



British Association of the Var

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www.baofthevar.com

July 2016

Newsletter

No 169

Croquet and lunch



Having asked members for suggested event venues, Ian Taylor kindly offered the use of his delightful home at Nans les Pins. Having viewed the house, located in the centre of a golf course, with its large lush green English style lawn (not to be confused with the usual weed strewn excuse for a lawn) the natural thought was to hold a lawn based event. Some bright spark on the Committee suggested a croquet match and so we embarked on planning this despite not having the equipment or any knowledge of the game. Only 16 members booked



for the event, possibly due to concern about not having played the game before, but such fears were allayed on the day as we had a wonderful genteel and polite game, not having learned the potential aggressive nature of the game. Michael Wharton eventually admitted knowledge of the rules and so was able to set up and referee the games. Those who took part were delighted and many are looking forward to another game being arranged.

After the tension of the games the 16 then retired to the club house of the adjoining golf club where we relaxed and enjoyed a delightful 3 course meal.

Our thanks go to Richard Barker, Mim Kaye and Janie Schlapfer for having answered our appeal for equipment and for the loan it. Many thanks also again to Ian Taylor for the use of his home and gardens.



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Forthcoming Events

Committee meeting
TBA

Montauroux Lunch
22 July

Vendange Lunch in Lorgues
10 September

Montauroux Lunch

Mas des Anges, Lieu dit le plan
occidental RD 562, 83440 Montauroux

As a departure to the usual lull over the summer period and in view of the excess demand for recent events, we have arranged a lunch in the east of our area at Montauroux on 22 July at 12.30pm.

This will give you an opportunity to discover this area with the delightful perched villages and Lac St Cassien.

Menu – 25€ members, 27€ non-member

Cesar Salad
or *Hot Goat's Cheese Salad*

~~~~~  
*Entrecote with persil*  
butter or *Fish and Chips*

