

***On a Tuesday we spend time with our regular contributor, Michael Taylor, from the French estate agency, Properties in France. Well Mike what do you have for us today?***

Hello there. Today I think we'll touch on something serious and something frivolous.

***Sounds intriguing...let us start by being serious.***

Okay, I want to retouch on something we discussed late last year on Expats Radio and that is the role of the Notaire, and more specifically what they do and how important a role they have within the local community.

The profession of Notaire goes back to Roman times but it was not until the 16<sup>th</sup> century that their legal role began to establish and this became formalized during the reign of Napoleon, who really was the architect of modern French bureaucracy.

Today, there about 8000 notaires working across France. They are public servants operating under the authority of the Ministry of Justice.

They are engaged in a wide range of services. I suppose most people will come across them in connection with the sale or purchase of a property here in France. Both have to be conducted through a Notaire's office and the process authenticated by the Notaire himself.

Sometimes, the Notaire also acts as an estate agent representing a range of properties. Traditionally, they are not as pro-active as

someone like me in selling properties, although I have to say that this is changing. My own Notaire is now direct competition to my agency, but we still get along quite nicely.

If you decide to buy a property through a Notaire, you will pay commission on top of the Notaire's legal fees, although their rates of commission are lower, as they are getting your total business.

***Can you describe some of the things a Notaire does during the process of a sale and purchase..***

Well, first and foremost he dons his inspector Morse hat and checks on the identities of all the people involved in the sale and the purchase. This is easily done now with databases and shared information across frontiers.

Once satisfied that the people selling are entitled to sell and the people buying are who they say they are, the Notaire explains the responsibilities that everyone has and that the sale/purchase agreement will be even-handed with no preference shown to either party. This is an important point as it hints as to why it is not necessary to have separate legal representation when buying in France.....Some clients are uncomfortable with this and insist on having their own solicitor manage all the paperwork on their behalf...which is fine, but in 99 cases out of 100 is totally unnecessary and an expense that could have been avoided.

So, to get down to the nitty gritty....before drawing up the purchase agreement, known as the Acte de Vente, the Notaire will make all

the usual searches with the local commune and with the French Land Registry. He also ensures that a mandatory inspection of the property is completed. This is done by qualified technicians who are looking for lead paint and asbestos in the property. In some regions, much further south than ours, the inspection also includes a search for the presence of termites.

The Notaire also checks that there are no charges on the property, particularly that there is no long lost son in the Foreign Legion who might have first call on the property through inheritance.

Now this might sound silly, but remember, you cannot disinherit your children in France and therefore, trying to sell a property without the consent of those who have an inheritance claim is illegal and cannot happen. We have had one instance where the Notaire did find a long lost son in the Foreign Legion..... It turned out well in the end as the Notaire was able to contact him and get his consent to the sale, so our clients ended up with the property of their dreams.

So, when all of this is complete we come to the day of the signing. All parties have to be present, the sellers and the purchasers or their legally appointed representatives if they cannot attend themselves.

The Notaire will read through the content of the sales act, explaining all his findings. When complete and everyone is in accord the document is signed by all the parties. When the Notaire signs at the end he gives validity to the document, as he is signing

on behalf of the Ministry of Justice. This document now has full legal standing and can be used as evidence in court without the need for any further proof.

This again reinforces the role of the Notaire as the enforcer of the law and why it is not necessary in most cases to have separate legal representation.

Another responsibility of the Notaire is to calculate and pay any taxes that are due to the French government arising out of the sale and purchase. These taxes are the standard ones involved in transfer the deeds of the property and VAT, known as TVA here in France.

For the seller, there may be capital gains to pay and the Notaire will calculate this and deduct it from the proceeds of the sale.

The final responsibility of the Notaire is to register the change of ownership with the French Land Registry. The cadastral plan of France will be changed to record the new owners of the property and accompanying land. Some three to six months following the transaction, the Notaire will provide the new owners with a set of officially stamped deeds that have been certified with the Land Registry.

And that's it in a nutshell. Sounds simple, although there is a lot of work involved in it behind the scenes. For most buyers they only

ever see three documents during the purchasing process. That is Compromis de Vente, the lead and asbestos inspection report and the final sales act, the Acte de Vente.

