

# Altos *news*

Nº 203 . AUGUST 2021



PINHEIROS ALTOS  
GOLF, SPA & HOTELS



# Introduction from the Captain Mr Andy Georges

Well, finally we have had a relaxation on restrictions which has enabled people to enjoy some competitions, in particular those held at San Lorenzo. The turnout at San Lorenzo competitions was particularly good.

This gave the PA members the opportunity to enjoy a second course with a layout equal to our own as many were promised on joining.

The Gala Week was a great success and although the numbers were down on last year many members took the opportunity to fly over and join in, this was good to see especially with the testing regulations that were still being imposed.

I particularly want to thank the members who attended the dinner on Friday and when asked to contribute to a tip for the staff, even though we were only approximately 60 people raised 1000 euros. This was yet another example of the generosity of the members and our sincere appreciation of all the work the staff do.

The next major competition will be the Presidents Day and I look forward to seeing great support for Mr President on his day.

Finally, my thanks to Stuart Knox who once again has produced an interesting article on the hoopoe bird.

Andy Georges











Gala Week BBQ













Gala Week Gala Dinner





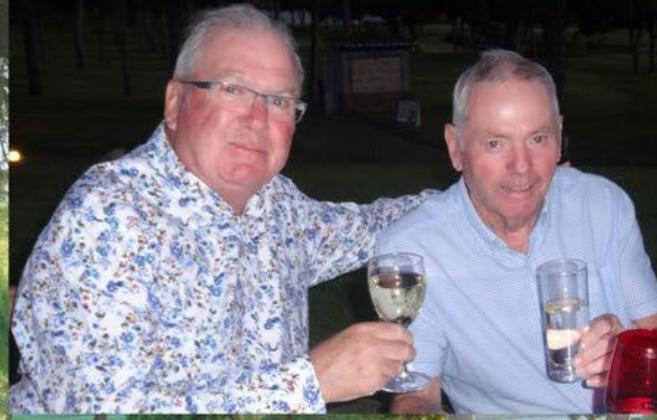
Gala Week Gala Dinner





Gala Week Gala Dinner





Gala Week Gala Dinner





# Hoopoes



After my article on Black Headed Weavers last month, Cap'n Andy asked me whether I would like to write some more articles on the bird life of Pinheiros Altos, so I decided I'd continue with one of the most distinctive birds of the Algarve.

The hoopoe is such a bird! Everyone sees them everywhere on the golf course, and I suspect it is the one that most visitors can remember. The unique head crest which counteracts the slightly curved bill is something truly memorable.

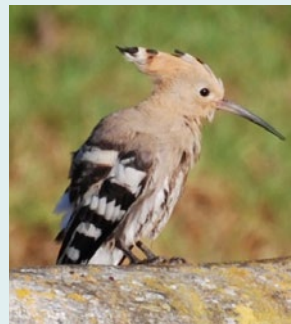
The reason that our fairways and greens are so attractive to hoopoes is because their favourite foraging is to stride across relatively open ground and probe with their beak to find insect larvae, pupae and mole crickets. We also have to be extremely grateful to these birds because they eat the pupae of the processionary moth – which turn into the processionary caterpillars which cause us to scratch in the winter months.

This appetite for the pests of man led them to be considered sacred in Ancient Egypt, and to be mentioned in both the Bible and the Quran!

The hoopoe's name is from the sound of the call it makes, and was first so named by the ancient Greeks! The Latin derivation of this is where their Portuguese name, Poupa, comes from. It is found in central and southern Europe, all across Asia and all of Africa.

I have attached a photo of the 1st of Pines Information Block, as many of you will have noticed that it is the first

bird seen on our golf course on what would be considered, still, our First.



One morning at the end of July, I was walking along the edge of the lake on the 3rd of Olives with Colin the Photographer and Ornithologist, when we came across a prawn/crayfish-like creature about 2 metres from the lake heading towards the centre of the fairway!! It was a Red Swamp Crayfish – which has somehow infiltrated fresh water ponds in the Algarve having originated in the USA! We tried to cajole it back to the water as we could not believe it was doing itself any favours heading away from the water when the temperature was 30 degrees centigrade. I've attached 2 pictures of it's defensive approach to me!





