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Official Communications

A Historic Day for Swiss Women

The 2nd October was a milestone on the long road taking women to the highest responsibilities in our political and social life. That was the day on which we celebrated the election of Mrs Elisabeth Kopp to the Federal Council and of Mrs Ursula Widmer-Schmid to the Federal Insurance Court. It was the first time a woman had been elected to either of those authorities. Mr Peter Alexander Müller, aged 44, from Canton Valais, has, incidentally, been elected a Federal Judge. Mrs Kopp will take over the Department of Justice and Police from Federal Councillor Friedrich, who is retiring on health grounds after 22 month's intensive government work. We are not introducing the new Federal Councillor here because her election is the subject of an article in this issue of our «Review».

On the other hand, we should like to give you a brief biography of



Mrs Widmer (Photo: ASL)

Mrs Widmer. She was born in 1942, her place of origin being Lucerne, and lives at Vitznau. After completing her law studies in Zurich she qualified as an advocate in Lucerne in 1970. Since 1979 she has been a Judge of the Second Chamber of the Lucerne Cantonal Court, dealing particularly with family, children's and criminal law.

Returning home?

Many Swiss abroad are impelled by circumstances or by homesickness to think about going home. However, this is not quite as simple as might be imagined. We therefore thought it would be useful to collect some information for our compatriots who wish to make a success of their return to Switzerland, and we put some questions on the subject to Minister Max Leippert, Head of the Service of the Swiss Abroad of the Federal Department of Foreign Affairs.

Question: What formalities have to be fulfilled when leaving one's country of residence?

Minister Leippert: The competent authorities of one's host country must be notified, of course. So must the Swiss mission (embassy, consulate general or consulate) where one is registered; this information is important to them in various

Europa/Welt e

connexions (Old Age and Survivors' Insurance and Disability Insurance, military service, political rights, despatch of the «Swiss Review» etc.). Incidentally, the mission can supply the necessary forms for the Swiss Customs.

Q.: What has to be done on arrival in Switzerland? M.L.: One must report within 10 days to the administration of one's new commune of residence (Register of Inhabitants), and men under 50 must report to the Military Section Head within 14 days. If available, the service booklet or registration card must be delivered to him in person or by post.

Q.: What about children of school age?

M.L.: The parents must enrol them as soon as possible with the school authorities, stating what schools the children have attended and what the languages of instruction have been.

Q.: What is the position with regard to military service?

M.L.: There is no need for people under 18 to concern themselves about this, for in normal times young men between 18 and 20 are called up automatically. A Swiss male returning home before he is 28 must as a rule attend a recruit school. If he first takes up residence in Switzerland between the ages of 28 and 50 he will not be called up to the army but will be assigned to civil defence. In cases where military service is not performed the military exemption tax (3% of income) must be paid.

Q.: What happens about social insurances?

M.L.: All Swiss living or working in Switzerland are compulsorily affiliated to the Old Age and Survivors' Insurance (OAI), the Disability Insurance (DI) and the Loss of Earnings Compensation Scheme. Selfemployed persons pay contributions ranging from 5,06% to 9,4% according to income. Employed persons pay 5% of their salary plus 0,3% for unemployment insurance; employers also pay 5,3% for their employees. Women draw the basic old-age pension (there are also married couple's pensions) from the age of 62 and men from the age of 65. The size of the pension depends on the total contributions paid (these are based on declared income) and on the number of contribution years (people with fewer contribution years than is usual for their age-group receive a partial pension). The pensions are paid only after an application has been submitted to the Compensation Fund. It is advisable to apply for information to the cantonal compensation funds, whose addresses can be found on the last page of all Swiss telephone directories. Those offices can also give full details of the Disability Insurance scheme.



Q.: What happens to social insurance contributions paid abroad?

M.L.: The situation varies greatly from country to country. In some cases the pensions are not transferred to Switzerland, in others, only if contributions have been paid for many years. Things are simpler if Switzerland has concluded a social security agreement with the country concerned. Our embassies and consulates or the Federal Office for Social Insurance can provide information about the effects of these agreements on Swiss returning home.

