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## Solidarity Fund

# Livelihood insurance ever more important

**Swiss citizens who live far from their country of origin have the reputation – like their fellow-citizens at home – of being especially conscious of security and the need for insurance. They are so right. In 557 cases the Solidarity Fund has helped Swiss Abroad faced with financial disaster to start a new life.**

There are comprehensive statistics about indemnities provided by the Solidarity Fund during the 34 years of its existence. Algeria (with 166 cases), Egypt (82), Morocco (56), Zaire (52) and Tunisia (32) come at the top of the list of the 67 disaster countries in which Swiss citizens have lost their means of professional livelihood. In Europe there have been five cases each from former East Germany and more recently from ex-Yugoslavia. During the last twelve months the Fund – to which 9,394 Swiss citizens throughout the world belong – came to the help of a further 433 people.

So far the Solidarity Fund has paid out a total of Sfr. 8,232,500.– for indemnities in cases of loss of livelihood.

## An increasing number of cases

Why the increasing attractiveness of this self-help? Since the collapse of the Berlin Wall, dramatic events in many places, including civil unrest, revolutions, coup d'état and war, as well as increased xenophobia, have

made Swiss Abroad examine their own situations and think about insurance in case of disaster. In the last few years many Swiss Abroad have found themselves in the terrible situation of having to return to their own country or to a third country after hasty departure from their homes. They have been faced with the problem of starting life

**Bosnian refugees in a school at Zlatar near the Austrian border. Swiss Abroad are not spared by civil unrest. The Solidarity Fund could help you too.**

again with very little or nothing in their pockets. The economic situation in Switzerland itself – with fast grow-

ing unemployment – has clouded even further the prospect of trying to find a new life at home. Both the Gulf war and the strife in ex-Yugoslavia have shown that many Swiss Abroad are not sufficiently insured against catastrophe. These events have shown that loss of livelihood remains a real risk – against which the Fund provides the only instrument of security available. Insurance for a lump-sum indemnity of up to Sfr. 100 000.– per family member can be tailored to individual requirements. On such a solid foundation it is actually possible to start a new professional life in case of need.

## Savings and insurance in one

The Fund also provides an opportunity to build up hard-currency savings in Switzer-

## Will you be 50 this year?

If so, you can still join the voluntary pension scheme but you must do so within a year of reaching 50. Leave it any later and you will have finally missed the boat. Exceptions are special cases such as naturalisation, divorce or separation, widowhood or continuation of the compulsory insurance scheme. For further information you may apply to your diplomatic post.

tions. This savings capital is invested in complete security under the supervision of the Federal Finance Administration. The interest rate for a lump-sum payment – after deduction of a modest risk premium of 0.4% for liveli-



land. Recession, economic difficulties everywhere and tumult in currency markets have made this type of savings increasingly attractive for many Swiss Abroad. Three risk or savings categories can be chosen according to individual needs and financial resources. Swiss Abroad who use the Fund to build up savings accounts in their country of origin may invest their money in the form of either a lump-sum payment or annual contribu-

hood insurance – comes to an effective 5.38%, since it is entirely free of withholding tax. This compares well with other types of fixed interest investment, and the Fund's savings and insurance mechanism may also be compared to ordinary life insurance with advantage. One very practical side is that in cases of real economic hardship savings built up in the Fund may be withdrawn without any notice whatsoever. ■

## Announcement for cooperative members of the Solidarity Fund for The Swiss Abroad

*The Annual General Meeting of the Cooperative will be held at 16.30 on August 19, 1993, at Eurotel Riviera in Montreux on the occasion of the Congress of the Swiss Abroad.*

*The agenda will feature statutory business, such as the annual report, the 1992 annual accounts and elections.*





Swiss nationality law

## Easier naturalisation: the rush is on

**After the entry into force of the new nationality law, 1992 saw three times as many applications for the easier naturalisation procedure as the average in previous years.**

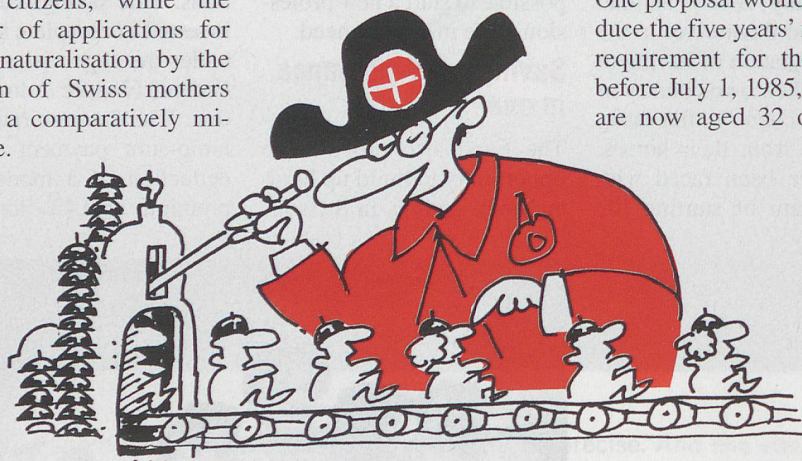
Following the new opportunity for wives and husbands of Swiss citizens to qualify for easier naturalisation, applications rose by 14,000 in 1992. About one-fifth of this increase involved applications by foreign spouses of Swiss citizens, while the number of applications for easier naturalisation by the children of Swiss mothers played a comparatively minor role.

The flood of applications has led to delays at the Nationality Law Division of the Federal Office of Police. But priority is being given to easier naturalisation for children of Swiss mothers. These can now reckon with a

shorter procedural period than the two to three years which still applies to other candidates resident abroad.

### Possible revision?

In the easier naturalisation of such children, criticism has been increasingly levelled against inequality of treatment between children in the same family; and it remains true that different provisions apply to children of Swiss mothers born before and after July 1, 1985. The authorities are aware of this problem, and attempts are at present being made to find a way out. One proposal would be to reduce the five years' residence requirement for those born before July 1, 1985, and who are now aged 32 or above,



(H. Bosshard)

### He has now arrived: the advisor to the Swiss abroad!

Long planned and coveted – he has finally appeared: the practical handbook to answer all the most important questions of the Swiss Abroad. Resulting from cooperative work between the Service for the Swiss Abroad, the Secretariat for the Swiss Abroad and numerous federal offices and institutions, the new advisor is light and reader-friendly, 130 pages long and available in German, French and Italian.

The new advisor is free of charge. All you have to do is send the completed form together with an address label to the following address:

Service for the Swiss Abroad  
Bundesgasse 18, CH-3003 Berne

#### Order Form

Mr./Mrs./Family:

Name:

First name:

Full address:

Country:

Desired Language:

and at the same time to replace the residence requirement for those under 32 by the less strict criterion of "having a particular close relationship with Switzerland".

Paul Andermatt

To whom it may concern

## Blocked credits in Egypt

The agreement between Switzerland and Egypt on the liberation of non-transferable bank accounts pertaining to blocked Swiss credits elapsed at the end of November 1992. On April 14, 1993, a new agreement based on an exchange of letters between the Swiss Embassy and the Egyptian ministry responsible came into force. This is valid for two years and pro-

vides for an annual ceiling of 500,000 Egyptian pounds.

**Swiss citizens who are not resident in Egypt and are entitled to such credits are invited to contact this address as soon as possible:**

Federal Department for Foreign Affairs  
Financial and Economic Service  
CH-3003 Berne  
ANP