## Director of Golf - Monthly Report

July saw the comeback of some social activities in the club and mainly the sunshine Classic Gala Week that we were able to run slightly different than normal. Unfortunately, we could not have the usual Fancy dress shoot out which was very disappointing especially for some of the men who look forward to the opportunity to dress as a woman and play of the red tees, just to get a feel of how it is like to play half a course!

We managed to have 25 teams which meant over 50 players every day and 70 for both of the dinners which in the context of the restrictions on travelling and also restrictions at the table was a perfect number. We could not have wished for better nights to hold the BBQ on the Wednesday and on the Friday for the Gala dinner. The weather was on our side and both dinners were held in front of the clubhouse on the grass loan. Both meals were well served and presented and congratulations to all the staff who worked very hard to make the week such a success.

I must of course thank our sponsor & partner for the week Enquinta who kindly supported the week. Their offices are on the PA Driving Range and if you need more info, you are welcome to enquire there for their service. Also thank you to Dermot & the Cheeky Pup for sponsoring our Brunch and fun day on Thursday which was once again won by James Porter team with his partners Nigel Spokes, Fiona Thomson & Marna Edwards.

As we entered, the last round there were about 7 teams still well in contention to win the title and it was nice to see that higher hcp as well as lower handicap players were competing for the title and also 2 ladies team were well up there to claim the trophy. However, in the end the youngsters and lower handicap players James Porter & Jordan Markey took the trophy managing a 2 points lead on Keith Inman & Colin Glennon who managed a fantastic last round of 48 points. Congratulations to James & Jordan on your second Sunshine Classic Gala week trophy!

Mark Boothright & Oliver Scriven who were well in the fight for the main trophy right until the last few holes and manage to win the gross. Congratulations to them and I am sure they will be back to claim the main trophy!

It is great to see Pinheiros Altos come back to life after Captains in June and the gala week in July, some of the social activities coming back almost as normal and August will see the come back the social golf with the first one to be played at San Lorenzo on 29th August 2021.

Tony Hickey won the July Stableford played at San Lorenzo with a fantastic score of 42 points while the summer medal was won by Keith Inman with a score of 72. Congratulations to both!

August is a quiet month as far as the club activities is concerned and as mention before we will have the first social on 29 August. September however looks to be one of the busiest month with tournament starting with the President's day on 5 September followed by the Matchplay Championship from 9th until 12th September. Later in the month, the usual PA Ryder Cup and the Corona Cup trip to Aroeira. So plenty to look forward to.

The Golf AGM has been scheduled for the 21st September 2021 and more information to follow in this newsletter.

Fortunately, with the restrictions being lifted and more activities and guests playing the course, we can hopefully get back slowly to some normality within the operation.

I wish you all a great August whether it is on the golf course or on the beach!

**TOURNAMENT  
RESULTS  
PLEASE CHECK  
THE APP!**



## A.G.M.

The A.G.M. of the Pinheiros Altos Golf Club will take place on Tuesday 21st September 2021 at 10 a.m. in the Clubhouse.

### Agenda

1. 10:00 a.m. Meeting is opened by the Chairman of the AGM
2. The Chairman will introduce the Captain Mr. Andy Georges
3. Mr. Alan Bentley summarizes his year.
4. Report from the Director of Golf including the response to written questions by the Director of Golf & the committee.
5. The Chairman closes the meeting.

Questions for the Director of Golf at the A.G.M. should be made in writing and presented at the Golf Office on or before Friday 10th September 2021.

Only questions made in writing and presented by the due date will be answered by the Director of Golf or the Golf Committee at the A.G.M.

At the AGM of 2020 on 12th November 2020 the elected members Mr. Stewart Harper & Mr. Knut Pedersen were re-elected for 3 more years so was the President Mr. David Markey.

The Vice-Captain and Lady vice-Captain for were officially elected at the last AGM but are only due to take their position of Captains at the 2022 AGM due on 14th April 2022 as a 2 years term of office was exceptionally approved for the Present Captains due to the Covid-19 situation.

## Ladies Section - by Sue Georges

Amazingly, we have now passed month 7!

I will not mention the event of the year to which we are getting ever closer, we have a huge amount to enjoy before we begin even thinking of that!

July was quite a hot one, which reminds me to explain the purpose of the Chinese "coloured tie things" that I gave out at Lady Captains day last September. It was mentioned to me recently that no one knew what they were...

