

*Founded  
1989*



*French  
Association  
3035*

## **May 2020 Newsletter**

*Events, activities, news  
and reports for members*



Lake Como, Italy  
Photograph by Sally Warden

**Dear Members**

### ***The Second Tranche of the Lock Down***

***We are now, hopefully, becoming accustomed to the situation where a man's home is his castle – and he has temporarily pulled up the draw-bridge. Time is being spent in the gardens and finishing off the DIY projects that were left in abeyance. Books have been read, hobbies have been resurrected and dogs have been walked within an inch of their life – but only one kilometre from their home!***

***This month, we are sending you a very small newsletter but with several attachments. The reasoning behind this is that the articles will be of interest to many, but it doesn't mean that you want to receive them in one bulky PDF article – this way with separate attachments you can pick and choose which ones to open – at your leisure.***

***Some have a serious side – the Taxman Cometh! ; some appeal to our green fingers ! ; and some will challenge our mental capacity and spur us on to win yet another star prize from the GT box of delights.***

***Make the most of what is on offer from GT this month and make the most of your time at home.***

***If you have any revelations, or tales of triumph from your Home Stacation, please feel free to forward them to us and we will happily print them in our next Newsletter.***

## REPORTS ON RECENT EVENTS

Second Reading Friday 13<sup>th</sup> Mar  
Group

On Zoom

Report by Leslie  
Ritchie



The Second Reading Circle were the first to venture out in the virtual meeting room known as Zoom. It has successfully be used by several of the members since and offers an opportunity to chat and see friends without the risk of breaching the Lock ~Down regulations. This is the report of their successful meeting, when they reviewed their chosen book.

Review of Adriana Neumann 'When Time Stopped'.

'The remarkable history of how a Jewish survivor hid in plain sight at the heart of the Third Reich is uncovered by his daughter' Guardian.

Ariana was brought up in a sheltered, affluent family in Venezuela, yet had early clues that her very successful, philanthropic father had dark secrets in his past that he could not share with his family, but it was only after his death that she began to unearth photos, letters and a memoir left by her father and other members of her extended family, who she had never been aware of, that his extraordinary story started to unfold.

Indeed, having been brought up a catholic, she hadn't realised that they were Jewish until she was a student As she realised that her father's family had lived in Prague through the 1930s until the end of the war in, she became determined to find out as much as she could about what had happened to them, which resulted in this wonderful book.

She calls it 'a mosaic of assembled reminiscences' created from interviews, diaries. photos, letters, phone calls, emails and the determined pursuit of leads and contacts throughout the world.

By the end of the book, you feel as if you know the people involved and have almost lived through this terrible time with them. She does not dwell on the horror of the camps, but follows her father, a brave and fascinating character, to Berlin itself and gives an interesting insight to what life was like there during the allied bombings, as the Germans realised that they were losing the war.

Hans told his daughter, 'Sometimes you have to leave the past where it is - in the past'.

Fortunately for us, as a tribute to him and her lost family, she was determined to tell their story.

**Photographic Group**

**Tuesday 14<sup>th</sup> April**

**On Zoom**

**Report by Lyn Chamberlin**



The numerous members of the Photographic Group opted to meet up on line under the Zoom banner. Thanks to the expertise of Steve, we were invited to a meeting and more than a dozen of us sat down to chat. The first ten minutes was taken up with 'how are you doing' and 'what have you done' but then Steve and Roger pulled the meeting into line and we got down to discussing photographs we had all submitted.

The theme was flowers – legally photographed! The wide range of subjects from fruit blossom to wild flowers was a joy to behold and the subjects were dissected verbally with regard to focus, lighting, aperture setting and 'what variety is that?'

Nearly all had brought their own refreshment to the meeting – no selection of delicious cakes to be handed round, but a thoroughly enjoyable couple of hours was spent in photo conversation. The decision was made to hold a meeting every fortnight, with a different theme being adopted for the next meeting, which is to be held on Tuesday, 28<sup>th</sup> April at 10.00 – an invitation will be sent out by Steve.

The fortnight's best photo award was given to Leslie Ritchie for this lovely study of borage, seen on her walk.

Next meeting the theme will be a study of one object, photographed in two 'light' settings. One photo only to be submitted to Steve at [stevemarshall128@gmail.com](mailto:stevemarshall128@gmail.com).

**Non GT Information Section**

**Tax Information**

**Useful info on forms, etc.**

**Submitted by**

**Isabelle Want, Allianz**

In view of the fact that we are unable to read the monthly editions of the Deux-Sevres, we have accepted Isabelle Want's kind offer of some information to read regarding Tax Returns on line in 2020. We have attached a couple of PDF's with the Newsletter so that you can download them or print them off if you wish. These relate to 'How to complete a tax form online and how to access tax codes from the Tax Office Web site. The following article is a general comment on completing tax forms on line, as given by Isabelle.

