

# **A New Life in Malta**

(Reality or Disaster?)

by

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References to currency conversions are based on the Euro to GBP exchange rate at the time of writing.

***All views expressed in this book are purely those of the author.***

# Preface

I like to think that I was lucky.

Why?

I was able to receive the State Pension at 65 years of age. You may wonder why I am saying this? Well, it has given me the extra income that supplements my other pensions to hopefully realise the dream I have.

I genuinely sympathise with those who are either just starting work or currently in employment who face a life of working to whatever retirement age they will have to reach in the future before they can enjoy a State Pension.

I have lived on Hayling Island in Hampshire since I took early retirement in 2012. It will take me at least a year to write this book and whether I end up living in Malta or remain in the UK, it remains to be seen. But this book will tell it all and be written on a month to month basis, detailing the various successes/pitfalls I encountered on this potential journey.

If I'm successful with this opportunity, I hope the book will help others to realise their dream. If I'm not, at least I can say 'I gave it a try'.

Adrian Trew  
January 2020

***"This is a record of only twelve months because from January 2021, it will be more relevant to update things through the Blog in 'real time' as it were.***

***All comments or opinions that I have made are my personal thoughts and are not to be interpreted as criticisms of anything or anyone.***

***Any Currency comparisons were made at the exchange rate at the time of writing and are compared with the United Kingdom.***

***All times are in 24-hour clock.***

***I have possibly displayed a degree of naivety in some of the things I have written, but I will leave you to form your own opinion.***

***All in all, I am proud to have achieved what I did. This started out as a dream, with the likelihood that it might fail but it didn't."***

## **JANUARY 2020**

Yes, I was hating the English weather but was single, my children were all grown up and leading their own lives, so was it a possibility?

There were of course important things to find out, such as what were the criteria for living there? where would I live? what would the impact of the UK leaving the EU on 31 January 2020 be? These and many other questions were going around and round in my head.

My laptop was steaming as I feverishly searched for websites (Maltese but with English text) that would hopefully give me the answers to such questions and more besides.

The first obvious thing to do was to book a visit, so a flight and hotel was booked for March 2020, to Mellieha which is a place I love as everything is on your doorstep and this was where I was going to look for an apartment.

This visit would give me a chance to take a breath and see whether I was kidding myself in wanting to live there permanently or whether my idea actually 'had any mileage'.

For those unaware, Malta is a history rich small archipelago in the Mediterranean Sea and one of the smallest countries in Europe. The islands are situated east of Tunisia and about 60 miles south of the island of Sicily.

Malta, officially the Republic of Malta, consists of the main island Malta and the smaller islands of Gozo and Comino. The country covers an area

of 122 square miles and has a population of around 494,000 people. The country is in the Top10 of the most densely populated countries in the world. The capital city is Valletta and the official languages are Maltese and English.

Malta's climate is typically Mediterranean, with mild, rainy winters and hot, sunny summers.

The average temperature in December is 14°C, while in January and February it's 12°C. Cold days are rare, but there may be some days with highs below 10°C, but it never snows or gets icy. Sunny periods are quite frequent, although there are periods of bad weather too, with rain and wind, which last a few days.

The temperature gradually rises in spring with the average maximum temperature of around 17°C in March, 19°C in April and 23°C in May. The rain becomes less and less frequent and as early as April, it becomes rare. The sun shines more and more unchallenged.

From June to August, it is hot and sunny, with highs around 30°C and it's sultry, but tempered by sea breezes.

In autumn, the temperature is initially high and then gradually decreases. In September, there's still summer-like weather, especially in the first half. Usually, the first disturbances arrive at the end of the month, accompanied by thunderstorms. In October, the temperature is still pleasant, with highs around 24°C.

All in all, I think you'll agree that the weather is quite acceptable.

I made contact by email with various estate agents in Malta, one of which kindly forwarded the latest information regarding citizens from the United Kingdom moving to and living in Malta after Brexit.

The current situation was that a person had to have an income of at least 19,000 Euro per year (17,000 GBP) to ensure that they are financially self-sufficient and not likely to become reliant on the Maltese State for any type of benefit.

I had calculated that with the income from my UK State Pension and various Occupational Pensions that I had taken out when I was working and after income tax deductions, I was eligible to live in Malta.

So, it seemed that one question had been answered for me, but could this move become a reality or end up a complete disaster?

I made an appointment to meet up with a representative from one of the

estate agents I contacted for when I was going to Malta in March. This would enable me to hopefully view some properties that I could afford to rent and ask further questions that I had.

Things were looking good, but the next thing I started thinking about was what the costs would be to get my personal belongings to Malta. I didn't have a lot as I was living in a fully furnished flat, but things like television, CD's, DVD's, books etc started to worry me. Should I sell these things or take them with me? I just did not know, so more time was spent on the internet trying to find answers, but I never really got anywhere with that one. If necessary, that could wait.

## **FEBRUARY 2020**

At least I had an extra day this month to continue with my research and building up my Maltese contact list as it was a leap year, so the extra day was very welcome.

Apparently, a leap year is when a woman can ask a man to marry her, but I was safe as I didn't have anyone in my life and even if some stranger were to come up to me and propose, I was far too busy to be bothered with all that.

I'd decided that in my later years, I deserved a more leisurely way of travelling without the stress of doing it all on the same day and then panicking as to whether I'd be stuck in traffic jams and such things and miss my flight. Admittedly it adds cost to the journey, but I think it's worth it, so I booked a hotel room near London Gatwick for the day before I was due to fly in March and the day I returned from Malta.

Little things were now starting to niggle me such as changing my Amazon account from.co.uk to .com. It was pathetic really as I knew the main priority was to get out to Malta and find somewhere to live, but I think I take after my late father who was meticulous in planning and I wanted to make sure that I had everything sorted out.

There was also the issue of free movement from the UK to countries in the EC and although this would continue from the 1 February 2020 until the 31 December 2020 ('Transition Period'), those 11 months were sure to fly by, so I had to make sure that if this move was going to happen, then I had to be living in Malta by October 2020 at the latest, as I had to be living there for 3 months before I could apply for residency.

Being a keen planner, I decided to make a spreadsheet but not your run of the mill one. This included a formula to ensure that I had up to date details of the currency exchange rates, so every time the sheet was

opened the rates were updated.

In addition, I'd found a website which gave details of the cost of living in Malta each month, which included things like rent, utilities, food etc. which was useful, so this was also merged into the spreadsheet, and although I had to manually convert the Euro to GBP, once this was done for the first time, any change in the exchange rate would update my previous conversions, so it was a case of leave it and see what happened.

I had set the spreadsheet to run until September 2020, so it would be interesting to see how much money I would save (or not) per month/year.

I had overestimated with the calculations as I factored in that I might buy certain things like milk, bread, vegetables daily, which would probably be unlikely, but better to be safe than sorry.

Initially when the spreadsheet had worked its magic for the first time, it had calculated that I would be better off by 91 GBP per month if I lived in Malta.

But that was only the current month and it could, and probably would all change next month, but I was encouraged by the first projection by the spreadsheet programme.

I started having problems with my email which is not what you want when you're trying to negotiate/talk with people in another country, so I spent a whole day trying to fix the problem but gave up and resigned myself to the fact that I was better off changing my email address completely. The downside to all this of course is trying to remember who the 'important' people are that you need to contact to tell them of the change. By important I'm talking about online banking, utility companies etc, so that was another irritation for me to sort out.

I received a phone call from another estate agent in Malta who advised that for 850 Euro per month (720 GBP per month), I could get a nice 2 bedroom furnished apartment in Mellieha (which is towards the north of the island and an area which I particularly liked) and is a popular destination for ex-pats so all seemed good.

