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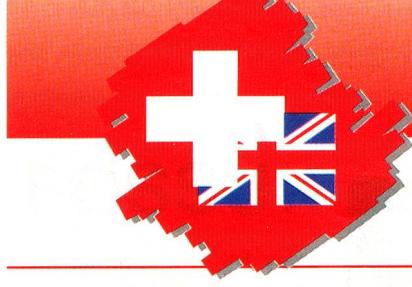
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Switzerland in the UK

It's all change at Yorkshire Swiss Club

Major changes are taking place in the running of the Yorkshire Swiss Club.

The club's veteran president, Jeffrey Long, is retiring in the new year.

Long-standing treasurer Margaret Allen has already retired and moved away to be nearer her family. She has been succeeded by Peter Dransfield.

The club's hard working secretary, Carolina Brook, is moving even further away – to Chattanooga in Tennessee where she will be going to college to complete her teacher training.

Finally Karl and Audrey Kagi – the club's vice president and welfare officer – have both put in their resignations "to make way for younger members", but will stay on until the next AGM on March 4.

Jeffrey Long, who is also president of the Federation of Swiss Societies in the UK, has long been a prominent personality in the Swiss community.

His involvement started when he joined the Yorkshire Swiss Club in 1952. Two years later he became the club secretary, and was elected president in 1983.

Survey shows Swiss banks are the cheapest in Europe

The tremendous differences banks charge for their services in Britain and in the rest of Europe have been highlighted in a survey compiled by the Sunday Times.

And it shows that the cheapest rates of all are those offered by the banks in Switzerland.

The newspaper describes the rates imposed on customers of Britain's high street banks as "exorbitant".

According to the survey accidentally going overdrawn could result in a customer facing "punitive" charges often ten times

greater than in other parts of Europe.

It reports: "A customer with a Lloyds TSB Classic account who went overdrawn without permission by just £15 for ten days would face charges of more than £50.

"A customer at Deutsche Bank in Germany, Crédit Suisse in Switzerland or IMI-San Paolo in Italy would be charged less than 50p."

And it says that even customers who always stay in credit are often forced to pay for services, such as a

banker's draft or stopping a cheque, which are frequently free in other countries.

The Sunday Times revelations have renewed calls for a windfall tax on British banks.

The Independent Banking Advisory Service said: "It's outrageous. These charges are the worst in Europe and should be outlawed because they drive people into debt."

But a spokesman for NatWest told the newspaper: "The charges on unauthorised overdrafts reflect the fact that we are trying to discourage them."

Swiss and UK rates: the facts

	Annual interest for overdraft (unauthorised)	Annual interest for overdraft (authorised)	Fee for bankers draft
Barclays (UK)	29.8%	18.8%	£10
HSBC (UK)	29.5%	14.4%	£10
Lloyds TSB Classic (UK)	26.8%	18.8%	£10
NatWest (UK)	33.8%	17.8%	£10
UBS (Switzerland)	12.0%	9.5%	20p

Castle launching for new Inverness club

The chief of Scotland's Clan Rose, Elizabeth Rose, loaned her ancestral home, the imposing Kilravock Castle for the inaugural meeting of the latest – and most northerly – Swiss club in

Britain. Twenty eight people attended and agreed to set up the Swiss Club Inverness, with the twin aim of providing a forum for people of similar interests and also to promote the well-being of

Swiss in the Highlands of Scotland.

Carmen Rose was elected president. She thanked Silvio Rathay and Consul General Max Inholder for their advice and encouragement in setting up the club, and Jeffrey Long, the president of FOSSUK, who had travelled 360 miles from his home in Bradford to be with them for the occasion.

Carmen Rose's daughters, Emma and Amy, were elected to the posts of secretary and treasurer.

Club members and their visitors – pictured left outside the castle – also had lunch in its 17th century baronial dining room.



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FOSSUK celebrates its Golden Jubilee

This summer's AGM weekend was the highspot that marked the 50th anniversary of FOSSUK – the Federation of Swiss Societies in the UK.

The celebrations started in the lecture hall of the Swiss Embassy, with a presentation given by Ron Pepper of Swiss Radio International. This was a joint event with the Unione Ticinese, and was part of their own 125th anniversary programme.

