



AWCCS Newsletter

American Women's Club of Central Scotland



Hi!

Welcome to our electronic newsletter. You will receive it through your email as a pdf file. There will be live links to information, to different parts of the newsletter, other websites, or to reply to email and to club forms. If you would like to submit an article or info for our newsletter, please send it to newsletter@awccs.org by the 15th of the preceding month.

Thank you!

Susannah Stout, Newsletter Editor

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Submissions are welcome and should be sent to newsletter@awccs.org by the 15th of February. Please accompany submissions with images if you have any! Contact the Editor by phone or email for details. Late submissions may not be included. Although material may be edited for clarity or space, contributions should be submitted ready for print. The next issue will be published in March 2015. AWCCS reserves the right to refuse any ad and cannot be held responsible for loss or damages incurred as a result of transactions stemming from any advert.

Newsletter Editor Susannah Stout

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SPECIAL INTEREST GROUP COORDINATORS

Edinburgh

| | | |
|------------------------------|-------------------|-------------------|
| Morning Book Group | Dale Finlayson | ebookam@awccs.org |
| Evening Book Group | Amanda Drollinger | ebookpm@awccs.org |
| Coffee Plus Edinburgh | Dale Finlayson | ebookam@awccs.org |
| Voting Coordinator | Dale Finlayson | vote@awccs.org |

Glasgow

| | | |
|-----------------------------------|----------------|-----------------|
| Books Beverages and Banter | Susan St.Denis | gbook@awccs.org |
|-----------------------------------|----------------|-----------------|

Fife

| | | |
|-------------------------|------------|----------------------|
| Fife Dinner Club | Pat Peters | fifedinner@awccs.org |
|-------------------------|------------|----------------------|

*Remember to check the website for the latest updates: www.awccs.org
You will need to register in order to log in to the Members Only Section.*

*If you've got a favourite activity and would like others to join, please let
Nancy Lynner know at president@awccs.org and we will start
a Special Interest Group for you.*

President's Letter, February 2015

Dear Members,

Greetings, friends. It's already the 2nd month of 2015. Time—it is what we are made of. Let's spend some of it together with each other.

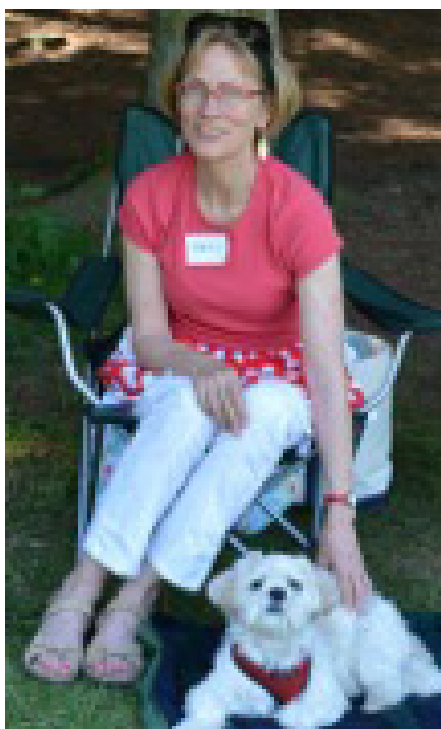
If you have something to brag about, let us know. Our club is social and we want to know what you have been up to.

If you have a new interest (I heard some members showing interest in the Stock market, for example) you could create a single meeting at a café, or some quiet spot, and have a discussion, or base it around a webinar.

Ellen Colingsworth has a great interest in art, and has created a fabulous February meeting for us, and we have even invited the American Women's Club of Aberdeen. On Saturday, February 28th 11:00 am – 1:00 in Kirkcaldy all members (and guests) can come to Ellen's event about the **Scottish Colourists** at the Kirkcaldy Art Museum. It's next to the Kirkcaldy train station.

