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SWISS MERCANTILE SOCIETY.

The Monthly Meeting of the Society was held at Swiss House on Wednesday, 8th June.

The President, Mr. O. Grob, extended a cordial welcome to the members present, and was pleased to submit four applications for membership from Messrs. R. Bachmann, F. O. Hausermann, L. A. Simon and M. Schneebeli, which were duly accepted.

Reporting on the Delegates' Meeting of the SKV at Lausanne on 7th/8th May, which he had attended with Messrs. R. Chappuis, L. W. Krucker and A. C. Stahelin (the latter two in their capacity as Hon. Members of the Central Society), Mr. A. Jaccard, Chairman of the Education Committee, gave a lucid account of the proceedings as well as the measures envisaged to cope with the complex problems of automation. This meeting, which was attended by about 400 persons, including guests and delegates representing a membership of some 60,000, coincided with the 75th anniversary of the Lausanne Section, to whom suitably inscribed books had been sent to commemorate the occasion.

The President thanked Mr. Jaccard for his excellent report and also expressed his appreciation to Mr. Stahelin for having addressed the Delegates' Meeting on behalf of the London Section.

It gave Mr. Grob particular pleasure to intimate to the meeting that Mr. and Mrs. W. Meier, who were present, were celebrating their silver wedding that day, and he found it specially charming that they should spend part of it in the midst of the SMS, to whom both had devoted so much of their time and energy during all these years. This was cordially endorsed by all present.

A family outing, by members' private cars, to Luton Hoo has been arranged for Sunday, 10th July. Anyone wishing to join or requiring transport is asked to communicate with the Secretary at Swiss House (MUS 2894).

As is customary, it was decided that no meetings be held during the months of July and August.

Following the official proceedings, Consul E. Ribí of the Swiss Embassy gave an *Exposé on Changes relating to the Military Exemption Tax and the Swiss Old Age Scheme*. The subject matter being of general interest, the address is rendered hereafter *in extenso*:—

"As probably most of you are aware, important changes have occurred in the Swiss legislation concerning the Military Exemption Tax and the Old-Age and Survivors Insurance. These came into force on 1st January 1960. As these changes are also of interest to the Swiss living abroad, I shall endeavour to give a brief outline of their main characteristics.

"Let us first consider the Military Exemption Tax Law, the reform of which has been under consideration for a very long time. A number of attempts proved unsuccessful, but finally the project of the Federal Council, arrived at after laborious and exhaustive preparation, was unanimously accepted by the two Federal Chambers in their final vote of 12th June 1959.

"Here, then, are the principal features. The basic personal tax of Fr. 6.—, which had remained unchanged since 1878, has been raised to Fr. 15.—. Added to this there is a contribution of 2.4% on the income, including capital interest. The following amounts are deducted from the gross income: Single person Fr. 1,000.—; married person Fr. 2,000.—, for each child under 20 years old and in his charge, and for each other dependant — with the exception of the wife — Fr. 500.—.

"The full tax is due for those in the *Auszug* group (20–36 years old) whereas those in the *Landwehr* (37–48 years old) will from now on pay one-third. Furthermore, the following reductions are granted for service completed in the Swiss Army: 50 days = 10%, 100 days = 20%, each further 100 days = 10%, so that a man who has 900 days to his credit is entirely exempt.

"Completely new is the proviso of total exemption — quite apart from Military service done — for Swiss citizens who have settled permanently in foreign countries. This concerns those who, at the beginning of any fiscal year, have been domiciled abroad for more than eight years (in the case of persons in the age group 20–36) and for more than five years (in the case of persons in the age group 37–48) and applies as long as they continue to live abroad. The only condition necessary in order to benefit from this exemption is that the person concerned must be in possession of a regular military leave which, in turn, can only be granted if all military taxes up to and including the year 1959 have been paid.

"I may add — and this is of particular interest to those born in foreign countries — that the years of residence abroad count from birth.

"The investigation to establish in each case the years of residence abroad and the amount of military service completed is now in full swing and entails a considerable amount of work for the Embassy. As soon as our findings are approved by the Cantonal Authority concerned, the result will be entered in the military service book and the latter returned to its owner. In case he should not already be in possession of the "Soldatenbuch" which has been handed out to every soldier for the last few years, a copy of it will be sent on the same occasion.

"From now on, the tax for any one year will be assessed and become due during the following year. Thus the taxation for 1960 will fall due in 1961 and so forth.

"And now we come to the Swiss Old-Age and Survivors Insurance Scheme, which was somewhat altered with effect from 1st January, when the Invalidity Insurance also came into being. You may have read the notice which appeared in the Swiss Observer. All members of the Swiss colony who are registered with the Embassy and who are still eligible to join the scheme are being circularized. Nevertheless, I wish to repeat the points which are of particular interest for Swiss citizens abroad.

"The age limit for joining the voluntary scheme has been raised from 30 to 40 years. It is, however, recommended to join as early as possible in order to obtain a higher pension.

"Coupled with the introduction of the Invalidity Insurance, another and last opportunity to join is given to those persons over 40 years old who are able to pay at least one year's contribution before attaining the age of 65 (for men) or 63 (for women). This therefore applies to men born after 30th November 1895 and to women born after 30th November 1897. Application must be made before 31st December 1960 and will be retroactive to 1st January 1960.

"An additional 10% will be charged for the Invalidity Insurance and the total contribution will therefore amount to 4.4% of the income.

"And finally we shall consider the point which, in all probability, is of the greatest interest to you, the pension due on attaining the age of 65 years for men and 63 years for women.

"The amounts of old-age and survivors pensions remain as heretofore if contributions were paid as from 1948 or from the age of 20. Single old-age pensions run from a minimum of 900 francs to a maximum of 1850 francs annually, old-age pensions for a couple, from a minimum of 1440 francs to a maximum of 2,960 francs a year.

"On the other hand, as from 1960, such pensions will be reduced if the period of contribution has been incomplete. Instead of the minimum pension hitherto granted — irrespective of the years of contribution — all new claims for benefit will be strictly based on the number of years during which contributions have been paid. This measure applies not only to new adherents to the scheme, but also to those who are already members but whose years of contribution according to their age group are incomplete.

"For instance, a single person (man) born 1906, who paid during 11 years only but, according to his age, should have contributed during 23 years, will receive a yearly pension of minimum 450 and maximum 925 francs.

"The benefits resulting from the Invalidity Insurance can be classified, as far as the Swiss abroad are concerned, into two categories. First a rehabilitation process which should enable invalids again to earn a living. For practical reasons this would have to take place in Switzerland. Secondly, payment of a pension for invalidity in the same proportion as an ordinary old-age pension would be granted. A membership of one year is required before such benefits can be claimed.

"I hope that this short *exposé* has covered the most important of the changes which have occurred in the legislation concerning Military Exemption Tax and Voluntary Old-Age and Survivors Insurance. I am, however, at your disposal in case you should like to have further enlightenment in this connection."

After his talk, Consul Ribí answered numerous questions put to him by the audience. In connection with matters relating to the AHV, he was assisted by Mr. R. Berberat, who at present deals with these problems at the Swiss Embassy.

A hearty vote of thanks to Consul Ribí and his colleague was supported with prolonged acclamation by all present.

W.B.