The AGM itself was attended by 20 delegates representing 21 corporate members. Also present were members of the FOSSUK committee and delegates to the Organisation of the Swiss Abroad.

President Jeffrey Long welcomed Ambassador François Nordmann, the consuls general from London and Manchester, and guests of honour from Switzerland – Ambassador Thomas Füglistler of the Department of the Swiss Abroad at the Federal Department of Foreign Affairs, and National Councillor Dr Georg Stucky, president of the OSA.

Other visitors included Thomas Trostman, Marianne Junger and Sandro Bombardi, the president,

FOSSUK started its life in 1949 as the Presidents' Assembly, a co-ordinating body formed to discuss the mutual objectives of Swiss societies. Today it is supported by 27 Swiss clubs and other organisations and plays an important role within the societies and the whole of the Swiss community in the UK.

vice president and secretary of AYSA – the Association of Young Swiss Abroad.

Mr Trostman gave a lively presentation of the aims of his newly formed organisation, which is open to all young Swiss under the age of 35. The fourth Forum of Young Swiss Abroad will be held in London in September next year.

All the members of the FOSSUK committee were re-elected, with the addition of Mrs Anne-Marie Doherty from the Midlands Swiss Society.

Ambassador Nordmann hosted a reception at the end of the AGM, and this was followed by a Golden Jubilee dinner dance. Among the 85 guests was



President Jeffrey Long (right) with members of the FOSSUK and AYSA committees, about to board the Royal Princess

centenarian Dr Hans Egli, a FOSSUK founder and now an honorary vice president.

On the Sunday morning 130 participants boarded the Royal Princess at Westminster Pier for a four hour cruise to the Thames Barrier and back.

The weather was reasonably clement and a happy crowd enjoyed a tasty buffet offered by FOSSUK.

They also very much appreciated the commentary by Peter Barber, describing

the most interesting sights along the river.

Everyone agreed it was a weekend to remember, as well as an occasion to foster close ties between FOSSUK and its member societies and friendship among Swiss and friends of Switzerland.

The next AGM will be held in Cheshire over the weekend of June 3 2000, tying in with Manchester Swiss Club's own 150th anniversary.

Rose-Marie Breitenstein



The committee of the City Swiss Club would like to wish all its members, Swiss people and friends of Switzerland to:

Season's Greetings and Best Wishes for the New Millennium

The City Swiss Club was founded in 1856. The club offers a wide-ranging programme of business and social events throughout the year. If you would like to learn more about the Club and/or receive a membership form, please contact Gill Egdell c/o Swissca Securities Limited, Camomile Court, 23 Camomile Street, London EC3A 7LL. Telephone: 0207 863 1903.



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Keep in touch with home – the electronic way

The Swiss have taken to the World Wide Web in a big way, and it's now easier than ever to use the Internet to find out all you want to know about what's going on in the homeland.

Nearly all Swiss newspapers have online editions, like the Edicom group which let you go from page to page as

you would in a real newspaper (see below: the site is www.edicom.ch). For the day's news in English go to www.swissinfo.org/eng/ – it's all there, including a link to the pages of the Swiss Review. You can also reach this directly by going to www.meakin.net.

The Edicom website features a newspaper-style layout with columns for news, sports, and other topics. The weather forecast for Le Grand Saint Bernard is displayed with a 7-day outlook. The site is brought to you by Weathernews Inc.

The Swisscom online directory allows users to search for Swiss phone numbers by name, company, or location. It includes a search form and a results page showing customer data.

Finding a Swiss telephone number is easy with Swisscom's online directory. You can also key in a number and find out who's phone it is!

The Swiss Embassy in London website provides information on travel to Switzerland, facts and figures, business and economy, and various Swiss societies in the UK. It also links to the Swiss government and Swiss events in London.

The Swiss Embassy in London's web site contains a mountain of facts and advice for Swiss living in the UK.

The Computer News website offers news articles on various topics, including software reviews and industry news. It also features a search bar and a navigation menu.

Computer buffs who want to keep in touch with developments in Switzerland can go to the online Computer News.



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OSA delegates say 'Yes' to joining Europe

Thirty five Swiss citizens from the UK were among more than 800 participants taking part in the 77th annual Congress of the Swiss Abroad, held in Lausanne in August.

