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# PROBLEMS REGARDING THE VOLUNTARY AVS

By 30th September, no fewer than 7,000 Swiss living abroad have taken advantage of the extraordinary chance to join the voluntary old-age and disability insurance, offered to them during 1973. It is expected that the figure of 10,000 will be reached or even surpassed by the end of the year.

This "Review" has kept you informed of the various possibilities of joining the AVS since 1972, as well as of the new aspects of the eighth revision.

During the discussions at the Federal AVS Commission, a large number of questions regarding the voluntary insurance scheme has come up. For this reason, a sub-commission was formed on which, amongst others, the Organisation of the Swiss Abroad is represented. Its mandate is to examine in all details the present provisions in this important part of the AVS. The first meeting of this sub-commission will take place in the spring of 1974, and you will be kept informed of further developments.

In collaboration with the Secretariat of the Swiss Abroad, the Federal Department for Social Insurance has compiled a questionnaire for the sub-commission. Special attention has been given to the questions sent in by a great many correspondents. It would go too far to inform you of all the problems

brought up, so here are just a few of the most important:

- a) Should a financially independent voluntary insurance be created?
- b) Limitation or abolition of the age limit for joining?
- c) Possibility of redemption of contributions?
- d) The position of women in the voluntary insurance scheme?
- 1) Has the unity of married couples to be upheld with regard to the age of joining?
- 2) The case of the Swiss woman without earned income who is married to a foreigner.
- 3) What is the position of the women whose foreign husband has died? Is she considered widowed or single?
- e) Reduction of contributions? This would make the AVS more attractive to many Swiss in countries which have an adequate social insurance system. This would allow curtailing double insurance. Simplified procedure regarding taxation of income and property. Should one introduce income classes?

- g) The fixing of exchange rates for contributions is a very real problem at the moment.

It must be stated, though, that these are only questions, and that the Swiss abroad cannot expect important automatic changes. For as soon as one part of the AVS is affected, whether it is the compulsory or the voluntary scheme, it is necessary to revise or amend the whole law.

One point seems to be extremely delicate, *viz.* the question "Should a financially independent voluntary insurance be created?" Such a ruling would compel the Swiss abroad to balance contributions with benefits paid out. This would indeed have a regrettable influence on pensions, for some 14 to 15 million francs are foreseen as contributions in 1973, whereas pensions paid out during the same period are expected to amount to more than 120 million. This difference will even increase with the planned rise in pensions as from 1st January 1975.

*The Nouvelle Société Helvétique's  
Secretariat of the Swiss Abroad*

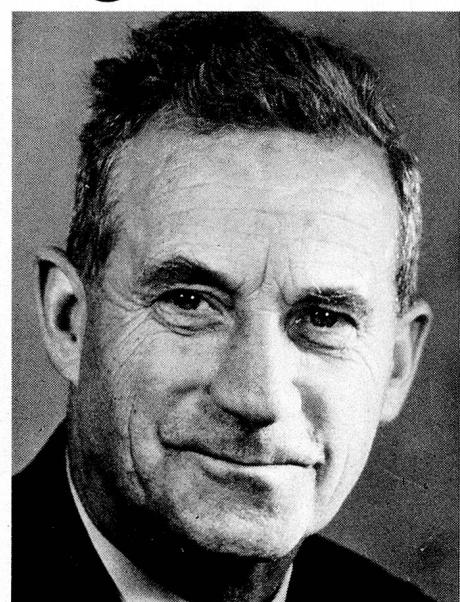
*Lucien Paillard*

## Three Federal Councillors Resign

The Federal Councillors Tschudi, Bonvin and Celio have announced their resignation. This news was given to Parliament by the President of the Council Franzoni at the opening of the meeting on Monday, 1st October. The Federal Assembly will elect their successors during the December session.

