

**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:** - (1978)

**Heft:** 1743

**Rubrik:** Official communications

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# Official Communications

## Ninth AVS revision: result of the vote and implementation of the amendments

For the first time since the introduction of old-age and survivors' insurance in 1948 the Swiss people were invited to express an opinion, on 26th February 1978, on a modification of the AVS Act, namely, the ninth revision. An impressive majority of nearly two-thirds of the voters (65.6%, that is to say, 1191871 for and 626022 against) approved measures aimed at strengthening our great social institution. It will thus be possible to guarantee the purchasing power of old-age, survivors' and invalidity pensions and to increase assistance to the elderly. By a decision of the Federal Council 1st January 1979 is the date fixed for the entry into force of the Federal Act on the ninth AVS revision and of the various regulations concerning the AVS/AI, certain provisions of which will have to be modified.

Unlike previous revisions, the entry into force of this amending Act will not bring with it any general increase in the amount of the pensions. The Federal Council can only order such an adjustment if the Swiss index of consumer prices, calculated on the former basis, reaches 175.5 points. At the end of February 1978 that index stood at 169.3 points.

The improved benefits which will be provided from the beginning of 1979 relate to aids for invalids drawing the old-age pension (artificial limbs, wheelchairs etc.), subsidies aimed at encouraging public assistance to the elderly, and the extension to the blind and the severely disabled of the right to helplessness allowances.

The measures intended to strengthen AVS finances will also be

applied from 1st January 1979. The extension to gainfully employed old-age pensioners of the obligation to contribute does not concern Swiss working permanently abroad. On the other hand, the increase of 0.5% in the contribution rate in the case of incomes exceeding 24000 francs per year and the increase in the minimum contribution will also affect Swiss abroad, as will the measures concerning the married couple's pension (raising of the age-limit for the wife from 60 to 62 years) and the supplementary pension (raising of the age-limit for the wife from 45 to 55 years).

Rights acquired in the course of the year, however, will not be affected by the coming into force of the revision.

More detailed information will be issued during the coming autumn.

### Head Office of the Caisse suisse de compensation

Finally, with regard to voluntary AVS insurance, the Caisse suisse de compensation in Geneva has overcome the bottle-neck caused by the increased volume of work and is again in a position to deal with the day-to-day business of the Swiss abroad within normal time-limits.

## The new 1000-franc note

On 4th April the Swiss National Bank started to issue the new 1000-franc note. It is devoted to Auguste Forel and continues the series begun by the 100-franc note, with its portrait of Francesco Borromini, and the 500-franc note, whose subject is Albrecht von Haller. So we now have depicted three important Swiss personalities whose work in the intellectual, scientific and artistic spheres has been acclaimed at home and abroad.

Auguste Forel was born at «La Gracieuse», near Morges, in 1848. Even as a child he was fascinated by the insect world, being particularly interested in observing ants.

However, he chose medicine as his career, studying in Zurich, Vienna and Munich. At the age of 31 he was appointed Director of the Burghölzli Psychiatric Hospital in Zurich and Professor of Psychiatry at Zurich University.

In 1898 Forel relinquished these offices and returned to Vaud, his canton of origin. He now devoted himself mainly to social problems and to his studies of ants. He died at his house, «La Fourmilière» («The Ant-hill»), in Yvorne in 1931.

Forel did important work in psychiatry, neurology, sexology and entomology. He was an ardent pacifist, campaigned for



We wish to draw your attention to the exceptional importance of the Federal ballot being held on 24th September 1978. It will concern one matter only, namely, the

### Creation of the Canton of Jura

There will be further Federal ballots on 3rd December 1978.

# Official Communications

social reforms and waged a determined fight against alcoholism.

The principal motif on the front of the new note is Forel's portrait, executed in gravure printing and coloured violet. On its left a cross-section of the brain and a nerve cell recall Forel's psychiatric and neurological work. These motifs are in violet, blue and olive and they, too, are produced by the gravure printing process. The polychrome ground in offset depicts brain cells. The predominant colour on the front is violet.

