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Dear MyAMers,

I hope this newsletter finds you well. Our whole team is preparing major celebrations for MyAM's up-coming one year birthday. We are full of new projects and are feeling re-energized by this Spring season.

Isn't it the perfect time of the year to start new projects in one's life? Well, this newsletter will provide you with a few suggestions:

- Learn some seasonal French expressions with Cécile Renon
- Marry a French citizen but first learn the 3-year rule with Jean Taquet
- Get involved in a lobbying group, such as AARO, to protect American expatriates' rights
- Launch a business: read Michelle Goldberger's testimonial about being an American entrepreneur in France
- Subscribe to a new magazine: don't miss our special offer from theFrenchPaper

I'll like to take advantage of this column that we are looking for new contributors to this newsletter. Here are a few ideas of content:

- reading suggestions with books around a theme (eg: expatriate life, novels for the beach, French culture, personal development, cooking, etc.)
- a kid-friendly page with games, seasonal activities, etc.
- interviews with Entrepreneurs/American-friendly businesses
- blog of the month

If you like writing and/or are looking for exposure, [contact us!](#)

Yummily yours,

Anne-Claire



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Newsletter #9
April 2010

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Cécile's cultural tip

> Traduttore, traditore...



Cécile Renon, from Paris Quai N°1, provides private French lessons and cultural outings for individuals or groups in Paris. You can be an established expat, a newcomer or just visiting, she will customize a tour for your greatest pleasure! More information and rates on her [website](#).

After listing all French paid public holidays in 2010 in our last issue, here are some common French expressions mentioning Easter ("Pâques") which won't have to be necessarily translated into English since, as the here above Italian saying goes, any translation would always end up being unfaithful or somehow misleading. Translators would then all turn out to be traitors? I leave it up to you... but, in case you agree with that statement, I've decided to give the following seasonal expressions just in French to awake your imagination and not to betray...

“

A Pâques ou à la Trinité...

Faire Pâques avant les Rameaux!

Noël aux balcons, Pâques aux tisons!

”

So, if you have any doubt about the meaning, please ask a French friend or neighbor. His or her explanation will definitely allow you some language interactivity and in the process, you may even learn more expressions around Springtime themes. Some of my favorite ones are:

“

En avril ne te découvre pas d'un fil; en mai fais ce qu'il te plaît!

Une hirondelle ne fait pas le printemps!

Avril entrant comme un agneau, s'en retourne comme un taureau...

”

In the meantime, take care and have a wonderful Springtime!



Jean's legal tip

> The 3-year rule of living together when marries to a French national to keep the Carte de Sejour



Jean Taquet is a French jurist and associate member of the Delaware Bar Association. If you'd like a personalized answer to one of your legal/immigration issues, I recommend you contact Jean:
Phone: (33) 01.40.38.16.11 / Email: ga@jeantaquet.com

Over seven years ago, a new regulation was passed making the legal assumption that if an international marriage (one French and one foreign spouse) did not last for at least three years, it was a fake marriage and the foreign spouse would automatically lose the right to live legally in France, even if he/she was qualified for other status.

As a recent case shows, Americans do not get preferential treatment on all issues. In some cases, like this one, the prefecture applies the law without much leniency. If the foreign spouse had legal residency in France before getting married, he/she can usually ask for a change of status if the marriage appears legitimate. But if the foreigner lacked French residency before the marriage and got his/her situation regularized that way, then the rule tends to be applied quite strictly.

The two essential conditions for regularization are:

- 1 – Have a legal marriage recorded with the proper French authority (i.e., if the wedding was performed outside of France, it complicates matters considerably); and
- 2 – Live together as a normal couple. There is plenty of room for interpretation here, but what the prefecture is looking for is a joint income tax declaration, a joint bank account, each person named as a dependant for health coverage, both names on all utility bills, and so on.

In addition, the French spouse must be present to submit the application. As a side issue, in my experience the French spouse often uses this requirement as a bargaining tool in a form of arm-twisting or blackmailing – and, interestingly enough, none of these cases involved fake marriages from what I could see.

It may still be worthwhile to try to persuade the prefecture that your case is different. Just be sure to prepare yourself for a difficult time at the prefecture and put together the best file possible. Also, note that the prefecture does not differentiate among the various scenarios that lead to separation, even when it comes to who left home or who is filing for divorce, and on what grounds.