Things seemed to be going all too well, which in a way concerned me. I had appointments to view properties when I was going over to Malta in March, but I was now thinking about income tax.

Could I still have my UK pension taxed in the UK, or should I transfer it to Malta and pay their income tax. Should I try to open a Maltese bank account (I'd read on the internet that it was difficult).

I spoke to the international pension service in the UK as the internet had recommended and of course hung on and listened to the usual 'we are extremely busy' recorded message (this was at 15.00) and advising me to visit their website, which I had already done and found that I needed to make contact by phone, I gave up after 16 mins and tried again. Eventually spoke to someone who apologised for my wait. I didn't get much information from them other than I could have my UK state pension paid to me either from the UK or Malta.

Great advice which I had already found out from the internet. I asked about applying for an S1, which is a form which would allow me free medical treatment in Malta, but again nothing straight forward, I was told I would need to provide a Maltese address and phone number and then I would have to contact the international pension service when I was in Malta, clearly at my own expense, to give them a 'date of entitlement' whatever that means and then I would be issued with the magical S1 form which would allow me free medical treatment. My other option would be to take out private health insurance.

No mention was made to me about the UK leaving the EU and how it might affect me.

Next HMRC. What a surprise, they were extremely busy as well. Par for the course, I think. I don't want to be political, but both these organisations are government run. No wonder people get frustrated with trying to contact them and complain about how long they must wait for someone to speak to them.

36 minutes later, I spoke to someone and all he managed to do was give me a link for a form I needed to download after 6 April 2020 (new tax year) and send it off somewhere. I discovered some time later in the day, that the link I was given didn't even work.

Again, no mention from HMRC about leaving the EU and how it might affect me. I knew that these people like us didn't know what would happen after December 2020, but it would have been nice if they had said that to me.

The latest email from one of the 'Real Estate' agents is asking the following questions:

*When are you wanting to take occupancy and for a minimum of 1 year?*

*How many people will be residing in the apartment?*

*Are there any children?*

*Do you have any pets?*

*Do you need a garage? If yes, then you would need to increase your budget. Owners tend to ask the nationalities and occupations of their prospective tenants, so I would appreciate if you could share this info with me.*

I thought they were fair questions which I had no problem in answering.

Medical issues next filled my brain. I had found out some interesting information.

- 1. No Dr in Malta held any medical records about you. (Apparently, you get them from somewhere and must produce them when you visit a Dr).*
- 2. There are certain prohibited medicines. (I would have to look up the tablets I was taking to see if they were prohibited and if they were, I'd need advice).*
- 3. My nearest Dr's surgery would be in Mosta. (About 7 miles from Mellieha if that's where I would eventually end up, 20 mins by car, but not sure yet whether I would be taking my car over there, as it all depended on the cost for shipping and what it would cost to run the car).*

The healthcare system seemed quite good as depending on where you lived, there was a designated surgery. It may not be convenient for where you are living, but that is how it is.

I had also read an article about Expats being 'ripped off' by unscrupulous estate agents and landlords regarding the cost of utilities. I had to make sure I knew about all this before I flew out to Malta as I had prearranged appointments with estate agents, or as they call them in Malta 'Real Estate'.

Things began to slow down a little and I had let a few things lapse, so I had to get back to it all.

I would not be taking my car to Malta after all, as I found out that it would cost me 4,140 Euro (about 3,459 GBP) just to register the car in the country and then there would be insurance, tax etc. I think the high cost is to try to prevent the number of vehicles on the roads as I knew from experience on previous visits that it was difficult to park in many places in Malta.

The upside was that the buses were relatively cheap and frequent, and you could get what is called a Tallinja Card which is a cashless card which you load up with Euros and swipe it when you get on a bus. The system is



quite difficult explain, so this is an explanation from the Malta Transport website as to how it works. I've added the approximate conversion from Euro to GBP which gives an idea of comparable cost in the UK.

*The Adult card is green and will be personalised with your photo and name and can be topped up with credit easily. When using your Tallinja card you will benefit from cheaper fares than when you pay on the bus. Every time you board the bus simply touch the reader on the bus with your Tallinja card. A fare for every journey of 75c (63p) will be deducted automatically from your credit up to a maximum limit of €26 (21.74 GBP) every month (Night Services excluded).*

*This means that once the total spend on all your journeys reaches €26 (21.74 GBP) in any month, you will not pay for any more journeys for the rest of the month. It's that easy. The more you travel, the more you save!*

Seemed like a good system to me and there's also free Wi-Fi on the buses.

Although I held a Senior Citizens bus pass in the UK which allowed me free bus travel, if I had to pay for this, a 5-mile journey on the bus would cost 4.60 GBP single and 7.90 GBP return, so the card appeared to be good value as each bus fare to anywhere in Malta irrespective of distance worked out to be about 2 Euro (1.80 GBP).

I have received a quote from a removal company for 1,149.60 GBP plus vat, and this was based on taking the following items: -

- 1 x 32" TV
- 1 x Ink jet printer
- 1 x Shredder
- 1 x Slow cooker
- 1 x Air Fryer
- 1 x Coffee maker
- 1 x Food mixer
- 101 CD's
- 110 DVD's
- 39 Books

Received quotes from 2 other companies. One for 800 GBP plus vat and another for 303 GBP plus vat.

Unbelievably the lowest quote was to send the goods by air, which I thought would be the more expensive way, but clearly not. The other 2 quotes were for sending the goods by sea.

At this point another idea popped into my head. Would I be better off selling my stuff or put it into storage just in case things didn't turn out? I decided that if I came across hard times financially, I could always try to find work in a hotel or something and although the wages would not be great, I was sure that it would be enough to survive.

The bottom line was that I was not going to try and live out there on a whim, but for a better way of life without having the need to work to survive.

I had also noticed that my driving licence was due for renewal at the end of July 2020, so if this venture was going to happen, I needed to be gone from the UK by then.

Someone had asked me whether I had made a list of any disadvantages of living in Malta. A particularly good question and one which I admit I hadn't considered. Having said that, apart from getting fed up with constant sunshine especially during the summer months and the heat in August, I couldn't think of anything.

## **MARCH 2020**

I was now just a few days away from flying off to Malta. Ran the spreadsheet programme again for March and it told me that I would be 106 GBP per month better off living in Malta. Only an increase of 15 GBP per month from the February calculation, but an increase all the same.

After spending a night at the Premier Inn hotel at Gatwick Airport, I left the UK the following day. It was Sunday 8 March. The flight was delayed by 30 minutes which was no surprise as Gatwick only has one runway and the landing and taking off flights must alternate.

I flew with British Airways and was surprised to find that they had Wi-Fi on board. Interestingly on boarding I found someone sitting in my pre booked seat, so they were moved, and I spent the whole flight with the complete row to myself.

You may be wondering why I have said interestingly? It turned out that the woman in my seat and her sister were booked into the same hotel as me because I met them again at reception.

It turned out that one of the sisters was an Expat and had been living in Portugal for the past 12 years, so the three of us spent a good couple of hours in the bar where I was given some extremely useful tips about living in a different country, while she and her sister were slowly getting tipsy with 'Happy Hour' (it was, buy a cocktail and get another free).

One of the things she told me was that you should always make friends with the 'locals' as they can offer you much more advice and help than other Expats. She also said it was quite easy to behave like a tourist when you move to another country and if you were not careful, you'd end up spending lots of time drinking the inevitable 'cheap booze'.

Anyway, I digress. Received a message from one of the Real Estate agents confirming that they would come to my hotel to pick me up and show me some apartments that he had sourced. Then the following day, some more viewings with a different Real Estate agent.

It began to feel like the adventure had properly started now.