~~~~~  
Chocolate
Tart or Tart

Tatin

~~~~~  
*Vin et café*

**Directions** Exit 39 off the A8, direction Fayence. After approx. 8 kms take the third exit on the roundabout, direction Fayence. At the second roundabout (E.leclerc) come back on yourself, the restaurant is 100metres on the right. From the Draguignan Road, the restaurant is 100 metres on the right after the E.leclerc roundabout.

## The Bereavement Support Network of the Var (BSN)

This organisation exists to support not only the bereaved but also those who are terminally ill, and their families and friends. If you, or someone you know, could benefit from our confidential, free support, then please contact:  
Sandra - 04 94 84 64 89 or 06 32 35 31 24

[info@bsnvar.org](mailto:info@bsnvar.org) or  
[www.bsnvar.org](http://www.bsnvar.org) for further information.

## Vendange Lunch

The annual Vendange Lunch will take place on 10 September at noon at **Domaine St Marc des Omèdes, Chemin de Vaussiers, 83510 Lorgues** and will cost €28 for members and €30 for non-members. The usual delicious buffet will be on offer and there will be Christmas cards and books available.

This is always a popular event and numbers are strictly limited to 100, so book early to secure a place. A booking confirmation form will be sent out in response to the booking form, which must be brought to the event to gain entry.

**If you are willing to be on the team of "Cookies" for this event,**

please contact Kevin Bell - Tel: \*\*\*\*\* or email: [events@baofthevar.com](mailto:events@baofthevar.com)

Please bring crockery, cutlery, and a parasol if you need shade. If you have any special dietary requirements please contact Kevin, as above.

GPS coordinates: N 43.48485 and E 6.38797.

From Draguignan on the D562 at the first roundabout on the outskirts of Lorgues turn left. BAV directions will be there. From the north/south/west go on to the D562 Lorgues by-pass to the roundabout after the Salles des Fetes and then follow directions as for Draguignan ie. Turn right at the roundabout. After approx 3km look out for 2222 Chemin de Vaussiers on the right and **new parking area** will be 100m further on your right, with BAV signs to Vendange Lunch.

**Disabled access only** – turn left into main drive to Domaine St Marc, opposite 2222 Chemin de Vaussiers

Peter and Shirley Rowson invite you to join them for a

## Summer Soirée & "Finger" Buffet with Boules Tournament (This event is now Full, thank you)

**18h00 – Thursday 30 June**  
**10€ members, 12€ non-members**

If possible, bring along your own boules if playing.

**Books on sale weather permitting.**

Directions will be given on request. Please bring a plate of "finger food", savoury or sweet.

**Numbers limited to 60 - book early!**

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## "What's On" Guide

Zenith Oméga, Toulon: 0892 700 840

[www.zenith-omega-toulon.com](http://www.zenith-omega-toulon.com)

Opera House, Toulon: 04 94 93 03 76

[www.operadetoulon.fr](http://www.operadetoulon.fr)

Draguignan Theatre: 04 94 50 59 59

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

Forum Theatre, Fréjus and Centre Culturel, St

Raphaël: 04 94 95 55 55 [www.aggloscenes.com](http://www.aggloscenes.com)

### July 2016

**1 Jul Grimaud**, Eglise St Michel. Soirées Musicales de Grimaud - concert. €22. 04 94 55 43 83

**1 Jul Draguignan**, Domaine St Esprit. Concert – Camerata Vocale. 20h00

**1 Jul St Raphaël**, Eglise Anglicane St John. Concert by Oriel College Oxford Choir. 18h00. 04 94 50 38 46

**1-4 Jul Callian**, various venues. Cello Festival. [www.cello-fan.com](http://www.cello-fan.com)

**2 Jul Bargemon**, Eglise. Concert chorale – Swedish choir. 20h00. Free

**2 Jul Fréjus**, Base Nature. Johnny Halliday concert. From €69.

**3 Jul Fréjus**, Cathedral. Organ recital. 21h00. Free.

**5 Jul St Tropez**, Musée de la Gendarmerie. Concert – sea songs. 21.30. Free. 04 94 55 90 20

**5 Jul Le Luc**, Circuit du Var. Cycle racing. 04 94 50 37 00

**5 Jul Grimaud**, Théâtre du Château. Opera – Carmen. 21h15. Free. 04 94 55 43 83

**5 Jul La Garde Freinet**, Place de la Mairie. Concert – Big Band. 19h00. Free. 04 94 56 04 93

**6 Jul St Tropez**, Musée de la Gendarmerie. Concert – jazz. 21.30. Free. 04 94 55 90 20

**6 Jul Trans-en-Provence**, Eglise. Homage to the King's Singers – Adventi Voci. 20h30. 04 94 60 62 49

**6-12 Jul St Raphaël**, various venues. Jazz Festival. [www.saintraphael-jazz.fr](http://www.saintraphael-jazz.fr)

**7 Jul St Tropez**, Musée de la Gendarmerie. Concert – Corsican songs. 