The question has been asked for some time whether the disunion in political purpose within the Government

allowed sufficient collaboration to face approaching obstacles with unanimous policies. At least one cannot reproach Federal Councillors in office that they only think of themselves at the moment of resignation. It must be stressed that the resignations no doubt correspond to the individual wish, but at the same time equally strongly to that of their colleagues. After discussion in the Federal Council, members agreed that the moment was right and that it was important to leave three vacancies. There cannot be any question of Government crisis. Before relinquishing their posts, the three departing Federal Councillors wanted to render a last service: to step down in such a way so as to facilitate the problem of their succession and the elections and to make possible a certain change in Cantons and Parties. This can now be realised. Of course, it meant that one or another of the resignations had to be advanced, a necessity in order to carry out the elections in a flexible way and with satisfactory results. This treble decision could not be put off. The risk of an individual resignation in the course of the coming months were too big. At any rate, the danger would have existed to have put up with the inconvenience of even more numerous resignations after the expiry of the present period of



*Roger Bonvin*

legislature, i.e. immediately after the general parliamentary elections.

Three personalities are leaving. Their performance as Federal Councillors is judged in different ways. There is no doubt that each of them has tried to make the best of a difficult task. Therefore, one cannot let the three men depart without expressing appreciation of

*Hans-Peter Tschudi*

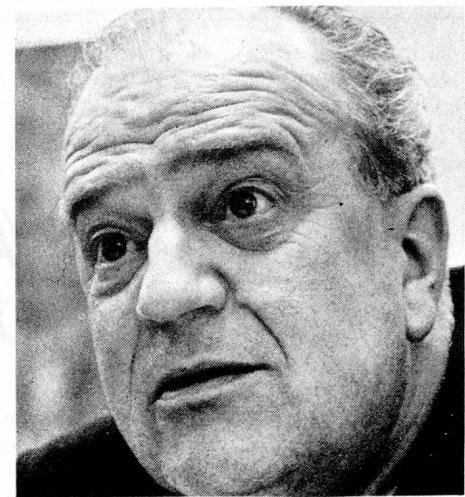
all the work they carried out in the service of their country.

Federal President *Roger Bonvin* was born at his place of origin of Icogne near Lens. He studied at the Federal Institute of Technology in Zurich. He was elected to the Federal Council on 27th September 1962. For the following six years, he was head of the Department of Finance and Customs and since 1968 of the Department of Communications and Energy. In 1967, he became President of the Confederation for the first time.

Federal Councillor *Nello Celio* was born at Ambri on 12th February 1914. He studied law at the universities of Basle and Berne. After three years on the National Council, he was elected Federal

Councillor on 14th December, 1966. His first office was that of head of the Military Department in succession to Monsieur Paul Chaudet. On 1st July 1968, he changed over to the Department of Finance and Customs. He was President of the Confederation in 1972.

Federal Councillor *Hans-Peter Tschudi* is citizen of Basle and Schwanden (GL) and was born in Basle on 22nd October, 1913. He studied law in Basle and Paris and received his doctorate at the University of Basle in 1936. In 1953, he was elected to the Council of States and on 17th December 1959 to the Federal Council as head of the Federal Department of the Interior.



Mr. Nello Celio

## Immediate aid



### IT SEEMS

There'll be no war — it seems —  
where I am,  
No rebellion either — it seems —  
to threaten the State.  
And what I have slaved for  
and saved — it seems —  
is free for you, my son.

In other lands it's different — it seems —  
But oh so far away.  
There trouble brews and suddenly —  
it seems —  
Unexpected, undeserved misery and  
distress:  
Work, home and bread are lost.

*If it happened here — what would  
become of you?*

That is why you should insure  
against loss of livelihood through interior  
strife or general political measures of  
coercion. Do that with the *Solidarity  
Fund of the Swiss Abroad*. It will pay

you immediately a lump sum  
compensation in Swiss francs in cash.

### This is how the Solidarity Fund has recently helped a member

The commercial employee K worked at an overseas branch of a Swiss firm. A new immigration law came into force, and he lost his employment because, in future, his job could only be filled by a national of that country. The member of the Solidarity Fund had to look for new employment as his Swiss parent company could not employ him elsewhere.

The Solidarity Fund paid him a lump sum of 7,500 Swiss francs based on his annual savings contribution of Sw. Fr. 75. Incidentally, of these he may, in addition, claim a considerable refund.

*Nobody knows what the future  
brings. But as a member of the Solidarity  
Fund one has the security of a lump sum  
payment should something go wrong.*

Applications should be made direct to the Solidarity Fund of the Swiss Abroad, Gutenbergstrasse 6, CH-3011 Berne, or to the nearest Swiss Embassy or Consulate.

*One thing I can see clearly — the  
Solidarity Fund!*

