

PINHEIR S ALTOS
GOLF, SPA & HOTELS

Introduction from the Captain Mr Andy Georges



Firstly, I would like to thank all the members who supported my Captains Day it was very much appreciated and, to all the members who couldn't attend but sent me their best wishes a special thankyou.

Many congratulations to all the winners, there was some great golf played as you will see from the results in this newsletter. Everyone that played and took part, in person and in spirit is a winner.

There will be a film available to all members showing the golf and the evening of Captains Day, Captains Hangover Day, which gives all members the opportunity to see what a boring day it was.

We are just waiting for the video company to add the footage from the dinner and Hangover day into the version you saw on the Saturday evening.

The June stableford at San Lorenzo on 27th was very well supported and produced some excellent scores. Well played everyone!

Unfortunately, once again, we appear to be going backwards with Covid-19 however, we are still hopeful Gala Week will take place if in a slightly modified way.

We should be able to announce the format very soon, but I feel sure the modifications will not take away from what is normally a crazy week and one of the best weeks of the year.

I felt it was about time the members learnt how lucky we are to be playing golf in such beautiful surroundings and with some of the most interesting birds, (the feathered type) on our golf course. Stuart Knox has kindly put together a short but interesting article, I hope he will be able to produce this on a regular basis.

There will be a bird identification test at the end of the year and the person with the most correct answers will win a holiday in the Algarve at the famous Pinheiros Altos Resort.

Let us focus on the positive and enjoy being part of our superb members club.

















Black Headed Weavers

We are very lucky indeed to have black headed weavers nesting, breeding and thriving around various parts of the Olives!

Weavers are so called because their nests are made from leaf fibres woven together like a basket.

Black headed weavers are normally found in west, central and east Africa and for some reason there is an enclave of them here at Pinheiros Altos, and on the lake at San Lorenzo. Most weaver birds are not migratory and so the most logical suggestion for their presence in the area is that these are birds that have escaped from domestic captivity over the years. And when I say over the years, one can suppose up to 500 years from the early days of Portuguese exploration along the coasts of Africa!!

So where can we see these birds on the Olives? The primary place at the moment is in the reeds beside the yellow tee box





of the 2nd of Olives. Standing on the right edge of the tee box, one can see numerous nests woven into the reeds. The inhabitants are always visible, but this is the first year when I have been able to see so many nests in this area.

A couple of years ago I was walking across the stone bridge of the 5th of Olives, when a small yellow bird went flying past with a waving strip of raffia held in its' beak. As a very amateur, but enthusiastic ornithologist, it was this that first alerted me to the presence of weavers! The nests are to the right of the bridge behind the tall foliage and so are nigh on impossible to see.

I do hope that you will be able to catch sight of these lovely birds and their nests.

Director of Golf - Monthly Report

It was great to start the month of June with a more normal calendar of events and have a more positive atmosphere.

On 10th June we had our usual bi-annual Portuguese Day and we managed to have 56 players fighting for the trophy. As I was the captain of the rest of the world this year as opposed to the Portuguese Captain I manage to claim the Trophy back for the rest of the world just by one point. It only happened twice for the rest of the world to win so it was quiet an achievement! The rest of the day was very enjoyable and nice to get back to some normality.

On 12th June Our Club Captain Andy Georges after waiting for 18 months was finally able to host his captain's day which was a great success with 70 players and 108 for the dinner. The dinner was hosted at the Alambique for logistic reasons and the day was a great success and thank for the Captain's input on the day. Most players seemed to enjoy the sausages at the half way house than the actual golf. The winner on the day was a man which is very rare but also one of the lowest handicap player. John Farrell took the Captain's Prize by shooting 3 over par gross for a fantastic 39 points. Congratulations to John!

The June Medal was won by sally Evans with a score of 71 and the June Stableford at San Lorenzo was won by Tim Russell with 38 points!

We also had a ladies day and a Mens Roll up at San Lorenzo and it is great to see many new members starting to take part in the events.

This month as you all know if Sunshine Classic Gala Week month and we have decided to run the event with some changes due to the restrictions in place. The event will start on the Monday with an American foursomes at Pinheiros Altos, Tuesday better ball at San Lorenzo. On the Wednesday we will not be running the shoot out however we will run a BBQ in the evening outside respecting all the regulations in place. Thursday will start with a brunch in the clubhouse followed by a blind draw scramble at 1pm. Friday will be the last round of the gala week with a better ball at Pinheiros Altos. The Gala dinner will take place on the

Friday night. In order to qualify for the overall winner of the week teams are required to play Monday, Tuesday & Friday. However, any members are welcome to join just one or more days and will be entitled to win the day prizes. I hope to see many of you joining the activities during the week whether it is just for the one day or for the all week. Everything will be geared to be as safe as possible from the virus and make sure everybody has fun in safety under the regulations in place.

Membership cards with your credit in the bar are available to be picked up in the golf office as well as vouchers to the other courses in case you have paid your annual subscriptions early.