21.30. Free. 04 94 55 90 20

**7 Jul Fréjus**, Cathedral. Organ recital. Free.

**8 Jul Le Muy**, Parking du Roucas. Gospel concert – Italian choir. 21h00. Free. 04 94 78 63 84

**8 Jul Draguignan**, Domaine St Esprit. Dinner/ Concert – Camerata Vocale. 19h00

**9 Jul St Maximin la Ste Baume**, Place Malherbes. French choir. 21h00. Free. 04 94 78 63 84

**9 Jul Fréjus**, Arena. Le Choeur du Sud – gospel. 21h00. €22.

**9 Jul Le Muy**, Parking du Roucas. French songs concert – Swiss choir. 21h00. Free. 04 94 78 63 84

**9 Jul Cotignac**, Cours Gambetta. Country and Western day. 11h00-19h00. Concert 21h00. 06 32 63 51 92

**12 Jul Cotignac**, Théâtre du Rocher. Misa Tango – CAD Vocale. 21h00

**13 Jul St Maximin la Ste Baume**, La Croisée des Arts. Jazz concert. 20h45. €22. 04 94 78 63 84

**14-15 Jul St Tropez**, port. Classic tennis tour with big names. €30. 08 92 68 48 28

**14-24 Jul Fayence**, Le Grand Jardin. Salon des Antiquaires. 8h00-17h00. €6. 04 94 76 11 11

**15 and 29 Jul St Aygulf**, Place de la Poste. Michael Jackson tribute. Free. 04 94 81 22 09

**16 Jul Bargemon**, Eglise. Concert Musique Ancienne Anglaise. 20h30. Free

**16-18 Jul Plan de la Tour**, centre ville. Festival dans le Vignes. 04 94 55 20 50

**17 Jul Ste Maxime**, Théâtre de la Mer. Elvis tribute concert. 21.30. Free. 08 26 20 83 83

**17 Jul Bargemon**, centre ville. Journée Médiévale. 10h00-19h00.

**17 Jul Vidauban**, place George Clemenceau. Classic car rally. 8h30-12.30. Free. 04 94 73 10 28

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**17 Jul Callas**, Eglise Notre Dame de l'Assomption. Fête de Musique Ancienne – Vivaldi. 18h00. €23. 04 94 39 06 77

**17 Jul Les Arcs**, Château Ste Roseline. Jazz concert. 18h30. €30. 04 94 99 50 30

**18 Jul Cotignac**, Château Nestuby. Opera – Cinderella (Massenet). 20h00. €10. 04 94 04 61 87

**19 and 26 Jul Grimaud**, centre ville. Les Grimaldines – festival of music and art. 04 94 55 43 83

**20 Jul St Maximin la Ste Baume**, Jardin Theatre. Opera – Cinderella (Massenet). 20h00. €10. 04 94 59 84 59

**20 Jul Callas**, Eglise Notre Dame de l'Assomption. Fête de Musique Ancienne – Bach. 21h00. €23. 04 94 39 06 77

**20 Jul Les Arcs**, Place du Père Clinchard. The Sun King – musical drama. 21h00. €25. 06 60 90 17 23

**21 Jul Les Arcs**, Château Ste Roseline. Chamber music. 18h30. €25. 04 94 99 50 39

**22 Jul Callas**, Eglise Notre Dame de l'Assomption. Fête de Musique Ancienne – Handel and Vivaldi. 21h00. €23. 04 94 39 06 77

**22 Jul Lorgues**, Le Gendrée. Festival de Musique. 20h00. €22. 06 43 00 80 94

**24 Jul Fayence**, Théâtre de Verdure. Brazilian choir. 21h30. €6. 04 94 85 00 35

**25 Jul Les Arcs**, Chapelle Ste Roseline. Chamber music. 18h30. €25. 04 94 99 50 39

**25 Jul Claviers**, Eglise. Brazilian choir. 21h00. Free

**27 Jul Figanières**, Eglise St Michel. Fête de Musique Ancienne – Monteverdi. 21h00. €23. 04 94 39 06 77

**27 Jul Le Muy**, Eglise St Joseph. Italian choir. 21h00. Free. 04 94 78 63 84

**27 Jul Cotignac**, Théâtre du Rocher. Une Nuit à l'Opéra – concert. 21h30. Free. 04 94 04 61 87

**28 Jul Chateaudouble**, Eglise. Italian choir. 21h00. Free.

**28 Jul Lorgues**, Château l'Arnaude. English rock music concert. 21h00. €10. 04 94 73 70 67

**29 Jul Ste Maxime**, Théâtre de la Mer. Country and Western concert. 21h30. Free. 08 26 20 83 83

**29 Jul Les Arcs**, Café de la Tour. Fish and chips – book by previous Monday please. 12h00. €12.50. 04 94 73 30 56

**30 Jul Cotignac**, Cours Gambetta. Rock music evening. Free. 04 94 04 61 87

**30 Jul-13 Aug, Various Villages around Fayence.** Musique Cordiale festival – orchestral and choral music. See [www.musique-cordiale.com](http://www.musique-cordiale.com) for details.

## Chairman's Report

When sitting on our high pedestals deliberating on future events we, the Committee, are conscious of not hosting events in the extremities of the Var and we are embarrassed by the lack of geographical spread of events. We have made several appeals over the years for suggestions as to restaurants and other venues but generally to no avail.

Fortunately, Ian Taylor came to our aid with the offer of the use of his home at Nans les Pins and we therefore held a croquet competition and coffee morning there on 13 May (more about this elsewhere in the Newsletter). Imagine our surprise therefore that, of the 16 people attending this event, only the host was from that locality with the others having travelled considerable distances. This also was apparent when we held a lunch at Montferrat with about 46 members, none of which were from that area, with members having travelled from as far afield as Grimaud!