Over a couple of days, I viewed seven properties to rent with two agents. I was pleased that they had chosen a variety of types of apartments as it made it easier to discard certain ones which were not suitable for certain reasons. My main criteria were properties that were near to the beach, shops, had a sea or land view, close to bus routes and on the flat as certain parts of Mellieha were quite hilly. The last criteria were added as although I was currently healthy, if for whatever reason I began to have difficulty walking, it would not be detrimental to me.

By the end of the two days, I had narrowed the choice to two apartments.....one from each of the agents. I was favouring one apartment which had sea and land views, a balcony to the front and side which would get the sun pretty much all day. In addition, it was only about a minutes' walk from the beach and had a few shops and restaurants a couple of minutes' walk away.

The other was a little more inland (although still in Mellieha) and was very spacious with a video intercom system but although there was a sea view from the balcony at the rear of the property, it did overlook other buildings and wasn't easily accessible for the beach. Both however were two bedrooms, fully furnished and 850 Euro pm (around 720 GBP pm) which is what I was paying for a two bedroom fully furnished flat in the UK.

I was now on the verge of making a commitment to live in Malta and was both excited yet apprehensive. There was still another unanswered question I had to deal with. This was the income tax situation with regards to my UK income. I had heard much about the 'dual tax' arrangement the UK had with Malta but knew nothing about.

While chatting to the various landlords of the apartments I had visited, they all seemed of the opinion that I would probably spend around 100 Euro pm (87 GBP pm) on food essentials and around 50 Euro pm (43 GBP pm) on electricity, gas and water which (excluding rent) would be a

monthly total of 150 Euro (130 GBP).

I was encouraged by those figures as my spreadsheet had calculated I would spend a total of 494 Euro pm on food and utilities (431 GBP), so I had clearly overestimated my expected expenditure, but believed it was better to be over cautious and had pretty much worked on the basis that I would buy everything on my shopping list every month, which was probably unlikely.

So, the time had come for me to contact the estate agents to break the news to them regarding my decision. In the meantime, the landlord of the spacious apartment had been in touch with the agent and had said that he wanted me to rent his apartment and was prepared to drop the rent from 850 Euro pm to 700 Euro pm. Unfortunately, I had already been in touch with the other agent and said I was interested in the property by the beach. It was a lovely gesture which I appreciated but as mentioned previously, not particularly practical for me.

Time to take stock of things. Some Pros and Cons.

### **Pros**

No council tax. (Non-UK readers), This is a tax payable to the local council.

No TV Licence fee. (Non-UK readers). This is a fee to watch television.

Relatively low cost of living.

Slower pace of life.

Good weather. (even in winter usually).

Maltese people friendly and helpful.

Cheap transport.

Free healthcare. (dependent on age).

Most, if not all pharmacies have a Dr on site.

### **Cons**

Extremely hot and humid in August.

Nearest Dr's surgery for free healthcare 11 miles away.

I signed the contract for my apartment on Thursday 12 March, but to prevent the landlord keeping the apartment on the market, my real estate agent had to heavily negotiate with the result being that I would take up residency of the place on 16 April. This was not what I had planned but the rental market in Malta was very volatile, so much so that if you saw a property on a real estate website one day, it would probably be gone by the following day.

By now the Coronavirus pandemic was starting to affect Malta and

ironically on Friday 13 March, the Maltese government imposed a lockdown which meant that visitors from any country in the world would have to self-quarantine for 14 days in their hotel room. You can only imagine the pandemonium that broke out in the hotel I was staying at.

People were arriving knowing nothing about this and were berating the hotel staff about the quarantine rules, which I suppose was not unreasonable at the time as none of the guests had been told anything about it and planes were continuing to land at the airport.

What made things worse for some of them was that they had only come for 3 or 4 days and the government had also announced that anyone seen on the streets who should be in quarantine would be fined 1000 Euro.

I felt sorry for the staff as they were only following the rules that their government had ordered. There was some good news however for some of the arriving guests. The announcement from the government was made at 13.00 and so it was deemed by whoever, that passengers who had landed in Malta before that time, would not have to self-quarantine, but those who landed after 13.00, had to self-quarantine. It seemed in a way quite bizarre this ruling, but I suppose it is all politics.

At the time of writing (14 March), it seems that flights are leaving but I am unsure what is happening with the inbound flights. In addition, I have no idea whether I shall be able to return in April or not, but if I do, I shall quite happily self-quarantine for 14 days.

## **APRIL 2020**

I was not able to return as planned on 16 April due to the Coronavirus and the airport in Malta had been closed to all incoming flights by the Maltese government.

This had caused me some problems as I had already given notice to my landlord in the UK that I would be leaving my flat on 15 April, so I now had to back pedal furiously and hope that I would be able to stay on.

I did successfully back pedal and after conversations with my landlord, it was agreed that I would continue to stay in my flat in the UK as normal with the proviso that if I wished to leave again, then clearly the statutory 1 months' notice in my tenancy agreement was required from me.

Like many others, being in lockdown from March was becoming very frustrating. For me it seemed like everything was trying to conspire against me. My landlord in Malta was starting to get twitchy, thinking that I wasn't going to arrive, although my real estate agent was continually telling him that we were all in the same boat, but it was clear that I

couldn't be certain as and when I would finally get there. I had also already paid 1 months' rent of 850 Euro as a deposit when I signed the tenancy agreement in March, so my concern was that if the landlord 'pulled the plug', I would lose that money.

Malta airport was still closed to all flights other than for repatriation etc, as were UK airports. I was so near, yet so far from achieving my dream.

There was also the issue of getting back the money that I had already paid to Air Malta for my flight on the 16 April which had been cancelled.

This became another frustration as I had been emailing them and getting no replies, speaking to them in Malta and again getting no positive reaction from them.

Eventually they sent me an email with a three-choice option for customers whose flights had been cancelled. I could either receive a full refund, book another date to travel or take up to a year to rebook another flight.

I opted to book another date to travel as it seemed pointless to request a refund when I was wanting to fly to Malta. I came up with a plan which I hoped would have a reasonable chance of success. I had already planned to book a flight to fly out on the 1st of August, but on looking at Air Malta's website, it was showing that no flights were available right up to the end of 2020.

## **MAY & JUNE 2020**

Little is happening now. The word currently from Malta is that the airport was remaining closed until at least the 15 June when a decision would be made whether to reopen or not. If it happens, then I shall be giving one months' notice again to my landlord in the UK from the 1 July. In the meantime, I started compiling a list of items which I would be selling as I only wanted to take essential stuff with me.

It's all just a waiting game now. I was so near to moving but was prevented from doing so by Coronavirus. It was now becoming an exceptionally long lock down for everyone and my sympathies go out to you if you contracted the illness or tragically lost a loved one during that time.

Around the 15 June, I received notice that the airport in Malta was going to reopen on the 1 July, so I rang Air Malta to ask if they had any idea when they would start accepting flights from the UK. They told me that they were scheduled to start flights from London Heathrow on 17

July and were hoping to have 5 scheduled flights per week. I now had a decision to make which would either be an incredibly good decision or would backfire terribly.

I asked if I could provisionally book a one way seat for the flight on 17 July and after explaining that I had to give notice to my landlord etc, was told that they would hold my booking for 24 hours and if I didn't confirm within that time, the seat would be released. I had already planned to fly out on 1 August, but here was an opportunity to bring that forward by a couple of weeks.

As luck would have it, I was able to once again give my landlord 1 months' notice from the 16 June which worked perfectly for the flight on the 17 July.

## **JULY 2020**

I have finally arrived in Malta. I left Heathrow Airport and the UK on the 16<sup>th</sup> July. When I got off the plane at Malta International Airport (I had to walk across the tarmac to the arrivals lounge), it was very hot and humid (30c) and I'd forgotten how hot it could get.

After passing through customs and being screened for any raised temperature I might have had (for Coronavirus, not stress), I met up with my real estate agent who had very kindly offered to meet me at the airport and drive me to my apartment to meet my landlord and sign various papers relating to my tenancy agreement etc. If I'm honest, I really didn't feel up to all that as the heat and humidity had made me very listless and I wanted the whole process to be sorted out as quickly as possible, but it was probably over an hour before it was all completed.

I struggled to sleep that night. Although I had the air conditioning on in the apartment, it was still 25c at 02.00.

The following morning, I caught a bus into the village, only because there is a very steep hill to get up there and the last time, I had tried it when I came here in March it very nearly killed me. I also got the bus back and while I was waiting for it, I managed to find some shade, but it was still hot. The temperature had not really dropped much below about 30c in the daytime and the newspaper had forecast that at the weekend it was going to be 34c.

I discovered that a lot of things start early in the day. Over the road from where I am living, there are some apartments being built and the builders start working at 06.30 and work till 16.00 but to be fair they haven't been making that much noise and I have great respect for them having to work

in the extreme heat, although I expect they are used to it?

I am having trouble with internet and trying to get a new phone number and sim card for my mobile but cannot decide which provider to go with. It really shouldn't be that difficult as there are only three providers in Malta, and in no specific order they are GO, Melita and Vodafone.

I have experienced some amazing Maltese friendliness. I went to the local shop called 'Roberta's Self Service', just a couple of minutes' walk from the apartment on my arrival day and realised I had left my glasses back at the apartment, so when I entered the shop, I told the girl behind the counter (who I later found out was Roberta) that I had left my glasses behind so would have trouble seeing what I was looking for. She asked me what I wanted and literally went around the shop and collected it all for me, which was totally unasked for, but very much appreciated.

Sorting out medical stuff was next on the agenda. I knew that I had to get a 'Certificate of Entitlement' to allow me free hospital/doctor treatment in Malta. There is also private medical treatment available, but you must pay for it at the time although there is the option of taking out private medical insurance.

It was now time to get the 'Certificate of Entitlement' sorted out, so I had to go to St Luke's Hospital in Valetta to register my S1 form from the NHS in the UK. I started off with what I thought was going to be quite a reasonably easy sort of day. I caught the bus from outside my apartment at about 09.15 and it would be an hour's journey to Valetta which only cost 2 Euro and did not stop at many bus stops, so I suppose it took about 45 minutes to get to there.

That is where it all went wrong because according to Google maps, when I got off the bus it showed that I could walk to the hospital and the department that is called the 'Entitlement Centre'. After walking for about 30 minutes in the heat and following the instructions from Google, I found that I was not actually getting anywhere. In addition, the department closed at 13.00, so I was conscious of the time and the temperature was around 33c and the normally cooling breeze had gone.

I decided to go back to the bus station and get a taxi, working on the basis that a taxi driver must know where the hospital was, but I think maybe I was taken advantage of a little as it turned out that the hospital was a /bout one and a half miles down the road and I was charged 20 Euro, (18 GBP) but I was desperate as it was now about 11.30 and I couldn't waste much more time trying to walk there.

Arriving at the gate of St Luke's Hospital, the security guard pointed to the building opposite and told me that the place I wanted was on the 1st



floor. I went in the building, found a lift, and saw a sign by it which said that it would only work with a key. There were no other lifts around, so I thought I would give it a try anyway and see what happened. It worked and I got out at the 1<sup>st</sup> floor and found that I was in a storeroom. Saw a man in there and asked him if he knew where I was supposed to be going with my form. He encouragingly told me that I had to go up one more floor, so I decided to walk up to the next floor and on arriving, did not see much indication as to what was on this floor, but found a reception desk and ran through the story yet again about where to go to register my form. A very pleasant girl told me that I had to go back downstairs, but I couldn't be bothered to explain that I had already been there, so I went back down again and somehow found myself back at the level that I had originally entered the building at. In total, I had spent another 30 minutes in the building and still not found the department I wanted.

I found a door with an entry phone, which I pressed but no-one answered so I just went in and was greeted by a woman who said 'Yes?', which I felt was said in quite a ferocious and threatening manner. Anyway, it turned out that she was very nice and took my passport and the S1 form which had caused me so many problems and about 10 minutes later, she presented me with a bit of paper which was my 'Certificate of Entitlement' for free healthcare in Malta.

She also made me aware of the importance of registering with a Dr's surgery, mine being Mosta Health Centre, which I already knew and that there were certain medications that depending on what conditions I may or may not have, a Dr could authorise what is called a Schedule 5 form indicating what I could have free of charge.

She then hit me with the bombshell I really did not want to hear. If I were eligible for any medication that was free of charge, I would have to return to St Luke's Hospital and another department to register for it. Well, I suppose if that happens, I will know how to get there.

So, I left the hospital and then found that the next problem I had was how and where to get a bus back to Mellieha (Home). I walked along the route that I thought the taxi had taken but must confess that at the time, I was not paying much attention. I saw a bus stop which said that a number 49 bus stopped there, but I needed either a 41 or 42 bus. I was passing a shop so I asked the man inside where I could get either of those buses. He told me to get the 49 bus and go back to Valletta and then get the bus I wanted.

If I am honest, I really did feel quite lost. In the distance I saw a 49 bus coming towards me, so I waited at the next bus stop for it. When it arrived, I asked the driver whether the bus went to Valletta. He told me that it went to Mosta. I knew where Mosta was and that I could get home

from there. So, I happily paid my 2 Euro bus fare, but I could not believe how far it was to Mosta from where I was, as it was about another 25 minute journey.

Got off the bus at Mosta and waited about 30 minutes for a number 42 bus to Mellieha and by the time I walked back into my apartment, I had spent 24 Euro (21 GBP) and been out for around 4 hours just to register one form.

The other kick in the teeth for me was that I discovered that I could have got a number 49 bus from the bus stop closest to my apartment.

Fortunately, with all the walking that I had done, I hadn't suffered with any sunburn, so I think I'm starting to get used to the temperatures now, but August is the month that's really going to be hot and I'm not particularly looking forward to it.

By now the Maltese government were clamping down more on protection against Coronavirus. It was now obligatory to wear a face covering on all public transport including ferries and taxis.

So, the next thing was of course to get myself registered at the Health Centre in Mosta. There is no appointment system, you just walk in and see the receptionist, sit down, and wait your turn to see a Dr.

For me it was slightly different because I wasn't actually a patient there at the moment. I'm afraid this was another visit I was dreading as I was starting to struggle trying to understand how the healthcare system in Malta worked, but I bit the bullet as they say and caught the bus into Mosta. If nothing else, I was becoming rather good with public transport and finding my way around.

I got off the bus and saw the Health Centre about 30 yards away and there was a massive queue outside, so as a typical Brit would do, I joined it and waited for about 5 minutes, but it never moved. I asked someone if I was in the queue for the Health Centre and was told that I was in the queue for the Post Office. I couldn't quite believe that the Post Office was so close and then I found out that some government offices were on the ground floor, the Health Centre on the 1<sup>st</sup> floor and the Police on the 2<sup>nd</sup> floor.

After negotiating myself out of the queue, I got to the main door of the building and a security guard came up to me and took my temperature which I thought was a little strange because if I had been ill, I would probably have had a temperature anyway but apparently, I was 'normal' as far as my temperature was concerned, which was reassuring. He then asked me what I was there for and I said that I wanted to see a Dr about

my medication, so I was allowed in and got into the lift to the 1<sup>st</sup> floor.

It may seem a strange thing to say, but I was feeling a little apprehensive about things as I had no idea what would greet me when I stepped out of the lift. The doors opened into a sort of waiting area with security people there and I was thinking is this normal or just because of Coronavirus?

