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## A LAST MINUTE CHANCE

Up to date the Solidarity Fund of the Swiss Abroad has paid out more than 1.3 million Swiss francs to one hundred and fifty members who have lost their livelihood abroad. As the fund has been enjoying an unlimited guarantee by the Confederation since the autumn of last year, every member has the assurance that the fund will be able to meet any constitutionally justifiable claims.

Thanks to the last recruiting campaign, the fund has now a membership of over seven thousand. This result is very gratifying. Considering, however, that at least forty thousand Swiss live abroad it is evident that thousands are still keeping out of it. Why?

The argument we hear in this country is that political strife and upheavals are hardly likely here and that taxes are already high enough and that one paid enough already in insurance premiums. Not very convincing, yet stated again and again. The Solidarity Fund is a co-operative society of Swiss nationals living abroad for their mutual assistance. Every Swiss citizen of twenty and over (no upper age limit) man or woman, can join, but also every Swiss Society abroad and every Swiss firm.

It costs as little as Fr.25.— (just over £2) to buy a share, and you agree to pay an annual savings deposit of between Fr.25.— and 300.—, plus an 8% annual contribution to cover administrative expenses. Thus, the minimum cost of becoming a member is Fr.52.— in the first year and Fr.27.— subsequently. Single life contributions and collective membership are also possible.

A lump sum of one hundred times the amount of your annual savings deposit would be paid to you if you lost, through no fault of your own, the material basis of your livelihood abroad due to war, internal disorders (such as in Algeria and the Congo) or to the enforcement of measures on general political grounds (such as in Egypt and Cuba). So your compensation according to your annual savings deposit would amount to a minimum of Fr.2,500.— or as much as Fr.30,000.—.

It would not be charity — the compensation would be yours as a matter of right. Your savings deposits are administered by the Swiss Confederation at a fixed rate of interest. At the age of 65 you may demand the return of your deposit or most of it according to the age at which you joined the Fund.

If you joined before age 35 you get your deposits back 100 per cent. If you joined above 35 the refund ranges between 60 and 98 per cent according to a scale based on the duration of your membership.

If you return to Switzerland before age 65 you may also demand an immediate return of a considerable part of your deposits.

These are the hard cash facts. The other reason why all Swiss abroad, specially in countries where political and economic conditions are stable, should join is implied in the name of the fund. We who have never had it so good should join this co-operative society of mutual assistance to show our compatriots in less-favoured countries that we feel solidarity with them.

Our act of solidarity is that we forgo our interest and that personal sacrifice enables the fund to help the less fortunate members, farmers, merchants, mechanics, directors, housewives, teachers, scientists, hotel owners and employees, journalists and brokers — all of whom have to rebuild an existence for their families.

The Solidarity Fund is a sound proposition. Its principal virtues are:

- the payment of lump sum compensation fixed in advance;
- no lengthy and complicated examination of damage suffered;
- savings deposits at home in hard Swiss francs;
- solidarity of the Swiss abroad amongst themselves;
- solidarity of the homeland with the Swiss abroad.

But there is yet another side to it. Many questions are at the moment being considered in Switzerland which are of direct consequence to us Swiss abroad. A considerable improvement in the Old Age and Dependents' Insurance (AHV) is planned which will also benefit the Swiss outside Switzerland. The preparatory work on a special constitutional article for Swiss abroad is under way according to which the legal position of Swiss citizens in other countries should be markedly improved. This aim is difficult to reach, for we Swiss abroad must not only convince Parliament but also the individual elector in Switzerland that such measures are justified. There is hardly a better way to help these plans to fruition than our determination to support the Solidarity Fund.

Every Swiss abroad who joins the fund also strengthens the position of his representative on the "Auslandschweizerkommission", the Parliament of the Swiss abroad, and of the Commission itself *vis-à-vis* the authorities in Switzerland and thus makes its task easier to work in the general interest of us Swiss away from home.

Talking of the Swiss Colony in Great Britain, the delegate on the Solidarity Fund is Mrs. Mariann Meier, who attended the Delegates' Meeting held at St. Moritz last August, when delegates from many Colonies gathered under the chairmanship of Dr. E. Froelich, the President of the Solidarity Fund, who also gave a general talk on its achievements at a Plenary Meeting of the Assembly of the Swiss Abroad.

Up to now, the time which has to elapse between joining the fund and getting any compensation has been one year. From 1st January 1964 this period will be extended to two years. In other words, anyone joining before the end of 1963 will have to wait twelve months before being entitled to benefits, but anyone becoming a member after 1st January next will have to wait two years. This is a very compelling reason for joining at once in order to benefit as early as possible. Please don't let this

### LAST CHANCE

slip by. We may feel economically and politically secure today and tomorrow. But so did some of our compatriots in other countries where overnight things began to happen and it made all the difference to the individual Swiss on the spot whether he was or was not a member of the Solidarity Fund.

Mariann.

*Application forms and information from the Swiss Embassy, 18 Montagu Place, London W.1, and Swiss Consulate, Midland Bank Buildings, Spring Gardens, Manchester 2.*

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