The obvious, but not scientifically arrived at, conclusion is that far from members wishing to have events 'on their doorsteps' we all like to have a 'destination' event at a location with which we are not familiar. Anyway, numbers for events are ever increasing and events are now being booked up well in advance so please keep supporting us.



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


See the Latest News and Forthcoming Events on our BA website

## Another scam for motorists

Police in the region have recently issued a warning about a particular scam involving motorists, which is apparently becoming increasingly popular in France. Thieves target the vehicles of elderly or vulnerable people, slash their tyres and await their return. The fraudsters are then on hand to act as 'good Samaritans' and offer to help them fix the problem. Police have reported that they then find a pretext to take the elderly person to a cash machine, to pay for a missing piece of equipment, or compensate them for their good deed, and then make a swift getaway along with cash, a wallet, or even the card, having memorised the PIN code. They may also have helped themselves to any bags or valuables left within easy reach inside the car.

## Committee

**Chairman - Rob Flanagan**  
[chairman@baofthevar.com](mailto:chairman@baofthevar.com)  
**Secretary - Michael Wharton**  
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**Events Secretary - Kevin Bell**  
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**Peter Rowson**  
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\*\*\*\*\*  
**Newsletter Editor – Shirley Rowson**  
[newsletter@baofthevar.com](mailto:newsletter@baofthevar.com)  
\*\*\*\*\*



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## MEMBERS' GROUPS The Azur Photography Group



At the end of May, we were very fortunate to have the expert tuition once again of John Wyatt, who was a director of photography for the BBC, where one of his jobs, before he went freelance, was to travel the world with Alan Wicker. John set us the task of taking one wide-angle shot of a local village and then three close-up photos to express the character of the village. This proved a very interesting challenge. John then gave a helpful critique of our interpretations. With the summer now upon us, it is becoming more difficult to arrange meetings, although we hope to have one or two more before the summer break.  
Contact Alastair \*\*\*\*\*

## Boules / Lunching / Golf Group



We are still currently playing in the mornings at 10.00. So please contact me if you wish to join us  
\*\*\*\*\*

## Painting Group

There will not be a painting group meeting unless someone would like to hold one.  
contact Hilary \*\*\*\*\*

## Sales

The dates for the summer sales are: 22 June-2 August in the Var and 6 July-16 August in Alpes Maritimes.

Please let us have your Advertisements, Articles and Reports for the August issue by

**Friday 15 July**  
**All contributions to:**  
[newsletterbav@gmail.com](mailto:newsletterbav@gmail.com)  
or to Shirley Rowson, \*\*\*\*\*

**Please Note:** We appreciate the support of our advertisers and encourage members to consider using their services; however, BAV cannot take responsibility for the quality of goods and services.

(Our Chairman was inspired by my article "How to survive in France" in last month's Newsletter to write the following sequel. Editor)

## French Supermarket Shopping



- The first experience of shopping in France is parking the car when, inevitably, you will encounter a car coming in the opposite direction and you will enter into a 'stand off' for the only parking space available. Being English you give way and continue searching.
- You may then find that the only trolley available at the end of a long line of trolleys will not accept your token and, having no euro pieces you are obliged to make your way, in some cases a considerable distance, to the check out in order to ask for a jeton (token). On returning for a trolley you find that as others have taken trolleys the next trolley will, in fact, accept your original token.
- Once inside the supermarket do not expect to have to search the shop for the weekly offers, as in the UK (in order to encourage impulse buying), as the supermarket will have kindly placed all of the offers (promos) in a single location, except, that is, a couple of items that you particularly required which will be located in hidden spaces around the store. Watch out for 'special offers' such as 'cucumbers at 3 for 1.50€'. On checking, you will probably find that the individual price is 0.50€ - quite a bargain then! Why buy 3 when you only need one.