With some of the travelling measure easing up I hope to see many of you travelling to Portugal and come to the club.

I wish you all great golfing.



Lady Captain and Club Captain presenting the Cup to the Rest of the World Captain Christophe and Sérgio Cristina Team Captain of Portugal

TOURNAMENT RESULTS PLEASE CHECK THE APP!







Ladies Section - by Sue Georges

June was yet another interesting month!

We started in fine style with our medal on 2nd won by Lucy Pye and Heather Conroy. On 3rd June, Paula and I met Captain Luis with Filipe & Anabella, who have taken over from Luis. Not sure if his posting to Colchester is a promotion ... but he is looking forward to it. We were able to give him 295 euros which we raised on the Palmares trip.

On 9th June we held our "Lady Captain v Lady Captain Matchplay". I think Paula had a premonition...the terrace was decorated in Irelands colours, which set the scene for the decisive 5 / 2 win for Lady Vice Captain. Afterwards we enjoyed Pizza and Pimms to celebrate on the terrace!



In the absence of prizes, I presented Paula with a jug of pimms, then helped her to drink it.

The following day, we took our match-play skills to "Dia de Portugal", where Portugal played The Rest of the World in

betterball match-play. A great result Portugal 6,5 and Rest of the World 7.5.

Christophe said the main reason Rest of the World won was because there were ladies in the teams.

Well done again girls!!

On Saturday 12th June, after a failed attempt in 2020, we were able to have Andys' Captains Day. The week before we had been concerned about the high temperatures you would have to play in, but on the day, it was cool (even cold early on) and ended up perfect golfing weather. The evening weather was absolutely perfect, we couldn't have wished for anything better.

Because we had the video on the day, no photos were taken on the course. The video is still being added to with footage and photos from the evening and Captains Hangover Day on the Sunday. As soon as it is complete, we will send you the link. You will see all the photos in the club newsletter, this one shows a thorn between two roses, well done Paula for winning Nearest the Pin on 2nd Pines.



And to give Shirley a rest, Debbie helped taking some photos. As Shirley is always busy taking them, she doesn't feature in many pictures...I think this one is particularly nice.



Captains Hangover Day seemed like a good idea until I woke up on the Sunday morning, my comments were something like "Whose stupid #\$\$&)#"()u'\$\%\%#&\$" idea was this?"

We played a nine-hole Gruesome Greensomes, which created one or two upsets but also a lot of fun. Afterwards we enjoyed even more sausages on the BBQ and sing along music from Saturdays DJ Niall.

Andy & I presented a thankyou gift to Renato for the PA staff for the Captains weekend.



In the Charity Auction on Captains Day, plus some generous additional donations over the following two weeks we raised the incredible sum of 8335,00 euros. I will be sending a bank transfer to The Salvation Army before the end of first week in July.

Everyone was very disappointed that we had to postpone the Ladies V Cloggies on 16th June to a future date.

We had entries of close to 72 players, after our match-play practice the week before, the ladies were "ready to go"

We will be re arranging this event!

On 19th June there was a planned match Scotland v England, which unfortunately had to be postponed due to Covid.

The Cheeky Pup had provided special masks. The players collected payment for the masks of 130 euros, but Dermott refused to accept payment for the masks at a cost of 100 euros and asked that the money be donated to the Captains Charity.

Thankyou to David Warnock, all the players of Scotland V England teams and to The Cheeky Pup for the donation of 130 euros to the Charity. (This is included in the figure I mentioned above.)

We look forward to hearing the result of the match when it is played!



I should add that the Video crew sent me a picture of a player to check who it was for the editing... Photographed from video footage it wasn't clear at all, I really wasn't sure and decided it was one of two people. Then sent onto Christophe who decided it could be a third person, then sent to people he had played with who said "no it was not". Eventually a fourth person was suggested and finally, his better half confirmed this was her man! Yes ... it was David Warnock!

Following the covid suspension of competitions, our first event was the San Lorenzo stableford, on Sunday 27th June.

Molly and I decided to have a bet on scoring on hole 8 and 18 of 5 euros per hole. Coming off the course, in addition to not such a great score I was about to be 10 euros down.... until Molly came over to me to say she needed to pay me, so it was a "Good Result"! ...all square on the bet.

To complete the month, our first Weds comp since LC v LVC match-play, the Ladies Foursomes Championship was held on Wednesday 30th June.

I wrote all but the next part of this newsletter on 28th and 29th June

We had a lovely day, with Sangria and Pizza provided by the Ladies' Section after golf.

3rd Place with 35 Points Debbie Madgett & Chris Soden 2nd Place with 36 Points Susan Russell & Zoe Pirret



Shirley Griffiths presenting her Ladies Foursomes Trophy to the winners Hilary Jessup and Sue Georges with 44 Points

Great way to end the month, looking forward to July and seeing some of our returning members.

