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OAI/DI Column

In June 1978, we presented the publication of the guiding principles contained in the 9th revision of the OAI/DI, which came into force on 1st January 1979. On that occasion, we drew your attention to the adjustments in pension benefits, which are made every two years, or annually provided the cost of living index has risen in that period by more than 8%.

Since the arithmetic average of the wages and cost of living index has risen in the above-mentioned proportion, pensions will increase in the order of 4.5–5% as from 1st January 1980.

A simple full pension will amount to Fr. 550.– minimum and Fr. 1100.– maximum.

But and there is a «but», only the **full** pensions (and a few partial pensions) will be increased fully as indicated. For the other partial pensions, it will be different.

Partial pensions are paid out to pensioners who, in comparison with members of their age group, lack some years of contributions. A new system of calculation has been worked out for recipients of partial pensions, and thus an increase will not be paid just yet. The full pension scales now number 44 (hitherto 25). Therefore, the partial pension system now comprises 43 (hitherto 24) grades, and adjustments downwards will be necessary. (In a few cases, there will be upward adjustments.)

Consequently, recipients of partial pensions will not receive an increase. Indeed, some of them may have to await several changes in the index until their pension is increased. As an example: An insured person who has hitherto

been classified under scale 20 and receives a monthly pension of Fr. 630.–, comes under scale 25 according to the new system of calculation (out of 44), and is now entitled to a monthly pension of Fr. 597.–. But by virtue of the principle of «acquired right», he will continue to receive Fr. 630.–. If there is another adjustment of pensions of 5%, this will not be calculated on the paid-out pension of Fr. 630.–, but on the pension which would be due under the new scale, i.e. on Fr. 597.–. Five percent of this amount to Fr. 29.85, and the adjusted pension would be Fr. 626.85 (Fr. 597.– plus 29.85). Since this amount is still under the «acquired» pension, he will be paid Fr. 630.– as hitherto. He will receive an effectively higher pension only when the next adjustments are made.

Finally, there are further and long-term consequences of this new system of calculating pensions with 44 scales for all contributors.

Until recently, it did not matter if one lost up to 12% of annual contributions; one still received the full pension. Three years of non-payment of contributions out of 30, carried no adverse consequences; one still received the full pension. With 44 scales, the margin is much smaller. Whoever pays no contribution during one year, automatically drops to scale 43, or even lower according to the missing years. The pension which will one day be paid out, can melt like snow in the sunshine, and it is advisable to prevent interruptions in the payment of contributions, even if only one or two years. The consequences are all too noticeable.

Please note

The recipients of partial pensions must not be surprised if their pension is not increased by 4.5 to 5%, but only by a lower rate or not at all.

Lucien Paillard

News from Pro Juventute

Holidays in Switzerland again for Swiss children abroad

On behalf of the Foundation for Young Swiss Abroad and Pro Juventute, the Holiday Scheme for Swiss Children Abroad will again organize holidays in Switzerland in summer 1980.

<i>Entitled to take part:</i>	Children of Swiss nationality Children of other nationalities, whose mothers were originally Swiss
<i>Age of participants:</i>	7 to 15 years
<i>Holiday possibilities:</i>	In Swiss families in our holiday camps (from the age of 10) in children's homes (age 7 to 10)
<i>Application forms and further information:</i>	Obtainable at Swiss Embassies and Consulates where application forms have to be sent to.
<i>End of application:</i>	End of March 1980
<i>Cost:</i>	No child should be deprived of holidays for financial reasons. According to the parent's income, costs may be carried partially or fully by the organizers.