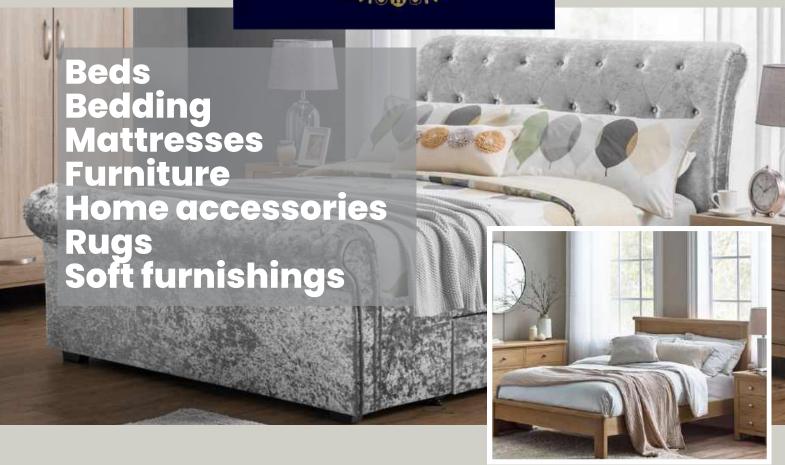






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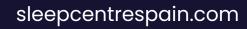












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What do I do with the property I co-own with my ex-partner? Dissolution of Joint Property Ownership – the Procedure and Advantages

BY MARÍA JOSÉ ARROYO, SPANISH LAWYER - MAR ABOGADOS - SOLICITORS - MOJÁCAR

There are many cases in which two or more co-owners have a shared property and for whatever reason, decide to put an end to this joint ownership. The immediate legal consequence of this division is the dissolution of the joint property ownership regime, leaving the property in the name of only one of them.

Dissolution of joint property ownership ('extinción de condominio' in Spanish) can occur in a multitude of cases, but in this brief article, we will refer to the typical example that takes place in divorce or separation conflicts between married couples, or simply couples.

When we talk about the dissolution of joint property ownership, we are referring to the possibility of dividing the asset in common, that is, the division of those assets that we jointly own with another person. Legally, Article 400 of the Civil Code (Código Civil) defines it as the transfer of ownership of a property jointly owned by more than one person.

Most couples have property in joint ownership. The dissolution of joint property ownership means the end of such a regime and the property passing into ownership of only one of the two. The person who is awarded the property has to compensate the other person with an agreed amount corresponding to the value of half of the property. This is a simple solution for those cases where there are assets in joint ownership that cannot be materially divided, ie indivisible assets such as a house.

How do you proceed with the dissolution of joint property ownership?

When a couple decides to divide the common property, that is, to proceed with the termination of joint property ownership, this has to be done by means of a contract or agreement between the parties, and the intervention of a lawyer is required, either via an out-of-court agreement, a mediator or via the courts in cases of divorce. In this agreement, the assets to be terminated, their value, the ownership rights that each party has over the assets and the final awardee of the assets will be determined.

On the other hand, the dissolution of joint property ownership can be carried out through various legal channels:

- 1. By means of the agreement of adjudication to one of the parties of the property, the latter having to compensate the other in accordance with their share of ownership and in accordance with the agreed value of the property.
- 2. In the event that the amicable agreement is not successful between the parties, the property will be sold and the price obtained from the sale will be divided proportionately between the co-owners.

A very frequent problem occurs when the property in question is encumbered with a property right, that is, with a mortgage for which both owners are obliged to pay. In this case, it should not be forgotten that the objective of dissolution of joint property ownership is that one of the spouses ceases to be the owner and simultaneously, the mortgage holder, ceding the ownership of the encumbered property to the other. In this way, the sole owner of the property becomes the only debtor obliged to pay the remaining mortgage.

How is the agreement to dissolve joint property ownership formalised?

As regards the process for achieving this, for those cases in which judicial intervention is not required, for example in cases of out-of-court resolution or mediation proceedings, the corresponding Agreement must be carried out by formalising a Deed of Dissolution of Joint Property Ownership before a Notary Public, which will subsequently be settled with the corresponding Tax (AJD) and finally taken to the Land Registry for its definitive registration.

For these procedures, it is advisable to contract a lawyer to advise the parties on the legal and fiscal consequences of the operation.

What are the advantages of the dissolution of joint property ownership?

From a tax point of view, this procedure has clear advantages over the sale and purchase of the assets from one to the other. In fact, while the sale & purchase is taxed as ITP (property transfer tax; in Spanish 'Impuesto sobre Transmisiones Patrimoniales) at 7%-8% of the value depending on the region in which the property is located; in the case of dissolution of joint property ownership, it is taxed as AJD (Actos Jurídicos Documentados = Stamp Duty) at 0.2%-0.5%, therefore it is far more beneficial for the parties involved to pay it as AJD.