Keep smiling and always believe something wonderful is about to happen, Sue







Report from the Greens Committee

- 1. The committee has not met since our last report, but we have discussed together whenever it was convenient our views on the course condition.
- 2. It needs to be said that the obligation of the owners is quite specific in relation to the condition of the course and club house. This is not just set out in the membership Rules "objectives" but in addition (and not in the app) a set of specific course conditions was drafted both by David Pirret when he was Captain and the writer was vice captain and approved by the course Director and duly signed. These conditions are very detailed and for many reasons have been breached constantly over the last 18 months and more. The Pandemic is of course a problem but the members have duly paid all their subscriptions without seeing any of their subscription monies spent on the course as is necessary to maintain its condition.
- 3. Having made the above observation we are fortunate in having a green team lead by Marco who had done more than the possible in presenting a course which is rarely criticised by visitors and members but is showing clear evidence of poor fertilization and a lack of sand and chemical application. The course urgently requires more

investment. The calcada paths remain unrepaired and in our view dangerous.

- 4. What Marco has been able to do is make some minor improvement in the bunkers (Duncan Evans is still working to the first week in August to do more bunger work) and to apply the chemical to stop the irrigated areas losing water which runs off the high spots. He needs so much more and all committee members are working hard to achieve a solution to the lack of funding.
- 5. The members remain loyal to our ambition to obtain a course which is as good if not better than our competitors and reflects the potential for" The best golf club in the Algarve description"
- 6. We remain confident that with the owners support the Gala week will be successful and the course will present well.

These are difficult times but we believe a resolution can be found with goodwill on all sides.

Stewart Harper Chairman, David Ford, Duncan Evans.





Dear Members,

I wrote to you some months ago regarding the launch of our new App.

We are now ready to go live, however to comply with data protection, we need you to do the following:

- A. Please supply us with a unique email address for title holders and associate members attached to your title. Most of you have already supplied this information.
 However we are looking at having all Pinheiros members registered, so please come back to me if you have not done it yet.
- B. Download the App by typing the internet address "pagc.eryr.club".
- C. Go to my profile and set up your profile. Please use the access code 1234, and enter your name and email address.

If you are happy to have your name, email & Telephone number visible in the members list, press YES and if not press NO.

If you wish to only display your name or email, please contact Cristina to set your profile with the details you only want to show.

Once you have sign up, you will have access to the club diary, competitions and other useful information.

In the coming weeks, we will be offering tuition in the management and operation of the app.

In the meantime, if you have any issues you wish to raise, please don't hesitate to contact Cristina or myself.

Christophe Rindlisbacher

Director of Golf



Why it's time to 'think local' for your financial planning

In these times of restrictions and lockdowns, our worlds have become a lot smaller. Whether this will have a long-term effect on your travel, lifestyle and shopping habits will be a personal matter. But with Brexit now here, UK nationals living in Portugal have good reason to permanently 'think local' when it comes to financial arrangements.

Just as UK citizens lost automatic EU freedom of movement on 1 January, many UK financial businesses lost the right to provide banking and investment services within the EU. If you are Portuguese resident but still use a UK bank account, other financial products or a UK-based financial adviser, make sure you check where you – and your money – stand.

UK financial services and Brexit

Before Brexit, UK firms could legally provide financial services to Britons living in the EU through 'passporting', which included a commitment to meet EU minimum standards and consumer protections for EU residents. Now that the UK is free to make its own rules – and the EU has no assurance that UK firms will continue meeting their requirements – those passporting rights have been withdrawn. As a result, some UK firms – including banks, insurance companies, investment providers and financial advisers – could be breaking the law by working with EU residents.

Does this affect all UK financial firms?

This depends on various factors, including how a company is structured and where it is based. Those with headquarters in an EU country, for example, can retain their passporting licence and continue operating as before.

However, wholly UK-based firms who want to support EU-resident clients will likely need to restructure and form agreements with the financial regulators for each EU/EEA country they operate in. This is a highly complex, expensive and time-consuming process, so not attractive for all.

Negotiations on financial services are ongoing, so it is possible that the UK and EU may still reach an agreement. Some companies may be holding out for this before going through the potentially unnecessary expense of restructuring. Others have already withdrawn from EU markets.

Some major UK banks have informed EU-based clients that they cannot provide services for them post-Brexit and closed their accounts. Other providers have kept accounts/policies open but suspended activity, or are allowing them to run until the end of their term.

How might this affect you?

If you hold a British bank account, insurance policy, investment or other financial product and your provider hasn't contacted you about limited services, ask them what arrangements they have in place for Portugal.

If your account hasn't been closed, has it been frozen? In some cases, while you may be able to retain existing accounts and make withdrawals as an EU resident, you may be restricted from adding or moving funds or renewing policies. You may also be unable to apply for new services, such as term deposits, bonds, foreign currency management, loans, credit cards and mortgages.

If you still use a UK-based financial adviser, check they have the authority to continue supporting you as a Portuguese resident. Besides the legal implications – and whether you are protected if things go wrong – some financial institutions have stopped accepting instructions from UK-based (unregulated) providers. So if you hold EU-based investments, your planning options may be significantly limited with a UK adviser.