Check this newsletter for how and what to pay—your member price is much lower than the guests' prices. Reward yourself by taking your time and resources and come to Kirkcaldy with me!

There will also be a Glasgow Books and Banter event, and the Edinburgh Coffee Plus event will be the last Wednesday, as usual.



Some events that aren't club sponsored, but might interest you: Elsewhere in this newsletter you'll see a poster for 19th February Slave Songs show by the Edinburgh Signing Choir. This reminds me-- it is Black History Month. It's also inexpensive. I plan to attend. Other excellent deals are on at The Lyceum, if you book

for one of their Preview nights, you can get a ticket for 10.00. Because this is on the Thursday when we'd normally have Birthday Bash, we will skip Birthday Bash for February.

Remember February 2014? We had a club excursion to Glasgow for Chinese New Year, to Monkey Dumpling restaurant, run by member Shannon Lei and her husband. It was delicious.

We need another Glasgow based event, so please think of one and share your ideas—we will help you make it happen.

One March event will be a visit to National Library of Scotland to see the exhibit on the American Civil War. This exhibit is on until March 22nd, and our event will be Tuesday, March 3rd, at 11:00 AM. Please rsvp to me, and we will meet in the foyer/ bookshop area of the main National Library of Scotland on George IV Bridge.

The board has briefly discussed creating a fundraiser which might defray some costs of our FAWCO board rep's trip to the International conference. The March conference is in Rome, and we have at least 3 members attending. Stay tuned for more news on all these possible events.

For May, I am trying to line one up with the Costume department at Queen Margaret University. Last May attended their Costume Showcase and it was a fashion show, with choreography and music, and historical (and some hysterical) costumes designed by QMU students, and worn by actors as well as designers from the university. It was in the University of Edinburgh at Bristo Square, in one of those buildings. It was astounding, and made you forget what year this is, and what city you are in.

We had our AGM last September, but we'll do it again this June, at the US Consulate. Next summer we will be losing Zoja Bazarnic, and Edinburgh will receive a new Principal Officer for a 2 year stint.

You can find photos from our January 22nd event at 52 Canoes Tiki Bar event—we had over 20 people. This was an event free to members, and several mentioned to me they really enjoyed themselves. Best Hawaiian costume award went to Tracey Rosenberg, 2nd place went to Christine MacLachlan, and the prize for She-who-came-the-Farthest went to Neeraja Rasmussen's mother-in-law who came in from Denmark.

This newsletter is published by Sue Stout, who continues to work diligently to put all our information into shape fit to read—do remember to share your thanks, your comments, and your own articles with Sue at newsletter@awccs.org.

Nancy Lynner, President

Welcome to our new members!

Dawn MacKenzie in Lenzie near Glasgow from New York

Olivia McLaren in Edinburgh from Raleigh, North Carolina

Nancy Walker in Linlithgow from La Canada (CA)

We look forward to meeting you at our upcoming events!

February Birthdays: Have fantastic Birthday, gals!

Heather Anderson
Tess McNatt

February 10th
February 28th



We are finally open!

*Californian Chef & AWCCS Member,
Annette Sprague, has opened Redwood
Bistro, a family friendly restaurant in
Corstorphine.*

*We are taking bookings for Thanksgiving,
Christmas lunch & dinner as well as
Hogmany.*



For more details visit:

www.redwoodbistro.com / info@redwoodbistro.com

0131.281.2576

*1 Meadow Place Rd, Drumbrae Roundabout, EH12
7TZ*



Invitation - Introduction to the Scottish Colourists

Join our art tour of
The Scottish Colourists exhibit.
28 February 11.00-1pm

Get 'up close and personal' with the Scottish Colourists. Art historian and artist, Susan Forsyth leads our tour. Then experience the development of a painting while Susan 'paints in the style of the Scottish Colourists'.

Location:

Kirkcaldy Art Museum, Fife, next to the train station

The Kirkcaldy Art Museum holds one of the most significant collections of Scottish Colourists paintings.