A very pleasant security girl came up to me and I explained that I wanted to register with the Health Centre, so she directed me to the reception desk and once there I produced my Certificate of Entitlement, plus my complete medical history from my Dr in the UK. I'm not sure what the woman behind the reception desk thought because I didn't have a Maltese ID card, so I explained that I had just arrived from the UK and hadn't got that sorted out yet.

She then disappeared to speak to someone and came back and said it was okay and gave me a printed sticker with my name, address, and a number on it which I assumed was my patient number. I was also given a ticket like you might get when queueing for the meat or cheese counter in a supermarket. This was obviously so I knew when it was my turn to see the Dr.

I went and sat down with probably another three people who were in front of me waiting. It seemed a particularly good system as there was a digital display which flashed up your number and which room you had to go to, but I wondered what it would be like when it was busy. Also, I don't think there was any time limit on how long you could be with the Dr and I probably sat there for about 15 minutes before my number flashed up on the screen.

Went in to see the Dr with all my medical records from the UK with me and he had a good look through them and told me that probably the only medication I could get free of charge would be my Statin tablets. I thought that was a little strange as I'm taking medication to control my blood pressure, yet according to him, that didn't seem to qualify.

I was given a couple of referral forms to go to Mater Dei Hospital for an ECG and a blood test and that was pretty much consultation over. After a couple of days, I thought I ought to make the appointments to go to the hospital, so I rang the telephone number on the referral forms but didn't get any answer so decided to try to contact them by email. I waited about 2 weeks but still hadn't received any response from the hospital.

As I've said earlier, the healthcare system here is really something I don't understand.

## **AUGUST 2020**

I was not wrong. What an extremely hot month this is turning out to be.

Things left to do: -

Sort out hospital appointments.

Sort out application for residency.

As far as residency is concerned, I can't actually apply for it yet as I've got to get some forms filled in, like an electoral roll form to allow me to vote in EU elections and a form to say that I'm going to be self-sufficient and won't be asking the Maltese government to prop me up financially, but the trouble I have at the moment is that although all these forms can be downloaded from the internet, I haven't got a printer so I'm going to have to buy one, which I don't see as wasted money as it will be useful for printing other documents that I may need in the future.

I have had a couple of notes left in my letterbox by the postman (who incidentally delivers the mail on a motorbike) saying I've got two items to collect from the post office. One is a registered item which I believe is probably my Tallinja card (for the bus) which I sent off for just over a week ago and the other one says bulky. I can only think that one is an Amazon parcel because I had to order a new charger for my lap book because I'd either lost it in transit or left it in the UK. (It turned out that my assumptions were correct about everything. I had left the charger in the UK and indeed the items at the Post Office, were my Tallinja card and a new charger for my lap book).

I'm finding the only disadvantage of living where I am is that I've got a lockable letterbox outside which is good, but the entry phone system doesn't work so literally any parcels that I get or things I must sign for don't get delivered, a slip is put in the box and I must go and pick it up from the Post Office. Apart from the previous comment, I am finding the postal service here good. They deliver regularly Monday to Saturday between 08.30 and 09.00. When I look back to living in the UK, the post would arrive at any time after 11.00.

Obviously, the other issue I have still got to deal with is my hospital appointments. I was on a forum the other day and was just generally asking people what the procedure is for an expat as clearly others have been through the same sort of things as me. This sounds terribly bizarre, but I was told that I had to physically go to the hospital with my referral forms and hand them in to somebody at the appointments department and they would give me a receipt to prove that I'd taken them in. I then go home, and my referrals are put in front of some sort of panel who discuss them and decide what the urgency is and then they write to me to give me an appointment.

It sounds like a crazy system. One poor woman said on the forum that her husband had heart problems and diabetes and that she took his forms to the hospital and he got an appointment for eight months later. As she said herself, there doesn't seem to be any urgency with things like that, but I cannot make judgement on it as I've not experienced it as it's all new to me.

I must accept that it is a totally different lifestyle and culture here than in the UK. Everything in the UK seemed to be more structured, but I know things are different in Malta. It is just frustrating because I have always been the sort of person who likes to get things sorted out as soon as possible but that doesn't happen here. It's becoming a long slog, but I think I am getting there slowly.

Depending on the direction of the wind, I seem to be on the flight path for aircraft flying into Malta Airport which isn't a big deal as I don't really notice it, but I do enjoy sitting on my balcony watching the flights come in at about 2,500 feet on their approach to the airport which is about 10 miles from me. I can even read the airline logo on the tail fins as they pass overhead.

## **SEPTEMBER 2020**

On the 8 September it is going to be a festival day celebrating the Virgin Mary which will be a public holiday and will include firework displays in Mellieha. I shall watch them from my balcony as I have a beautiful view of the Church which is close by to where the fireworks will be. The Maltese people do very well for holidays. Compared with the UK who have a total of 7 per year, in Malta they have 14. Great if you work, but for people like me, a public holiday here is like any other day. The only times that there isn't a bank holiday is in July and November.

I have been unwell. I was bitten on my foot by a mosquito or some other sort of bug and about a week later my foot and leg started swelling up and they were hot to touch. The pain was excruciating, and I was struggling to walk. I am no wimp, but I was in agony, so in sheer desperation I called the Dr out which cost me 20 Euro (18 GBP).

What a lovely Dr she turned out to be and after examining my leg, she told me that I should really be in hospital having intravenous antibiotics as she thought I had cellulitis, but I was spared that and prescribed some 400mg antibiotic tablets, which I had to take three times a day. No wonder I felt a little spaced out as I am sure 1200mg daily is a little excessive. In addition, she also drew a line at the top of the swelling on my leg so I could see whether it was spreading. This was a Friday and if the swelling had spread by Monday, I was to ring the Dr and she would

get me admitted to hospital.

I can honestly say that this was perhaps the first and hopefully last time that I would feel so alone in Malta as I had no friends or anyone who could help me.

My next problem was that I had to somehow get up to the pharmacy to collect my tablets which I knew was going to be difficult due to not being able to walk particularly well, so I ordered a taxi. I told the driver where I wanted to go and asked if he could wait for me. Although his English was not that good, he seemed to understand what I had asked and was still waiting for me outside the pharmacy when I hobbled out with my medication.

It turned out that the Dr who had visited me worked at the pharmacy that I normally go to in Mellieha. It is usual for a Dr to attend pretty much all of the pharmacies in Malta but at the pharmacy I go to, a Dr is present from 09.00 until 12.00, Monday to Saturday and 16.00 until 19.00, Monday to Friday. As it is a case of turning up and waiting to be seen, I'm beginning to wonder now whether I needed to register myself at Mosta Health Centre as I can clearly get any medical issues I may have, sorted out a lot nearer to home. This 'illness' however, proved to be quite expensive as prescribed medication has to be paid for. I will not go into the business of what medication is free, as at the time of writing, I still must pay for it.

A breakdown of the costs I incurred: -

1. Home visit from Dr = 20 Euro (18 GBP)
  2. Taxi to and from Pharmacy = 8 Euro (7 GBP)
  3. Cost of prescribed medication = 36 Euro (32 GBP)
- Total cost = 64 Euro (57 GBP)

By Monday, the swelling in my foot and leg didn't appear to be going down but although the pain was slightly reduced in severity, I decided to go and see the Dr again at the Pharmacy and this time it only cost me 10 Euro (9 GBP) instead of the 20 Euro home visit charge. Anyway, she prodded my leg and told me that I needed to go to hospital otherwise I might die (nothing like being direct). I asked what she meant by that and she said that she thought I may have a deep vein thrombosis (DVT) and should go to Mater Dei Hospital straight away.

