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# Citizenship Campaign



In the March 1984 issue of this periodical, you were informed of the result of the plebiscite on 4th December 1983, which anchored in the Federal Constitution the transmission of Swiss nationality by Swiss mothers.

At the Assembly in May, I explained the general procedure which enables this principle to come into force. Following the deliberations of its Commission, the National Council considered this matter on 17th September, although initially it should have been treated already in the June session.

It was a long meeting, and it was only the «Nationale Aktion» which made systematic opposition, proposing amendments to each article, and that meant a session of fully four hours until the matter was completed.

There is no need to enter into the discussion in detail, all the more as all the demands of our Organization were agreed, specially regarding the retrospective possibility of attaining Swiss citizenship where the limit was extended to the age of 30, although the Federal Council had proposed the limit at 22. By this, all those who suffered discrimination by the regulations issued in 1978, will now be able to benefit from this revision.

The press has commented most favourably on the decision by the National Council, and headings like the following could be read: «Un geste pour les mères», «Une petite générosité», «Un pas vers l'égalité entre les sexes», «Contre la discrimination de la mère suisse».

The Council of States, too, had this matter on its agenda for the autumn. It should have dealt with it on 27th September. But due to an overloaded program, it decided to put it off to the March session. The Council has declared its intention to study the matter in depth following the debate in the National Council, and to consider the various aspects. The result of this postponement, though not very grave, will be that the change in the law will not now come into force on 1st January 1985, but only half way through the year.

It is hoped that the Council of States will follow the National Council in every point, which would mean full success for our nationality campaign. In any case, we are on the right path so far.

The press did not like this postponement by the Council of States; the headings speak for themselves: «Les femmes attendront», «Débat reporté», «Occasion manquée», «Report pour le droit de cité».

To summarize we may say that we are nearing the end of our efforts in favour of the Swiss mothers and their children. Nevertheless we cannot consider the whole matter of citizenship closed as yet. A further revision will have to be undertaken in order to enable the foreign husband to attain Swiss nationality. This will mean a great many problems to be solved.

SSA/Lucien Paillard

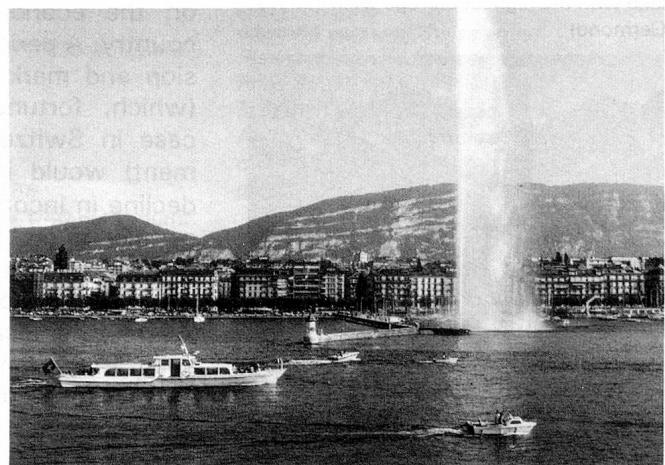
## Question 7:

What is the name of the church in this picture with the largest church clock in Switzerland?



## Question 8:

What is the name of this charming Swiss town?



# The difference between the AHV/AVS and the «second pillar»

On 1st January 1985, the federal law on occupational old-age and invalidity provision will come into force. With this, the «second pillar» of our social insurance system will become compulsory (see March 1978 issue of this paper). Swiss women and men resident abroad will be able to join this insurance; the modalities for this are at present being worked out.

We are reproducing some of the passages from an article by Leonard Montavon in «La Suisse»:

– «The AHV/AVS is based on the system of repartition, whereas the «second pillar» adheres to the principle of capitalisation. This difference is fundamental, for the first system allows the payment of benefits also to persons who have never paid any contributions. This is impossible under the second system. Anyone who will have reached pensionable age on the 1st January 1985 and has never paid into any pension fund, will not receive any benefits under the «second pillar» system.»