The Scottish Colourists took their inspiration from the Impressionists and moved beyond them in interpretation and style. They infused natural settings and still life models with unique liveliness.

'A brilliant painter, Susan excels as an art tutor. I discovered Susan while organizing my Wild at Art courses and this is her third season with us.' Ellen Colingsworth

For a longer visit to Fife, accommodation at the Fairmont Hotel and Golf Course is available at special price.

Price: Adult Members & family £15 per person, Non-members Adult & Family £20. Children & under £5
RSVP with form to ellen@wildatartscotland.com. PayPal facility for payment to AWCCS is provided.

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www.MbeEdinburgh.com

American Citizens Abroad - Dale Finlayson

News from American Citizens Abroad

- Dale Finlayson

ACA's Online Tax Return Preparer Directory

With the 2015 tax filing season just around the corner, ACA has drawn up a Tax Return Preparer Directory specifically aimed at helping Americans living overseas navigate the complicated US tax return system and ensure tax compliance. Starting with a listing of 106 preparers, the total number is now over 1,700. The Directory is available to users/taxpayers looking for help and to preparers and businesses that work with preparers. It is also conveniently accessible at ACA's homepage:

<https://americansabroad.org/>

The Directory has no one listed in Scotland. If you know a tax preparer dealing with UK/US returns who would like to be listed in the Online Directory, have them contact ACA. An American in Dundee recently inquired, but we had no contact to give her.

Reporting requirements for foreign banks

New FATCA guidelines requiring foreign banks to report information to the IRS regarding financial accounts held by American clients came into effect in July 2014. Even if you recently closed your foreign financial account, your foreign bank must still report your information to the United States.

FATCA requires that over 200 countries in which agreements have been made with participating Foreign Financial Institutions (FFIs) share information regarding foreign financial accounts held by American citizens. The initial reporting phase began last year (2014) in July, and the IRS now has more information than ever Americans' foreign bank accounts.

If you held one or more foreign financial accounts totalling \$10,000 or more (however briefly the limit might have been exceeded) in recent years, an FBAR should have been filed. This also applies to accounts that may have been recently closed.

Banks are reaching out to their American clients to ensure that all US tax obligations are met. If you fail to provide proof of your compliance with the IRS and Department of Treasury, your foreign financial account(s) could be frozen or closed.

Another new tax form for Americans abroad

The Affordable Care Act will impact US taxpayers for the first time in fiscal year 2014, for which US income tax returns are filed in 2015. Americans living overseas should be aware of the important need to attach a completed **Form 8965 (new)** to their 1040. Form 8965 allows you to describe your status as an overseas resident, which indicates to the IRS that you benefit from "deemed covered" status by a foreign health plan and do not need to participate in a US plan. **If**

you do not attach **Form 8965**, you may be subject to the \$600 penalty for not having US health coverage.

US citizens living abroad are subject to the individual “shared responsibility” provision under the Affordable Care Act. However, US citizens who are NOT physically present in the United States for at least 330 full days within a 12-month period are treated as having “minimum essential coverage” for that 12-month period regardless of whether they enroll in any healthcare coverage.

In addition, US citizens who are bona fide residents of a foreign country for an entire taxable year are treated as having minimum essential coverage for that year. In general, these individuals qualify for the foreign earned income exclusion under Section 911.

Individuals may qualify for this rule even if they cannot use the Section 911 exclusion for all of their foreign earned income because, for example, they are employees of the United States Government. Individuals who qualify for this rule need take no further action to comply with the individual share responsibility provision during the months when they qualify. They will report their status with their federal income tax return on Form 8965.

US citizens who do not meet the foreign physical presence or foreign residency requirements must have essential coverage, or qualify for a coverage exemption, or make an individual shared responsibility payment when they file their federal income tax returns. Note that “minimum essential coverage” includes a

group health plan provided by an overseas employer.