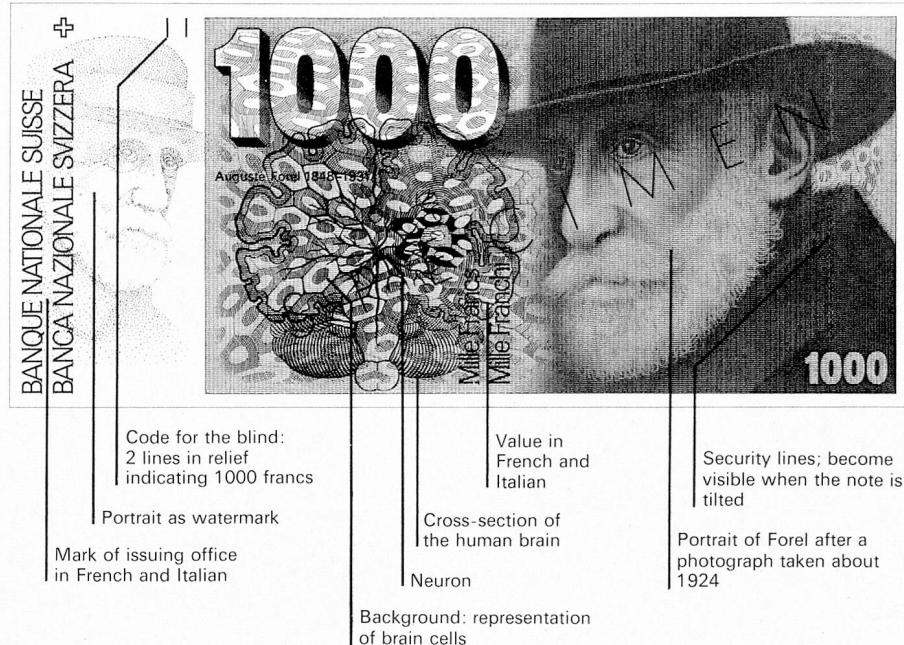
The reverse side reminds us of Forel's activities in the field of entomology and more especially his two works «Ants of Switzerland» and «The Ant World». The large insect reproduced in offset is the queen of the native red wood ant, «Formica rufa». Violet at the top, it shades into a reddish colour towards the bottom. Beside it, in blue gravure, can be seen the female of «Strongylognathus huberi», a type of flying ant which Forel discovered in the Valais. At the bottom of the note, in a reddish shade and also in gravure, appears the worker of «Polyrhachis cauromma», an ant found in New Guinea and portrayed in Forel's «The Ant world». The light motif in the middle of the note shows a diagrammatic vertical section of an ant-hill, with its various chambers, its eggs, larvae and pupae. This central motif is the starting-point of a polychrome circular network which combines, in the lower part of the note, with the lines on the abdomen of the red wood ant. The predominant colour on the back of the note is violet.

Like the two previous notes in the series, the 1000-franc note has four main features which enable its genuineness to be easily checked; the watermark (portrait of Forel) in the border, the metallic security thread in the paper, the transparent spot front/back and the so-called optical effect. The latter consists in the portrait on the front becoming darker the more sharply the note is tilted, while at the same time four fine pale lines appear on the right of the portrait.

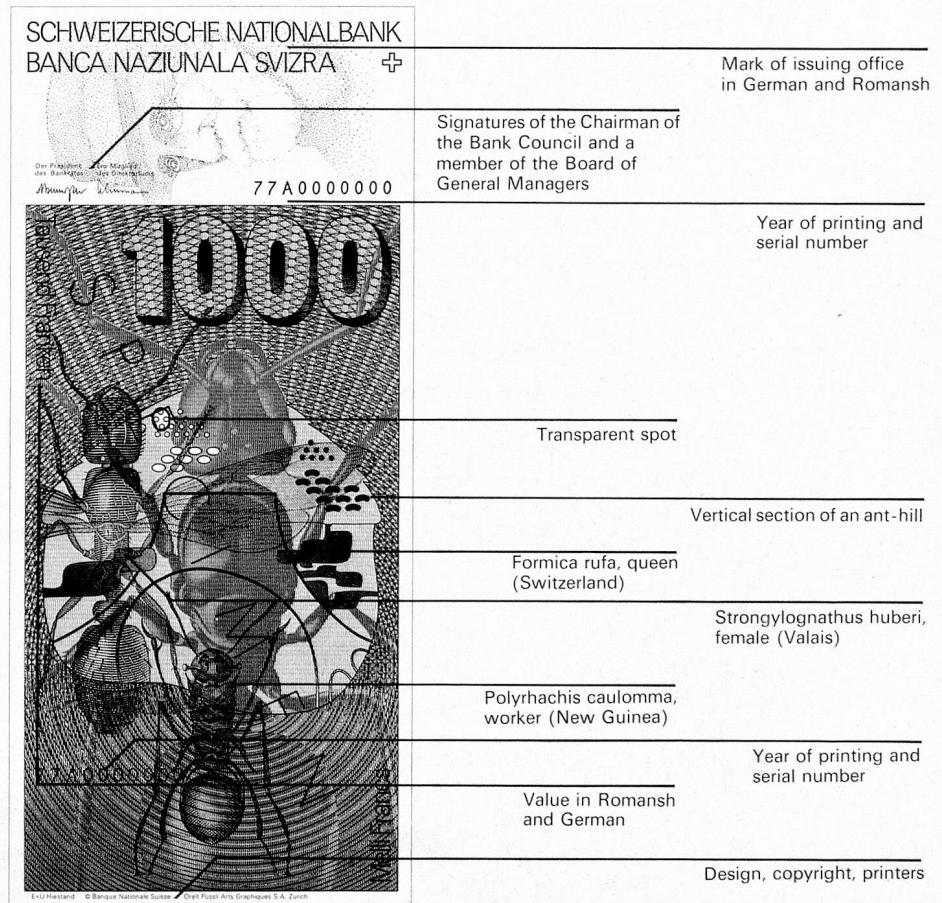
Another new banknote, the 50-franc, is being printed now and will be issued next October. It is devoted to the Zurich scholar Conrad Gessner. The 20-franc and 10-franc notes (Horace-Bénédict de Saussure and Leonard Euler respectively) will follow in 1979.

