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Contact Points for the Swiss Abroad

Who will help?

Many bodies deal with matters affecting the Swiss abroad. Often the people concerned do not know which address they should apply to. Many inquiries therefore go to the wrong institution. The following summary is intended to help our compatriots all over the world to submit their questions to the right place.

The office which is responsible for the Official Communications in the «Swiss Review» – and which also guarantees its finances – is the *Service for the Swiss Abroad*. It is part of the Federal Department of Foreign Affairs (EDA), that is to say, the Swiss Foreign Ministry. The Service for the Swiss Abroad deals primarily with the basic concerns of over 400,000 Swiss abroad and drafts the Federal Council's policy on the Swiss abroad. It is the link between the Swiss abroad, the Organization of the Swiss Abroad and the Federal authorities, but also between the various administrative offices which handle matters concerning the Swiss abroad. As the central point, it examines questions affecting the Swiss abroad that are put before it and, if possible, obtains a hearing for them so that they may find their way into legislation. In this role, its duty, as a government office, is to see that there is a balance corresponding to the circumstances between the rights and duties of the Swiss living in Switzerland and those abroad. To grant privileges to one side or the other would alienate the two sections of the population from each other and lead to tensions which would not be in Switzerland's interest.

Another of its tasks is the allocation of subsidies and financial assistance. Apart from the financing of the «Swiss Review» – the biggest portion – these are mainly contributions to the Secretariat for the Swiss Abroad (see below), to Swiss aid societies abroad and other institutions, but not to individuals.

Address: Service for the Swiss Abroad, Federal Department of Foreign Affairs, CH-3003 Berne.

The interests' organization

The New Helvetic Society's *Secretariat for the Swiss Abroad (SSA)*, on the other hand, is a private institution. It is the secretariat of the Organization of

cally the same range of matters, it is logical that there is close contact between them.

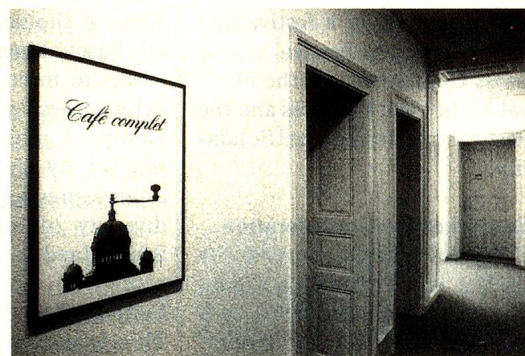
Embassies and consulates

The *Swiss diplomatic and consular missions abroad* also supply information about all matters of concern to the Swiss abroad. Naturally, it is open to every Swiss abroad to get his information direct from Switzerland, but the correct course is normally via the Swiss missions when sending in an application or undertaking a formal procedure vis-à-vis Swiss authorities. This includes civil and military registration, joining the voluntary old age and survivors' insurance/disability scheme

agencies which deal with matters affecting the Swiss abroad and which also supply information.

The *Swiss Compensation Fund* (18, av. Ed. Vaucher, 1211 Geneva) is responsible for the voluntary AHV/IV of the Swiss abroad (contributions and benefits).

However, anyone with a question concerning the social insurance system of another country must apply direct to the appropriate institution of that country. As regards the application of social insurance agreements concluded by Switzerland, the Federal Office for Social Insurance, Division for Interstate Social Security (Effingerstr. 33, 3003 Berne), can



It's not always easy to find your way through the maze of bureaux. (Photos: Michael von Graffenried)

the Swiss abroad, whose most important organ is the *Commission of the Swiss Abroad*, a sort of parliament of the Swiss abroad. The Commission, which consists of representatives of the Swiss club abroad and about a quarter home representatives, represents the interests of the Swiss abroad vis-à-vis the authorities. In addition to this latter function, the SSA (Alpenstr. 26, 3000 Berne 16) provides a number of services such as advice in individual cases, publication of the «Swiss Review», sending out books and periodicals, youth camps etc. As the Secretariat for the Swiss Abroad and the Service for the Swiss Abroad deal with basi-

ally the same range of matters, it is logical that there is close contact between them.

Important: changes or corrections of address for the «Swiss Review» should always, for organizational reasons, be sent to the competent Swiss embassy or consulate, even when the «Review» is sent out direct from Switzerland.

The specialists

There are quite a number of other official and private

give further help. Incidentally, the Federal Office for Social Insurance is also responsible for supervising the Swiss Compensation Fund in Geneva. In the Federal Office for Police Matters the *Citizenship Section* (Bundesrain 20, 3003 Berne) deals, as its name indicates, with all questions relating to Swiss citizenship, while matters concerning financial support are handled by the *Welfare of the Swiss Abroad Section* (same address).

The specialist authority for all military matters is the *Federal Adjutancy Office* (Sonnenbergstr. 17, 3003 Berne). An exception is the military exemption tax: that is dealt with by a section of the same name in the



Federal Tax Administration (Eigerstr. 65, 3003 Berne).