The large number was drawn by the topical theme for the congress – Switzerland's bilateral agreements with the EU – and also attracted by the spectacular celebration of the four-times-a-century Fête des Vignerons, held in nearby Vevey.

The UK delegates attending the Council of the Organisation of the Swiss Abroad (OSA) unanimously approved a resolution to implement Switzerland's agreements with the European Union.

The resolution was accepted by the 63 delegates representing Swiss communities worldwide, subject to the Federal authorities, withdrawing those clauses which relate to the proposed abolition of the Voluntary Old Age Pension Scheme (OSA/DI) for Swiss residing in a European state which has reciprocal social security agreements.

It was pointed out that the voluntary scheme was of vital financial assistance for those compatriots with no income of their own or with limited personal assets.

The president of the OSA, Dr Georg Stucky, forcefully scorned the Swiss Government for recommending the abolition of the scheme. He insisted the matter should be reappraised during the forthcoming parliamentary sessions.

The guest of honour was the recently elected Federal Councillor Joseph Deiss, who stressed how important it was for Swiss expats to use their vote on pressing for policy decisions Switzerland would have to face in the near future.

He instanced the government's determination that

Switzerland should become a member of the United Nations, basing its decision on well tested principles of neutrality and solidarity, reinforced by a proactive, sustained and profiled presence abroad.

"It is no longer feasible nor desirable for our country to remain marginalised by worldwide events, nor is there any merit in remaining outside European decision making bodies," said the federal councillor.

On the subject of the voluntary OSA/DI scheme, he was cautious not to raise hopes too high. Nonetheless he promised to voice the concerns of the OSA as expressed in the resolution.

He said he was well aware of the potential negative outcome the Swiss electorate abroad could have in the proposed referendum on bilateral agreements with the EU. – **Joe Broggini**

AHV: A reader's questions

Sir I am writing on behalf of my daughter Natalie who's studying in London, has been a member of the AHV for some years, and is aged 25. We read with some considerable dismay about the proposed changes to the AHV, and wonder how many organisations world-wide can allow themselves the luxury of retrospective action – apparently being ready to cancel existing members benefits. Have we misunderstood the proposals?

Specific points which spring to mind include "the withdrawal after six years of insured members under 50 years of age residing in states which are party to an agreement with Switzerland" Why after six years? What is the point of paying contributions in the knowledge that after six years one is going to be put out

of the AHV? What happens to contributions already paid?

3. If after six years, and the proposals are carried through, and my daughter put out of the AHV, she then leaves UK, she will not be able to rejoin – she will not have been "insured under the obligatory old age and survivors' (AHV) insurance scheme for at least five consecutive years immediately prior to the new regulations coming into force."

In summary, why are current AHV members not allowed to continue paying contributions and remain paid-up members? I can see the objection to new members, but fail completely to understand what the proposals have to do with existing members. Can you answer these very worrying questions? – **P. Murphy**

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Another top award for Swiss restaurateurs

Annie and Germain Schwab, owners of the Winteringham Fields restaurant near Scunthorpe, were named Independent Restaurateurs of the Year at the annual Caterer & Hotelkeeper Awards.

This is just the latest trophy for the two, who first met 23 years ago in Zermatt. Two years later they married and

came to live in Annie's home city of York.

Their first venture was a private dining club, which they set up in their farmhouse 10 miles outside York.

Germain was the chef and Annie front of house manager. Before long local gourmets were flocking to taste their dishes.

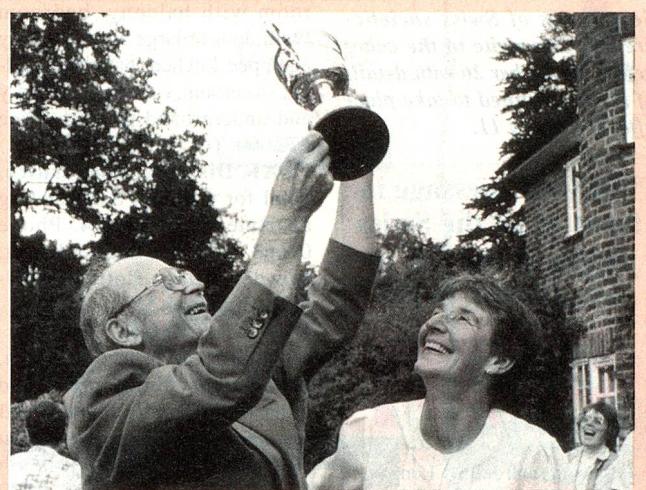
Later they moved to Winteringham Fields, and after 12 months renovation they opened in 1988.