- There is always the pastime of 'guess the price' when a price is not stated. You will, of course, not be able to find an assistant but will have to wander the store in search of the 'borne' or pricing machine which may or may not work (this may be the French way of encouraging impulse buying).
- In making your way around the supermarket you will be moved to one side by staff pushing large pallets of goods or a floor washing machine. Unlike the 'priorité à droite', rule of the roads, in this case it is priority to the staff and the customer comes second.
- At the 'caisse' or checkout, having queued for several minutes, another checkout will be opened by which time you are committed. However, just as you reach the checkout the

assistant will be approached by another assistant to take over the till, and you will have to wait for the obligatory exchange of kisses and discussion about the brother in law's health.

- Once processing your shopping, all may go well until the vegetables are arrived at, when you will be told that you haven't weighed and priced them and you will need to run the length of the shop to correct this omission.
- Having paid, you may find in checking your receipt that a couple of items weren't correctly priced for the offers and you will need to go to the 'accueil' or customer service desk where, after checking, they will advise you that the packet that you bought, whilst virtually identical to that on offer, doesn't have 'special pack' printed on the side.
- So that should be the end of the trauma but, once you have located your car amongst similar looking cars, in trying to reverse out on your parking space, you will have to dodge cars racing through the parking area or other shoppers wandering aimlessly or with trolleys, both of which, despite being drivers themselves, fail to realise that a reversing light means that you are reversing and that you have restricted visibility.
- You are then able to return to the peace of your home where you may find that you have forgotten to buy your favourite biscuits! Back to the supermarket then!

**Desperate to Stop?**  
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08 20 20 02 57 [aa-riviere.org](http://aa-riviere.org)



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## Options for your post while away

If you plan to be away on holiday think ahead to ensure your postbox does not become full with mail providing a strong clue of an empty home to burglars. You could ask a neighbour to help – or take up one of the many services to help on offer from La Poste, such as:

Option Garde du Courrier. The post office will keep all your post at their offices and not deliver it for up to two months for €20.50. Your postman will then deliver the accumulated post to your home on the first working day after your return.



### Réexpédition temporaire

nationale: You can have your post re-directed to a French holiday address. This will be done on a day-to-day basis by the postman

who would normally deliver your mail to your home. It will be sent first class and can relate to mail addressed to all or some of the people in your household. This can be for a minimum of 15 days and a maximum of 12 months. You can cut short the period at any time. You can also extend it but in that case you will have to start a new contract. The cost for 15 days – one month is €22.50; for one to six months €24.50 or for six to 12 months, €44.

Réexpédition temporaire internationale: The above service also exists if you are abroad.

The cost is 15 days-1 month = €33, 1-6 months = €69 or 6-12 months = €124.

Réexpédition en poste restante: You can also have your mail sent to a post office of your choice in France for a period of 15 days to one month for €22.50 or €24.50 for one to three months. This post office can be one close to where you are staying while away. However there is an additional charge for each item of post you collect from the post office – 76 centimes for a normal letter or 38 centimes for press. You must go regularly to the post office with an identity card to collect any mail and it is up to you to take the initiative.

Abonnement mobilité: If you go away several times in France in one year you can make one payment of €56 which will cover all your absences. Post can then either be kept at a post office of your choice for a period of one day up to two months or can be sent to your temporary address for a period of between 15 days and 12 months.

