

Management and Administration address:

Calle Antonio de Cabezón, 29
28034 MADRID (Spain)

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JEAN CLAUDE CHRÉTIEN

MANAGEMENT BOARD

President

CÂNDIDO TRABUCO VINTÉM

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SUMMARY

⇒	Editorial	3
⇒	Medicine in the digital era	4
⇒	GET's conclusions— Chianciano Terme	5-8
⇒	A particular idea of Europe!	9
⇒	What kind of Europe are we building and what will we leave for the next generation?	10
⇒	The battle of Trasimene Lake	12
⇒	The work done in the Euromeeting ...	13
⇒	XXII Euromeeting in Tuskany	14
⇒	Euromeeting 2017 - Ofir (Oporto)	15
⇒	Souvenirs of Chianciano Terme	16

For further information about the Group:

President (Portugal): ctvintem@netcabo.pt

1º Vicepresidente (France): michel.pageault@orange.fr

2º Vicepresidente (Spain): framirezmunuera@gmail.com

Secretariat



info@euroencuentros.org

DIRECTORS

Cândido Trabuco Vintém

Alicia González Amorós

DESIGN AND LAY-OUT

Cândido Trabuco Vintém

Alicia González Amorós

EDITORS

Cândido Trabuco Vintém

Jean Claude Chrétien

Carlos Garrido

Egidio Ramondetti

Ruth Rebert e Christa Saia

Domingo Pérez Auyanet

Michel Pageault

PRINTING

TRACER-CAD (Impresión Digital)

C/Médico Manero Mollá 13 Bajo

03001 Alicante

(España)

Tel: +34 965216360





EDITORIAL

WHAT KIND OF EUROPE ARE WE BUILDING AND WHAT WILL WE LEAVE FOR THE NEXT GENERATION?

The beautiful picture we used to illustrate the article of our friend Michel Pageault represents the abduction of the young seducing Europe by Zeus, who fell in love of its beauty.

In fact, Europe is very beautiful and attractive. It sometimes has a youthful behaviour and is involved in situations that can lead to dangerous paths and make it difficult to get back just as it occurred with the bull of Zeus.

Very often, the young Europe follows the mermaid calls whom our epic poet refers to (Luis de Camões, writer of "The Lusiads") and wanders off its original track, with disastrous results for everyone. Distressingly, this is demonstrated with the two devastating world wars and series of "small local wars" that took place in Europe in the last hundred years.

The "pure" idea of the visionary founders of the European Union is still the same – create a free zone to live together peacefully, where everyone feels safe and where they can have conditions suitable to human development, in the sequence of the humanistic tradition of the area between Asia and the Ocean.

It was not possible to separate the humanistic tradition of Europe which became important from the Renaissance period. The solidarity that makes up this tradition needs to continue to be a fundamental factor of the European Union idealised in the post-war years. We cannot forget that, in our European zone, we had millions of internal refugees that searched in other lands the security and peace that were refused to them in their countries. The persecutions that took place in the old Soviet Union or in the Nazi Germany and other places, made millions of people

forced to abandon their homes, families and property and look for a place where they could at least live with a minimum security.

The migration flow that crosses the Mediterranean every day will always have a positive response of Europe that already felt that painful wound many years ago. It is not by constructing walls at our borders that we will give a positive response. It is not also by aggravating two nationalisms or worse, two regionalisms, that Europe will fulfil its role.

Unfortunately, the European leaders seem to be lost and are unable to reach a common solution to a serious problem that needs to be analysed from a human point of view or from a secondary point of view. Once again, this problem shows us that the current leaders are unable to accomplish their missions and that they hide behind the bureaucratic procedures instead of finding solutions for the future. We hope that the next generation of leaders have the capacity that had those who led Europe from the Middle age to the Renaissance.

From an economic point of view, "our Europe" also led herself to the charming mermaids of Camões and followed the path that does not match our objectives. The existence of "tax havens" in its interior is, by far, the greatest contradiction – it covers illicit trade connected to war, drug, and human trafficking...

When the economy should be at the service of the people, we can see that the people's resources are used for the bailout of banks and as funds that are kept by a small number of people that use them for their own benefit, or for those from the same "cast". As citizens of a southern European country that has most felt the "predicament" of the spectators, we have assisted

real situations of social terrorism with children that can only have one meal a day (given by the primary school) or we have seen sick people because hospitals do not have the "budget" to hire doctors, buy medical care or essential equipment. But we rescue banks that are not well managed, and we invest into them millions of euros...

This reality is part of the daily life of other countries in the same geographic zone, oddly enough, it is the region where the best humanitarian response for the refugee tragedy was given...

Once again, the current European leaders have not demonstrated their ability or will to give answers to the economic problem – they lose their time in very long bureaucratic meetings that have little effect on the daily life of the citizens.

Let's repeat what we have said before – "We want our next generation of leaders to have the capacity that had those who led Europe from the Middle Age to the Renaissance.

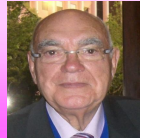
Isn't there hope for Europe? - Of course there is!