Everything else is taken care of by people like me working with the Notaire's office.

***Thanks Michael, informative as ever, now you said you had something frivolous....what might that be?***

Just in case you have not had enough to eat or drink over the festive period, I thought it would be interesting to talk about some of the things that the Loire is famous for other than chateaux

The first subject is close to my heart..... and that is wine!

The Loire valley is traditionally famous for its white wines like Sancerre (from close to the source of the Loire) and Vouvray, which is very local to us. What are often over looked are the reds of the region, which are in fact more prolific than the whites.

Very local to our offices are the reds of St Nicolas de Bourgueil. These are very light, quaffable (!) reds, they even appeal to those who normally only drink white wine, and, in the summer, are often served very chilled, contrary to what most Brits are used to.

Moving around the region, there are the more full-bodied wines of Champigny, close to Saumur. These wines are good enough to be appreciated by a wine connoisseur. There is some debate, however, most noticeably between myself and my father-in-law, as to which are the best reds in the region.

My own preference are the Chinon wines, which are dark ruby in colour and arguably the most full-bodied reds in the region. As my taste is for the heavier burgundies these most closely match their weighty depth.

There are many other reds – Saumur and Anjou are very respectable and have broad appeal as they are relatively light and perhaps somewhat more fruity than the Chinon and Champignys.

My wife would be most annoyed if I did not mention the whites of our region. After Sancerre, her next choice would be the Vouvrais. Again, they have somewhat of a resemblance to the burgundy wines. A good Vouvray is golden in colour and has depth. The more mature the wine the fruitier it is and, although not sweet, these wines are full of flavour.

The Muscadets of the region are probably better known than the Vouvrais and are light and refreshing served cold with picnics but, as there are so many houses, picking a good one can be hit or miss and if you ‘miss’ they can be very dry and pretty flavourless.

For those with a sweet tooth there are the Coteaux du Layon wines, which are very syrupy and sweet, almost akin to a sweet sherry. They can be drunk as an aperitif or with dessert, but to my mind, they come into their own when partnered with foie gras where the sweetness of the wine complements the velvety richness of the goose liver.

***I think you should move on now, your are making me hungry!***

Okay .....For those who are torn and unable to make up their minds, the region also produces some very palatable rosés. Anjou, which also produces red and white wine, produces some of the best. You'll need to experiment in this category as they range from very dry to semi-sweet. Probably best drunk in the summer with picnics or barbecues, the rosés are a refreshing alternative to red or white.

And for those with champagne tastes and pomagne budgets, we have saved the best for last!

The region boasts several fine sparkling or 'petillant' wines that match or exceed the quality of many champagnes.

Due to some dogmatic legislation only sparkling wines produced in the Champagne region are allowed to be labelled 'champagne' and those produced in other areas can only be termed 'sparkling'

or 'petillant' wines. This seems very unfair and is most misleading as not all champagnes are exceptional and many of the sparkling wines are magnificent.

There is, however, a positive spin to this, because these sparklings do not command the excessive prices of champagne and are a real find for those in the know.

My wife has often been found to turn her nose up at Moët et Chandon champagne pronouncing it too fizzy and acidic, citing her preferences for Bollinger or Dom Pérignon (vintage of course!) but happily glugs away at a 3 € bottle of Saumur pétillant!

There are definitely bargains to be had! We have had several people who, in preparation for weddings, have come over and gone back with a van load of pétillant and a smile on their face, as they think of how much money they have saved.

There are many varieties of sparkling. The lesser known Vouvray is the only one in the region made from a single grape, the chenin, and the others are cleverly blended combinations.

Perhaps the best known are the 3 famous houses based in Saumur..... Gratiën et Meyer, Ackerman and Bouvet. They all produce variants for all budgets, but our personal favourite is

Bouvet. The Bouvet Sapphire is a fine sparkling wine that could hold its own with many of the famous champagne labels.

