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# SOLIDARITY IN A BIG WAY

## ABC of the Solidarity Fund of the Swiss Abroad

The Solidarity Fund of the Swiss living outside Switzerland has proved effective self-help to some 300 members to whom a sum of more than 3 million Swiss francs has been paid out in less than seven years. But the under 8000 members are not sufficient to make the fund self-sufficient, and in order to retain its independence, new members must be recruited. This autumn, a new publicity campaign is being made in Great Britain, which has the personal support of the Swiss Ambassador, Monsieur Olivier Long. To begin with, we should like to publish the ABC of the Solidarity Fund, and we recommend it to readers for careful study. Individual points will be elucidated in later issues.

**1. Character:** Co-operative mutual assistance and savings society.

**2. Aim:** (1) The payment of a compensatory lump-sum to those of its members who have lost the material basis of their livelihood abroad; (2) The establishment of savings deposits in Switzerland in Swiss francs.

**3. Headquarters:** Alpenstrasse 26, 3000 Berne.

**4. Information:** All supplementary information and complete documentation are obtainable from all Swiss diplomatic and consular representatives abroad, from the Secretariat of the Solidarity Fund and from the Secretariat of the Swiss Abroad.

**5. Membership:** The following persons are eligible for membership of the Solidarity Fund: — all Swiss persons over the age of 20 living abroad and registered at a Swiss consulate (no maximum age limit, see No. 14); — all Swiss persons resident in Switzerland who undertake to sponsor a Swiss resident abroad; — any corporate body (e.g. Swiss firms) as well as associations of persons (e.g. Swiss societies) at home and abroad as sponsors; — apart from the father of a family, his wife and children over 20 years of age — so long as they are of Swiss Nationality — may also belong to the Fund.

**6. Nationality:** Dual nationals are on a par with Swiss nationals.

**7. Foreign husbands:** Swiss women who are married to foreign husbands but who have retained their Swiss nationality may also belong to the Fund on condition that they are always registered at a Swiss consulate.

**8. Occupation:** Being a 'housewife' also counts as an occupation. If the means necessary for the support of a household should fail under conditions covered by the Statutes, the 'housewife' may demand payment of the compensatory lump-sum.

**9. Financial obligations:** (1) The purchase of a Fr.25.— co-operative share, repayable only if the Society be dissolved; (2) Payment of an annual or a single savings deposit, the extent of which is to be adapted to the income or property of the member concerned; (3) An annual payment of a share in the administrative expenses which actually amounts to 10% of the annual savings deposit. All these payments are due in Swiss francs.

**10. Extent of the savings deposit:** Annually (in Swiss francs): 25, 50, 75, 100, 150, 200, 300, or Single deposits of 429, 858, 1287, 1716, 2574, 3432, 5148 francs, corresponding to a compensatory lump-sum of: 2500, 5000, 7500, 10,000, 15,000, 20,000, or 30,000 Swiss francs.

**11. Gift shares:** Anyone who wishes — including non-members — may subscribe to an unlimited number of gift shares in multiples of Fr.25.—.

**12. Age of entry:** Every member who joins the Solidarity Fund before attaining the age of 35 years is entitled to complete reimbursement — albeit without interest — of the accumulated savings deposited when he reaches the age of 65. Members who join after the age of 35 years only receive, at the age of 65 years, 60-98% of the accumulated savings deposited. This is because every member must make his gesture of solidarity in view of the fact that he receives the complete compensatory lump-sum should he lose his livelihood, regardless of his age at the time of entry.

**13. Duration of membership:** The mathematical estimates are based on a membership of 30 years' duration. At the age of 65 years, the member of 30 years' standing is entitled to the complete reimbursement of his accumulated savings. In the case of a membership of less than 30 years, the right to reimbursement is reduced in accordance with the Constitution. (see No. 20)

**14. Membership after the age of 65:** It is also possible to become a member of the Fund after the age of 65 years. Such members are entitled to 60% of their accumulated savings when leaving the Fund.