Q.: Can people in need, for example, those who have not joined the voluntary OAI and who do not receive a foreign pension, count on any support from the Swiss authorities?

M.L.: This will depend on their financial situation. Extraordinary pensions equivalent to the minimum OAI old-age pension are granted in cases where incomes fall below certain limits. For exceptional cases there are also «destitution payments» or welfare benefits; application should be made to the communal authorities. The Confederation can pay repatriation costs through the competent embassy or consulate.

Q.: Do Swiss firms have their own pension schemes?

M.L.: From 1st January 1985 all employers in Switzerland will have to affiliate their employees to a pension fund. Entry conditions and the purchase of contribution years will differ from case to case and it is advisable to clarify this point when discussing one's employment contract.

Q.: Is sickness insurance organized in the same way as the OAI?

M.L.: No; at federal level it is voluntary and one is free to join the sickness fund of one's choice. The contributions are, of course, higher for older entrants. Where social security agreements exist these normally provide for unrestricted transfer, but a strict time-limit of three months must be observed. Compatriots returning from a country which has not concluded a social security agreement with Switzerland can apply to the Secretariat of the Swiss Abroad (Alpenstrasse 26, 3006 Berne), which has signed an agreement with various sickness funds. These will accept them without requiring back payments if they are under the age of 70 and have been registered with a Swiss embassy or consulate for at least five years. However, this solution is rarely cheap and usually involves a five-year exclusion clause for preexisting illnesses.

Q.: What steps should be taken to find work in Switzerland?

M.L.: The Federal Office for Industry,

Crafts and Labour (BIGA), Manpower and Emigration Division, Bundesgasse 8, 3003 Berne, can provide useful general information about the labour market in the various regions of Switzerland and about the recognition of professional qualifications. On the other hand, more detailed information about actual vacancies in a particular place can be obtained from the local job centres and the daily press.

Q.: On what conditions can unemployment benefit be drawn?

M.L.: A Swiss from abroad must report to the job centre in his commune of residence immediately after arriving in Switzerland. However, he will not be able to draw unemployment benefit straight away. We shall be publishing a communiqué on this subject from BIGA in one of the forthcoming numbers of this «Review».

Q.: What is the accommodation situation? M.L.: The situation varies very much from one town to another. As a rule it is more difficult to find accomodation in one of our big cities, and rents are usually lower in medium-sized and small places. The communes can provide all the relevant general information, but flats or houses to rent or for sale are normally found through newspaper advertisements or estate agents.

Q.: Is it easy to find a vacancy in an old people's home?

M.L.: In most cantons there are not enough places in old people's homes to meet the demand, so there are waiting-lists. It is therefore advisable to apply as early as possible. The competent cantonal offices and organizations like Pro Senectute (Lavaterstrasse 60, 8027 Zurich) can supply details.

Q.: What is the tax position?

M.L.: Our tax system, which embraces federal, cantonal and communal taxes, is not one of the simplest. Persons entered in the Register of Inhabitants receive tax declaration forms to complete; these serve as the basis for taxation. The tax authorities subsequently send out several payment slips indicating the sums due (the number of instalments differs from one canton to another and from one commune to another). The amounts also vary from place to place, but for the majority of tax-payers the total sum is about 25 to 30% of their income. Returning Swiss with assets abroad (including securities) should inguire of the cantonal tax authorities about any possible deductions to which they might be entitled by virtue of double taxation agreements.

Q.: What are your conclusions?

M.L.: As we have seen, emigrants of long standing are confronted with various problems when returning to Switzerland.

These may be of a material nature (e.g. the old-age pension of the host country is not transferred abroad, or the savings accumulated in the course of a long professional career do not secure the same standard of living when converted into Swiss francs). But the psychological aspects must also be taken into account (Switzerland has changed a great deal during the last few decades and is no longer the same country as when the emigrant left: he has also become accustomed to a different life-style). So the decision deserves mature reflection and any move needs careful preparation. I hope these few words of advice will enable the people concerned to make a success of their return home.



