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day be able to «pitch their tents» in the lovely triangle formed by the Léman, the Jura and the Lake of

Neuchâtel, although the number of return-tickets thrown out of the train windows may have decreased

on account of the ever increasing fares!  
Marcel Ney  
Lucien Paillard

## Solidarity Fund of the Swiss abroad

Gutenbergstrasse 6, CH-3011 Berne



## That was 1976

A village in Switzerland, in the German-speaking part – the time early winter 1976: A young family with two children has returned from Africa; for the husband had lost his job.

What peace and quiet after the colourful life in the tropics!  
How will the baby stand the change in climate?  
Where are the jolly playmates of the little girl?  
There are no blacks here, and nobody speaks French in the street.

But above all: How will they live? Will there be any work for father?

So much experience lies in just *one case of the Solidarity Fund*. The more one condenses it, the clearer its significance.

Date	What happened	Payment	Benefit
1972	Mr M. married a girl from his village The couple went to live in Africa.		
1973	Birth of a child.		
1974	<b>Mrs M.</b> joined the Solidarity Fund.	Single payment of SFr. 5400.– in risk category I	
<b>1976</b> August	Birth of second child. Mr M. was given notice for November. (Reason: Refusal of work permits to foreigners due to legal measures in favour of the native population.)		
September	The application for compensation arrived in Berne.		
November	The family returned to Switzerland. One week later payment was made for		SFr. 30 000.– (Lump sum compensation)

### Remarks

1. The qualifying period of two years of membership, which the Constitution normally demands before compensation can be paid, had hardly elapsed by the time Mr M. was given notice.
2. Risk category I was the right choice for Mrs M.; for in this case, the lump sum compensation was more important (in category II, her payment would have entitled her to only SFr. 15 000.–, in category III SFr. 7 500.– for these two categories favour the savings factor).
3. Quick action by the Solidarity Fund.
4. Although the wife was not working, she insured against loss of livelihood. She has remained a member of the Fund in view of later immigration.  
But her husband could have joined the Solidarity Fund as well!

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