Update on Residence-Based Taxation (RBT)

American Citizens Abroad (ACA) was the first overseas organization to advocate for Same Country Exception for FATCA (excluding accounts held by individual taxpayers residing abroad from the definition or “US accounts”, or at least those held in the country of residence) and the first to develop a specific detailed proposal for RBT. Other organizations such as Democrats Abroad and Republicans Overseas have picked up ACA’s messaging on FATCA and taxation and are also advocating to the Washington legislature and the Administration on this subject. Last August the Republican National Committee voted to end citizenship-based taxation in favor of residence-based taxation for Americans living and working abroad, and more recently, Republican staff of the Senate Finance Committee, in a new policy paper, proposed major changes to the way the United States taxes its citizens overseas.

Media attention on the issues of overseas Americans is growing. More and more major media outlets like Bloomberg, CNN, Forbes, Time, Politico and others are talking about RBT and FATCA, and **ACA** is regularly solicited for interviews and quoted in the media.

“Changes in the US Tax Laws: How They Impact US Citizens in the UK”

ACA’s London Town Hall event last December – moderators: Charles Bruce, ACA Legal Counsel and Chairman of ACA

Global Foundation, and Michael Larsen, Senior Managing Director, Harbert Management Corporation – looked at the opportunities and pitfalls of the new tax rules in the US and the UK; key points in estate planning for Americans in the UK; and what to do if you are out of compliance for income tax and FBAR reporting.

This was the first event organized by the new ACA London Chapter, set up last June. Its aim is to promote the interests – broadly defined – of Americans in the UK and to push for things that improve life in practical ways, from visas, to schools, to housing, to taxes, etc.

For more information, including slides of the presentations, go to the **ACA website: <https://americansabroad.org/news-and-events/events/>**



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New Advertising chairperson needed for AWCCS

There is a fairly easy board post available, and joining the board is a terrific experience. This post is called Advertising Chair. By managing the ads for the 9 issues of the newsletter we bring in some money to help support the club. I began on the board in this post in 2009, and have held it ever since, even while I have been Vice President and President.

Here are the terms of our ads. Would you like to represent the club in this capacity?



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- Please send a colour version to go in the Newsletter at resolution 300 pixels per inch in above format.
- Send the Colour Ad, full page or half page to: newsletter@awccs.org

2. Banners will appear on the Website:

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- Send the banner, and/or images to use in making the banner to: websitemanager@awccs.org

Date Due: Must be received by the 10th of the Month previous to Newsletter Edition in which you wish to publish.

Traveling with your Pet to the USA

Joyce Halsan

treasurer@awccs.org

We had a really successful trip to the States this December and January and took our Toy Poodle with us (the first time Minnie traveled on an plane). So for the next couple of Newsletters I thought I would share our experiences.

First of all, we wanted to travel with her under the seat in the cabin with us. Even the British Air folks recommend that we not use their cargo service from London saying that there is no guarantee she will be traveling on the same plane with us and also that she may have to stay in quarantine kennel on the return trip if there is no vet on duty to pass her through the passport scheme. So we nixed that as a possible way to go. Apparently there is no way you can travel out of the UK with an animal in the cabin with you. unless they are service dogs.

The Pet Passport

You need to apply for a Pet Passport in advance of your travels as this is the document needed to return to the UK. Our vet is approved to prepare a Pet Passport, so that is the question you need to ask first. He is David Gordon at Gorden Vets in Musselburgh. 0131 665 2124

Required for the Pet Passport

See the following link for up to date information from the UK Government:
https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/390396/pet-travel-scheme-dec-2014-guidance.pdf

Before you travel:

1. Animal must be Chipped, number, date and location must be recorded.
2. Vaccination against Rabies-- Be sure that the dates are recorded and when it is to be renewed.
3. All other vaccinations must be up to date, and it is smart to have the kennel cough vaccine as well.
4. A clinical examination to prove the animal is healthy to travel. Record under IX. Clinical Examination. date (dd/mm/yy)
5. Paste a recent photo of the pet under II. Description of Animal
6. This pet passport may be required at your destination, and the Department of Agriculture in the US did accept it when we brought the dog into the USA.
7. It will be required when you bring the pet back to the UK.