You can sign up for all these services online at [www.laposte.fr/particulier](http://www.laposte.fr/particulier). Click on produits et

services then go to absence, vacance and choose the option you require.

An alternative is to buy some envelopes de réexpédition from the post office which can be used by a friend to re-direct important items of mail within France (note that redirecting is not free and is not just a case of replacing the address). A small one (16cm/23cm) is €1.90 and a large one is €3.80 (25cm/33cm). The former should suit most normal letters, the latter can be used for newspapers and slim books. There are no weight limits and post placed in them should already have passed through the French post.

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## New Members

We welcome the following new members to the British Association of the Var: Elizabeth and John Morgan from Lorgues.

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## Emergency contacts:

|                                            |                |
|--------------------------------------------|----------------|
| Medical help/SAMU                          | 15             |
| Police/Police Nationale                    | 17             |
| Fire and accident/Sapeurs Pompiers         | 18             |
| SOS – all services (calling from a mobile) | 112            |
| BAV Welfare phone                          | 06 42 86 49 01 |
| EDF English speaking number                | 05 62 16 49 08 |
| Orange English speaking No                 | 09 69 36 39 0  |

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## Where is it?



Each month we will show a photograph of somewhere in the Var, some easier to spot than others, and we would like you tell us where it is on

[newsletter@baofthevar.com](mailto:newsletter@baofthevar.com) or 04 94 50 38 46. The first right answer received will get a mention the following month. June's location was **Draguignan**, which was spotted by Anne Zutshi of Figanières.\_\_\_\_

**British Association of the  
Var Welfare Coordinator**  
**Lorraine Strong**  
06 43 86 49 01  
[welfare@baofthevar.com](mailto:welfare@baofthevar.com)

## UK Inheritance Tax V French Succession Tax

This is an area that many expats find very confusing: what and where to declare, what and where to pay, where to even start! It doesn't help that UK and France have completely different rules. In the UK the estate pays the tax and the net proceeds are paid to the beneficiaries. In France, the proceeds are paid to the beneficiaries. The beneficiary will then complete a Succession tax form and pay the inheritance tax, the amount of which is based on their relationship to the deceased.

What many expats do not realise is that if you are a French resident and inherit from someone who was a UK resident you need to complete and submit a French Succession tax form to URSAAF within 12 months of their death. No actual tax is payable in France as there is a tax treaty in place between the two countries.

Let's look at a couple of different scenarios:

You are a UK resident and own a property in France. When you pass away your estate will be taxed in the UK on your worldwide moveable assets. However, your property in France will be subject to french inheritance tax.

If you are a French resident, when you pass away French inheritance tax will apply to your worldwide assets. If you still have UK assets, it may be that you will also pay some inheritance tax in the UK, however there is a tax treaty in place to ensure that you do not pay tax twice on the same assets.

### Inheritance Rules:

In the UK the law says you can make a will naming whoever you wish as your beneficiaries. If you have not made a will, then the rules of intestacy apply and the distribution of your estate is based on these. If you have no living relatives, even long lost and distant, then everything you have will go to the Crown. Anyone born in Scotland would have some restrictions on who they could leave their estate to.

In France you cannot freely dispose of "la réserve" which must be held for your children. You are only free to dispose of as you wish the

"quotité disponible". A spouse is not a protected heir in France, however unless you specifically disinherit them, they are entitled to a quarter of your estate. The amount freely disposable from your estate will depend on the number of children you have.

If you have one child they are entitled to half of your estate with half freely disposable.