Federal Ballots

The Federal Council has resolved that ballots shall take place on the following subjects:

on 10th March 1985

- initiative on holidays
- abolition of subsidies for primary education
- training grants
- abolition of the Confederation's obligation to grant subsidies in the field of public health

on 9th June 1985

- initiative on «the right to life»
- abolition of the cantonal share in the net proceeds of stamp duties
- change in the distribution of the net proceeds of duties on distilled liquors
- abolition of aid to growers of bread grain for their own needs (provided that the Federal decree on this matter has been adopted in a final vote during the winter session of Parliament).

The initiative on the harmonization of the beginning of the school year (in late summer) is ready to be put to the vote but this will not be done until the second half of 1985.



OAI (Old Age and Survivors' Insurance) – Life Certificates

The life certificates are being sent out to insured persons by the Swiss Compensation Office in Geneva from 1st June 1984, either direct or through the Swiss embassies and consulates abroad. They are being despatched throughout the year according to the date of the beginning of pension entitlement of the individual concerned, so there is no need for those who have not yet received a certificate to worry. In all cases the life certificate must be legalized by an official authority in the country of residence within the time-limit laid down. Anyone encountering difficulty in getting the certificate legalized can have it done by the competent Swiss embassy or consulate.

Notice

Egypt

Frozen Swiss assets in nontransferable bank accounts – Renewal of the 1980 Agreement

The Federal Department of Foreign Affairs has renewed for four years the agreement concluded with the Egyptian authorities in 1980. It provides for the release frozen of assets in nontransferable bank accounts in the Arab Republic of Egypt belonging to non-resident Swiss nationals or to corporate bodies whose registered offices are in Switzerland and in which Swiss nationals have a controlling interest.

Interested parties are asked to apply **as soon as possible** to the Federal Department of Foreign Affairs, Financial and Economic Service, 3003 Berne (tel. 031/ 613051), which will inform them of the procedure to be followed.

Federal Department of Foreign Affairs

Numbers of Swiss Abroad at the end of 1983

At the end of 1983 there were 363177 Swiss nationals registered with the Swiss consular missions abroad. Of these, 154613 or 43 per cent had Swiss nationality only and 208564 or 57 per cent were dual nationals. This census only takes place every three years. Compared with 1980, there is an increase of 8945 or 3 per cent.

The Swiss colonies abroad have increased since 1950 by 125734 or 53 per cent. While the number of persons with Swiss nationality only has decreased very markedly (-10467 or -6 per cent), that of dual nationals has almost trebled (+136201 or +188 per cent). Whereas dual nationals accounted for 30 per cent of Swiss abroad in 1950, the proportion was 57 per cent by the end of 1983.

Swiss legislation has contributed appreciably to this development because it rules generously on the question of retention of Swiss nationality. Thus, Swiss who become naturalized abroad lose our nationality only if they expressly renounce it. A Swiss woman who marries a foreigner can retain her nationality by making a declaration before her marriage. In addition, voluntary entry to the Old Age and Survivors' Insurance scheme and the law on welfare benefits for Swiss abroad, among other things, have motivated dual nationals who had not previously registered with a Swiss embassy or consulate to do so.

Almost two-thirds of Swiss abroad live in European countries. Since 1980 their numbers have increased by 3577 to a total of 214162. The Swiss in North and South America are also very numerous: they have increased by 2671 to 104875. The increases have been less marked in Australia/Oceania (+1350) and Asia (+1534), where Swiss nanumber 15370 tionals and 11259 respectively. On the African continent they have even declined by 187 to 17511.

Of the 363177 Swiss abroad, 95114 or 26 per cent live in France, 45715 or 13 per cent in the United States of America and 41749 or 11 per cent in the Federal Republic of Germany.

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