When the European Union will be a union of people, cultures, respecting one another, then we will have the Europe that was dreamed by the "visionaries of Rome".

The only condition is that they do not try to impose unique and uniting values to the people that have a rich culture, developed throughout the centuries and that shows their way of life. The XX Century (especially) shows us the path we must follow. It is how our next generations need to understand it. We put our hope into them!

Cândido Vintém (Portugal)
President of the European Group

Free article

MEDICINE IN THE DIGITAL ERA

What do we mean by speaking about **ehealth**? This concept implies a healthcare that is transformed by the use of digital technologies and their connexion to networks. The future health challenges go from medical history to apps about health on the smartphones, through telemedicine. Ehealth is a generic term that includes all digital services that look after our health or that help doctors to do so. The term ehealth denotes every digital aspect that directly or indirectly affect health. Ehealth is a booming field which knows new applications on a day-to-day basis. It is about **the digital revolution at the sick's service regardless of their age**. The digital era has transformed healthcare allowing to follow-up the worsening of pathologies and medical treatments in real time. This term is more generally used to explain the application of information and communication technologies to the health-related activities as a whole in the broadest sense of the term.

This affects fields such as telemedicine, prevention, home care, remote chronic diseases monitoring (diabetes, hypertension, cardiac failure, etc.), electronic medical rapports as well as applications and home automation. Ehealth appears more and more as the solution likely to be implemented in order to palliate the difficulties of our health system, nowadays confronted with several great challenges:

- Population's ageing
- Dependency management
- Chronic diseases appearance

Summing up, it is about approaching the sick individual to healthcare. For the patient, ehealth has

to be a mean that enables a normal life at home but with medical supervision.

In the medical domain, the expectations are already focused on what is digital related. With the new information and communication technologies appearance, the patient could comfortably aspire to better adapted medical services with a more accessible, more efficient and definitively more focused to this patient healthcare.

Ehealth also changes the relationship between doctor and patient and the exchanges between health professionals as well as their formation. The healthcare and multidisciplinary consultation organisation has never been so accurate from the "virtual health" birth. In ehealth, three large fields should be differentiated:

- 1) The transfer of details that permits the remote consultation and ask a specialist's opinion
- 2) The presence of robots in operating rooms
- 3) The therapeutic care that permits a sick individual to control his/her state of health thanks to sensors and several connected objects.

The IRCAD from Strasbourg prepares the operations of the future. For instance, a surgeon assisted by a robot will be able to monitor the patient's anatomy as if his/her skin was transparent, the organ to be operated, the path to be followed in order to reach it and also the areas to be avoided.

Another experiment is the **home healthcare** that is in charge of strengthening the sick individual's autonomy. The PICADo project evaluates the interest of the techniques based on the digital connexion in order to design a multi-

pathological care system focused on the sick individual. A first clinical study is focused on digestive or pulmonary system cancer patients. Another study is focused on sick individuals having cognitive disorders with loss of autonomy, including Alzheimer disease.

We will have to learn how to manage the **inherent risks to these new tools**. How to protect the data and avoid hacking? There is another risk that is rarely mentioned: these sensors constantly informing us about our state of health, would they not turn us into hypochondriacs and would they increase our permanent concern?

In the future, thanks to our smartphone, we will be able to have a medical examination, to detect any melanoma from a screenshot, to enable a drone to deliver a defibrillator at home or to query DNA sequencing. The health domain is in full transformation thanks to digitalisation, miniaturisation technologies and electronics. Far from futurist fantasies, we will soon be able to imagine a remotely connected, examined and auscultated body. **We still have not achieved it but it will be our future regarding health**. However, would this future not foster a particularly perceptible concern among the elderly? Will the digitalisation at the health's service put an end to the human factor in medicine? The professor Bringer from the French National Medicine Academy asserts that these evaluations will enable modifying the profession but, above all, medicine will have to maintain this permanent concern regarding the person and human contact.

Jean Claude Chrétien
Honour President



CONCLUSIONS ON THE THEME DISCUSSED ON THE XXIIth EUROMEETING CHIANCIANO TERME—2016 “HOW TO ENSURE THE “SILVER ECONOMY” WILL SUPPORT THE RIGHTS OF EQUAL PARTICIPATION OF THE ELDERLY ”

The “Silver Economy” concept appeared in the last decade as a result of the expected demographic evolution. There is still no agreed definition, but it is usually characterized by its focus on the opportunities that are given, in terms of new potential markets to deal with the needs of the increasing number of the elderly.

There needs to be more innovation and benefits that lead to other benefits for a wider and more potential economy to reduce the pressure on the public

like the effort to encourage an active and healthy ageing, goals to increase the employment rate of the older workers (between 55-64 years old for example) and working opportunities based on the needs of more citizens and the health of older workers in the future.

One of the first references to the Silver Economy in Europe was made in the Declaration of Bonn in 2005 about the “Silver Economy network in the Regions of Europe” that said that “...the elderly hope to have new and innovative goods for a better living standard at their ad-

olicies for the ageing challenges) says that... “The ageing population can be the key to productivity and creation of wealth by staying active, involved and by working. But there will need to be a lot of work, adaptation, new definitions of retirement and savings, investments in continued training and education to be able to get this work force”.

From the 13th to 20th May 2016, nearly 300 pensioners of Savings Banks from seven European countries (**represented by the Group of European Pensioners from Savings Banks and Financial Institutions**), got together in Chianciano Terme (Siena, Italy) to reflect on this matter and to talk about the consequences related to the fact that the elderly can and should be able to get benefits from the “Silver Economy”. It is from this reflection that we present the following conclusions.

The elderly are not a burden for the society, but a significant economic value.



expenditure from the ageing population. At the same time, we need to look for direct benefits for the elderly by improving, for example, the opportunities and support for them to stay active, or the importance of goods and services that are better adapted for the elderly.

The Silver Economy also tries to get together and fulfil the main ideas of the existing jobs,

vanced age; an adequate and innovative union will lead to progress and creation of new work posts and, in general, increase the competition in Europe and of its companies.

Concerning the Silver Economy, the Global Coalition of Ageing (a public-private international initiative that looks for innovative responses and public

Those that have more than 50 years old represent more than 35% of the population and gather 75% of the total wealth.

The elderly pay taxes and enable the economic movements to be significant.

In Germany, a third of the private expenditure is created by the intake of those that have more than 60 years old, and it will probably represent 41% in 2050.

CONCLUSIONS ON THE THEME DISCUSSED ON THE XXIIth EUROMEETING CHIANCIANO TERME—2016

“HOW TO ENSURE THE “SILVER ECONOMY” WILL SUPPORT THE RIGHTS OF EQUAL PARTICIPATION OF THE ELDERLY ”- continuation

In France, the “Silver Economy” could create hundreds of thousands of jobs. We want to achieve this goal.

We can already notice that there is a “welfare market” that is emerging in Europe and that creates jobs and generates wealth.

The volunteers represent a significant savings for the administration.

The elderly play an important role in the solidarity of the family; they take care of their grandchildren, they economically help their unemployed children and they transmit moral and cultural values.

legal or illegal practices that lead to the poverty of the elderly, should be ended.

Private security programmes should be encouraged within the younger generations so that there is a better living standard for the elderly.

A welfare territorial unity in which the private and public sectors and the service sector cooperate needs to be created.

Just like the Italian Minister of Labour and Social Policy says, the word that needs to be used is “cooperation”. Everyone should contribute and receive according to their needs.

In the past, decisions that en-

according to the needs of the disabled and dependent person.

Work from 65 years old

Citizens of more than 65 years old have fundamental experience and knowledge to reinforce the companies and the society.

Skills, ability to present, leadership, perception of the future and the working experience need to be passed on to the young workers.

Active ageing

Voluntary work is essential for the social acceptance of the elderly, but also a source of civic enrichment for the organisations that can benefit from it, the services sector or the public organisations.

The participation in cultural, educational and social engagement programmes is essential so that the elderly can create strong social relationships, which therefore avoids isolation.

The professional integration in socially useful activities in universities for the elderly, in social centres, in the management of leisure activities, in senior tourism programmes, in cultural visits and trips, in programmes to stay physically and mentally fit and in dance and game classes avoids social exclusion, develops communication abilities and cultivates the knowledge so that a democratic and effective participation of the elderly can exist.



Reduce poverty and isolation of the elderly

The sustainability of the pension and health systems will have to be ensured, especially in the countries affected by the crisis.

The misuse of resources and

couraged monetary interventions were taken instead of developing a network of adequate services. Families were forced to take care of the dependent person themselves or ask for a healthcare specialist. We hope to have a reform that will give a full social and health response

**CONCLUSIONS ON THE THEME DISCUSSED ON THE XXIIth EUROMEETING
CHIANCIANO TERME—2016****“HOW TO ENSURE THE “SILVER ECONOMY” WILL SUPPORT THE RIGHTS OF EQUAL
PARTICIPATION OF THE ELDERLY ”- continuation****Cities and Homes:
“Friends of the elderly”**

Cities and homes should be conceived for the elderly. The ergonomics of the materials need to be suitable for the most vulnerable users, the senior citizens.

The location of health centres

their home in complete safety. Their cost tends to decrease which should encourage their use by all.

The community should be structured in a way that the home is the friend of the elderly so that there will be less physical barriers like stairs, so

banks, online trade or internet.

Health

Public and/or private solutions will need to be found to face the challenges when one loses their autonomy. The elderly become more dependent. In France, 8% of those that have more than 60 years old are dependent. The percentage rises up to 20% when they turn 85 years old. We want the progress in medical research to enable, in the short term, a reduction or removal of the typical diseases of the elderly like demencia, Alzheimer,...

The need of medicine, medical tests and good quality prothesis (hearing aid, glasses, etc.) is rising and is more important, especially for women that receive small pensions and for the unemployed. Geriatric Day Hospitals, day centres, and residences of the elderly are some of the social solutions. However, the cost that the elderly have to pay will need to be reduced. The telecare, telesurveillance and telemedicine will need to be accessible to all so that the elderly will not have to be forced to leave their homes.

To improve the health of the elderly, gyms, walking tracks and swimming pools are essential and tax policies in all of the countries of the EU and ensure their ratification and correct implementation.



and residences need to be accessible for the elderly.

Public transport needs to help the elderly get to their residences and health centres. Even vehicles need to be designed to make life easier for those that have limited physical abilities. The cost of public transport needs to be reduced.

A good example is the city of Wuppertal (Germany) where there is a neighbourhood designed for the elderly.

The progress in the home automation and remote motorisation should enable isolated people to stay longer in

that there are domestic emergency services, or so that they can place these homes in the best areas of the city.

**Access to the ICT
(Information and Communications Technologies)**

Everyone should have access to ICTs and permanent training should be encouraged so that the elderly can use them for their own benefit and for the benefit of the society.

The elderly should have access to telecare, telemedicine, online



CONCLUSIONS ON THE THEME DISCUSSED ON THE XXIIth EUROMEETING CHIANCIANO TERME—2016

“HOW TO ENSURE THE “SILVER ECONOMY” WILL SUPPORT THE RIGHTS OF EQUAL PARTICIPATION OF THE ELDERLY ”- continuation

Food and domestic services

The issue of food is essential for the elderly. We are not only focusing on the quality of the goods, but also on how to get them. The community needs to create models for the food delivery at home for the elderly and dependent.

Basic services like help in cleaning chores, buying assistant services, help to go see the doctor and bureaucratic services are also essential so that the elderly stay longer in their usual environment.

Permanent training

Permanent training is essential and it should start in the nursery school.

Working in “senior academies” is considerable and essential so that the training, socialisation and exchange of experiences are part of the daily life of the elderly.

We would like to have more training offers, especially for language and computer classes.

Free time

Everyone should participate in active ageing programmes. A good example is IMSERSO (Institute for Older Persons and Social Services) in Spain and INATEL in Portugal that promote programmes in thermal springs and senior tourism. The democratic access to ICT also

has a positive effect in the free time of the elderly: internet, email, music, games, contact with friends and families.

Senior tourism is a great potential market because hotels are used during the low season.

The increasing use of gyms, friend clubs, visits, shows the vitality of the senior citizens.

IN CONCLUSION:

The European Union, the governments and citizens of the countries of the EU need to appraise the elderly and ensure their access to the benefits of the “Silver Economy” by adopting the legislation, mainly through:

- Recognition that the elderly are not a burden for the society but a productive source of wealth;
- Reduction of their poverty, based on the sustainability of the pension and health systems and public social services;
- Give back the cuts done in the pensions of the retirees in some of the countries affected by the crisis;
- Make the most of the experience of the elderly, their skills, their communication abilities and their perception of the

future which are essential for the social and company cohesion;

- Importance of their voluntary work in the community and family;
- Guarantee that the cities, transport and homes are friends of the elderly;
- Allow the access to all to new technologies, progress in medicine and permanent training;
- Guarantee the access to health services, assisted homes and local support, especially for those that find themselves at risk of social isolation;
- Effective struggle of corruption and tax evasion.
- Reconcile the economic, social and tax policies in all of the countries of the EU and ensure their ratification and correct implementation.

**LET'S ALL MAKE SURE
the “Silver Economy”
will become a reality for
the elderly.**

GET— Work and Study Group



A PARTICULAR IDEA OF EUROPE!

The Europe in which we live in today was imagined and then created by some “visionary” political men at the end of the Second World War.

These men were: Jean MONNET, Robert SCHUMAN, Paul-Henri SPAAK, Altiero SPINELLI.

Their first objective: put in place peace and economic stability, in short realise a European Union.

The six founding countries of this community were Belgium, France, Germany, Italy, the Netherlands and Luxembourg. In 1957, twelve years after the hostilities, they signed the Treaty of Rome establishing the European Economic Community (EEC) usually called the “Common market”.

Seventy years later, what has become of this first great idea?

It is now obvious that Europe is criticised, even by some of its members who benefit from, or have benefited in the past, of its subsidies.

The economic crisis we are going through since 2008, that affects the members of the EU at different levels, has made Europe responsible for our problems.

The Europe we know today is certainly not perfect. It grew too fast, by admitting countries which were economically too different. Its way to work that was based for too long on

unanimity, has reached its limits with 28 countries. Competitive distortions, caused by the huge differences between the social and tax legislations of the different member states, has led to a negative feeling and hostile for some.

The recent example of the British referendum, in favour of the “Brexit”, is seen as a warning for the other member states.

Is the future of the European idea at stake?

Europe, to make it more simple and to explain it more by reminding the young generations what Europe has given, in terms of agricultural, industrial, infrastructural development to the countries which one after the other joined this community of interests and ideas.

The free movement of people and goods, the “Erasmus” university exchange for our students, are some of the situations that seem to be obvious today but who would have



In my opinion, we need to be careful not to yield to certain popular ideas like the national decline, the closing down of borders, the return to trade protectionism, giving up the single currency, ...!

We probably need to change

never existed without the European desire of the founding fathers.

Michel PAGEAULT

FNRCE (France)

Image: « The Abduction of Europe » by Jean François de Troy-1716

Chester Dale Fund. National Gallery of Art, Washington



THE KIND OF EUROPE WE ARE BUILDING AND WHAT WE WILL LEAVE TO THE NEXT GENERATION

There are different kinds of possible Europes: one belonging to the banks, one belonging to trade which will mainly be led following the interests of these sectors, a Europe with a tremendous democratic and social deficit without a popular support; a Europe led by non-European standards. The progressive parties want a people's Europe, anchored in the popular masses, a non-functional Europe, completely democratic, and made of peace and solidarity in which the people can identify themselves.

The population pyramid of Europe underlines a significant and progressive reduction in birth during the last 45 years. The population of Europe clearly tends to reduce because of the increasing ageing population, if we do not take into account the important migration flows in the next decades. I will talk about those risks later on.

To have communitarian personalism, we have to work for it. There is no need to argue if it is necessary to engage ourselves because we all know that we are already engaged and involved and that abstention is the illusion created by selfishness. We will then talk about what we are able to do and change our daily, private and political, personal and common choices, because the future of the human being will depend on it, and on nothing else. Everyone knows the current situation of our world, a terminal crisis situation in all fronts and latitudes whose consequences can now no longer be hidden. We had enough looking at Europe, at its thousands of rebels or at the 49 million of poor from the first American power; we had enough thinking of the conflict between the Arabic people; we had enough seeing increasingly huge numbers that move the business of arms, war, drugs and human trafficking in the whole world; we had enough going over the global economy controlled without limit by the financial speculation, while in various countries of our planet, thousands of children die of hunger and illnesses caused by overcrowding and malnutrition; we had enough of the ostentatious types of genocide encouraged by pro-abortive policies or of the multimillion-worth business of the genetic engineering; we had enough stopping being blind during and extreme situation of social, cultural, psychological, industrial vulnerability and inequality of thousands of men and women creating

their own history.

And behind these nonsense, atrocities, and immoralities of our time, there is always a human choice and an act that shows our sovereign freedom. If we add on to this the famine that exists in a lot of countries, we will see the detonator explode which will make people emigrate to other European countries they consider as the Promised Land where they will find the answer to all of their problems.

The landscape described is therefore not a simple pessimistic memorandum of complaints, disasters and misfortunes, it tells us something more, it makes us more aware, it forces us to admit that for the pain of flesh and blood "you", the entire humanity is brought together in my heart and my conscience warns me that I am a vital part of it. Pain reveals and uncovers reality, it draws back the veils of ignorance, indifference and dislike. This reveals a humanity that has recognised the human rights, however more in their forums and laws rather than in the facts, but that has not known the human duties, which make us realize the responsibility we have for the other, and this has to come from oneself.

The responsibility is accomplished when respect is really expressed, when it is real and not false and it can only be so through the terrestrial needs of the human being. To our great pleasure we must take into account that there is an increase in solidarity that appears in the global horizon at the same time as an increase of awareness. Respecting the human being, its neighbour, the other, and the you, does not only mean that we need to stop to be or alleviate our needs with solidarity or with grants, it means we have to create political, social and cultural conditions, a good training, a loving environment, some material conditions of dignity, etc. to completely assume the path you need to take to enhance your personalisation, maturity as a person, fulfil your life, realise yours dreams, loves, vocation...

In the great concert of humanity, we all need of one another and the behaviour and conscience of each person affects other people who are either close or further away, including those that live in a marginal situation of violence and dislike.

As I mentioned before, famine exists in

certain countries and the political situation has influenced the migration flows. Immigration in Spain is quite varied but it is more present in areas with a similar culture. In Spain, most of the immigrants come from South America, then comes those from the European Union and North of Africa, then from Europe not part of the EU, Sub-Saharan Africa, Far East, Indian sub-continent, North America and the Philippines.

We will go on by looking at the information given by the National Statistics Institute of Spain that shows that there has been more deaths than births. The last report published shows a negative vegetative increase that will exceed the deaths in 2753 from the number of births in 2015, a situation that was not produced since 1941. This situation is due to two reasons; the reduction of the number of women in age to be mothers and the economic crisis that makes parents have children later. The first victims would be the families, thus classes would be emptied, there would be a greater economic setback with an increase in unemployment, taxes would be increased for workers to keep passive classes, etc.

Climate change and natural disasters that kill thousands of people and animals are caused by men. Massive deforestation in tropical rainforests underline the importance of trees for the human being, we breathe the air they produce, they clean our pollution and carbon emissions, they collect and purify water, they provide medicine that cures our illnesses and food that feeds us. The future is becoming dark for the next generation, let's hope that the omen that some people and Organisations predict, do not happen.

From all this we can conclude that the situation is complicated and that its solution is not easy. The society is worried about what will be left for the next generations. It would not be encouraging if each and every one of us do not change our behaviour. We need to put forward the common good rather than the individual.

Domingo Pérez Auyanet
President of the Association of
Retired Workers of Caja Insular Savings
Bank of the Canary Islands



GROUP OF EUROPEAN PENSIONERS FROM
SAVINGS BANKS AND FINANCIAL INSTITUTIONS



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THE BATTLE OF LAKE TRASIMENE

Today, Lake Trasimene, with all of its villages, is an enjoyable area for holidays. However, a long time ago, a terrible battle took place there between the Carthaginians army under Hannibal and the army under the Roman consul Gaius Flaminius.

On June 24th in the year 217 BC, a major battle took place in the Second Punic War. The Carthaginians army under Hannibal defeated the Romans under the consul Gaius Flaminius near Lake Trasimene. At the beginning of the year 217 BC, Hannibal's army crossed the Apennines and followed the river Arno. The Roman General Gaius Flaminius was staying with his legions at Arretium (today Arezzo) having planned to stop the progression of Hannibal. Flaminius was not a patriotic, he was a rather populist commoner who was ambitious and arrogant and wanted to influence public opinion in his favour. He was very much criticised by the Roman historian Livio because he left Rome without having carried out the appropriate rituals after he was elected consul.

Hannibal changed his trajectory in Etruria Arno and passed through the marsh during four days and three nights. A lot of his Celtic allies became ill and Hannibal lost his right eye because of an infection. Hannibal started devastating the country to attract the Romans to battle. Instead of walking south through the Val di Chiana, he stopped and waited so that he could pursue Flaminius' army. From there, he went to Perugia (today Perugia) following the north cost of Lake Trasimene in the town of Curtun (today Cortona).

In the night, the Romans camped outside the Val while the forces of Hannibal took their positions in the

surrounding hills.

In the morning, Flaminius did not send any explorers to search for enemies and marched with his army along the road that passes by Lake Trasimene. He decided to cross the valley that goes from Borghetto to

to have a hand-to-hand combat.

The British Historian soldier Basil Liddell Hart called the Trasimene battle "the largest ambush in history". At least 15.000 Romans died, and amongst them Flaminius, killed by Gaul Ducarius and 15.000 more were



Tuoro, without controlling any of the hills. The Romans walked one kilometre in line and did not know that in the heavy fog was hiding Hannibal's army. Hannibal sent a small group of African and Iberian veterans at the end of the valley to face the Romans, but when all of the Romans entered the plain, the Carthaginians cavalry and the infantry descended the hills and attacked the Romans from the three sides.

The ambush that was carefully prepared by Hannibal's army massacred without any pity the Roman troops and a lot more suffocated with their heavy armour or were immobilised by mud. The unexpected rapidity of the attack and the bad visibility caused by the fog made it impossible for the Romans to organise themselves in battle formation and they were forced

made into prisoners. Hannibal only lost 1500 men.

When Ducarius saw Hannibal shouting to his compatriots: "Here is the man that killed our legions, who devastated our cities and our lands! I offer you this man as a sacrifice for my assassinated compatriots".

It is said that amongst the militia of Hannibal, it was not a custom to bury the dead, and so only 30 Carthaginian leaders had a decent burial. The rest of them, after having taken their belonging, were incinerated in the conic wells dug in the ground, several were found near Tuoro.

Rome was horribly moved by the terrible defeat and it discouraged for a long time their expansionism ambitions.

Egidio Ramondetti

Delegate of the Assembly



THE WORK DONE IN THE EUROMEETING...

The yearly fraternisation of our European Group took place in the thermal spa region of Chianciano Terme, in Tuscany, Italy; where the delegations of Germany, Spain, France, Italy, Portugal and United Kingdom got together. In this XXII Euromeeting, the visits had the same quality and standard as what the Organisation offered us the other years. However, the Euromeetings are not just about tourism and fraternisation. This is what our friend Christa Saia will write about...

The management bodies of the European Group had working sessions according to their statutes during our stay in Chianciano Terme.

The working sessions began on the 14th of May with the Board of Director's meeting, in which according to the working agenda, the following most important points were underlined: Change of the seat of the European Group and change of the statutes, the financial analysis of the European Group and of the Euromeetings and the presentation for the 2016 budget, report on the President's activities, work of the Work and Study Group (GET), and current issues. In the Ordinary Assembly of Delegates, the same working agenda was followed just as in the Extraordinary Assembly of Delegates where the proposition to change the statutes was analysed and approved. This change is related to article n°4 - Seat.

We decided to establish the Social Seat in Calle Antonio de Cabezón, 29 - 28034 MADRID (Spain).

The issue discussed in the meeting this year was **"How to ensure the Silver Economy" will support the rights of equal participation of the elderly**". In the document related to this issue, created according to the opinions given in the conferences by the delegates from different countries, the common concerns and aspirations were expressed, despite the different political, historical, social and economic realities. All of this was debated in the Work and Study Group (GET) meeting and after an intense exchange of ideas, we agreed on the

document that needs to be presented to the President of the AGE Platform Assembly, taking place in November.

Likewise, it is made up of some of the summarised conclusions that will be presented to the European Commission, as it is established in the previous pages.

In the Ordinary General Assembly, pivotal point of the Euromeeting, different aspects were presented: the activity report of the President, the nomination of the President of Honour of the European Group, the conferences of the delegates of the different countries relating to the issue *"How to ensure the Silver Economy" will support the rights of equal participation of the elderly*", and the conference of the Italian speaker, Dr. Francesco Chittolina, who was invited this year.

The "Silver Economy" is a concept that was set up in the last years as a need for the rising inversion of the demographic pyramid that comes from a constant reduction of the birth rate in Europe. Its objective is to give an answer to the potential market of goods, desirably innovative, that exists to meet the needs of the elderly. It could therefore alleviate the public expense as a consequence to those needs which will enable a better quality of life.

The speech of the invited speaker, "Europe: Between a Weak Memory and an Uncertain Future, a Rich and Dramatic History", was clear and we could see that he knew a great deal about Europe's history. He talked about the misunderstandings of its people, which often resulted in terrible conflicts, reaching their highest point in the XX Century with the two tragedies we all know: the World War I, also known as the European War or the Great War and the World War II. The consequences were so serious for the Europeans that a political solution was imposed to build solid bridges, resolve future disagreements, foster a feeling of unity and belonging to the continent, taking into account the objective of defence and peace. This dream made Robert Schuman, Jean Monnet, Konrad Adenauer, Al-

cide de Gasperi and Paul-Henri Spaak create the Treaty of Paris in 1951 to form the European Coal and Steel Community, spark of the future treaties that created the institutions that today act as a guardian to Europe. A complicated history then began, with crises and recoveries, but without a significant progress in the political union, like its founders had longed for. It therefore became difficult to make it a reality with the current 28 members and was worsened by mistrust or even hostility towards the European Union institutions.

After an exhaustive reflexion on the different vicissitudes that have etched Europe, the speaker focused on the urgent need to create new treaties, new institutions and new policies that need to be carried out by the determination of men and women able to surpass the national interests to reach the common good, supported by the close and constant relation with all European citizens and not only with the electors of their nationality.

There is still a lot to do as far as the political work of the citizens is concerned and it does not only involve the ruling classes, it is only this way that we will be able to construct a People's Union and not only a State's Union, which may have been justified at the beginning of the European construction, but inadequate to resolve the problems today.

The Euromeeting ended by the conviction of the participants that the citizens are the ones that need to play an active role to defend their lives, and not accept the rules of the game that gives them the passive role of spectators.

See you next year in Portugal, where its traditional hospitality and natural beauty will give to the members of the European Group that will get together for the XXIII Euromeeting, the opportunity to live together and strengthen even more the ties that unite us as European citizens.

Carlos Garrido
Delegate of the Assembly



XXII EUROMEETING IN TUSCANY



The XXII Euromeeting of the European Association of Retirees of Savings Banks took place this year once again in Italy. After going to Sicily and Sardinia, Tuscany gave us a warm welcome. We spent an enjoyable week in the Val d'Orcia and we stayed in the hotels Grand Admiral Palace and Palme Hotel in Chianciano Terme. The freshly prepared dishes were delicious (my acknowledgements to the cooks), the hotel staff was pleasant and courteous. The first class atmosphere met, once again, our expectations.

The issue discussed in our Euromeeting was:

How can we make sure the "Silver Economy" ensures the correct implication of the retirees?

The representatives of Portugal, Italy, France, Spain and Germany intervened on this issue during the annual General Assembly and we exchanged our impressions during intense debates. The result and conclusions of these negotiations will be sent to the AGE platform in Brussels by the directive board. The Italian speaker Dr. Francesco Chitollina surprised all of us with his interesting intervention. His explanations reflected the constant vicissitudes of the history of Europe, marked by crises and progress. The objective was the unification of the European states. Unfortunately, the community is still at stake of falling apart.

Our vice President, Mr Jean Claude Chrétien has left, to our regret, his charge. We thank him for his engagement during all these years and we wish him all the best. We wish his successor, Mr Michel Pageault, good luck in the various duties in the future.

The excellent planning and organisation of the directive board and also of the travel agency "Viajes Transvia" set the bar very high as far as the diversity of the touristic programme is concerned. We did not only get to discover Tuscany with its pine woods,

its vineyards and its hilly landscapes, we also had a trip to Umbria, the green heart of Italy.

Our first trip took us to Siena. We visited the Piazza del Campo where the most moving Palios di Siena, the horse races, took place; the Cathedral of Saint Mary of the Assumption decorated in an exquisite way; and the Town Hall.

On the third day we visited Florence, the cultural capital of Tuscany divided by the river Arno. Having crossed the Ponte Vecchio, we got to the historic centre discovering the Pizza del Duomo and its gothic cathedral, Santa Maria del Fiore, its bell tower and baptistery. The facades of the buildings were decorated by different coloured plates of marble. The baptistery is the oldest temple of the city, it has a great value because of its portals representing scenes of the Old Testament. David of Michelangelo, with its oversized proportions, found next to the main entrance of the Palazzo Vecchio, is a well appreciated photographic attraction.

In the small Renaissance cities of Pienza and Montepulciano, we enjoyed a more relaxed day. We walked through the old town of Pienza and bought the well-known Pecorino sheep's cheese and in Montepulciano, we took the steep alleys in the pedestrian zone, with its uncountable wine shops of Cantina Ercolani in which, after a guided tour, we tasted the refined VINO Nobile and its delicious varieties of cold meat and cheese.

In Umbria, the Trasimeno Lake lays perfectly between the mountains of the Apeninos. We climbed up to the village of Castiglione del Lago in the mountain, discovering its medieval fortress and enjoying the beautiful views of the lake during a long walk in the old fishermen town of Passignano. Our ascent to the old centre of Perugia was a lot easier thanks to the escalators. These escalators went through an underground suburb

which was buried after the subordination of Perugia in 1540 to Pope Paul III. The highest part of the city also surprised us with its cultural monuments, the Etruscan Arch, the Maggiore Fountain and the Saint Lorenzo Cathedral.

After having an excellent meal in the restaurant "Posta dei Donini", located in a historic residence in the outskirts of Perugia, we went along, with our batteries charged, to Assisi, birth place of Saint Francis of Assisi, founder of the Franciscan Order, and of Saint Clare, founder of the Saint Clare Order. The medieval style of the city and parts of the basilica were seriously damaged by the earthquake of 1997 and valuable frescoes and paintings of Giotto were destroyed. After being restored, the cycle composed of 28 frescoes, in which the life of Saint Francis is told, is considered as one of the greatest work of art of Italy.

We got to Orvieto with the cable car or "funicolare". We visited the ruins of the well of Saint Patrick, found next to the Etruscan ruins of the fortress and we were surprised by the gothic cathedral because of its facade decorated with precious motifs showing scenes going from the book of Genesis to the day of the Last Judgement.

We were all fascinated and greatly impressed by the vibrant tradition and ancient culture of Italy. We will return to Germany with a lot of beautiful memories.

The German delegation thanks all of the organisers. We say "Arrivederci" and "Até logo" till next year with our Portuguese friends as our hosts in Oporto.

Christa Saia

P.S: The terrible earthquake in Italy and the pain of its inhabitants has deeply moved us. We wish the Italians a lot of strength and courage and may God bless them in the future.



EUROMEETING 2017 - May 28th to Jun 4th

OFIR (OPORTO) -PORTUGAL

The northern region of Portugal is located between two rivers—the Douro river (in the south and east) and the Minho (in the north)—and is divided into three natural subregions (Minho, Douro and Trás-os-Montes).

Historically, it is the cradle of Portugal; it was created after the independence of the Portuguese county from the reign of Castile and León in the XII century. However, a lot of people have passed through this region (especially Celtic Indo-Europeans, Romans, Swabians, Visigoths and Arabs). A lot of characteristics of these people can still be seen in regional cultural protests, especially in agriculture and popular rich tradition.



The landscape of the region is very diverse, we will have the opportunity to see all of it in a trip of less than a 100 km, we will go through a green and densely populated region to a mountainous and less populated one, getting to the beautiful wine region of Alto

Douro (a Cultural Heritage site since 2001).

It is in this region that the XXIII Euromeeeting will take place, from 28th May to 4th June.

As we have been doing for quite some time, the **Board of Directors** and the **Delegate's Assembly** will get together. Each delegation will put forward their presentation of the issue that will be debated in the **General Assembly**, where all participants will be able to freely give their opinion on the same issue and on the intervention of the invited speaker. The **Work and Study Group (GET)** will develop the conclusions that we will have reached during the Euromeeeting and they will be presented in the General Assembly and in the AGE Platform, in Brussels.

In the Minho Province, we will be visiting the municipalities of **Viana do Castelo** (the "Heart of Viana", one of the symbols of Portugal), **Barcelos** (with its history of famous roosters, another Portuguese symbol), **Braga** (the second most important religious site of the country, after Fátima) and **Guimarães** (the cradle of Portugal).

Oporto and its famous wine will be the main attraction in two of the scheduled visits (one during the day and the other in the evening, with a surprise meal and

a visit of one of their "wine cellar").

But the **wine of Oporto** is produced in the **Alto Douro wine region** which we will be visiting during a whole day. We will eat in one of their famous "farms", where its delicious nectar is produced. During the trip, we will also be making a stop in the areas bordering the Douro River, with a quick visit of **Lamego (Sanctuary of Nossa Senhora dos Remédios—Sanctuary of Our Lady of the Remedies)** and **Vila Real (Casa de Mateus)**.



With this previous piece of information, we only want you to book the dates indicated above in your agendas to participate in the XXIII Euromeeeting, and meet your long-time friends, and also make new friends coming from all over Europe to spend time together and debate in a dazzling atmosphere.

We will see each other in the north of Portugal.



► For further information, please contact :

VIAJES TRANSVIA: Tel: +34 96 514 39 50 - E.mail: euroencuentro@viajestransvia.com

Just missing your registration...

Cândido Trabuco Vintém (President), **Michel Pageault** e **Francisco Ramírez Munuera** (Vicepresidents)



We look forward to seeing you in OFIR!