Wine growing is one of the key industries in the region and as such, there are many more wines that I have not mentioned here. It's fantastic to visit our region and search for wines. The sense of discovery when you find a little known gem is very exciting. One of the fun parts of that journey and one that I am particularly fond of is the wine tasting experience!!

It's fun to spend a couple of days moving from viticulteur to viticulteur trying out the local wines (with a designated driver of course!). And the tasting experiences can be very different! From sitting on barrels in a small local wine grower's cave to being treated like royalty at the caves of the prestigious sparkling houses.

It's actually a treat to visit the 'champagne' houses because, even if you are not planning to buy, for a small fee, you will get a guided tour of the caves, an explanation on the wine making process and a free taste test.

So hopefully I've persuaded some of our listeners that this is a great region to discover wines and that for both connoisseurs and those just looking for a bottle of plonk ..... it's definitely worth a visit.

***So, after mentioning something that is so close to your heart what about another....food?***

Well, we are blessed to live in the region known as 'The Garden of France' and, as such, the landscape in summer is both a feast for the eyes and stomach.

As well as wine growing, the region produces an abundance of produce from simple fair to specialities.

The soft microclimate lends itself to support production of fruit and vegetables and seasonal favourites are melons, strawberries and asparagus. The asparagus here is an acquired taste, as it is white and has a woody exterior that requires peeling, but is quite delicious with mousseline sauce.

Fruit trees are everywhere – cherry, plum, peach, apple and pear trees are found in many gardens and are an excuse for neighbours to pop by offering their surpluses in exchange for a drink.

Apple growing is a staple of the region and the harvesting of the apples is celebrated at fairs with hot apple 'beignets' (donuts) and cider.

It's not well known that the region is an important producer of blueberries, a crop that one normally associates with the USA.

Most of the locals don't get a look in though as almost all of them are exported.

Although not immediately a food supply, one of our favourite regional crops are sunflowers.....these light up the region in a riot of colour in the summer months.

In addition to these earthy staples .....there are several specialities that come from our region. One of the most commonly found in the supermarket is the rough pork fat paté 'rillettes' that originated in Le Mans. For the more health conscious, you will now find reduced fat and chicken versions, but whichever you pick it's delicious on hot toast and takes me back to Sunday suppers with toast and dripping in front of a roaring fire!

A more sophisticated twist on paté is a French favourite 'paté de foie gras'. This is a very fine goose liver paté and is a delicacy which can be found in upscale delis in UK and America for extremely high prices and in the supermarkets locally for as little as 6€

It is a little controversial in UK due to the production methods, but it is considered a delicacy and is one of our favourite treats.

The country way of life in France is very different to that of UK, in that we tend to eat seasonal produce when it is available and

when the season is over, we wait until the next year to enjoy that produce again. We do get all round imports in some of the supermarkets, but the local way is to make use of the latest crop.

The French have a similar approach to fish and meats. Although we are land-locked, there is an abundant supply of river fish in our region. Local specialities include eels (anguilles), pike (brochet), perch (sandre) and salmon (saumon).

As the area is forested and as the 'Chasse' or the 'hunt' is popular you will also find a lot of game on the menu such as rabbit, pheasant and wild boar. Also popular are free-range chicken and duck, as well as exquisite steaks.

Mushrooms are a speciality of the region and grown locally in caves. The area has a huge amount of 'troglodite' caves, which are interesting to visit, particularly as some have been made into houses – I've sold a few and they are becoming increasingly popular.. The other popular use for them is growing mushrooms. In fact, mushrooms grow almost everywhere and people often be seen mushroom collecting in the forests and bring them home to eat. For those who are not sure what they have picked and whether they might be poisonous or suffer from hallucinogenic effects if they eat them, it is quite normal to stop by your local pharmacy who will tell you which ones are edible and which ones will make you funny!!.

So, hopefully you get the picture, we eat and drink very well in our region and those that visit can be guaranteed a variety of gastronomic experiences from simple rustic fare to rich delicacies.

The plan would be to begin the diet when you get home!

All this talk of food and drink has made me starving so I'm off to see what my wife has planned for dinner or I may decide to whisk her off to a restaurant for a treat ..... I've added that just in case she's listening!

So until next time bonne continuation.....