As regards the tax base to be taken into account for the purposes of this tax, recent case law of the Supreme Court has clarified that the AJD will only be applied to the part/percentage of property that is being acquired and not for the total value of the property, meaning that 0.2%-0.5% will be paid for the value corresponding to half of the property in those cases where both parties jointly own 50% of the property.

As always, at ABOGADOS MAR CONSULTORES we are at your disposal to help you resolve any doubts you may have regarding this and any other legal matter.

¿Qué hago con la vivienda que tengo en común con mi ex pareja? Extinción de condominio: ¿En qué consiste? ¿Qué ventajas tiene?

POR MARIA JOSÉ ARROYO, ABOGADO, MAR ABOGADOS MOJACAR

Son muchos los casos en que dos o más copropietarios tienen una vivienda compartida y por algún motivo deciden poner fin a esta situación de condominio. La consecuencia jurídica inmediata de esta división es la extinción del régimen de copropiedad, quedando la propiedad a nombre de uno solo de ellos.

La extinción de condominio puede darse en multitud de supuestos pero en este breve artículo, nos vamos a referir al típico ejemplo que tiene lugar en conflictos de divorcio o separación entre matrimonios, o simplemente parejas.

Cuando hablamos de extinción de condominio nos referimos a la posibilidad de dividir la cosa común, esto es, la división de aquellos bienes que tenemos en co-propiedad con otra persona. Legalmente el artículo 400 del CC la define como la transmisión de la propiedad de un bien de titularidad compartida por más de una persona.

La mayoría de las parejas tienen la vivienda en régimen de copropiedad. La extinción del condominio para suponer el fin de dicho régimen y que la vivienda pase a pertenecer solo a uno de los dos. La persona que se adjudica la vivienda ha de compensar a la otra con una cantidad acordada que se corresponde con el valor de la mitad de la propiedad. Esta es una simple solución para aquellos casos en que existen bienes en proindiviso que no se puede dividir materialmente, esto es, bienes indivisibles (por ejemplo una vivienda).

¿Cómo se procede a la extinción de condominio?

Cuando una pareja decide dividir la cosa común, esto es, proceder a la extinción de condominio, ésta se ha de realizar mediante un contrato o acuerdo en las partes, y se requiere la intervención de un Abogado para bien a través de un Acuerdo extrajudicial, o bien a través de un Mediador o a través de la vía judicial en casos de Divorcio. En dicho acuerdo se determinarán aquellos bienes objeto de extinción, el valor de los mismos, el derecho de propiedad que cada parte tiene sobre los bienes y el adjudicatario final de éstos.

De otro lado la extinción del condominio se puede instrumentalizar por varios cauces legales:

- Mediante el acuerdo de adjudicación a una de las partes de la propiedad, debiendo ésta indemnizar a la otra conforme a su cuota de propiedad y conforme al valor acordado del bien inmueble.
- 2. En caso de que el acuerdo amistoso no prospere entre las partes, se procederá a la venta de la finca repartiéndose proporcionalmente el precio obtenido con la venta entre los copropietarios.

Un problema muy frecuente ocurre cuando la propiedad en cuestión está gravada con un derecho real, esto es, con una hipoteca de la cual están obligados a su pago ambos propietarios. En este caso no hay que olvidar que el objetivo que se persigue al extinguir el condominio es que uno de los cónyuges deje de ser propietario y a la vez deje de ser deudor hipotecario, cediendo la propiedad de la finca gravada al otro. De esta forma el titular en exclusiva del inmueble se va a convertir en el único deudor obligado al pago de la hipoteca que reste.

¿Cómo se formaliza el acuerdo de extinción de condominio?

En relación a la forma que debe revestir esta operación, para aquellos casos en que no se requiera la intervención judicial, por ejemplo en casos de resolución extrajudicial o bien procedimiento de Mediación, el Acuerdo correspondiente ha de llevarse a efecto mediante la formalización ante Notario Público de una Escritura de Extinción de Condominio, la cual será posteriormente liquidarse del Impuesto correspondiente (AJD) y finalmente se llevará al Registro de la Propiedad para su inscripción definitiva.

Para estos trámites es conveniente la intervención de un Letrado que asesore a las partes de las consecuencias jurídicas y fiscales de la operación.

¿Qué ventajas tiene la extinción de condominio?