Before long they started receiving a shower of awards – two Egon Ronay stars and the first Michelin star, then four red knives and forks along with the second Michelin star. The AA gave the restaurant two red stars and four rosettes.

Last January Annie was awarded the MBE in the Queen's New Year Honours List for services to catering.

Germain is dedicated to his restaurant. The only time he is not on duty is when he is judging a competition in another part of the country – or receiving an award himself.

Annie is very active in promoting the catering industry. She is a commissioner for Euro-Toques, a member of the Restaurant Association's executive committee and a member of the Guild of Food Writers, campaigning strongly in favour of fresh natural foods.



Sonia Fisher presents the winner's trophy to Dieter Salden at the annual bowling championship of Manchester Swiss Club

How to contact the editor

Reports of Swiss society activities and coming events, and articles and correspondence for the 'Switzerland in the UK' section of the Swiss Review, should go to the editor, Derek Meakin, at Europa House, Adlington Park, Macclesfield SK10 4NP. Tel: 01625 855 000; fax: 01625 855 111.

His email address is: dmeakin@europress.co.uk.

Enquiries regarding advertising should go to Jeffrey Long, 30 Finsbury Drive, Bradford BD2 1QA. Tel/fax: 01274 588 189.

● The 'Switzerland in the UK' supplement appears four times a year. The deadline for the next issue containing UK news, to be distributed in February, is November 26.

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The full picture.



COMING EVENTS

Edinburgh Swiss Club: Christmas Concert, Festival Hall (*December 19*); Annual Dinner at Denzler (*January 28*). Details from Ursula Ross on 0131 539 2543.

Fife Swiss Club: Christmas meeting, Old Kirk Place (*December 4*); Skittle Evening with Edinburgh Swiss Club (*February*). Details from Heidi McGhie on 01383 412 635.

Manchester Swiss Club: Raclette Party, Wilmslow Parish Hall (*March 4*); AGM, Wilmslow Parish Hall (*April 13 or 14*). Details from Sandra Glauer on 0161 456 9262.

Midlands Swiss Society: Samichlaus Party, Trinity Centre, Sutton Coldfield (*December 5*); Fondue Evening, Trinity Centre, Sutton Coldfield (*January 22*); Visit to Droitwich Brine Baths (*February 18*); Swiss Wine Tasting, Venue to be arranged (*March 18*). Details from Glynne Roberts on 01543 250 737.

Southern Area Swiss Club: Christmas party (*December 14*).

Details from Vreni Rudkin on 01252 547 948.

Swiss Club East Kent: Pub lunches and country walks every four weeks. Details from Agi Smith on 01843 601 314.

Swiss Club of Northern Ireland: Christmas lunch, Old Inn, Crawfordsburn (*December 5*). Details from Yvonne Robinson on 01232 621 149.

Swiss Club Tyne Tees: Swiss Samichlaus Party, Whitehill Hall, Chester-le-Street (*December 5*). Details from Nelly Scott-Niederberger on 0191 519 0956.

Swiss Railway Society: Exhibition at Mirfield Fire Station (*December 11*). Details from Peter Dransfield on 01924 495 929.

Torbay Swiss Club: Christmas lunch, Palace Hotel, Torquay (*December 13*). Details from Max Singer on 01803 842 355.

Unione Ticinese: San Nicolao party (*December 5*). Details from Christiane Barber on 0181 348 3751.

West of Scotland Swiss Club: Christmas Party, Emanuel House (*December 5*); Visit to the Opera (*January 22*); Fondue and Raclette Party (*April 1*); Easter Egg Hunt, Emanuel House (*April 23*). Details from Shula Spain-Gayer on 0141 339 5828.

Yorkshire Swiss Club: Christmas Dinner, David Wooley's Restaurant, Burley in Wharfedale (*December 3*). Details from Carolina Brook on 0113 294 5929.

Secretaries of Swiss societies are asked to write to the editor before November 26 with details of events planned to take place after February 11.

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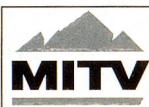
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