**INCOME TAX FORMS 2020!!!**

Oh no! It is that time of the year again when you have to fill in your income tax form. It's all in French and there is lots of pages and boxes to fill in! And they may have changed it again!

Well, worry not, help is at hand. I will try to explain it to you and make it simple. I will only cover the most common revenues so for more technical information, contact me directly.

## 1) Changes

At the time of writing this article, the forms were not yet available so it is based on last year's forms and hopefully they won't have changed them!!

## 2) Important dates:

You have to declare your revenue for the year 2019 (January 1st to 31<sup>st</sup> of December). However, the tax office accepts that you use the revenue corresponding to the UK tax year.

You can start filling the forms online( only if it is NOT the first time) from the 20<sup>th</sup> of April and until the 04<sup>th</sup> of June for department 1 to 19, until the 8<sup>th</sup> of June for Department 20 to 54, and 11<sup>th</sup> of June for department 55 to 974.

If you fill it in on paper you have until the 12<sup>th</sup> of June to hand it in or send it by post. The result (the bill!!!) is called Avis d' imposition and is sent to you from mid-August.

Note that in September 2020, the French government will then readjust the amount that they take out of your current account Monthly according to what you have filled in (so more or less or even reimburse you if you had less income than 2018). Or change the % tax on your salary if you are an employee.

## 3) What forms and how do you fill them in:

The 2042 is the blue form that everybody has to fill in and it is on this form that you report what you have filled in on other forms. But there are different versions of the 2042:

**2042:** This is the normal blue 2042 form that everyone has to fill in- no exception.

Check or fill in the information on page 1 (name, address, etc). On page 2, check or fill in the information asked for (marital status, etc) and make sure it is correct as they can give you allowances or discount (invalidity, number of children living with you, etc).

**2042RICI:** This is the form on which you report things that give you tax credits such as employing a gardener or cleaner, giving to charity, having kids at college, lycee, etc or doing some work on your house related to saving energy and ecology.

**2042C:** This is the form to have if you are under the French health system via an S1 (you are receiving a state pension). You need to tick box 8SH (declarant 1) and/or 8SI (declarant 2) to avoid paying Social charges on your interest. Box 8TK which was on the last page on the normal 2042 before is now on this form. This is the box that people with government pension or UK rental need to tick. Those boxes are on the last page.

Revenus du patrimoine exonérés de CSG et de CRDS	
Vous relevez d'un régime d'assurance maladie d'un État de l'Espace économique européen	
ou de la Suisse et vous n'êtes pas à la charge d'un régime obligatoire de sécurité sociale français.....	
8SH COCHEZ <input type="checkbox"/>	8SI COCHEZ <input type="checkbox"/>

**2042C Pro:** If you are self-employed in France, this is where you fill in your professional revenue.

This is also the form you use if you have to pay the wealth tax (if your worldwide assets are worth more than 1.3 million euro). It's complicated so contact me.

This is also the form used to declare revenues from Gites or chambre d'hôtes nonprofessional.

**2044:** This is the form to fill in if your rental income is superior to 15 000 euro per year.

**2047:** This is the purple form (or pink) on which you enter your revenue from abroad. It is better if you start with this one and then report the result on the other forms. Here is

how to do it:

2047: Enter all your **pension revenues** (even those from civil servant that are taxed in the UK) on page 1, **section 1** in the box called « Pensions, retraites, rentes ». Be careful, you now must tick the box stating if the pension is public (ex-civil servant) or Privé (private and state pension/old age). So, if you have both, tick both boxes. You then have to report pensions to the pension section on the 2042, page 3, section 1, line 1AM (or 1BM for declarant 2) for pensions taxed in France (state pension and private pensions) and line 1AL (or 1BL for declarant 2) for pensions from UK government employees such as teachers, civil servant, military, NHS, etc).

**In section 2**, on page 2 is where you put the **interest** you earned on savings in the UK. And yes, ISAs and Premium bonds are taxable in France as you are French resident! So, you have to fill them in at the bottom of page 2 in the box 231 “intérêts”. Enter the country of origin, then you write the amount on line 233, then again on line 235 and 252.

Then you report the amount in line 2TR, page 3, section 2 of the 2042.

You also need to tick box 2OP on form 2042, page 3 if you want the interest to be taxed according to the rest of your income and not at 12.8% flat tax.

**In section 4**, you enter the revenues from **house rental abroad**. Then report on section 6 to get the tax credit (because it is taxed in the UK) and report on line 4BE and 4BK, section 4 of the 2042. If revenues from rental are > 15000 euro, you have to fill in the 2044 form.