Many foreigners believe, quite wrongly, that if the French spouse runs away, files for divorce or is guilty of some wrongdoing, the provision does not apply to them.

The law only defines one reason for a waiver, and that is if the foreign spouse has left home because of documented physical violence. Still, although I have never had a client ask to benefit from this provision, I am quite sure that the prefecture expects full criminal documentation and not simply a statement from a doctor.



MyAM Support Group

> AARO – Advocating for American Expats



Michael Barrett is an 25 year-old American with roots in Chicago and Washington D.C. finishing his Masters degree in “communication d’entreprise et management à l’international” at the University of Grenoble. He is currently interning at the American Chamber of Commerce (AmCham) in Lyon, France. He has also lived in Angers, Paris and Lyon.

Very active within the American community of France, he is also a freelance journalist, translator, English teacher and writes a must-read blog for expats called [American Expat In France](#). Michael can be reached at: MichaelBarrett1984@gmail.com

According to its website, the [Association of Americans Resident Overseas](#) (AARO - pronounced “arrow”), founded in Paris in 1973, is a support group that “has worked to change laws and policies to ensure that Americans abroad receive the same benefits and protection as citizens in the U.S.”

Andy Coyne, AARO Board Member and Vice President for GCC & Middle East, is originally from Hilton Head Island, South Carolina and is an attorney practicing law with Baker & McKenzie in Riyadh, Saudi Arabia, where he lives with his wife and three children. Andy has previously lived abroad in Madrid, Amsterdam, Buenos Aires and Paris, and he participates in AARO’s advocacy work in Washington, D.C. Andy graciously took time out of his busy schedule to talk about AARO with My American Market. This comes at a good time, as we are the middle of U.S. tax season.

Could you tell me about yourself and how you became involved with AARO?

Before moving to my current position in Riyadh, I lived for six years in Paris practicing law. Previously I studied abroad in high school in Spain, completed a college internship in Argentina and later studied Law at American University in Washington D.C. After that, I received my LLM Post-Law Degree from the University of Amsterdam, Netherlands. My career has been in law but I have also worked in banking (Crédit Agricole in Paris). I first visited France when I was 13 years old, and I speak French and Spanish. I am learning a little Arabic here in Saudi Arabia, but most of my clients speak English and/or French.

I first got involved with AARO in Paris and have enjoyed lobbying and advocating on behalf of American expats in Washington D.C. ever since. In fact, I will soon be in D.C. to lobby as part of an annual trip called [Overseas Americans Week](#), taking place April 19 to 23.

What are the top issues on AARO’s agenda when lobbying?

The main priorities include voting rights, citizenship, Social Security, taxation, and representation in the government. Americans can vote from abroad if they are registered (which can be done in person, by mail or email, depending on their home state’s procedures), but since American citizens abroad are not counted every ten years in [the U.S. Census](#), there is no way of representing them proportionately in the House of Representatives according to their states. We are working on improving this situation.

Another priority is taxation. Overseas Americans have the right to the Foreign Earned Income Exclusion (FEIE), Section 911 of the U.S. Tax Code. This year, the FEIE has a ceiling of \$91,400, meaning that there is no tax to pay to the U.S. at this income level or below. In the past, income earned above this threshold resulted in paying the difference, so that if you made the equivalent of \$100,000, your declared income would be \$8,600 (\$100,000-\$91,400), which would result in no taxes to pay because that is in the lowest tax bracket. Now that Congress has increased taxes in recent years, you pay tax on that \$8,600 at the rate applicable to the bracket of \$91,400-\$100,000. The FEIE, originally introduced in 1962, was not systematically pegged to inflation before (although the income ceiling increased a few times). Now it takes inflation into account, so that the amount increases every year; had this been the FEIE policy since its inception, the current ceiling would be at around \$250,000.