Desde un punto de vista fiscal la extinción de condominio tiene claras ventajas frente a la compraventa de las participaciones de uno hacia el otro.

En efecto, mientras que la compraventa tributa por ITP al 7%-8% del valor dependiendo de la Comunidad en la que esté situado el bien inmueble; en la extinción de condominio tributa como AJD al 0,2%- 0,5%, por tanto los Impuestos que tendrá que pagar en relación con AJD serán muy ventajosos fiscalmente.

Respecto a la base imponible a tener en cuenta a efectos de este impuesto, reciente jurisprudencia del Tribunal Supremo ha aclarado que solo habrá que tributar el AJD por la parte que se adquiere y no por el total de la propiedad, esto es, en definitiva se pagará 0,2%-0,5% por el valor correspondiente a la mitad de la propiedad para aquellos casos en que la propiedad pertenezca en proindiviso al 50% entre ambas partes.

Como siempre en ABOGADOS MAR CONSULTORES estamos a vuestra disposición para ayudar a la resolución de cualquier duda que tenga respecto a este y cualquier otro asunto jurídico.

005

Employment and Tax consultancy

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ENGLISH SPOKEN





Do you need help sorting out your tax affairs, doing your tax returns or setting up a business in Spain? Fran at Aznar

up a business in Spain? Fran at Aznar Asesores, based in an accessible office in Mojácar Playa is a highly experienced, reputable and friendly accountant who speaks excellent English and can help you with most fiscal and accountancy matters related to individuals and businesses.

Many small businesses owners don't realize that a staggering 80% of businesses fail within the first 18 months. Typically, one of the main causes is poor financial management. Partnering with an experienced, reputable accountant will actually help you to achieve your goals and set you up for long-term success.

"Fran has been our company accountant at Blue Sea Villas for several years and represents over half of my BSV clients. He is a qualified and experienced accountant, who is competent in all Tax Return Preparation Services. Bilingual, honest and a true pleasure to work with, he has a no-nonsense approach, and goes over and beyond what he is required to do. I would not hesitate to recommend his services to anyone" Wendy Lester, Blue Sea Villas.

Contact Fran on +34 687503209 or by email on franaznargarcia@yahoo.es



¿Necesitas ayuda para resolver tus asuntos fiscales, hacer tus declaraciones fiscales o montar un negocio?

Fran de Aznar Asesores, quien tiene una oficina de fácil acceso en Mojácar Playa es un contable altamente experimentado, de buena reputación y amable y puede tratar con la mayoría de los asuntos fiscales y contabilidad relacionados con particulares y con empresarios.

Muchos propietarios de pequeñas empresas no se dan cuenta de que un asombroso 80% de las empresas fracasan en los primeros 18 meses. Normalmente, una de las principales causas es una mala gestión financiera. Asociarse con un contable experimentado y acreditado te ayudará realmente a alcanzar sus objetivos y te preparará para el éxito a largo plazo.

"Fran ha sido el contable de nuestra empresa en Blue Sea Villas durante varios años y representa a más de la mitad de mis clientes de BSV. Él es un contable calificado y experimentado, que es competente en todos los servicios de preparación de declaraciones fiscales. Bilingüe, honesto y un verdadero placer trabajar con él, tiene un enfoque práctico, y va más allá de lo que se requiere hacer. No dudaría en recomendar sus servicios a cualquiera" Wendy Lester, Blue Sea Villas.

Ponte en contacto con Fran en el 687503209 o por correo electrónico en franaznargarcia@yahoo.es.





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The P4 Pádel Vera Challenger League October-December 2023

For the third time since opening its doors in June 2021, P4 Pádel Vera organised a League, probably the only one in the area open to members and non-members alike, and with what is definitely a unique format. The objective of the League is to get as many players as possible playing enjoyable, competitive pádel, for all standards.

35 female and male players participated and were divided into two divisions, according to their standard. Players could play as many matches as they liked with any of the other players in their division.

The Group B division was won by a female player Andrea with 100 points, well ahead of the runner-up Jhonny on 63 points, and 12 points clear of Rhys in third place.

The Group A champion was Christian finished on 101 points, and was also well clear of his nearest rival Steve in 2nd place with 62 points, and Louise in 3rd place with 59 points.

José Antonio Moreno from the well respected Restaurante Juan Moreno presented a 50€ voucher to each of the two Champions, Christian and Andrea, to redeem at the well respected restaurant.

La Liga Challenger P4 Pádel Vera octubre a diciembre 2023

Por tercera vez desde que abrió sus puertas en junio de 2021, P4 Pádel Vera organizó una Liga, probablemente la única de la zona abierta tanto a abonados como a no abonados, y con un formato sin duda único. El objetivo de la Liga es conseguir que el mayor número posible de jugadores de todos los niveles disfruten jugando partidos competitivos.