**In section 6**, you put the **revenue from government employees pension** (military, police, NHS, civil servant, etc) and rental **income from property in the UK** (those will always be taxed in the UK whether you are French resident or not). Then you report the amount in line **8TK**, last page of the 2042C. This is because those revenues/income get a tax credit in France equivalent to what the tax would be on it in France as they are taxed in the UK. You must enter the gross amount (before tax for pensions or expenses for rental).

**3916**: you have a bank account outside France, then you have to declare it on that form (section 1 and 4). One form per account. Or if you have a lot, on a blank A4 paper.

Don't forget to date and sign the forms!!

**The exchange rate for 2019 is 1.14 (that is the average of last year). You can get another rate from your local tax office, use theirs if it is lower than 1.14! Note that when you ask the official Paris tax office they tell you to use the rate from the “banque de France” on the day you got paid! Or use the average of the year.**

If your pension has been directly transferred to your French bank account, just add up all the figures of last year as long as it is a gross amount (not taxed at source).

#### 4) Help:

**A complete guide on how to fill in your tax form online is on our web site:**

<http://bh-assurances.fr/en/practical-informations/>

Michele has kindly informed us of the situation surrounding the Annual Tomato Plant Sale in Le Beugnon and we are advertising this information in the hope that you can avail yourself of some juicy tomatoes this year, courtesy of the excess plants available to purchase which cannot be offered on the open market.

La Fete des Plantes at Le Beugnon, due to take place on May 1 2020, has been cancelled. However it is still possible to buy your tomato plants at just €1.00 each. On offer are 2000 tomato plants, 26 varieties and a variety of garden shrubs raised from cuttings. You can buy them from the farm of "Le Logis de la Bonnière 79130 Le Beugnon on Saturday May 16 from 9.30-6pm or Sunday May 17 from 9.30-12.30.

It is also possible to place an advance order for tomato plants for collection on Thursday 14 and Friday 15 May. Orders must be received by May 11. Payment is cash or cheque on the day, but please bear in mind that no change will be available.

For details of the tomato plants available and for an order form, go to [lejardindessources.blogspot.com](http://lejardindessources.blogspot.com) and open the tab 'tomates 2020'

**TOMATES**  
**Bon de commande**  
1 € le pied

1	poire jaune	
2	Blanche de Prusse	
3	brandywine	
4	coeur de bœuf rouge	
5	blue keys	
6	carotina	
7	côtelée de Valence	
8	géante d'Orembourg	
9	coucounette de Vendée	
10	champagne	
11	coustralée géante	
12	lucky tiger	
13	Millau de Paul	
14	green zebra	
15	orange queen	
16	san marzano lungo	
17	ananas vert	
18	pêche rose	
19	Simone du Plessis	
20	noire de Crimée	
21	nuits australes	
22	super orange	
23	téton de Vénus rouge	
24	rose de Berne	
25	summer cider apricot	
26	andine cornue	

Total :

Nom : .....

Prénom : .....

Téléphone : .....

Bon de commande à adresser avant le 11 mai à :

[a.dairay@orange.fr](mailto:a.dairay@orange.fr)

## MATTERS TO PONDER!

Once again, we feel it is time to test your little grey cells, to make sure they are not on permanent holiday during the lock-down! This month, we are offering a Picture Quiz – 50 photos of People, Places and Objects for you to recognise and record. The Quiz has been attached as a separate PDF file, along with an answer form.

Please have a go, complete the form and scan it back to Louise, or alternatively, record your answers on an email and forward to [louise.tamblin1@gmail.com](mailto:louise.tamblin1@gmail.com).

The rules are very simple

50 pictures to be identified.

Winner will receive a bottle of wine

You may use any resources you have available.

2 points for correct answer, one point for half correct – judge's decision is final!

Submission latest – midnight on Sunday 17<sup>th</sup> May

In the event of a tie – first out of the hat is the winner.

## Non – GT News

**Cancer Support Deux Sevres** aims to improve the lives of people affected by Cancer in Deux Sevres

CSDS direct number is 06 40 77 27 35

or contact Cancer Support France on freephone number 0800 240 200

or email Cancer Support France on [helpline@cancersupportfrance.org](mailto:helpline@cancersupportfrance.org)

Cancer Support France will forward your details if you need local support

## Emergency Phone Numbers

**15** SAMU (Medical)

**17** Gendarmes

**18** Pompiers (Fire Service – also trained for Medical Emergencies)

**112** European Emergency Number

Don't Forget to Download the 'In Case of Emergency' Leaflet off the Get Together website, [gettogether-france.org](http://gettogether-france.org), move your mouse to 'information', then click on 'Useful Links'.

You will find the ICE leaflet at the top of the list. Why not keep a copy by your phone and in your car.

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