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SWISS MERCANTILE SOCIETY.
An Interesting Lecture.

The monthly meeting, held at Swiss House on 13th inst., was well attended in view of the attraction of Mr. F. Ansermoz's address.

Mr. W. Meier was again under the sad necessity of reporting the death of one of our most loyal and regular members, Mr. G. Flueckiger, who passed on suddenly when on his way to the station to meet his daughter. He also referred to the death of Mr. De Maria, President of the Unione Ticinese, and conductor of the "Corale", who died on 22nd December. Those present paid the usual tribute to the departed by standing in silence.

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 be announced later.

After announcing various items of activity of the colony, our President called on Mr. F. Ansermoz, Social Attaché of the Swiss Legation, to address us on the new

Anglo-Swiss Convention on Social Insurance.

He did this in an easy fluent style of great clarity, but regretted at the outset that he could not give a full picture of what was aimed at. Although the Swiss Federal Assembly had authorised the ratification of the convention, the experts of the two countries were now working out the administrative agreement which would govern the practical application of the Convention. This would probably not be ready until Spring. Meanwhile he could only give us a brief preliminary report.

As far as Switzerland is concerned the convention is strictly limited to the A.V.S. and the provisions of the federal law of 1911 concerning insurance against accidents and industrial diseases. In the United Kingdom the convention only applies to the National Insurance Act and the National Insurance (Industrial Injuries) Act. As the National Health Service was not instituted by the National Insurance Act of 1946 but by the National Health Service Act of 1946, it is not affected by the new Convention.

The Convention should help many of the 11,000 Swiss living in Great Britain and some of the 3,000 English residing in our country. It has two chief objects in view:

1. To insure equal treatment in social insurance for the Swiss and the English living either in England or Switzerland. This is not too difficult to achieve because, while the Swiss A.V.S. pensions are rather more generous than their British equivalent, the risks covered by the English insurance are rather more comprehensive.

2. To enable the nationals of the two countries, when they go from the territory of one country to the territory of the other, to retain as far as possible the rights acquired under the legislation of the first country.

Payment of Old Age Pensions: At present British Old Age Pensions are not payable abroad. Conversely Swiss A.V.S. pensions are not payable to foreigners living outside Switzerland. The new Convention will make Old Age Pensions and other benefits coming into consideration payable in the other

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country. A Swiss entitled to an English pension will be able to claim payment of it in full in Switzerland in the event of his retiring there. The same applies to widows pensions.

The Convention also provides for Swiss and British people who left Great Britain before 5th July 1948 (date of introduction of the new system of social insurance) and were receiving a pension under the old regime, to receive it in Switzerland.

British subjects living in Switzerland will be able to qualify for Swiss A.V.S. pensions after five years of uninterrupted insurance instead of ten years, or after one year of insurance, provided they have resided ten years in Switzerland without a break in the last five years. Moreover they will receive Swiss pensions at the full rate, instead of less $\frac{1}{3}$ as provided for by article 40 of our A.V.S. legislation. As that law covers self-employed and non-employed persons, English residents in Switzerland will be covered by the convention whether they are employed in Switzerland or living on superannuation pension or unearned income.

Reimbursement of Contributions: Swiss and British nationals who, when they reach pensionable age, are not entitled to an A.V.S. pension, but are entitled to a British Old Age pension, can ask that the Swiss A.V.S. contributions be transferred to the British insurance. These contributions will then be utilised as if they had been paid to the British insurance.

In the corresponding case, when Swiss and British persons are not entitled to a British pension, but qualify for a Swiss pension, they can ask for the contributions to the British insurance to be transferred to Switzerland where they will be reimbursed to the contributors but independently from the A.V.S. pension.

For our young compatriots who are here as student trainees, and for the thousands of Swiss girls in domestic employment, the Convention brings no change. They come under the British scheme in the usual way. On the other hand, Swiss students who obtain temporary employment in the U.K., will not have to join the British scheme unless they stay here for more than six months.

In regard to insurance against accidents and

industrial diseases the main difference from the Swiss point of view will be:

Up to now when a Swiss met with an accident in Great Britain he could claim payment of disablement pension in Switzerland. If he was killed his dependents had no claim. Under the new convention his dependents will get the pension. He himself, if not killed, will get supplementary allowances payable in Switzerland.

The short but lively discussion showed the close attention with which the Swiss Colony is following this question of the provision for old age.

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