Before you return to the UK:

1. You will need to have a tapeworm pill given to the animal within 5 days of returning to the UK and before 24 hours of return. It is to be documented in the Pet Passport under VII. Echinococcus Treatment. The date and time need to be the European date (dd/mm/yy) and 24 hour time used. This pill must be given to the pet in the presence of the Vet.
2. Also, at the same time, a clinical examination of the pet must be done to say it is safe to travel and recorded in the passport document under IX. Clinical Examination. date (dd/mm/yy).
3. A further document may be required to fly in/or out of the USA. It is the OFFICIAL SMALL ANIMAL HEALTH CERTIFICATE and will be provided by the Vet you used to get the tapeworm pill. Just to be safe, get the certificate, we needed it when we left Seattle.

We followed all of these rules and had no trouble getting into the USA and returning to the UK. We traveled through France to enable us to take her in the cabin, and hired a Pet Transport company to get us from London to Paris through the chunnel. Although our UK trains allow pets to travel, the Eurostar does not, so that added an additional problem for us to solve.

Next month, I will highlight the trip from Edinburgh to Paris to Seattle and give you the details of what was involved. If you need to know the info before then, email me and I'll give you the details.



Books, Beverages and Banter, Glasgow

No formal arrangements have been made yet for February, but look out for email notices, we shall certainly be doing something fun!

If you have any suggestions for this Spring, please get in touch!

We usually contact members interested in BBB by email- if you are in the West of Scotland and you do not know if you are receiving email notifications - contact the editor, Sue Stout, at newsletter@awccs.org so that we can make sure to add you to the list!

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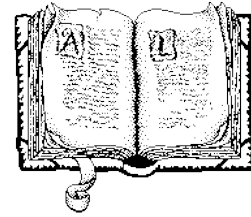
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Black Medicine Book Group

7 Barclay Terrace, Edinburgh EH10 4HP



The Black Medicine Book group will be on

11th February 6:30-8pm reading *The Devil in the Marshalsea* by Antonia Hodgson

From Guardian article:

There is always money to be made out of debt, and the eponymous setting of Antonia Hodgson's splendid debut, *The Devil in the Marshalsea* (Hodder & Stoughton, £17.99), is an example of one of the most appalling and insidious ways of going about it. In 1727, seven years after the bursting of the South Sea Bubble, 25-year-old Tom Hawkins, the ne'er-do-well son of a clergyman, finds himself imprisoned alongside hundreds of others. Conditions are relatively comfortable – just as long as Tom can find a way to keep paying the jailers who are intent on squeezing every last penny out of their captives. Once the money runs out, he will be consigned to the fetid and teeming "Common Side" until starvation or disease finishes him off. However, a man was murdered in the prison a few months before his arrival, and Tom is offered his freedom if he can unmask the killer. Impeccably researched and astonishingly atmospheric, with time past evoked so strongly that one can almost smell it, this is a truly spellbinding tale.

11th March 6:30-8 reading *A Random Walk Down Wall Street* by Burton Gordon Malkiel

Malkiel examines some popular investing techniques, including technical analysis and fundamental analysis, in light of academic research studies of these methods. Through detailed analysis, he notes significant flaws in both techniques, concluding that, for most investors, following these methods will produce inferior results over passive strategies.

Malkiel has a similar critique for methods of selecting actively managed mutual funds based upon past performance. He cites studies indicating that actively managed mutual funds vary greatly in their success rates over the long term, often underperforming in years following their success, thereby reverting toward the mean. Malkiel suggests that given the distribution of fund performances, it is statistically unlikely that an average investor would happen to select those few mutual funds which will outperform their benchmark index over the long term.