**15. Discontinuance of savings deposits:** At the age of 65 years, the member who has fulfilled his statutory duties for at least 15 years may discontinue his annual deposits, leaving his accumulated savings at the disposal of the Fund. He remains entitled to the compensatory lump-sum if he loses his livelihood and to the complete or partial reimbursement, as the case may be,

of his accumulated savings. This possibility is particularly advantageous for retired persons or those living on a private income. After the age of 65 years has been attained, the reimbursement of the accumulated savings can, however, be demanded, whereby the membership expires and the risk of coverage ceases.

**16. Rights due to a member's heirs:** A member's heirs and other legal successors who fulfil the personal conditions of membership and want to become members themselves can have shares transferred to their name.

**17. Suppression of the qualifying period:** Should the heir of a member be accepted by the Society, he can have the usual qualifying period suppressed by paying a sum amounting to his chosen annual savings deposit.

**18. Withdrawal from the Society:** When a member withdraws from the Society, he loses his right to the compensatory lump-sum.

**19. Repatriation:** Members who return to Switzerland for good are entitled to immediate partial reimbursement of their accumulated savings. The extent of the reimbursement depends in each case on the duration of membership. If a member returns to the home country but draws the income necessary for his livelihood from abroad (e.g. an annuity) or retains extensive interests there (e.g. a farm he has leased or interests in a firm), the loss of which would considerably endanger his livelihood, he can continue to be a member of the Fund. He can also continue his membership as a sponsor, naming a Swiss abroad as the person entitled to the compensatory lump-sum.

**20. Reimbursement of the contributions:** The accumulated savings are reimbursed as follows: (1) 60-100% to members who are 65 years old, according to the **age on entry**; (2) 60-90% on definite return to the home country, according to the **duration of membership**; (3) 60-100% to the legal heirs on the death of a member, according to the latter's **age on entry**; (4) Single savings deposits are 100% repayable after having been left in the Fund for at least 3 years. Reimbursement of these deposits signifies the end of the membership.

**21. Right to compensation:** This right is vested in each member and each beneficiary designated by a sponsor, and may be invoked upon loss of livelihood abroad according to the Statutes. The compensatory lump-sum is payable in Swiss francs; it can be paid abroad if the member so wishes.

**22. Loss of livelihood:** A member is entitled to the compensatory lump-sum if, on expiry of the qualifying period, he loses his livelihood through no fault of his own as a result of war,

civil disturbances or general coercive measures of a political character. Loss of livelihood is understood as consisting in any considerable and not purely transitory deprivation of the member or beneficiary in an economic sense, particularly an important reduction not immediately compensated of his financial resources and means of earning.

The compensatory lump-sum cannot be paid in the event of loss of livelihood caused by act of God, fire, theft, accident, illness, etc. The fund is not a type of insurance against loss and damage.

**23. Qualifying period:** Members who joined the Fund after 31.12.64, are entitled to the compensatory lump-sum only on the expiry of a **qualifying period of two years** after the date of entry. There are two exceptions to this rule: (1) for all Members who joined the Fund earlier than five years after their emigration, and (2) for all members who joined the Fund before becoming 25 years of age. In both these cases, the qualifying period is only one year.

**24. Possibility of appeal:** A member who is refused the compensatory lump-sum can appeal against the decision of the Board within 30 days by submitting a well-founded written appeal to the chairman of the Appeal Commission of the Solidarity Fund, Alpenstrasse 26, 3000 Berne.

**25. Investment of funds** The funds of the Society are invested with the Federal Treasury.

**26. Utilisation of interest:** The member receives no interest on his savings deposits. This sacrifice represents his concrete gesture of solidarity in favour of all his fellow-members.

**27. Federal guarantee:** Both houses of the Federal Parliament have accorded the Fund a complete guarantee with regard to its obligations towards its members. Thus, whatever arises, the members are assured of receiving that to which they are legally entitled.

**28. Solidarity:** The Fund has no lucrative aims. The monies at its disposal serve, on the one hand, to reimburse the savings deposits, on the other, to pay the compensatory lump sums accorded to members. The activity of the Fund is based upon the Swiss national motto: one for all, all for one. This solidarity is manifested by the sacrifice on the parts of the members of interest on the accumulated savings. It is also manifested by the Swiss people in the form of the guarantee accorded by the Confederation of all the obligations of the Society towards its members.