

# State Help and self-help for the swiss Abroad

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## STATE HELP AND SELF HELP FOR THE SWISS ABROAD.

### An N.S.H. Lecture.

In his talk to the last Open Meeting of the Nouvelle Société Helvétique at the Swiss Hostel for Girls on Tuesday, 21st April, Dr. H. W. Egli gave a most impressive account of the enormous sums of money and other efforts devoted by the home country for the benefit of the Swiss abroad and our less fortunate compatriots who have had to return home during the war, mostly from Germany, Austria and Eastern Europe. The 14 years since the end of the last war have been poisoned by the bitter struggle of those repatriates for some sort of compensation for their great losses suffered through war action. While maintaining that in law there is no obligation whatever on the part of the Federal Government to compensate emigrants for losses they may sustain in other countries, the Swiss Authorities spent in fact very considerable sums of money to help them in their distress and to enable them to make a new start at work or in business in the home country. No less than about 225 million Swiss Francs were thus devoted to the repatriates and a further 129 million Swiss francs were made available as a final effort to re-establish them in ordinary life by re-training, capital loans and subsidies, refurnishing and pensions. The total effort on behalf of those Swiss who have had to return from abroad during the war, destitute or temporarily deprived of all sources of income, thus amounted *in total to no less than about 350 million Swiss francs* or about 5,000 francs per repatriate on an average. These facts are proof of a generous attitude which ought to be acknowledged fully by all Swiss abroad as the allowances were made on a purely voluntary basis apart from the general obligation of states to look after their citizens. The continuing complaints from some repatriates, who were obviously too much Nazi-infected before they returned, must be condemned and deplored by all of us.

### Old Age Insurance.

But in another field the home country displayed nonetheless towards the Swiss abroad an even greater generosity, the benefits of which are continuing and increasing year after year. When in 1948 the Old Age Insurance (AHV) was made compulsory for all Swiss at home, the Swiss abroad were enabled to secure the same benefits by joining the insurance scheme on a voluntary basis. During the first three years we were permitted to join up to the age of 65 and even only one premium paid secured this older age group the full insurance benefit for life. