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# 20 years of Co-operative Solidarity Fund for Swiss abroad

## In Retrospect

### Who ventures, wins – not always !

Tens of thousands of Swiss abroad have become victims of war, **strike and political/economical upheavals** since the beginning of the 20th century. No insurance provides cover for such events and resulting damages. It was obvious quite soon that every country looks after its citizens, but is not willing to assist other nationals resident in it. **Interstate agreements** in this field proved to be difficult if they could be reached at all, in which case the results of long negotiations were mostly inadequate. The question of assistance to repatriated Swiss brought about passionate discussions in Switzerland.

### Legal claim instead of assistance

The Second World War meant over 80 000 repatriates for Switzerland. They had lost hundreds of millions. In a number of countries, especially in the colonies, measures were taken in the course of national aspiration (for instance nationalisation, the ruling that natives only should get certain jobs etc.). This meant that many Swiss lost all their goods and chattels. The problem of insuring against the loss of livelihood abroad became once again grievously topical. It became clear that any effective settlement would have to be arranged by the Swiss abroad himself in the first place: for it is by his own free will that a Swiss goes abroad and consequently also on his own responsibility. Such experiences induced the Swiss in Italy to create a «Mutua» during the Second World War. Instead of state charity a **legal claim**: with this, the idea of a world-wide alliance of Swiss abroad for mutual solidarity was born.

### An idea makes its way

This is where the **New Helvetic Society** made an appearance, for the realization of such an idea met with numerous difficulties of financial, legal, political and even psychological nature. In 1950, a **commission** was formed by the N. H. S., to which belonged first-class experts from private industry and representatives of various official institutions and offices. The members of this group showed idealism and a sense of reality, and above all unshakable devotion to their task. They found a most original solution which combined insurance of one's livelihood with savings. At the Assembly of the Swiss Abroad in Baden (Aargau) on 29th August 1958, the «**Co-operative Solidarity Fund for Swiss Abroad**» was founded. Today, it is celebrating its 20th anniversary!

### From a «Golden Vreneli» to 21 million francs

On 1st January 1959, the Solidarity Fund began its activities. Its capital consisted of the founders' strong determination and a «Golden Vreneli» which a Swiss from London had solemnly presented to the Fund as a symbol. «**Mach's nah**» is inscribed somewhere on the Cathedral of Berne («I defy anyone to do the same»). Actually already in the first year, 2725 members from over 70 countries all over the world joined. (Today, 127 countries are represented in the Fund, and the relief fund alone stands at 21 million francs). The idea of the founders had found an echo, and already on 7th July 1960, the first application for compensation was received. Three weeks later, the first lump sum was paid out. In the course of the same year, a further seven people had to be compensated (amongst them a married couple – that is how wise the Swiss were at that time).



## A noble sponsor

The founders were very well aware of the grave risks the Fund had to carry (as a matter of fact, it still carries them today). Some kind of «reinsurance» was necessary in the interest of the members, and only the **Swiss State** could give it. On 22nd July 1962, Parliament agreed to a **guarantee** for statutory compensation. Only from 1963 to 1967 did it have to be used, but thanks to favourable development, the Fund had repaid these sums already by 1973.

## Twenty years – to majority

Thus the Fund was able to consolidate its strength and collected a great deal of varied and valuable experience in many countries and thousands of cases. They were reflected in the new **Constitution** which came into force on 1st January 1975. The possibilities of insurance and various ways of accumulating savings were adjusted to suit the manifold needs of the Swiss abroad.

The Fund has come of age: happy journey!

# The Solidarity Fund presents itself

The Solidarity Fund for Swiss Abroad is a private co-operative domiciled in Berne. It is run by a Council in honorary capacity, whose members are well acquainted from long experience with the problems of their compatriots abroad. (Half of them in fact are resident abroad.) The Swiss Federal Council sends delegates to the Council and appoints one of the auditors of the Fund.

### The two basic pillars of the Fund

are **saving** and insurance against political **loss of livelihood**. This loss may have very varied reasons, not only war, civil war and internal strife, but also coercive measures such as nationalisation, expulsion, withdrawal of working permit.

Moreover, **diversity** is the Fund's watchword.

**The Fund pays** lump sum compensation, but in addition it also repays the accumulated savings not only interest on the contributions, but this is free of withholding tax

### The Fund is available to all Swiss abroad

not only for self-employed, but also for employees in any occupation (even missionaries)

not only for people earning a living, but also for retired men and women not only for husbands and wives, but also for their children (i.e. for the whole family)

not only for individual members, but also for collective members (firms, companies)

### The Fund is safe

not only by state guarantee, but also by investing the savings capital of the co-operative members with the Confederation

The Fund is not only wise foresight, but also an ideal

**The Fund works fast** – but then living conditions can change fast, too, and unexpectedly nowadays.

Manyfold, diversified – that is the Fund. The form on the next page enables every Swiss abroad to find a personal solution, and yet it is easy to fill in. (The information is extensive and precise.)

**Why not try it?**

Berne, 31st May 1978

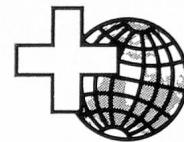
*Solidarity Fund for Swiss Abroad*



Detach here

## Solidarity Fund for Swiss Abroad

Gutenbergstrasse 6, 3011 Berne, Switzerland



### APPLICATION FOR MEMBERSHIP

(Please use BLOCK LETTERS or type and send it to the Swiss Embassy or Consulate)

I hereby apply for membership and should like you to send me the Constitution

Surname (and maiden name for married women) \_\_\_\_\_

First name(s) \_\_\_\_\_

Full address \_\_\_\_\_

Date of birth \_\_\_\_\_ Civil status \_\_\_\_\_

(married, single, widowed, divorced)

Place of origin in Switzerland \_\_\_\_\_ Canton \_\_\_\_\_

Resident abroad since \_\_\_\_\_ Registered at the Consulate of \_\_\_\_\_

Occupation and position \_\_\_\_\_  
(self-employed or employed)

Means of livelihood abroad (confidential) \_\_\_\_\_  
(details of annual income, e.g. from occupation, pensions, revenue from capital etc.)

#### IMPORTANT

Husbands or wives, children or relations may also join the Fund, provided they are Swiss citizens; it is of no importance whether they work or are dependent on the income of the applicant (better compensation and higher savings for the *whole* family).

Please send \_\_\_\_\_ additional application forms.

husband or wife ☐ relations ☐

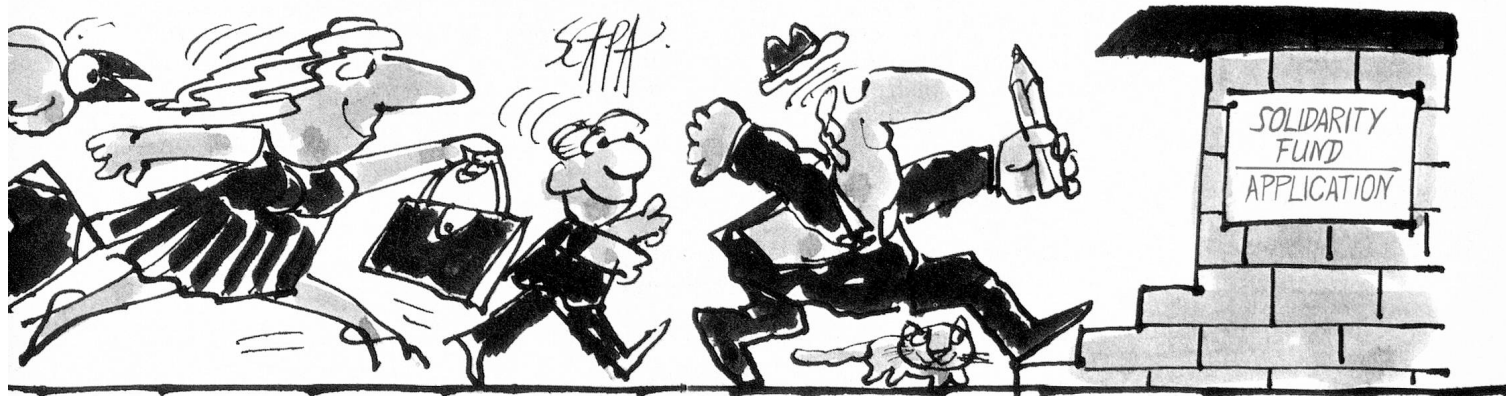
Children: under 20 years ☐ over 20 years ☐

Please mark with a cross what applies ☒ (please turn over)

To be completed by the Consulate or Embassy: \_\_\_\_\_ rubber stamp

The applicant has been registered with us since \_\_\_\_\_

Place and date \_\_\_\_\_



- I. Savings deposits and lump sum compensation** are always connected in the Fund. According to how you assess the political risk, the one or the other is more important to you.

☒ (Please mark with a cross whichever applies)

1. I am more interested in **saving** ☐
  - and wish to make a **single** savings deposit ☐ (see table A and explanations under part II, paragraph 1)
  - and wish to make **annual** payments ☐ (see table B and explanations under part II, paragraph 1)
2. I am more interested in a **lump sum compensation** on losing the basis of livelihood ☐
  - and wish to make a **single** deposit ☐ (see table A and explanations under part II, paragraph 2)
  - and wish to make **annual** payments ☐ (see table B and explanations under part II, paragraph 2)

## II. Choice of deposit

### 1. Saving

Whether you chose table A or B, **risk category III** is always the most profitable for you (highest deposits and best rate of interest, but comparatively low lump sum compensation).

**Note:** Risk category II allows a middle solution with smaller contribution.

### 2. Lump sum compensation

Whether you chose table A or B (lump sum compensation from SFr. 2500.— to SFr. 50000.—) **risk category I** is always the most profitable for you (high lump sum compensation and lower contribution, but also lower rate of interest).

**Note:** Risk category II allows a middle solution.

**IMPORTANT:** Always insure sufficiently against loss of livelihood by selecting a lump sum compensation which corresponds approximately to your annual income.

Lump sum compensation	Single savings deposit (repayable with compound interest at the earliest after 3 years)		
	Risk category I	Risk category II	Risk category III
	SFr.	SFr.	SFr.
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2500	<input type="checkbox"/> 450	<input type="checkbox"/> 900	<input type="checkbox"/> 1800
5000	<input type="checkbox"/> 900	<input type="checkbox"/> 1800	<input type="checkbox"/> 3600
7500	<input type="checkbox"/> 1350	<input type="checkbox"/> 2700	<input type="checkbox"/> 5400
10000	<input type="checkbox"/> 1800	<input type="checkbox"/> 3600	<input type="checkbox"/> 7200
15000	<input type="checkbox"/> 2700	<input type="checkbox"/> 5400	<input type="checkbox"/> 10800
20000	<input type="checkbox"/> 3600	<input type="checkbox"/> 7200	<input type="checkbox"/> 14400
30000	<input type="checkbox"/> 5400	<input type="checkbox"/> 10800	<input type="checkbox"/> 21600
40000	<input type="checkbox"/> 7200	<input type="checkbox"/> 14400	<input type="checkbox"/> 28800
50000	<input type="checkbox"/> 9000	<input type="checkbox"/> 18000	<input type="checkbox"/> 36000
	Credited interest 2%	Credited interest 3%	Credited interest 3½%
	No additional administrative cost contribution		

Lump sum compensation	Annual deposits		
	Risk category I	Risk category II	Risk category III
	SFr.	SFr.	SFr.
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2500	<input type="checkbox"/> 25	<input type="checkbox"/> 50	<input type="checkbox"/> 100
5000	<input type="checkbox"/> 50	<input type="checkbox"/> 100	<input type="checkbox"/> 200
7500	<input type="checkbox"/> 75	<input type="checkbox"/> 150	<input type="checkbox"/> 300
10000	<input type="checkbox"/> 100	<input type="checkbox"/> 200	<input type="checkbox"/> 400
15000	<input type="checkbox"/> 150	<input type="checkbox"/> 300	<input type="checkbox"/> 600
20000	<input type="checkbox"/> 200	<input type="checkbox"/> 400	<input type="checkbox"/> 800
30000	<input type="checkbox"/> 300	<input type="checkbox"/> 600	<input type="checkbox"/> 1200
40000	<input type="checkbox"/> 400	<input type="checkbox"/> 800	<input type="checkbox"/> 1600
50000	<input type="checkbox"/> 500	<input type="checkbox"/> 1000	<input type="checkbox"/> 2000
Right to repayment	before 24 years less than 100% after 24 years more than 100%	before 10 years less than 100% after 10 years more than 100%	before 5 years less than 100% after 5 years more than 100%
Administrative cost contrib.	10%	5%	2½%

- C** Share certificate SFr. 25.— subscribing to one share certificate is compulsory

- D** Gift certificates  
subscribing to gift certificates is voluntary  
I wish to subscribe to \_\_\_\_\_ certificates for SFr. 25.—

Place and date \_\_\_\_\_ Signature \_\_\_\_\_

The Embassy or Consulate will be glad to supply you with further information