In addition to FEIE, an advantage for Americans living in some countries is the ability to deduct the taxes they pay locally from U.S. taxes; this happens when there is a double taxation treaty between two countries ([France and the U.S. have this](#)). But this is not the reality, as the American government does not always count as tax what U.S. citizens pay to their local governments. For example, Americans in France have to pay as much as 28% of their income in *charges sociales* (payroll deductions), most of which is not considered a valid tax by the U.S. government. In Sweden, the effect of the treaty is more favorable for Americans, because payroll deductions by the Swedish government are considered valid taxes. (Continues page 5 ►)



► (end of the interview of Andy Coyne from AARO)

Thus Americans in France pay more than those in Sweden, all because of an unjust legal tax code system that is bad for the American economy. Indeed, our trade competitors do not have this situation. The U.S. is the only industrialized nation that taxes its citizens overseas; I believe we are joined only by North Korea and Eritrea. So when a German company wants to launch in a new market, they can send a German who won't be subject to double taxation. U.S. businesses and citizens suffer as a result. This is a main area of focus for AARO advocacy efforts in Washington. For more on double taxation, you can read [this piece in the Wall Street Journal](#).

As for banking services, U.S. banks are increasingly imposing regulations upon local banks in foreign countries, which are starting to reject Americans who would like to open up bank accounts there. Many expatriates are further undermined by these same U.S. banks that are shutting the accounts of Americans who are resident abroad. You can read more about our main topics on the right-hand side menu of [our home page under "AARO Issues"](#).

Does Congress listen? What developments or improvements have occurred with AARO's advocacy efforts?

When AARO goes to D.C., it is a combination of offense and defense. For taxation, one objective is to increase the cap on the FEIE from \$91,400 to a more significant amount, or to remove the cap altogether so that all income overseas excluded.

Another side of our work is to prevent things from getting worse, and AARO has made progress in this regard. Most recently, legislation has been introduced that has not been passed yet, that would improve the situation for FEIE. In the Senate, Jim DeMitt (R-South Carolina) has proposed taking the cap off FEIE and in the House Rep. Gregory Meeks (D-New York) has supported a similar position.

Since AARO is bipartisan, when we go to D.C. we meet with whomever we need to meet with on particular issues. There is an [Americans Abroad Caucus](#), not an official committee but rather an informal group of House members particularly interested in issues affecting Americans abroad. This took several years to form and is chaired by Caroline Maloney (D-New York), and Joe Wilson (R-South Carolina) who inform Congress about what AARO does. The best way you can help out is to write to your Congressmen and Congresswomen to support AARO issues and join the Caucus. More information can be found here, including model letters:

[Americans abroad get an advocacy group in Congress](#) (IHT)

[Congress tunes in to U.S. voters abroad](#) (IHT)

Model letters: [here](#) and [here](#).

How many Americans live abroad? In France? How is that calculated?

It is difficult to get an exact number, as the U.S. Census conducted every ten years excludes Americans overseas. In 2002, the U.S. Census Bureau conducted a test, and subsequently in 2004, 2006 and 2008 in selected countries, concluding that not enough responses were generated to make it worth the effort. But their promotion and advertising was not sufficient enough to ensure a good turnout. You can read more about [Census information here](#).

The current estimate of Americans abroad is anywhere between 5 and 7 million. Tourists abroad temporarily are not included, and Consulates look at how many people are registered in databases, coming in and using their services. This, combined with consular reports of births of U.S. citizens abroad and estimates from Embassies, give us an overall estimate for a country.

According to an estimation done in 2005, there are about 100,000 Americans residing in France, with anywhere from 60,000 to 70,000 in Paris and 30,000 to 40,000 in other parts of the country. The lowest estimate is around 70,000 in France, however.

The problem is that this information is not made public. The American community in Paris is quite cohesive and active, but not as cohesive in UK and Ireland. AARO started in the 1970s, when American residents abroad started working together on issues of citizenship of children overseas, with the topics evolving over time.

Now that it is tax season for Americans, what advice can you give to US expats living abroad? How should they proceed?

The best advice I could give would be to get a private accountant who takes care of your taxes, someone you can trust who perhaps speaks English too. You would be well advised to consult these websites:

- [US Embassy IRS advice](#),
- The [IRS website](#) (for much information including foreign exchange rate averages)
- Other helpful websites for Americans abroad can be found [here](#).

If you would like more information, check out [AARO's website](#), the [AARO LinkedIn group](#) or feel free to contact Andy directly at andy@aaro.org or at www.andycoyne.com



American expat entrepreneur of the month
> Michelle Goldberger from Smartworking®



In this new series of Expatica's newsletter, expat entrepreneur Michelle Goldberger shares her experiences about setting up her training & consulting company in networking business in Paris.