Two children are entitled to two thirds with one third freely disposable

Three children are entitled to three quarters with one quarter freely available.

Since August 2015 it has been possible, in your French will, to adopt the inheritance rules of your country of nationality. This means if you are from the UK then you can adopt UK inheritance rules

### Benefits for BAV members (Please show your membership card)

Flayosc Co-operative - 5% discount available with the special BAV fidelity card. Full range of wines and sparkling wine available together with fresh cheeses, wine accessories etc.

Lei Cigales, Route de Draguignan, Villecroze 04 98 53 02 88. Offer: complementary espresso coffee in this restaurant specialising in galettes and crepes with a separate menu du jour at 13.50€.

Nathalie and Fabrice Alric Antiquities, Place de l'église, Villecroze - Offer 10% discount on a range of antique style household furnishings and a larger discount on antiques.

La Provençal, Place Martin Bidoure, Aups. 04 94 70 00 24. Free espresso coffee with meal.

Le Grand Hotel, Place du Général Duchatel, Aups. 04 94 70 10 82. Free coffee or digestif with meal.

Les Trois Marches, 11 Cours Gambetta, Cotignac. 04 94 04 65 99. Pretty provençal restaurant. Free espresso coffee with meal.

Hotel and restaurant L'Orée du Bois, Quartier Ste Roseline, Le Muy. 04 98 11 12 40. Free coffee or tea with meal.

New York Break, 19 rue Picot, close to Place de la Liberté, Toulon. 04 94 98 69 14 or 06 42 65 08 21. Free drink with every meal.

Aviva Insurance, Vidauban. Luc de Bardonnèche offers various insurance discounts for BAV members – see his advert in the Newsletter.

JF-Assurances. [www.jf-assurances.com](http://www.jf-assurances.com), e-mail [jf@jf-assurances.com](mailto:jf@jf-assurances.com). Tel. 04 94 40 60 94. 10% discount against detailed quotations.



and leave your estate to whoever you wish. However, it is important to note this applies to inheritance rules not tax; French inheritance tax will still apply. I think this change in legislation will be of particular importance to people in second marriages with children from previous relationships and maybe from the current relationship also. For some reason, the UK and Ireland have chosen not to sign up to this change, which means if you are from the EU and living in the UK your estate will be subject to UK inheritance rules and tax.

### **Inheritance Tax Rates:**

In the UK, the first 325,000 GBP of a person's estate is free of inheritance tax. From the tax year 2017/18 if you have a family home that will pass directly to your children, then an additional allowance of 100,000 GBP will apply, rising to 175,000 GBP by 2020. This means that by 2020, married couples and those in civil partnerships with a family home to pass to children could pass a total of 1m GBP free of inheritance tax. Inheritance tax in the UK is 40% of everything above your allowance.

In France, each person can leave 100,000 eu to each of their children free of inheritance tax. Above this there is a sliding scale starting at 5% and rising to 45%. However as a guide, between 15,932 eu and 552,324 eu the rate payable by the beneficiary is 20%. For siblings, the first 15,932 eu of what you leave them is free of inheritance tax, then they pay 35% on the next 24,430 eu and 45% on everything else. Nieces and nephews can have just 7,967 eu free of tax then pay a whopping 55% on the rest. Everyone else (including non-married partners) can inherit a measly 1,594 eu free of tax and will pay a massive 60% on amounts above this.

An important tax planning tool is the Assurance Vie. Providing it is set up before age 70, you can name beneficiaries and each beneficiary can inherit 152,500 eu free of inheritance tax; amounts between 152,500 eu and 852,500 eu will be taxed at 20% and anything over this at 31.5%. As you can imagine, this could make a huge tax saving, especially for non-married partners, nieces, nephews and beneficiaries not related to you, with potential tax savings of up to 60%. The great thing is, it remains your money until you die which means you have full access if you need it, unlike when you put money in a trust in the UK to try and reduce your inheritance tax liability. In addition, it is the nearest thing the

French have to an ISA as your money grows tax free.

If you want any more information or would like some advice, please contact me on the number or email below.

I also hold a free financial surgery in Café de la Tour in Les Arcs on the last Friday morning of each month where you can discuss your own situation in confidence over a cup of coffee.