If you are in town and free would you like to join us?

Amanda Drollinger
social@awccs.org

Birthday Bash

For February, we shall replace the usual Birthday Bash gathering with the suggestion that we attend the Choir Concert, **Slavery and Song**:



Slavery & Song

New insights into the songs of slavery
The Choir of St Andrew's and St George's West



Andrea Baker

Steven Fischbacher



The Edinburgh Signing Choir
Thursday, 19th February at 7.30pm

Venue:

St Andrew's & St George's West
13 George Street

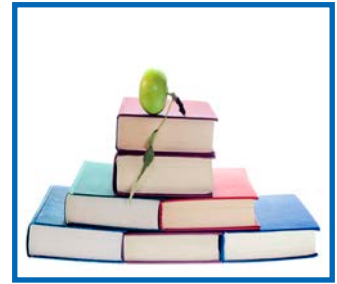
Tickets: £5 (Concessions £3)
including refreshments



Contact: 0131-225-3847 www.stagw.org.uk
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Edinburgh Morning Book Group

Friday, 20 February 2015, 10:15am
Home of Marily MacVicar
0131-66-2362
marilymacvicar@gmail.com



Notes from a Small Island by Bill Bryson

Coming from Iowa ("someone had to") and resident in the UK for nearly two decades, Bryson published this book in 1995, following a tour of Britain undertaken, just before returning to the United States, to determine what endeared the country to him. An enjoyable read and an insightful description of Britain's people and places that comes from the heart. But a warning from The Times: "Not a book that should be read in public, for fear of emitting loud snorts."

For 20 March we will read ***State of Wonder*** by Ann Patchett.

the NOMADS tent  a warehouse of tribal art

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Coffee Plus Edinburgh - A morning at the Portrait Gallery

Date: Wednesday, 25 February 2015

Venue: National Portrait Gallery, Queen Street

Time: 10am

This month we will meet once again at the Portrait Gallery, as it opens at 10am, and gather in their tempting café. Let me know if you're coming, just so we can be sure to have enough chairs and tabletops for everyone before the café starts to fill up.

After coffee and chat, those who can stay on might like to go to the exhibition of the BP Portrait Awards 2014. For 33 years, of which the last 25 have been sponsored by BP, the exhibition, organized by the National Gallery in London, has presented outstanding and innovative new work in a variety of styles and approaches, and it continues to be a highlight of the annual art calendar at all its venues. This is the fifth time that the Scottish National Portrait Gallery has hosted the Award.

Anyone who can stay on a bit longer is welcome to join me at the Gallery's Lunchtime Lecture (12:45–13:30) about the 1765 portrait of James Boswell by George Willison – and perhaps have a spot of lunch afterwards.

Dale Finlayson

07962 010 944

dale.finlayson@which.net

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AWCCS March Edinburgh Meeting

Tuesday March 3 2015, 11:00 AM

At the National Library of Scotland on George IV Bridge, Edinburgh

Yankee Cries and Rebel Yells: the American Civil War is a small exhibit based on US civil war items from the NLS collections.

At 10:30 some of us will meet first in the coffee café at the National Library of Scotland on George IV Bridge—please join us if you wish.

At 11:00 the NLS Curator, Dora Petherbridge, will give us a personalized tour, after which you can review the exhibit (about 40 artifacts) on your own time.