An important address for the Swiss abroad is the *Emigration and Trainees Section* of the BIGA, the Federal Office for Industry Crafts and Labour (see box). – People wanting their children to get to know Switzerland in a relaxed atmosphere with other Swiss children from abroad can obtain more details (concerning the 7–15 age group) from the *Holiday Scheme for Swiss Children Abroad* (Seefeldstr. 8, 8022 Zurich) and (for the 15–24 age group) from the *Youth Service of the SSA* (for address, see above).

The contact point for matters concerning youth training (as regards Switzerland) is the *Association for the Training of Young Swiss Abroad* (Seefeldstr. 8, 8022 Zurich, Tel. 01-251 7244).

Not only job-seeking...

The *Emigration and Trainees Section* of the BIGA, 3003 Berne, offers two useful services: help for Swiss from abroad in obtaining work in Switzerland and – in its advisory capacity – information about other countries for those working abroad.

Swiss abroad looking for jobs can obtain a leaflet from the above Section containing helpful hints and a registration form. Applications are forwarded to the employment offices of the regions preferred by the job-seekers. At the same time they are entered in the «List of Job-Seeking Swiss Abroad», which appears every two months and is distributed to numerous official bodies and to approximately 500 employers all over Switzerland. The applications are also fed into an EDP system to which the most important cantonal and municipal employment offices are linked.

The free information leaflets, which cover more than 100 countries, provide a survey of entry and residence regulations, living and working conditions etc. in the country concerned. There is also a country report of this kind about Switzerland (in English as well as in German and French) which, although intended primarily for foreigners, contains much useful information for Swiss abroad too.

Anyone wishing to be put in the picture about Swiss schools abroad should apply to the *Committee for Swiss Schools Abroad* (address: SSA, see above).

Finally, we must not forget another important institution for the Swiss abroad, namely, the *Solidarity Fund*. It has attracted considerable attention with its important new offer, a collective insurance for Swiss

abroad who want to obtain more favourable rates for sickness fund premiums if they should return to Switzerland (see article below). It continues, of course, to provide reliable insurance against loss of livelihood as well as an advantageous savings opportunity. Those who would like to know more should apply direct to the Solidarity Fund for Swiss Abroad (Gutenbergstr. 3001 Berne). *EDA/MZ*

Solidarity Fund/Grütli Agreement

Sensible provision

Two 30-year-old Swiss emigrate to the USA. Should they join the Solidarity Fund's sickness fund agreement for the Swiss Abroad? The following examples show how matters stand 40 years later – with and without entry.

Hans Schweizer is a man of quick decisions and with an eye to security. He decides to join this scheme at once because he wants to keep all the doors open for a later return to Switzerland. Rudolf Meier, on the other hand, is less concerned about the coming decades. «Why should I» – so runs his philosophy – «spend money on an insurance which I may never need?»

Forty years later the two men meet by chance in Berne. The now 70-year-olds exchange memories and soon discover that they both came back to Switzerland for good at about the age of 60. Rudolf Meyer complains about the very high sickness fund premiums. Hans Schweizer, however, feels that his premiums are not excessive. Why these differing views when their initial situation was the same?

A lot of money

The following comparison of the position of Rudolf Meier and Hans Schweizer gives a very

illuminating picture. Meier joins the Grütli Sickness Fund when he returns in his 60th year. He pays a monthly premium of 222.10 francs, in other words 2,665.20 francs a year. In the 10 years since he became a member he has already paid **26,652** francs in sickness fund premiums.

Worthwhile provision

Schweizer joins the Solidarity Fund/Grütli Agreement abroad in his 30th year. Up to his return in his 60th year he pays risk or «waiting» premiums for 30 years, that is to say, 30 times 144 francs, or 4,320 francs in all. After his return to Switzerland, the Grütli admits him to the personal insurance scheme unconditionally. Now – and this is what makes the insurance so attractive – he only has to pay premiums on the scale of the age-group of his age at entry at that time (30 years old), namely 107.40 francs a month; this amounts to 1,288.80 francs a year. In the 10 years since his return to Switzerland he pays a

Federal ballots 1988

12 June

Co-ordinated transport policy
Lowering of retirement age

4 December

Voting issues not yet chosen.

total of 12,888 francs. If the 4,320 francs which he paid during his 30 years abroad are added, this makes a total sum of **17,208** francs which Schweizer has paid in premiums to the Grütli since he emigrated.

Thanks to his early membership of the Solidarity Fund/Grütli Agreement Hans Schweizer, as compared with Rudolf Meier, has saved the magnificent sum of **9,444** francs in premiums in the 10 years since he returned to Switzerland. Thanks to moderate monthly premiums abroad, Hans Schweizer pays less than half of Rudolf Meier's premiums. His early membership has paid off.

The calculations in the example are based on the current rate structure. With rate adjustments, the figures could change. However, the ratio, that is to say the difference in premiums for the individual age-groups, remains the same or might even work out in favour of the higher-age-groups if the tariff rate increases are not made across the board. *IN/JM*

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