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## Smoking ban, imputed rental value and music lessons

**On 23 September, Swiss voters will be asked to vote on three popular initiatives: a universal smoking ban, home ownership tax and music lessons in schools.**

By René Lenzin

Like many other countries, Switzerland has had a ban on smoking in restaurants and public buildings since 1 May 2010. However, the cantons have shown a little leniency when it comes to granting exemptions from this rule. In seven cantons (AR, BE, GR, SO, UR, TI, ZH), smoking rooms are permitted in restaurants, while eleven cantons (AG, AI, GL, JU, LU, NW, OW, SH, SZ, TG, ZG) also allow restaurants with a surface area of up to 80 square metres to be run as “smoking establishments”.

A popular initiative launched by the Lungenliga (Lung League) calls for a ban on these exemptions throughout Switzerland and for comprehensive protection against passive smoking. While the number of non-smokers who regularly inhale harmful smoke has dropped, thousands of workers, particularly those who are employed in restaurants and hotels, are still exposed to passive smoking at their place of work with no real way of avoiding it, says the Lungenliga. This may lead to respiratory infections, asthma, cancer and cardiovascular diseases. The only cost-effective and simple way to prevent these health risks, say the initiators, is to impose a universal ban on smoking in enclosed

spaces – a solution that has proved successful in many other countries.

The Federal Council and a parliamentary majority, however, want to retain the current solution and oppose the initiative. The National Council rejected it by 138 votes to 52, and the Council of States by 28 to 7.

### “Secure housing in old age”

Owners of a house or apartment have to pay tax on an amount defined by the authorities as income. This is referred to as the imputed rental value. In return, debt interest can be deducted from the taxable income. Where the level of debt is high, this system leads to tax savings, but the tax bill is higher if any debts tied to the property have been largely or fully paid. This imputed rental value can lead to financial difficulties, especially for retired people on a low pension who have no further debt interest to pay on their property. The popular initiative “Secure housing in old age” is therefore calling for households made up of pensioners who own their own home to be offered a choice between remaining with the current imputed rental value system and opting out of it and thereby waiving their right to a tax deduction for debt interest.

The Federal Council and parliament reject the initiative on the grounds that unequal treatment of the different generations cannot be justified objectively. The right to choose is also problematic, they say, arguing that, if it were granted, the imputed rental value and deductibility of debt interest would have to be abolished for all homeowners. However, a corresponding counterproposal has foundered in parliament on the question of how much homeowners could deduct from tax in terms of maintenance costs. The initiative is therefore being put to a vote without a counterproposal. The National Council rejected it by 119 votes to 77, and the Council of States by 36 to 6.

### “Youth and music”

A successful counterproposal has, however, been drawn up by the Federal Council and parliament to the popular initiative “Youth+Music”, which calls for more musical instruction in schools and outside school hours. This would oblige federal government and the cantons to promote music lessons for children and young people. According to the Federal Council and parliament, however, the initiative challenges the cantons’ sovereignty over education and clashes with their efforts to harmonise the education system. Given that a majority shares the initiators’ basic concerns, these were incorporated into a counterproposal and the original initiative withdrawn. The National Council recommended the counterproposal by 139 votes to 37, and the Council of States by 30 votes to 6.

## HEALTHCARE POLICY IN TATTERS

**On 17 June, the electorate and the cantons delivered three Nos and a clear defeat for parliament and the Federal Council with their healthcare policy.**

Seldom have proposals from the Federal Council and parliament proved so unpopular among voters as the proposal to promote managed care networks. It had absolutely no chance at the ballot box. Defeat for the managed care proposal had been predicted, but the fact that 76 percent of voters voted No came as a surprise. There is only one way to interpret this outcome: the majority of Swiss have absolutely no desire to have their freedom to choose a doctor restricted or to have a higher contribution to costs enforced on those who want to be treated directly by a specialist without first consulting their family doctor. This marks yet another failure by the beleaguered healthcare policy to halt rising costs.

With a turnout of 38 percent, not a single canton voted in favour of the proposal. Opposition was most pronounced in French- and Italian-speaking Switzerland, where few managed care networks exist to date.

### Final rejection of home ownership savings schemes

The two popular initiatives that went to referendum on 17 June were also given a clear thumbs-down. All the cantons and three out of four voters rejected the initiative by the Campaign for an Independent and Neutral Switzerland (AUNS) for a greater say in foreign policy. AUNS had called for a nationwide ballot to become mandatory for virtually all treaties.

The issue of home ownership savings schemes has been dismissed once and for all. All the cantons and 69 percent of voters rejected the Swiss Association of Homeowners’ initiative to introduce tax concessions for home ownership savings. A similar proposal was thrown out back in February (see also “Swiss Review” No. 2/2012).