Name: Michelle Goldberger

City of residence: Paris

Name of company: The Smartworking Company®

Date of company launch: 2007

Can you give us a brief description of your business?

The Smartworking Company® is an innovative training & consulting company in networking. We offer BtoB Services in networking training & workshops, corporate network & networking event management, and expat & accompanying partner networking services. Things have been going really well, we've been working with several multinationals for over a year now and we have just started working with the women's internal corporate network, MixCity, at BNP Paribas in France and the Gulf countries.

Who are you targeting?

For consulting: we work with Human Resource & communication departments in multinationals and SME's.

For training: we work with Managers within multinationals & SME's who are seeking to:

- ✓ change jobs internally
- ✓ negotiate their leaving package in search of new opportunities
- ✓ start a business
- ✓ enroll in outplacement
- ✓ adapt to a new work setting if they've just changed positions or are a freshly arrived Expat...

No matter what the situation is, our personalized networking training programs (DIF accredited and in English or French) and years of experience with international managers will ensure a smooth transition. Our programs can also include pre-qualified personalized introductions to key contacts.

What do you like about doing business in France?

As all over the world, multinational companies in France are waking up and taking note of the importance of diversity. I appreciate that French companies are finally addressing and making headway regarding the subject of women in the workplace and are committing to this question.

What do you find most frustrating about doing business in France?

Definitely the concept of time! Sometimes it can take months for a company to make a decision and sign off on a budget, project, etc.

What hurdles did you encounter when setting up?

Before starting The Smartworking Company®, I had a solid network which provided me with a lot of support, so I can't really say that I experienced any hurdles.

How has the economic crisis affected your business?

As the current economic situation is unstable, many people are leaving their jobs or want to change jobs. So it is now, more than ever, important to have good networking skills. As we do networking training, we're working with managers in multinationals and SME's who are looking to change positions internally or externally or are leaving the corporate world in order to start a business.

I think that while the crisis has made for a difficult job market, it has, at the same time, provided a wakeup call for many people. For example, as we work with outplacement agencies, we have several clients who were given the opportunity to leave their company to start a business and have never looked back!

The crisis has also affected the expat market, a good number of expats are getting sent home from their positions abroad, so we've had many assignments working with repatriated French managers and their accompanying spouses, helping them to get a network of contacts set up, ensuring that their return goes smoothly on all levels.



What advice would you give to other entrepreneurs setting up business in France?

It's essential to have a good network, so you should get to know your clients, providers, partners, suppliers, etc. ahead of time. You need to figure out where you can find them and then how you'll communicate once you get there!

How does running a business in France compare to running a business in other countries that you have lived in?

My first startup was in Moscow in the 90's, which was a period where there wasn't any entrepreneurial "infrastructure" put into place yet, so while it was an amazing time to be an entrepreneur in Russia, it was also a bit of a roller coaster ride!

In comparison to my first experience, I definitely appreciate the structure and assistance that France provides for entrepreneurs. For example, thanks to my network, I had the good fortune of meeting a representative from Paris Pionnières, an incubator for women entrepreneurs, subsidized by the City of Paris (entry is based on application, business plan presentation, and interview process).

Would you like to add anything?

While starting a successful business is a serious time and financial investment, it is also a real adventure, so get ready for a fun, but bumpy ride!

You can contact Michelle Goldberger by phone: +33 (0)1-56-08-29-50 or email: michelle@smartworking.fr. Visit her [website](#) for more information.

> Request your free theFrenchPaper's trial issue now!

I've recently been interviewed about MyAmericanMarket for the new English language newspaper in France, the FrenchPaper. I met with Marketing Manager Kathryn Dobson at a recent networking event down in Toulouse. She presented me this new source of information for the English speaking community of France. I admit I was very impressed with its general look and the quality of its content. This monthly paper is quite instructive and entertaining. I definitely recommend you get hold of one issue to judge for yourself!

I was overjoyed when Kathryn suggested writing about MyAM in her March issue. The interview went well and it was a nice exposure for My American Market. In exchange, I've negotiated a free trial issue for all MyAM followers! Yeah!!! To benefit from this offer is simple:

- 1/ send an e-mail to trial@thefrenchpaper.com indicating My American Market in the title line
- 2/ include your address in the email
- 3/ check you mailbox for your trial paper with a special subscription offer!



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