## Shares as a Christmas present

Since vouchers and presents are the most popular gifts, shares could also be included in the consideration.

56 percent of German consumers want to avoid the danger of putting the wrong thing under the Christmas tree. Anyone can use money. And when it comes to vouchers, dealers are happy when they are often not redeemed at all. According to a recent representative survey, the German plans to spend an average of 281 euros on gifts this time.

So why not think about stocks? The best ones are those that pay dividends. In principle, not only individual shares but entire securities accounts can be given away. The only things that need to be taken into account are tax allowances (20,000 euros every ten years in the case of no or low family relationships) and tax aspects. When giving away shares, the recipient must own a securities account, or one must be opened. The bank must also know that it is a gift, otherwise it will be subject to withholding tax (25 percent). Because the bank sees the transfer of securities as a sale.

After all, shares as gifts have a certain long-term effect. In order to bet with a share value on various projects and participations and not only one project, one should look at the royalty companies. Like Osisko Gold Royalties. - <a href="https://www.youtube.com/watch?v=ywZiVHuy52s">https://www.youtube.com/watch?v=ywZiVHuy52s</a> - More than 135 streams, royalties and precious metal approvals ensure diversification. Dividends are paid quarterly. The value was recently recommended by the research house Canaccord Genuity.

If you are fond of companies that pay dividends, you can take a look at Caledonia Mining. - <a href="https://www.youtube.com/watch?v=JyshOSN-5cs">https://www.youtube.com/watch?v=JyshOSN-5cs</a> - The Blanket gold mine in Zimbabwe produced nearly 14,000 ounces of

gold in the third quarter of 2019. And dividends have been distributed to shareholders quarterly for years.

In any case, you would have given away something extraordinary with a stock gift and don't have to bother with the bargain hunting on Black Friday or in Cyber Week.

Current company information and press releases from Osisko Gold Royalties (https://www.resource-capital.ch/en/companies/osisko-gold-royalties-ltd/) and Caledonia Mining (https://www.resource-capital.ch/en/companies/caledonia-mining-corp/).

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