

Zeitschrift: The Swiss observer : the journal of the Federation of Swiss Societies in the UK
Herausgeber: Federation of Swiss Societies in the United Kingdom
Band: - (1956)
Heft: 1285

Artikel: Fonds de solidarité
Autor: [s.n.]
DOI: <https://doi.org/10.5169/seals-693792>

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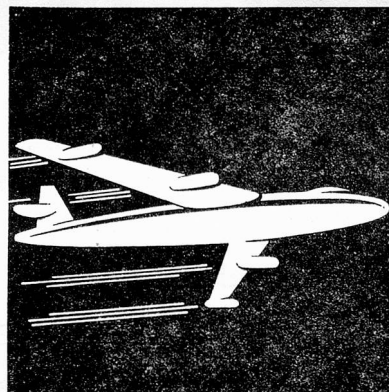
FONDS DE SOLIDARITE.

A Project of Mutual Insurance of the Swiss abroad.

The sad experience of many of our countrymen, residing in other countries devastated by war, has brought about a Swiss project of mutual insurance against future catastrophes of similar nature. In most Continental countries war damage suffered by foreigners has not been made good or only partially and tardily. The attempt to obtain large scale relief from the home country, apart from personal aid in distress given to repatriates, has led to long and bitter recriminations at home. One of the reasons for seeking some form of insurance against similar occasions of distress amongst the Swiss abroad was the wish to avoid similar unpleasant wrangles on future occasions. Another reason is the recognition that there is no guarantee anywhere for full protection to aliens living in the midst of other nations. The Swiss diaspora, distributed all over the world, could afford the best possible distribution of risk and of insurance cover, if all the Colonies were willing to participate in large numbers. The idea of a mutual insurance fund has also found an attentive reaction in Switzerland, where the possibility of contributions from authorities and private well-wishers is being considered sympathetically. It stands to reason, however, that the Swiss abroad must prove their own active interest first of all by joining the scheme in adequate numbers before the question of voluntary contributions from the home country can arise.

As regards our own Colony, there is more scepticism about the usefulness of the scheme prevalent here than in most Colonies on the Continent. This is evidently due to the fact that our experience regarding war damage has been better than elsewhere. Yet it might be a mistake to turn down out of hand all thought of participation in the scheme. After all there is no absolute guarantee that on future occasions of a similar nature our experience will be equally satisfactory. Apart from this no one has really had his war damage fully made good in real terms, so that an additional insurance payment would have been most welcome. Furthermore, there are other causes of severe loss of property apart from war and from private misfortune, as for instance earthquakes, civil disturbances or the much more likely ravage of a devaluation of the currency due to inflation. We may have had our war damage repaid nominally in full, but the real value of such payments has suffered a depreciation of 40 per cent in September 1949 and of an additional 20 per cent or so due to the rise in the cost of living brought about since then by further inflation. No ordinary commercial insurance scheme in the world will cover the risk of war losses or devaluations. The Swiss scheme attempts to fill the gap as regards war losses in the first place and possibly other catastrophes in the second place. At our request the question of cover for currency depreciation will be examined by the initiators of the Fond de Solidarité. A positive reply would of course enhance our interest in the scheme considerably. Another question to be examined is the possibility of the transfer of premiums outside the country. In the meantime it might well be worthwhile to consider carefully the details of the scheme, of which we give a summary herewith.

The Fond de Solidarité is to be established in Berne as a co-operative organisation under Swiss law. Its purpose is to help its members on a mutual basis in case of loss of property or earned income due to war, civil disorder or natural catastrophes. Corporate owners of property (limited companies etc.) as well as individuals residing abroad may become members of the organisation. Members have to pay a single subscription of 25 Swiss francs on joining carrying no interest and which is not repayable. They can each name their own property value which they wish to insure and pay an annual premium for such insurance according to the declared value. The premiums may be raised temporarily when the financial situation of the Fond requires it or when great demands have been made on it or are expected. In cases of loss or severe damage to the property, duly declared and insured, compensation may be claimed from the fund. The loss of income and position is compensated in the same way as capital losses, making due allowance for the age and other personal circumstances of the member. The rate of compensation is fixed uniformly for all losses arising from the same cause or within a given period, when their extent has been properly established. The compensation is normally to be paid in a lump sum, but can also be paid in instalments and by way of partial advances. So far as the situation allows the member can choose the currency in which he wishes to be compensated. The insurance fund must be invested at least up to 50 per cent in trustee



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securities, mortgaged and real property, at least partly in Switzerland, while another part may be left in foreign countries, foreign currencies and foreign securities. Members joining after the first year have to pay an additional subscription roughly corresponding to the contributions previously made by other members.

The administration of the fund is composed of a president and six to fourteen members of whom two may be nominated by the Federal Council and the others by the annual meeting of delegates. The administration, meeting whenever necessary, may entrust the day to day business to paid officers in Switzerland and abroad. It apportions defined areas to sections of members who elect their representatives in the delegates' meeting, which constitutes the supreme organ of the fund in whom all rights and duties are ultimately vested. The fund is of course subject to the supervision of the legal authorities and to financial control by auditors nominated by the general meeting of delegates and the Federal Council.

The scheme is of necessity complicated and raises many questions left unanswered by this unavoidably short summary of its main features. Full texts in German or French of the draft statutes may be obtained from the Nouvelle Société Helvétique, Swiss House, 35 Fitzroy Square, W.1, or the Secrétariat pour les Suisses à l'étranger, Wallgasse 2, Berne. The project deserves careful study and full discussion for which the London Group of the N.S.H. hopes to provide an opportunity at a meeting in January open

to all Swiss. In the meantime the president of the N.S.H. (address as above) will endeavour to answer enquiries on the subject.

E.

A REQUEST.

Once upon a time a piano could be seen in almost every household, in fact I still remember the tale which was current during the first world war that some families not knowing what to do with their money went in for "a couple", one black and one brown.

Radio, Television and Gramophone have during the last few years unfortunately dealt a heavy blow to the good old piano, which is now seldom if ever used, and has simply become an ornament, if one can call it such, or a piece of furniture to be looked at but not to be used.

Well do I remember the times when on Sunday afternoon we gathered round the piano, singing — perhaps not always in tune — some of the good old songs, but nowadays this at one time so popular an instrument stands in an obscure corner lonely and forgotten.

That this instrument has, however, still its usefulness is proved by a request which has reached me from two Swiss Societies, the Male Choir and the "Schweizerbund", which both have their headquarters at 74, Charlotte Street, and which are in dire need of an upright piano owing to the fact that their present one has refused to function any longer.

Now these Societies, not being affluent enough to buy a new one, would be grateful if anybody still in possession of a piano no longer in use would kindly let them have it, either as a gift or at a reasonable price.

I am convinced that by thus obliging them, they would be doing these two Societies a good turn.

May I, therefore, pass on this request to any of our readers who feel that they could do without a piano, and will let the Editor know. All expenses with regard to removal would gladly be borne by the respective Societies.

ST.



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