– «Under the system of repartition, the benefits paid to persons of pensionable age are financed

by the contributions of those actively at work. In Switzerland, we have one million people of pensionable age and over and 3,2 million at work. Three persons in employment therefore finance on an average the benefits paid to one pensioner. In contrast to the important principle of solidarity under the system of repartition, that of capitalisation is completely individual: each person builds up a capital right to the age of retirement, from which he then draws a monthly pension. The possibility of drawing a pension by those entitled is not dependent on the financial support by future generations.»

– «Let us look at the AHV/AVS: a system of repartition has two considerable advantages: on one hand, provision is being made already for the «generation of entry». The basic idea of solidarity between generations of this system allows payment of benefits to the retired by the contributions of the working population, also to people who have never paid into the AHV/AVS. The other advantage is the fact that pensions can be adjusted to inflation without difficulty or delay.»

The main disadvantage of this system is the great dependence on the economic state of the country. A period of strong recession and marked unemployment (which, fortunately, is not the case in Switzerland at the moment) would inevitably mean a decline in income of the working population and thus a decrease in income leading to difficulties for the state pension fund.

As a further disadvantage may be seen in the long run a changing balance in population. After the baby boom of the decade 1960–1970, the birthrate has

been declining rapidly. One has to face that, by the beginning of the next century, only 2 to 2,2 working men and women will be providing the benefits for one pensioner. In all probability, therefore, contributions to the AHV/AVS will have to be increased.

## – «Two complementary systems:

Let us now look at the «second pillar»: A system of capitalisation has two great advantages. The first is that the pensions paid out to those entitled to benefits are independent of the population balance, because the person entitled to the pension will receive it on the basis of the capital which he has paid in during his working life. The number of people at work at that time is of no consequence. The second advantage is that this system is far less dependent on the economic state of the country. These pensions are not affected by a strong recession nor by the number of people at work. It has to be said, though, that this system also has some disadvantages. The benefits paid out do not take into account any inflation. In addition, the problem of

## Question 9:

What is the name of the Swiss reservoir lake with the highest barrage wall? (Photo: Germond)



## Question 10:

What is the name of the Swiss town famous for its carnival and which harbours the «Laellenkoenig»?



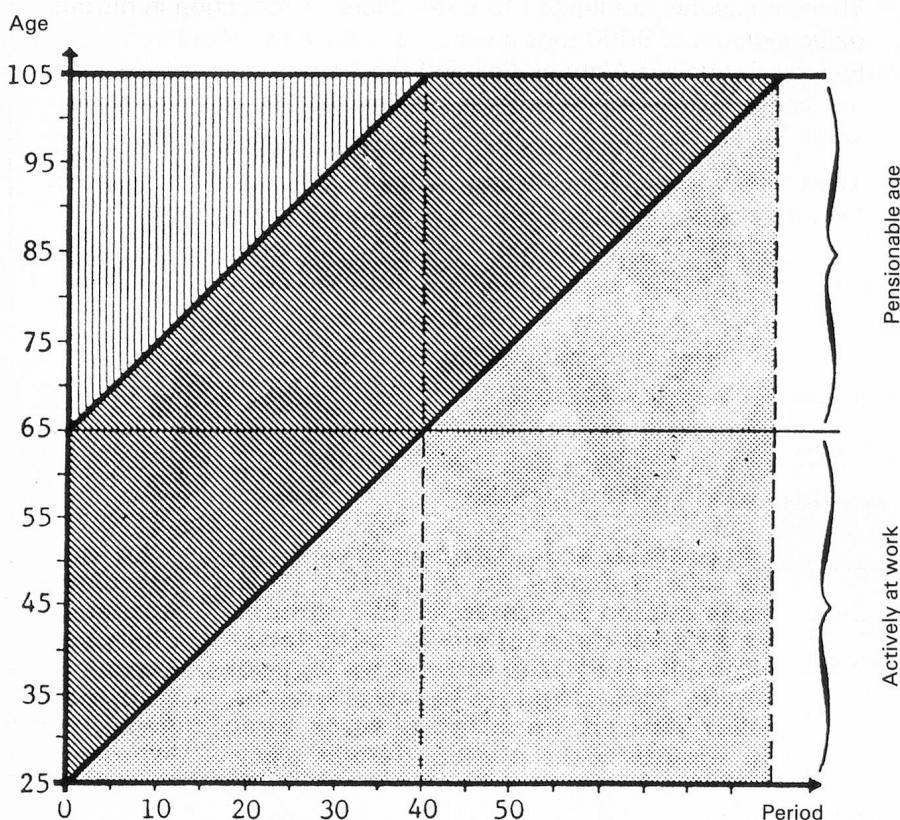
the «entry generation» is not solved: who pays in nothing, receives nothing!