The Swiss National Bank will then have issued all the new note types needed to replace the issue of the years 1956 and 1957. As Willy Rotzler remarked in 1971 in the periodical «Graphis», Switzerland will have a «family» of notes which is quite distinct from the previous paper money, is of a high graphic quality and, through its themes, has a real information value. Besides their monetary function, these banknotes will recall Swiss intellectual life at home and abroad.

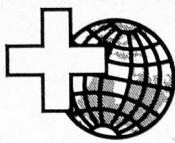
Format 192 mm × 86 mm



Format 192 mm × 86 mm



According to information received from the Swiss National Bank, circulating notes of the old series will not be recalled until the last denomination, i.e. the 10-franc note, has been issued (provisionally at the end of 1979). The National Bank will then issue a general recall. It is obliged by law to exchange notes of the old series for a further twenty years after that.



# 20 years of Co-operative Solidarity Fund for Swiss abroad

## In Retrospect

### Who ventures, wins – not always !

Tens of thousands of Swiss abroad have become victims of war, **strike and political/economical upheavals** since the beginning of the 20th century. No insurance provides cover for such events and resulting damages. It was obvious quite soon that every country looks after its citizens, but is not willing to assist other nationals resident in it. **Interstate agreements** in this field proved to be difficult if they could be reached at all, in which case the results of long negotiations were mostly inadequate. The question of assistance to repatriated Swiss brought about passionate discussions in Switzerland.

### Legal claim instead of assistance

The Second World War meant over 80 000 repatriates for Switzerland. They had lost hundreds of millions. In a number of countries, especially in the colonies, measures were taken in the course of national aspiration (for instance nationalisation, the ruling that natives only should get certain jobs etc.). This meant that many Swiss lost all their goods and chattels. The problem of insuring against the loss of livelihood abroad became once again grievously topical. It became clear that any effective settlement would have to be arranged by the Swiss abroad himself in the first place: for it is by his own free will that a Swiss goes abroad and consequently also on his own responsibility. Such experiences induced the Swiss in Italy to create a «Mutua» during the Second World War. Instead of state charity a **legal claim**: with this, the idea of a world-wide alliance of Swiss abroad for mutual solidarity was born.

### An idea makes its way

This is where the **New Helvetic Society** made an appearance, for the realization of such an idea met with numerous difficulties of financial, legal, political and even psychological nature. In 1950, a **commission** was formed by the N. H. S., to which belonged first-class experts from private industry and representatives of various official institutions and offices. The members of this group showed idealism and a sense of reality, and above all unshakable devotion to their task. They found a most original solution which combined insurance of one's livelihood with savings. At the Assembly of the Swiss Abroad in Baden (Aargau) on 29th August 1958, the **«Co-operative Solidarity Fund for Swiss Abroad** was founded. Today, it is celebrating its 20th anniversary !