They are to cool you down, and they work very well. Take the necktie and soak in cold water for 10 to 15 mins before you leave home. Pop into a plastic bag. On the course tie it around your

neck and frequently remove and pour cold water down it. My mum first bought me one of these about 100 years ago, they are excellent in hot weather- maybe not so glamorous but who cares when its 30 degrees + on the golf course.

Afterwards, lay them out to dry and they will go back to their original state. (Washing Instructions: wash lightly in warm water by hand.) There goes your first Chinese lesson!

Our first July competition was a lovely medal, won by Amanda Stretton with 72 and Diana Collins with 67 (chop, chop!)

On Sunday 11th July off we potted for the monthly stableford to our beautiful sister course San Lorenzo.





I found a phrase the other day which I thought was quite special  
**“Always believe something wonderful is about to happen”**

The picture above is the ladies 6th Tee at San Lorenzo... so... next time you are lucky enough to stand on this tee, enjoy the view and remember that phrase!

On 21st July we had our monthly stableford and after many months of trying with no results Elsie managed a “short back and sides” with 42 points, and Pat Murrish convincingly took first place in second division with an excellent 41 points.

The following Wednesday was Gala Week, of which you will see all the photos and results in the main newsletter.

On the Wednesday, I took a special picture of “The Three Degrees” singing heartily into a microphone (whose sound was turned off 😊)

That was about it for July, those that played in Gala Week needed a rest- the scores were excellent, everyone involved worked together to make it a super week and we are already looking forward to 2022 where we can have the PA traditional atmosphere, along with a larger number of players and guests. Covid may have altered our 2021 event but it definitely did not win this time 😊

## Members Trip

I will shortly be sending out the final information for the Corona Cup to the people who have signed up (3 day members trip to Aroeira Hotel from 28th September to 1st October). As we have quite a few newer members who may not be aware of the trip, please contact me if you would like to know more. We currently have 35 golfers and 1 non golfer, I still have 7 rooms and start times for 13 golfers available but, I will be cancelling these within the next 5 to 7 days.

Last Year Team Virus won the Matchplay over the 2 days of golf, Mr Captain has his instructions to do the draws to make sure Team Vaccine wins in 2021 😊

Enjoy August and look forward to a superb programme of golf and events at PA throughout September and October.

All fixtures are shown in the diary, if you are not sure what any of them are/involve just ask,

Stay safe and cool, Sue





## Report from the Greens Committee

The committee met on the 9th of August together with Marco and Director Christophe.

1. The committee thanked Marco and his team for presenting a very playable course under the most difficult circumstances. It has been difficult to get provision of sand, fertilizer and chemicals to treat the course over the last few months.
2. The owners have now provided finance to allow Marco and his team to start bringing the course back to its normal high standard.
3. In addition Duncan Evans is starting work on improving the bunkers! We should make it clear that Duncan cannot do all the bunkers but we have agreed that the bunkers which most members find most difficult we be targeted!
4. The committee are aware that the absence of funding has made our course look disappointing to many of our members. In our view whilst this is understandable all members must be aware of the severe financial difficulty of the owners where the hospitality and leisure industry have been the hardest hit. We believe the course still represents a stiff but fair challenge.

5. Members justifiably argue that they have provided substantial funds in their subscriptions and in many cases in advance of the normal timetable! Unfortunately, we cannot enforce how these funds are used and JJW have a large portfolio of hotels and golf courses in Portugal! We would obviously like to see all our subscription used for PA course maintenance and improvement.

6. We hope that funding will now be consistent and when restrictions on flight travel are lifted allow STRI to examine the course and to continue their advice on course improvement.

7. There is no doubt that our competitor's finances have been hit far less by the pandemic!

In conclusion we must continue to give support to our course manager Marco and his team and to Director Christophe.

Stewart Harper Chairman,  
David Ford,  
Duncan Evans.

## Interclub - by Neil Bamber

Interclub matches finally began for us on July 1st with a home match win against Penina, 3-2. We then played Penina away and sadly were soundly beaten by 4-1.

Since then we have played two further away matches against Vilamoura losing 3-2 and Boavista where the result was a draw, which was an excellent result for us

It should be mentioned that for various reasons in each match very few of team have played much Interclub before or even

partnered each other, so my thanks to all of them for their commitment to the cause

September is a busy month with Vila Sol away on the 2nd followed by home matches against Tavira, Quinta do Vale and Boavista on the 16th, 23rd & 30th.