Please Rsvp to this event—this courtesy helps with planning:
president@awccs.org

Theatre Night for American Women's Club of Central Scotland

The award-winning National Theatre production of
The Curious Incident of the Dog in the Night-Time

Date: Tuesday 28th April (opening night)

Curtain Time: 7:30 PM

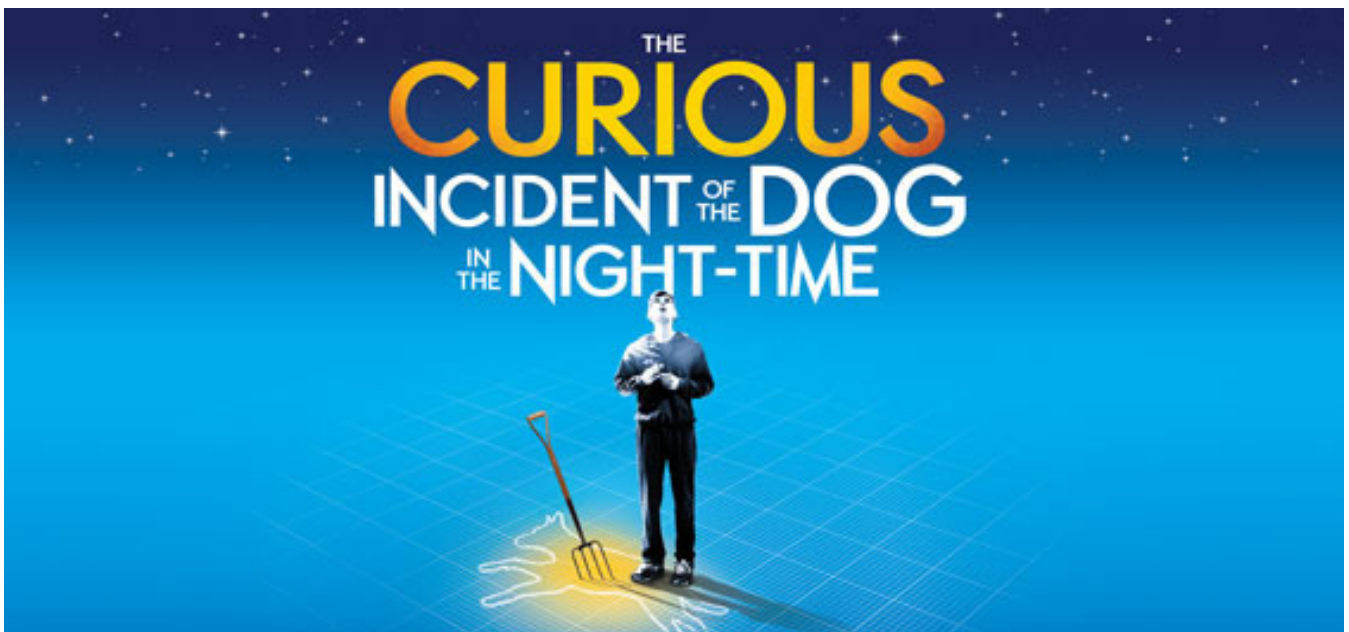
(7:20 PM meet Nancy in lobby of Festival Theatre)

Tickets = £30.00, due to Nancy by Friday 27th February

There are only 10 tickets in this group booking, so sign up now!

Our seats are in Row L, stalls.

RSVP president@awccs.org asap



<http://www.edtheatres.com/curiousincident>

JOIN FAUSA

Are you returning to the US any time soon?

Whether you are being dragged back kicking and screaming or if you can hardly wait to return home, you will probably find that as a "repat" you and your family members are different sorts of Americans from those who stayed behind. This can be a jolt, but there is help out there for you.

Membership in the FAWCO Alumnae, USA, better known as

FAUSA keeps you in touch with others who understand the life changing experience of living in other cultures. Besides the pure psychological support of being a part of this network, there are other benefits, too. The Quarterly magazine carries articles of interest to "repats," and you may apply for the FAUSA Education Award for yourself or a child. In addition, FAUSA members may attend the FAWCO conferences overseas and the FAUSA Annual Meeting, which is in a different part of the US every fall.

Learn all about FAUSA, contact someone in your region, and download an application at **www.fausa.org**. We would love to hear from you.



www.FAUSA.org

Are you returning to the USA soon?
Maintain your international connections with other "repats" by joining FAUSA.

For information, speak to your FAWCO Rep or visit www.FAUSA.org