### From a «Golden Vreneli» to 21 million francs

On 1st January 1959, the Solidarity Fund began its activities. Its capital consisted of the founders' strong determination and a «Golden Vreneli» which a Swiss from London had solemnly presented to the Fund as a symbol. **«Mach's nah»** is inscribed somewhere on the Cathedral of Berne («I defy anyone to do the same»). Actually already in the first year, 2725 members from over 70 countries all over the world joined. (Today, 127 countries are represented in the Fund, and the relief fund alone stands at 21 million francs). The idea of the founders had found an echo, and already on 7th July 1960, the first application for compensation was received. Three weeks later, the first lump sum was paid out. In the course of the same year, a further seven people had to be compensated (amongst them a married couple – that is how wise the Swiss were at that time).



# Official Communications

## A noble sponsor

The founders were very well aware of the grave risks the Fund had to carry (as a matter of fact, it still carries them today). Some kind of «reinsurance» was necessary in the interest of the members, and only the **Swiss State** could give it. On 22nd July 1962, Parliament agreed to a **guarantee** for statutory compensation. Only from 1963 to 1967 did it have to be used, but thanks to favourable development, the Fund had repaid these sums already by 1973.

## Twenty years – to majority

Thus the Fund was able to consolidate its strength and collected a great deal of varied and valuable experience in many countries and thousands of cases. They were reflected in the new **Constitution** which came into force on 1st January 1975. The possibilities of insurance and various ways of accumulating savings were adjusted to suit the manifold needs of the Swiss abroad.

The Fund has come of age: happy journey!

Berne, 31st May 1978

## The Solidarity Fund presents itself

The Solidarity Fund for Swiss Abroad is a private co-operative domiciled in Berne. It is run by a Council in honorary capacity, whose members are well acquainted from long experience with the problems of their compatriots abroad. (Half of them in fact are resident abroad.) The Swiss Federal Council sends delegates to the Council and appoints one of the auditors of the Fund.

### The two basic pillars of the Fund

are **saving** and insurance against political **loss of livelihood**. This loss may have very varied reasons, not only war, civil war and internal strife, but also coercive measures such as nationalisation, expulsion, withdrawal of working permit.

Moreover, **diversity** is the Fund's watchword.

**The Fund pays** lump sum compensation, but in addition it also repays the accumulated savings  
not only interest on the contributions, but this is free of withholding tax

### The Fund is available to all Swiss abroad

not only for self-employed, but also for employees in any occupation (even missionaries)  
not only for people earning a living, but also for retired men and women  
not only for husbands and wives, but also for their children (i.e. for the whole family)  
not only for individual members, but also for collective members (firms, companies)

### The Fund is safe

not only by state guarantee, but also by investing the savings capital of the co-operative members with the Confederation

The Fund is not only wise foresight, but also an ideal

**The Fund works fast** – but then living conditions can change fast, too, and unexpectedly nowadays.

Manyfold, diversified – that is the Fund. The form on the next page enables every Swiss abroad to find a personal solution, and yet it is easy to fill in. (The information is extensive and precise.)

**Why not try it?**

*Solidarity Fund for Swiss Abroad*



# Official Communications

**I. Savings deposits and lump sum compensation** are always connected in the Fund. According to how you assess the political risk, the one or the other is more important to you.

(Please mark with a cross whichever applies)

1. I am more interested in **saving**
  - and wish to make a **single** savings deposit  (see table A and explanations under part II, paragraph 1)
  - and wish to make **annual** payments  (see table B and explanations under part II, paragraph 1)
2. I am more interested a **lump sum compensation** on losing the basis of livelihood
  - and wish to make a **single** deposit  (see table A and explanations under part II, paragraph 2)
  - and wish to make **annual** payments  (see table B and explanations under part II, paragraph 2)

## II. Choice of deposit

### 1. Saving

Whether you chose table A or B, **risk category III** is always the most profitable for you (highest deposits and best rate of interest, but comparatively low lump sum compensation).

**Note:** Risk category II allows a middle solution with smaller contribution.

### 2. Lump sum compensation

Whether you chose table A or B (lump sum compensation from SFr. 2500.— to SFr. 50 000.—) **risk category I** is always the most profitable for you (high lump sum compensation and lower contribution, but also lower rate of interest).

**Note:** Risk category II allows a middle solution.

**IMPORTANT:** Always insure sufficiently against loss of livelihood by selecting a lump sum compensation which corresponds approximately to your annual income.