So, I caught the bus back to my apartment and decided to get a taxi to the hospital as it would take at least an hour to get there by bus. The journey by taxi was about 20 minutes and cost 21 Euro (19 GBP) and I was dropped off at the main reception of the hospital with my referral form. I showed the form to the receptionist and was told I was to go to

the Accident & Emergency Department (A & E), so I asked where it was and was told to leave the reception area, go outside and to the right where I would find some steps and A & E would be there. As a stranger to the hospital these directions seemed a little vague. Was it obvious where A & E was when I got to the bottom of the steps, which I eventually found as there was no signage to help me?

After hobbling down what must have been about 30 steps, and a further 150 metres through a car park, I arrived at A & E. It was an unusual place to what I was used to in the UK, as most A & E departments are such, that ambulances would reverse up to the doors of the department, yet here, they just drove up to the doors and unloaded the patient from the vehicle in full view of anyone who happened to be nearby. In addition, you are prevented from entering the department until the patient has been taken in. Just my luck of course that an ambulance turned up just as I was about to go in, so I had to wait. What I did notice is that every crew of an ambulance in Malta has a nurse on board as well.

The all clear was given so I entered the department. The first thing that struck me was how quiet it was in terms of there not being many people there, patients rather than staff. Plenty of masked security people about as well. I was told to book in and so I handed my referral letter to the man behind the desk. Since my arrival in Malta, I'd only been to see a Dr twice; once to register with the Health Centre and again at the pharmacy, yet this guy, from his computer knew my name, address, and health number.

I then had to have my temperature taken which wasn't the normal 'point and shoot' device, but a thermometer with a disposable probe which was put in my mouth under my tongue. The nurse who took it mumbled something about what my temperature was, and I was asked to sit down and wait to be seen. There was clearly some sort of triage system as in most hospitals, where the length of time you spent waiting was relative to how bad your condition was deemed to be. While I was waiting, it seemed to be that the only people who came into the department had a referral letter from a Dr, so nobody 'self-presented' which I suppose is why the department didn't seem that busy. I think there were only about 4 other people waiting, plus me.

It seemed that I had attracted some interest from a woman seated a couple of rows in front of me with, I assumed her elderly mother. She kept turning around and looking at me, but I wasn't sure why.

After about 20 minutes, I was called to see what I thought was a Dr, but it was in fact a male nurse. He never spoke to me at all as he took my blood pressure, pulse rate and pressed my leg, so I was unaware as to whether my blood pressure etc were ok. I then had a bracelet put on my

wrist and it felt like I was on an all inclusive holiday with my bracelet identifying me as 'a member'. I was then sent back out to sit in the waiting room which was still noticeably quiet and after another 30 minutes, my name was called out and told to follow the black line on the floor, which was amongst various other coloured lines on the floor. This journey was becoming very painful for my leg, but eventually the black line stopped, and I was in another waiting area in A & E, because in front of me was another reception area and also beds and cubicles.

I was greeted by young woman wearing jeans and she took me to her desk, but I didn't really know who she was as she hadn't introduced herself to me and wasn't wearing any Identity Badge. Was she a nurse, a Dr or someone else? Anyway, she asked me the usual questions about what was wrong with my foot and leg, how long it had been like that, when did you last see the Dr and what medication had been prescribed. I do find all this type of questioning a bit draining because they're asking you things that they already know from reading the referral letter. The classic thing she asked was, what tablets did the Dr give you for cellulitis? I said that I couldn't remember the name of them, so she told me what they were. I thought to myself, if you knew, why ask me? Absolutely ludicrous.

Now I've got that off my chest, she said that she needed to take a blood sample from me. I had realised at this point, that in all probability she was a Dr. She was particularly good at taking blood, as it didn't hurt one bit. When I commented on her skills, she told me that she used distraction techniques. I beg to differ as I think the reason why it was relatively painless, was because I had my hand on her knee at the time. By the way, I should point out that this occurred purely by the way she and I were seated opposite each other and for no other purpose. So, 3 syringe loads of blood were taken, and she said that it would take 2 or 3 hours for the results to come back and I'm thinking, what am I going to do in all that time? She said that there was a canteen upstairs and if I went back in an hour, she would hopefully have the results back. So why tell me 2 or 3 hours?

I never bothered with the canteen. I just hobbled around the hospital trying to get rid of the other referral forms I had been given from my visit to register at the health centre. Not a successful hobble I'm afraid. I was sent backwards and forwards to various departments, which turned out not to be the right departments, so in the end I gave up and went back to the waiting area, where at least I could sit down and rest my foot and leg.

While I was waiting, a woman came in on her mobile phone and talking so loudly everyone could hear her conversation, except me as she was talking in Maltese, and I was just getting the noise of her voice. She was walking up and down the corridor talking on her phone, and kept stopping



where I was sitting, with her hand down the back of her trousers and squeezing her backside. I was thinking, is this supposed to be some kind of 'turn on' for my benefit, or was she just unaware of what she was doing? Eventually she asked someone where the toilets were, and still on the phone, off she went until she was out of view, but I could still hear her talking. A few minutes later, back she came, still on her phone and I thought, has she been sat on the toilet, dealt with things as it were, and washed her hands, while still talking on the phone? While she had been gone, somebody had taken her seat and I hoped that she wouldn't come and sit next to me. Fortunately, the hospital had the seating set up for social distancing and she sat some distance from me. She finally ended her telephone conversation, and she was called to see the Dr, and about 15 minutes later, I was called and was taken, or perhaps escorted is a better word, to the Ultrasound Department for a scan on my leg as they wanted to see whether I had a deep vein thrombosis.

I was taken into a room which was locked after I went in, which was a little disconcerting, and was greeted by a lovely nurse who asked me to get on the couch and then produced a big white sheet. I began to wonder whether I'd been taken to the right place. Why would they need a sheet when I was only having my leg scanned? By now things were getting a little awkward. I was asked to drop my shorts down to my ankles, but I had gone to hospital wearing my swimming shorts, so I had no underwear on. I started to try and explain the situation, but she cut me short and said there was nothing to worry about. Well, I thought, I've tried to explain about my swimming shorts, so I dropped them to my ankles. I don't think it was quite what she expected to see, and I'm sure she was on the verge of passing out; not because of what she saw, but more a case of not seeing what she expected. She swiftly covered me with the sheet, and I waited for the Dr to come and do the scan.

He turned out to be a nice guy and I was chatting away with him, and he was telling me that it had taken him 7 years to qualify to be allowed to carry out ultrasound scans, and that was all he did; no A & E work etc. I was told that he was going to be pressing hard on my leg and to tell him if at any time it hurt, but with my leg about 3 times the size it should have been, I thought it unlikely. I don't know what you call the device that is used to move over you, but it had an amplifier on it and every so often, he would switch it on, and I could hear what I could only assume was the sound of blood going through the veins and arteries of my leg. Perhaps a little foolishly, I asked if I could see what he was looking at on the monitor, so he turned it round to show me and explained the various things on the screen, but I couldn't work out what he was showing me, so I just nodded as if I understood. I suppose it also didn't help that the monitor picture was in black and white. That's why he's a specialist, and I'm not. Anyway, he did tell me that I didn't have deep vein thrombosis, but he had detected a small thrombosis in a tiny vein which he thought

was quite old because when he had pressed on it, it remained closed instead of opening. The scan took about 20 minutes and then I was told to go back to the waiting area I had come from to wait for the Dr to give me the results of my blood test.