Participaron 35 jugadores de ambos sexos, divididos en dos divisiones según su nivel. Los jugadores podían jugar tantos partidos como quisieran con cualquiera de los otros jugadores de su división.

La división del Grupo B fue ganada por una jugadora, Andrea, que terminó con 100 puntos, muy por delante del segundo clasificado, Jhonny, con 63 puntos, y 12 puntos por delante de Rhys, en tercer lugar.

El campeón del Grupo A fue Christian, que terminó con 101 puntos, y también quedó muy por delante de su rival más cercano, Steve, segundo con 62 puntos, y Louise, tercera con 59 puntos.

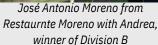
José Antonio Moreno, del prestigioso Restaurante Juan Moreno, entregó un vale de 50 euros a cada uno de los dos campeones,

Restaurante Juan Moreno in Vera www.restaurantejuanmoreno.es.

Maddy Howe, from ADC Property, located in Valle del Este, Vera also presented a 50€ voucher for pádel equipment to the two runners-up, Steve and Jhonny. Thank you so much to both our sponsors Restaurante Juan Moreno and ADC Property! The next Challenger League will take place this spring. Please contact info@p4padel-vera.es if you're interested in playing.









Maddy Howe from ADP with Steve, Runner-up of Division A

Christian y Andrea, para canjear en el prestigioso Restaurante Juan Moreno de Vera. https://restaurantejuanmoreno.es

Maddy Howe, de ADC Property, situada en Valle del Este, Vera, también entregó un cheque regalo de 50 euros para equipo de pádel a cada uno de los dos subcampeones, Steve y Jhonny.

Muchas gracias a nuestros patrocinadores, Restaurante Juan

Muchas gracias a nuestros patrocinadores, Restaurante Juan Moreno y ADC Property. La próxima edición de la Liga tendrá lugar esta primavera. Por favor, contacta con info@p4padel-vera.es si te interesa jugar.







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MAXIMISE YOUR AVAILABLE FUNDS WHEN PURCHASING A PROPERTY IN SPAIN

Dreaming of a sun-drenched villa? Spain continues to be a top choice for expats seeking to escape to the country's sun-soaked landscapes, vibrant culture, and relaxed lifestyle. But as the allure of owning a Spanish property grows, so does the need for savvy financial strategies to maximise your funds.

Currency risks

Purchasing a property in Spain involves more than just finding the perfect location. Currency volatility can significantly impact the overall cost of your new home. Subtle moves in exchange rates can have a big impact on the amount you receive when transferring your money to Spain.

For instance, the GBP/EUR exchange rate traded between a high of €1.16 and low of €1.14. While a couple of cents might not sound like a lot, it would mean a difference of €8,000 on a £400.000 transfer.

While delving into the nuances of currency exchange rates might not be the first thing on your mind, a bit of guidance in this area can truly make your funds stretch further.

Limiting your exposure to currency volatility

The best way to avoid getting caught out by currency volatility is to work with an FX specialist, such as Currencies Direct.

An experienced currency broker can offer you updates and insights, so you can easily keep on top of what's happening in the markets. This way, you can time your transfer for when the exchange rate is in your favour.

You will also likely secure more competitive exchanges than if you were to move your money with your high street bank. While also avoiding

the additional fees they often levy on each transfer.

In addition, some specialists offer a range of transfer services that can help you navigate volatility. For instance, a forward contract allows you to fix an exchange rate for up to a year in advance. Helping you to protect your money from any unfavourable rate changes while going through the often lengthy process of purchasing a property.

Raising a banker's draft

When you're ready to buy a property, you'll need to raise a banker's draft. This is essentially an agreement that guarantees the money for the purchase of the property.

When a property is sold in Spain, the seller must declare on the title deed that they have received the money for the purchase. A banker's draft is a way of protecting both the buyer and the seller, with the bank ringfencing the funds.

In addition to receiving fees, Spanish banks tend to charge a fee for raising a banker's draft. This can be between 0.75% and 1.5% of the amount, so a draft of \leqslant 450,000 could cost anywhere from \leqslant 3,375 to \leqslant 6,750.

Once again, you could save a significant amount of money by working with Currencies Direct. Thanks to their partnership with CaixaBank, you'll never pay more than €200 for a banker's draft, whatever the amount raised.

Making the transition seamless

Once you have moved into your new property you will want to begin making it feel like your own. New furniture, fittings and other personal touches will help it to feel more like home.