This article is for information only and should not be considered as advice and is based on current legislation. 04/05/2016.

Lorraine Chekir DipFA is a financial planner to the English speaking expatriate community. She is based on the Cote D'Azur and is a member the Spectrum IFA Group.

She can be reached on +33 6 42432054, by e-mail [lorraine.checkir@spectrum-ifa.com](mailto:lorraine.checkir@spectrum-ifa.com) or [www.spectrum-ifa.com/lorraine-checkir](http://www.spectrum-ifa.com/lorraine-checkir)

The advertisement features a red background with a green and blue wavy border at the bottom. The text 'RootstockAds' is written in a white, stylized font at the top, with a white swoosh underneath. Below it, the tagline 'Local roots, local ads.' is written in a smaller white font. The word 'FREE' is written in large, bold, yellow letters, slanted upwards. To its right, the words 'CLASSIFIED ADVERTS' are written in white, bold, uppercase letters. Below this, the phrase 'Engaging discussions' is written in a smaller, orange font. At the bottom, the website address 'www.rootstockads.com' is written in white, slanted text. A dark green banner at the very bottom contains the text 'NATIONAL DATABASE OF ENGLISH SPEAKING BUSINESSES IN FRANCE' in white, uppercase letters. Faint, semi-transparent text in the background lists various categories: 'HOUSES - FLATS - APARTMENTS', 'DECORATORS - JOINERS', and 'BUSINESSES - FRANCHISES'.

## NEIGHBOURHOOD NETWORKS

### Cabasse, Carces, Correns, Cotignac and Le Val

Cotignac Neighbourhood Network will in future meet on the last Thursday of the month. The support of late for this network has been poor. I hope the change will help towards a better attendance. It was also decided at the last meeting to change the venue to a different village. However for June we shall meet at Phil's bar in Cotignac and in July in Le Val. Contact Mic hae lWhar t on \*\*\*\*\*

### Les Arcs, Lorgues, Taradeau & Vidauban

Sadly this group has closed due to lack of response.

### Entrecasteaux, Salernes, Tourtour and Villecroze

The Villecroze, Tourtour etc coffee morning will be on the last **Tuesday of the month**, place to be announced later.

Ann & Maurice Mitchem 04 94 70 74 55  
[mamitchem@hotmail.com](mailto:mamitchem@hotmail.com)

### La Motte and Le Muy

- We plan next month's get together for **Friday 9 July**, same time, same place – Bar des Cascades, La Motte, 10am. All are always welcome.  
Shirley Rowson \*\*\*\*\*

### Les Issambres

We meet on the **first and third Tuesdays** of the month at 11.00 at L'Arpillon café next to Casino.  
Richard Tolaini \*\*\*\*\*

### St Maximin la Ste Baume, Brignoles, Brue Auriac, Mazaugues, Meounes, Neoules, Ollieres, Pourcieux, Pourrieres, Seillon Source d'Argens and Tourves

We shall meet on Thursday, **21 July** from 10.30 onwards at the Cercle Philharmonique in the main square of St. Maximin la Ste. Baume. We have become a friendly group of regulars, but there is always room for more.

Diana Andre de la Porte \*\*\*\*\*

### St John's for the Var St John the Evangelist Ave Paul Doumer, St Raphaël

Holy Communion is held  
**every Sunday at 10h30**  
followed by refreshments and a monthly lunch.

1 July – concert by Oriol College Oxford choir.  
18h00.

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### Grimaud Village Church

The monthly Ecumenical services will cease until further notice.

Please ring 07 80 55 20 36 for details  
[www.sjevar.com](http://www.sjevar.com)

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L'Oasis Christian fellowship LORGUES  
part of the Anglican Church of Lorgues with  
Fayence in the Var

Every 2nd Sunday at 11h30 at  
Arc-en-Provence, 1801 Chemin des Pailles  
and every 4th Sunday at 11h30 at  
Notre Dames des Anges Maison de  
Retraite

We have a Bring and Share lunch afterwards.  
For details or directions **please contact**  
Rev Peter or Shirley Massey 04 94 73 93 37 or  
06 87 94 04 83

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### Congregation of the Ascension MONTAUROUX

part of the Anglican Church of Lorgues  
with Fayence in the Var

We meet on the first Sunday of the month for Morning Prayer and on the third and 5th Sundays for Holy Communion. For details of summer venues Please ring Rev Peter Massey at 0494 739337 or Hilary Rost at 0494 477067 or email [rev.peter.massey@gmail.com](mailto:rev.peter.massey@gmail.com)

[www.lorgueswithfayence.org](http://www.lorgueswithfayence.org)

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