What a difference from 20 minutes earlier though. The waiting area now had around 10 people waiting to be seen and it was around 17.30 and I'd been at the hospital since 13.00. I began to feel a little embarrassed because I was called before others, who had probably been waiting for the same amount of time as me, or longer. I went and saw the doctor again, and she said you've got a thrombosis but there was no mention of the results of my blood tests, so I asked and was told that they were alright. I got the impression that she was dismissing them for whatever reason, but the fact that they were taken I would have thought that perhaps they were looking for something specific. I was then told that I had 2 options. The first was to be admitted to hospital and have a course of Warfarin administered to me by whatever means, or secondly, I could go home with a prescription for Warfarin and go to a pharmacy to buy it, but it would be quite expensive.

I didn't particularly want to stay in hospital, so I went for the second option and to my amazement, the Dr said I had made a good decision as she said that I didn't need to be with all the mad people. She then decided that I had to be weighed and so I just followed what I was told as I had no idea really what was going on by now. It turned out I weighed 81 kilos which was a bit of a surprise as I thought I was about 73 kilos, but to be fair I probably hadn't stepped on any scales for about 3 years. I then received 2 injections into my lower abdomen area, after being told it would make me feel better, but not only with no distraction techniques, but with the admittance from the Dr that she didn't like giving injections.

At this point I was grateful for the increasing belly size that I had been nurturing through good living because she grabbed a handful of my flesh, lifted it, and like a vet injecting an animal, plunged 2 doses of whatever into me. I was given a prescription and left the hospital, got a taxi home. I'd had enough for the day, and by the time I got home it was 19.00. I would collect my medication tomorrow.

## **OCTOBER 2020**

I got the bus to the pharmacy to collect my medication and immediately I was filled with fear and apprehension, because on handing my prescription to the pharmacist, she looked at it and told me that she had received an email about the medication I had been prescribed and she needed to check it. I was thinking, well it's only for Warfarin tablets so what could the issue be? She asked me whether it was for thrombosis and I said, 'it's suspected', so apparently that was the correct answer that I

gave, and she dispensed the tablets to me. I shudder to think what would have happened if I'd said it wasn't anything to do with thrombosis.

I was to take 4 tablets a day for 7 days and then 2 tablets a day for 6 months. It seems I hadn't been prescribed enough of the tablets as I only got 56. The biggest surprise I got was the cost of the tablets.....80 Euro (78 GBP). I really do not know how that cost can be justified, and I have found generally that prescription and 'over the counter' medicines are a lot more expensive than in the UK. I suppose I'm used to the 'free' prescriptions (based on my age) that I enjoyed when living in the UK, but in Malta, until I get the various forms etc filled in, looked at by a Dr, I do not have that benefit.

Have been taking the tablets as prescribed, and the swelling of my leg and ankle has gone down a little, but this is not due to the medication as Warfarin is a blood thinner and only prevents me from having a stroke. I've moved on from wearing flip flops to trainers as I get a bit more stability on the ankle. I need to visit the health centre in Mosta to speak to the Dr regarding what they call a Schedule 5, which is what prescribed medication I'm able to receive without charge.

I had also been trying to get an appointment with Identity Malta to apply for residency within the 'transition period' of the UK leaving the EU and received notification that I had an appointment for the 16 December for this. After all the previous setbacks I'd had with various things, this was certainly welcome news. In effect what all this meant was, that if I had been living in Malta for at least 3 months before the 31 December 2020, and applied for residency, all my rights as a UK citizen would remain, as there would be no changes to my UK pension income.

When I'm feeling lazy, which is more often than I would like, I have my shopping delivered from a local supermarket. I must spend at least 75 Euro (68 GBP) to get free delivery, if not there is an additional charge of 5 Euro (4.50 GBP), which I suppose is reasonable. I must also pay a further 5 Euro (4.50 GBP) charge for the delivery driver to carry my shopping upstairs to my apartment as I'm on the second floor and there is no lift. I'm toying in my mind whether I'm prepared to save money and do the carrying upstairs myself, but it seems so convenient for someone else to do it.

Malta is or has closed for the winter now, in the fact that a lot of the smaller shops will not open again until March or April 2021, when hopefully there will be tourists visiting the island again, but who knows with Covid 19. Pretty much all the many boats that were moored in the bay have been taken out of the water and presumably taken somewhere to spend the winter. The number of tourists has noticeably dropped and the 'locals' seem to be staying in as very few ventured out over the

Independence Day weekend. The weather though is still very agreeable to me as a Maltese or should that be Malta newbie, but ask me the same question next year and I may not give the same answer. In some respects, I think I've acclimatised quite quickly to the climate here because when I look back to the day I arrived, it was 30c and I was practically dead on my feet and didn't sleep well for the first two or three days, but now I can go to bed at 23.30 and it can still be 25c outside, but I sleep like a log.

Television has always been a difficult thing for me to get sorted out since I moved here, however I have managed to access an app which allows me to watch UK television via the internet at a cost of 7 Euro (5 GBP) a month. It is totally legal but unfortunately, I'm unable to cast it to the Smart Tv that I have in my apartment so I must make do watching on my mobile phone, which is not ideal, but at least I can watch. The only other thing which is taking me a while to adapt to living here and television, is that I'm 1 hour ahead of GMT, so if I want to watch a programme being broadcast in the UK at 21.00, I must wait until 22.00, but I do have the facility that I can record the programme to view later which is a bonus.

I also had my birthday this month.

## **NOVEMBER 2020**

Forgive me if I've said this before, but one thing I have noticed over here is that over-the-counter medicines are expensive compared to the UK. The other day a pack of 30 anti-inflammatories (Ibuprofen) cost me 9 Euro (8 GBP). Admittedly if I had gone to the Health Centre where I was registered, I could probably have got them free of charge if the Dr had been prepared to prescribe them for me. The other difference in Malta from the UK and perhaps other countries, is that if you go into a supermarket or garage etc you will not find or be able to buy things like Paracetamol, Ibuprofen, plasters, or anything like that because over here, everything must be bought from a pharmacy.

I still had to try and sort out this Schedule 5 issue, whereby I would be assessed by a Dr and be told what, if any, of my prescribed medication I could get free of charge. So I took the bus and went to the Health Centre in Mosta and joined the queue to be firstly temperature checked and then asked what I was there for. I thought I knew my way around the Health Centre, but apparently that was not the case. When I got to the reception desk, I was told I needed to go back out and across the corridor to a different place. I duly followed the instructions I had been given and ended up in another queue on a type of landing with people trying to pass to go up or down the stairs. Eventually reached the head of the queue and explained what I was there for and was asked to take a seat. After

about 10 minutes I was called to sit somewhere else, which was outside a door which said 'Consultant'. All was looking very promising, but this was the Malta health system so I was sure something would go wrong, and I wasn't disappointed.

A nurse came out of the office and after I again explained why I was there; she went back into the office and came out after a couple of minutes to tell me that I could not be dealt with as I didn't have a Maltese ID. I showed her my Certificate of Entitlement that showed my name, address, and medical number etc, but was told that my medical number was temporary and was not enough for the Consultant to see me. So, I left totally fed up with the whole situation. Although it didn't bear thinking about, on the way back home on the bus, I was weighing up in my mind of all the potential forthcoming issues I was going to have when I eventually got my ID. Presumably, I would have to return to the Health Centre to not only see the Consultant, but also get my 'temporary' medical number changed as well.

I was booked to go back to Mater Dei hospital to see a Consultant to check up on my progress after my cellulitis/DVT or any other diagnosis I may have had regarding my leg/ankle. This appointment fitted very well with other plans I had. I had recently bought myself a new camera (not quite a GoPro, but similar and a lot cheaper), and I needed to buy a special micro SD card for it as it recorded in 4K and I'd seen on the internet a shop near to the hospital which sold the card I wanted. Caught the bus to give myself plenty of time between shopping and getting to the hospital for my 15.00 appointment.