To sum up, it can be said that the two systems complement each other inasmuch as the ad-

vantages of the one are the disadvantages of the other: when the Swiss economy flourishes, the AHV/AVS has no problems; when inflation is low, the «second pillar» does well.»

## The «Entry Generation»

The «entry generation» comprises all those who, by the time the law comes into force on 1st January 1985, have not contributed for a full period of 40 years for men (from 25 to 65 years of age) and 37 years for women (from 25 to 62 years of age), as well as those who have not yet reached pensionable age (65 for men and 62 for women) by 1st January 1985.



Period 0 = Coming into force of the law (1.1.1985)

Period 40 = End of the «entry generation» according to BVG/LPP (Constitution) (1.1.2025)



Persons over the age of 65 (62) on 1.1.1985  
No minimum contributions according to BVG/LPP



Persons between 25 and 65 (62) years old on 1st January 1985  
Minimum contributions according to BVG/LPP: approximately 1/40 per annum from 1.1.1985 to the age of 65 (62)



Persons of 25 years of age or less on 1.1.1985  
Full contributions according to BVG/LPP

We shall inform our compatriots abroad in this publication as soon as the details have been worked out. This will probably be some time in 1985. It is scheduled that only those persons who pay contributions to the AHV/AVS will be able to join.

SSA/L. Paillard

## Book reviews

All the books reviewed below can be ordered either from the publishing house mentioned or from the Secretariat of the Swiss Abroad, Alpenstrasse 26, CH-3016 Bern, Switzerland.

### Switzerland»

by M. Renold, H. Dietz, S. Eigstler.

Published by AT Verlag, Aarau.

Price Sfr. 17.80.

In German.

A collection of unforgettable pictures from the most beautiful parts of the 26 Swiss Cantons.

### «Voyage au pays des sculpteurs romands» (Journey to the fields of Roman sculptors)

by Alexis Forel. Illustrations by Louis Soutter.

Published by «Loisirs et pédagogie SA», Lausanne.

(950 numbered copies).

Price Sfr. 128.-.

In French only.

This richly illustrated book follows route sketches and tries to trace the influence of Roman art and that of the 19th century.

### «Grüsse aus der Region Basel»

by Eugen Schwarz.

Published by Hapes, Pratteln.

Price Sfr. 35.-.

In German only.

With a large number of postcards of the turn of the century.

### «Agli»

by Saro Maretta.

Published by Erpf, Berne.

Price Sfr. 19.80.

Lyrical poems in Sicilian dialect, with translations in Bernese, German and Italian.

### «Armée suisse» (Swiss army)

Published by «24 heures», Lausanne.

Price Sfr. 19.80.

In French, richly illustrated.

An extensive presentation of the development of the Swiss army and today's regulations.

### «De l'hospitalité à l'accueil»

(From hospitality to reception)

by José Seydoux (volume 1)

Published by Delta & Spes, 1983.

Price Sfr. 39.-.

In French only.

A novel survey of hospitality over the centuries and presenting today's tourism with its economic, social and cultural aspects.