A	Lump sum compensation	Single savings deposit (repayable with compound interest at the earliest after 3 years)		
		Risk category I	Risk category II	Risk category III
SFr.	SFr.	SFr.	SFr.	SFr.
2500	<input type="checkbox"/> 450	<input type="checkbox"/> 900	<input type="checkbox"/> 1800	<input type="checkbox"/> 3600
5000	<input type="checkbox"/> 900	<input type="checkbox"/> 1800	<input type="checkbox"/> 5400	<input type="checkbox"/> 10800
7500	<input type="checkbox"/> 1350	<input type="checkbox"/> 2700	<input type="checkbox"/> 7200	<input type="checkbox"/> 14400
10000	<input type="checkbox"/> 1800	<input type="checkbox"/> 3600	<input type="checkbox"/> 10800	<input type="checkbox"/> 21600
15000	<input type="checkbox"/> 2700	<input type="checkbox"/> 5400	<input type="checkbox"/> 14400	<input type="checkbox"/> 28800
20000	<input type="checkbox"/> 3600	<input type="checkbox"/> 7200	<input type="checkbox"/> 18000	<input type="checkbox"/> 36000
30000	<input type="checkbox"/> 5400	<input type="checkbox"/> 10800		
40000	<input type="checkbox"/> 7200	<input type="checkbox"/> 14400		
50000	<input type="checkbox"/> 9000	<input type="checkbox"/> 18000		
	Credited interest 2%	Credited interest 3%	Credited interest 3½%	
	No additional administrative cost contribution			

B	Lump sum compensation	Annual deposits		
		Risk category I	Risk category II	Risk category III
SFr.	SFr.	SFr.	SFr.	SFr.
2500	<input type="checkbox"/> 25	<input type="checkbox"/> 50	<input type="checkbox"/> 100	<input type="checkbox"/> 100
5000	<input type="checkbox"/> 50	<input type="checkbox"/> 100	<input type="checkbox"/> 150	<input type="checkbox"/> 200
7500	<input type="checkbox"/> 75	<input type="checkbox"/> 150	<input type="checkbox"/> 200	<input type="checkbox"/> 300
10000	<input type="checkbox"/> 100	<input type="checkbox"/> 200	<input type="checkbox"/> 300	<input type="checkbox"/> 400
15000	<input type="checkbox"/> 150	<input type="checkbox"/> 300	<input type="checkbox"/> 400	<input type="checkbox"/> 600
20000	<input type="checkbox"/> 200	<input type="checkbox"/> 400	<input type="checkbox"/> 600	<input type="checkbox"/> 800
30000	<input type="checkbox"/> 300	<input type="checkbox"/> 600	<input type="checkbox"/> 800	<input type="checkbox"/> 1200
40000	<input type="checkbox"/> 400	<input type="checkbox"/> 800	<input type="checkbox"/> 1000	<input type="checkbox"/> 1600
50000	<input type="checkbox"/> 500			<input type="checkbox"/> 2000
Right to repayment	before 24 years less than 100% after 24 years more than 100%	before 10 years less than 100% after 10 years more than 100%		before 5 years less than 100% after 5 years more than 100%
Administrative cost contrib.	10%	5%		2½%

**C** Share certificate SFr. 25.— subscribing to one share certificate is compulsory

**D** Gift certificates subscribing to gift certificates is voluntary  
I wish to subscribe to \_\_\_\_\_ certificates for SFr. 25.—

Place and date \_\_\_\_\_ Signature \_\_\_\_\_

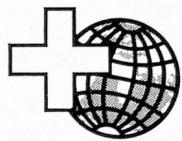
The Embassy or Consulate will be glad to supply you with further information



Detach here

## Solidarity Fund for Swiss Abroad

Gutenbergstrasse 6, 3011 Berne, Switzerland



### APPLICATION FOR MEMBERSHIP

(Please use BLOCK LETTERS or type and send it to the Swiss Embassy or Consulate)

I hereby apply for membership and should like you to send me the Constitution

Surname (and maiden name for married women)

First name(s)

Full address

Date of birth

Civil status

(married, single, widowed, divorced)

Canton

Place of origin in Switzerland

Resident abroad since

Registered at the Consulate of

Occupation and position  
(self-employed or employed)

Means of livelihood abroad (confidential)

(details of annual income, e.g. from occupation, pensions, revenue from capital etc.)

#### IMPORTANT

Husbands or wives, children or relations may also join the Fund, provided they are Swiss citizens; it is of no importance whether they work or are dependent on the income of the applicant (better compensation and higher savings for the *whole* family).

Please send \_\_\_\_\_ additional application forms.

husband or wife

relations

Children: P under 20 years

over 20 years

Please mark with a cross what applies

(please turn over)

To be completed by the Consulate or Embassy:

rubber stamp

The applicant has been registered with us since

Place and date