Neil Bamber - Interclub Captain

Any member willing to follow Interclub progress please log onto <http://www.interclubalgarve.com>





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



## How are your savings protected?

### What level of protection do banks offer? We outline the bank deposit guarantee schemes in the EU and UK.

When you have worked hard to build up your savings, it is important to know where you stand if the financial institution holding your money fails. While there are EU and UK compensation schemes, they do have limits.

For peace of mind, you should establish what investor protection you have with each of the financial institutions you use – banks, investment firms, insurance companies – in the event of institutional failure. Where necessary, take steps to improve your position.

### Portugal and other EU banks

Under an EU directive, each EU country provides a bank deposit guarantee of €100,000. In the event a Portuguese bank fails, the national deposit guarantee scheme – Fundo de Garantia de Depósitos (FGD) in Portugal – will refund your savings, up to the limit of €100,000.

This means savings above €100,000 could be lost if your bank fails. You may receive additional funds following any distribution of assets as part of the insolvency process, but this would depend on the bank's situation at the time.

Deposits are covered per depositor, so couples with joint accounts have €200,000 protected.

Note that the guarantee is per banking group, not per bank account or even per bank – some banks with different names form part of the same group, so you need to be careful.

Under certain circumstances (for example, after selling a property) you may be eligible for higher protection for temporary high balances. You will need to look at your local scheme to see what the higher guarantee is and how long is considered “temporary”.

In Portugal, the time frame reduced from 15 working days to 10 from 1 January 2021 and will be seven from 2024.

### UK banks

In the UK, accounts in regulated banks are protected by the Financial Services Compensation Scheme (FSCS). The amount protected matches that offered by the EU and is currently £85,000.

As in Europe, protection is per depositor – so accounts in joint names are protected up to £170,000 – and per banking institution. An institution is not the same as a bank; Halifax and Bank of Scotland, for example, are part of the same institution.

The FSCS also provides a £1 million protection limit for temporary high balances (up to six months).

The FSCS aims to pay compensation within seven days of a bank or building society failing, though more complex cases will take longer.

### The impact of Brexit

According to the FSCS website, there are currently no plans to change the UK's £85,000 limit post-Brexit. It also explains that its protection “is not dependent upon the depositor's place of residence, but where the bank, building society or credit union holds the deposit”.

As such, nothing changes for UK nationals living in the EU with savings in a UK authorised bank. However, since 1 January 2021, protection for deposits held in EU/EEA branches of UK firms are now covered by the local EEA deposit guarantee scheme in that country, and no longer by the FSCS.



## UK offshore centres

Banks in the Channel Islands and Isle of Man are not covered by the UK scheme, even if they are divisions of UK banks. Instead you rely on their local guarantee schemes, which offer lower levels of protection.

The Isle of Man's Depositors' Compensation Scheme (DCS) provides compensation of up to £50,000 for covered banks. The amount of compensation paid and timing of payments will depend upon the size, asset quality and profile of the failed bank, and the amount of funding contributed. The limit of Jersey and Guernsey's depositors' compensation schemes is also £50,000; they aim to pay compensation within three months of a bank failure.

## Protecting your savings and investments

Many savers with larger cash deposits have spread them out over more than one bank. It results in more paperwork, but is worth it for peace of mind.

Others have opted to move capital into arrangements which provide a higher level of investor protection than banks can offer. For example, if you have an investment bond issued by a Luxembourg regulated insurance company, your investment assets are protected if the insurance company fails. This is because Luxembourg banks are required to ring-fence clients' securities – investment funds, shares, bonds etc. – so they are off its balance sheet. If the bank fails, these securities remain in segregated client accounts, meaning 100% of the policyholder's securities are protected.

In any case, it is crucial to ensure you have adequate diversification across different investment assets. This reduces risk as well as increasing the potential for improved returns. And as always, your savings and investment decisions should be based around your personal objectives, circumstances, time horizon and risk profile. For the best results, take personalised, regulated advice on asset protection and a suitable tax-efficient investment approach for you in Portugal.

For more information or personalised advice, contact us on [portugal@blevinsfranks.com](mailto:portugal@blevinsfranks.com) and let us know you read our article through the Pinheiros Altos golf club.

[www.blevinsfranks.com](http://www.blevinsfranks.com)

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*All information contained in this article is based on our understanding of legislation and practice, in the UK and overseas at the time of writing; this may change in the future.*

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