The bus journey took around an hour and the shop I wanted had a bus stop right outside, which was perfect. Thinking I had become somewhat of an expert on the Malta Transport system, thanks to an app I had downloaded to my phone which acted as a route planner, and had told me that I would need to catch 2 buses to get to the hospital, I was somewhat amazed when I got off the bus, and noticed a sign pointing to Mater Dei hospital, so I thought, that's ok, if I walk, it will lose a bit of time, so that was the plan. I suppose I got to the shop at about 12.30, so went in and carried out my transaction and in passing, asked the shop assistant how far the hospital was from there. He said, 'we're practically next door'. When you go out of the shop, follow the sign, you'll be there in about 10 minutes'. I could not believe it. I had left myself plenty of time to do everything and now found that I would be at the hospital nearly 2 hours early.

Things didn't get much better I'm afraid. After wasting all the extra time wandering around the hospital and looking at the Christmas tree many times, plus doing a bit of people watching as staff and visitors queued for the takeaway food shops which were closely policed by security staff for

social distancing, getting strange looks from people who had seen me sitting down, disappearing, and then reappearing 15 minutes later and sitting down again, I decided that I needed to get outside for some air. I went into a mini supermarket type shop and bought myself a crossword book, a biro as I didn't have one with me, and an egg and cress sandwich, a packet of crisps and a freshly squeezed orange juice drink. It was a relief to be able to be outside, mask off to enjoy some fresh air with my food, although it was a little chilly. I only managed to make that last for 15 minutes, so I then went back into the hospital. I had shared this experience with a friend on social media who thought it was hilarious how I had miscalculated my timings. I will get my own back at some point.

Eventually, and I really don't know how I did it, I had managed to waste enough time to 'check in' for my appointment. This was another disaster waiting to happen as I'd noticed on my appointment letter that I was to report to the diabetes clinic. I duly visited the diabetes clinic reception desk and jokingly remarked that I didn't think that this was the right place for someone with a leg problem. I'm not sure, but I think this threw them into some sort of confusion as lots of conversation (in Maltese) was said between various members of the reception staff, but for all I know, they were probably talking about me.

I was then told that I had to go to the billing department. I thought this was strange as I'd already shown my Certificate of Entitlement, but I did as I was told and went off, but I had to ask a security guard where this department was, and he told me that I had to go up the escalator and outside and I would find it. I couldn't understand how going outside on the first floor of a building would be the best advice, however it all made sense when I got off the escalator, what he meant was, it was a corridor off the main one.

All that happened when I got there was, I had my appointment letter stamped 'no charge' and so off I went back down to the diabetes clinic reception. Amazingly, when I returned, the reception staff were very receptive to me and I was taken by a nurse to a seat right outside the Consultants office. By this time, it was 14.45, so I thought, not long to wait as the nurse had gone into the Consultants room to tell him that I had arrived for my appointment. I had noticed, that when she went in, there was no other patient with the Consultant.

At 15.15, the Consultant came out and called me in. What an experience that was. I had the usual, 'tell me what this is all about' scenario, which as you know, I hate. I was reprimanded for not remembering all the medication I was taking and was reminded that I should have realised that it was important. If it was that important, then why didn't my appointment letter tell me this? I was beginning to wonder what this

person was all about. I had been referred for a follow up and again, like other medical professionals that I'd come across, he seemingly had no information about me.

Anyway, after my telling off and noting what medications I could remember, he asked me to 'get on the couch'. My blood pressure was taken, my abdomen pressed, legs and ankles pressed, and I was asked how many pillows I used when I slept, deep breaths with stethoscope pressed to chest and back, and that was it.

I couldn't quite understand how abdominal presses, deep breaths and how many pillows I used to sleep, had any relevance to my previous leg/ankle issue. However, I ended up with a prescription for an elasticated stocking, to try and control the swelling I still had in my ankle, and gleefully, in my opinion, he told me that I may have to wear it for at least a year. So, in summary, I wasted 2 hours of my life hanging around in hospital after a massive miscalculation on my part, and 10 minutes to be told I needed to wear a stocking.

Got the stocking a couple of days later as it had to be ordered by the pharmacy. The Consultant at the hospital had given me strict instructions that I should put it on when I got up in the morning and take it off when I went to bed. The first morning that I had the stocking, it took me 10 minutes to get the thing on as it was so tight. I wore it for a week and then gave up. It didn't seem to be doing much for me, other than leaving a pattern of itself on my skin from my foot, right up to my knee, and it must be said that the ankle has improved a great deal without it.

## **DECEMBER 2020**

Well, the great event is happening this month, and I don't mean Christmas. I have my appointment with Identity Malta to apply for residency. I was pleased because I had 'qualified' under the Brexit transition rules by living in Malta for at least 3 months by the 31 December, which meant that all my rights as a UK citizen would not be lost. The amount of paperwork I had to supply however, was quite daunting, but clearly essential for the process. This is what I was asked to provide:

- Proof of settlement date.
- Original passport and copy of passport bio page.
- Evidence of consecutive stay in Malta is required. Bank statement showing transactions in Malta from proof of date of settlement.
- Bank statements showing Name, surname, address, source of income and transactions in Malta from proof of settlement date until

the date of submission (For economically self-sufficient) Capital balance of €14000 per person is required in case no source of income is provided.

- Any relevant document you deem relevant to show your continuous stay in Malta.

It may not sound a lot, but it was just very time consuming regarding the bank statements. I had to download and print off 6 months' worth of statements from 2 different bank accounts. The only additional thing I took with me, was a rather professional looking spreadsheet that I had created with graphs and live currency conversion figures built into it, for proof of my 'self-sufficiency'. I had basically listed all my UK income monthly in GBP, converted it to Euro, and transcribed it using the same criteria, to annual income. I think that documentation impressed them as they kept it along with my bank statements.

My appointment was at 14.00 and was supposed to last for 30 minutes, however, I arrived at 13.25 and was seen immediately, which was a surprise as I would have expected to wait until my appointed time. The process itself was quite straightforward. I showed all the necessary documents I had been asked to provide, to the girl at the reception desk, who basically took what she wanted, and gave the rest back to me. I was a little upset as one of the documents she gave back to me was 6 months' worth of bank statements from a UK account that I had, which had taken an age to download and print off. Still, they know what they want or don't want.

Next, I was told to go to a specific booth for the next part of the process. It took me less than a minute to walk there, but when I got there, the man sitting behind the desk had a file with my 'just produced' documents. How did he get those that quick I wonder? He was looking through my stuff and I cleverly directed him to check out my spreadsheet and how it was up to date with the currency conversions as of 11.30 that morning, as it even had a time and date stamp built into it. He seemed relatively impressed. A few minutes were spent by him typing various information from my passport into his computer, whether that was some sort of check being carried out or just information for their use, I don't know. I then had my left and right index fingers scanned, a photograph of me taken, and a sheet was printed out with a Malta ID number, my name and address, my photograph, and the words 'this document is authorising your stay in Malta'.

What a wonderful moment that was for me. Here I was, mission accomplished. I had finally realised the dream that started just 11 months previously.



Although I don't as yet have the plastic card version of my ID, the paper certificate is as good as the card, as my ID is recognised by various organisations.

The other highlight of the month was that I was recommended an electrical store called Top Choice, which sold pretty much everything, including large white goods, kitchen equipment and small appliances. I decided to visit and came away with a very reasonably priced internet radio with all sorts of other bits and pieces built into it. I decided that it would be a Christmas present to me, and I've enjoyed using it a great deal.

## **CONCLUSION**

I made the conscious decision to only write about the events of the past 12 months, otherwise this would be a work in progress forever. I shall probably continue telling the various stories/experiences that I have via blogs on my website, but I am exploring various options now.