To help make this transition more seamless, consider making these smaller purchases with Currencies Direct's multi-currency card.

Their currency card enables you to spend seamlessly in 200+ countries (wherever Mastercard® is accepted) at great exchange rates, with no monthly card fees.

With the card you'll be able to add another layer of convenience to your new lifestyle and spend like a local.

Personalised service, global reach

Every property journey is unique, and your financial strategy should reflect that. Whether you're a seasoned investor or a first-timer, having a support system that speaks your language, figuratively and literally, can make the whole process far easier.

Currencies Direct goes beyond a onesize-fits-all approach. Their commitment to personalised service means that your unique financial needs are taken into account. Their global network and expertise in the local property market make them the ideal partner to help you get the most for your money when buying a property in Spain.







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Caminal

Dancing, eating, drinking, dressing up. The event is celebrated throughout Spain, don't miss out on the party!

When is the Carnival season in Spain? Due to its connection with Lent and in turn Easter, the carnival season date changes each year. It is, however, always on the seventh Tuesday before Easter Sunday. This means that it will always take place at some point in February or March.

Carnival, or 'Carnaval' in Spanish, is celebrated across Spain as the last day before the commencement of Lent. This celebration is seen by those of the Christian faith as the last chance to indulge before the start of Lent.

The festivities include drinking and eating in abundance combined with dancing, parades and a general party atmosphere. The party lasts from dawn to dusk and is popular across the country with certain areas taking the party to a new level.

The word 'Carnaval' is believed to be derived from the phrase "farewell to the flesh" and dates back to the middle ages.

It is not uncommon to see parades, floats, costumes and performances during the carnival. Many see it as having its roots in the Roman solstice festival. It is these pagan roots which may explain why it was banned for over 40 years by dictator General Franco.

Some areas may host their celebrations throughout the week with numerous parades and performances taking

place, all culminating in the main event on the Tuesday. Some areas of the country have a more muted celebration limited to one or two days.

Celebrations vary from town to town and area to area. The traditional celebrations will start with the welcoming of the carnival king or queen who start the partying. There will be parades, dancers and musical performers to follow which can cover the whole town. Food and drink play a big part in the celebrations with communal meals and festivities taking centre stage.

In more traditional areas, the celebrations come to an end on the final day with a mock funeral symbolising the end of the revelries.

Each area of Spain celebrates Carnival differently. Cities such as Barcelona and Madrid host amazing parties to celebrate Carnival. The most fun and impressive celebrations in these cities however are not necessarily always found in the city centre, but in some of the outlying areas.

For the best possible Carnival experience in Spain you will need to travel slightly further afield. You may want to visit the cities of Cadiz, Sitges and the island of Tenerife. These three locations are considered to offer some of the most spectacular carnival celebrations in the whole of Spain.





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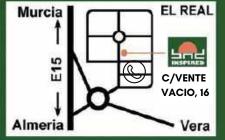


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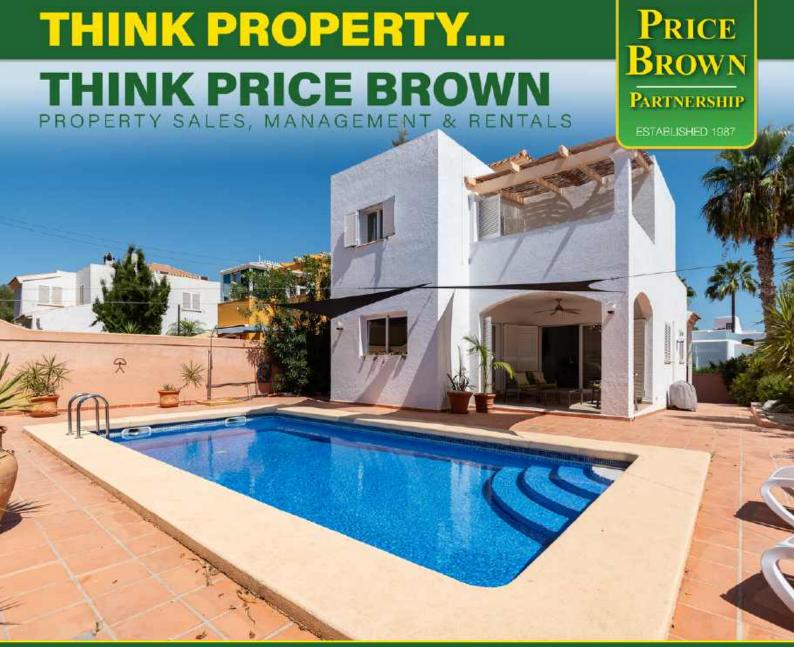




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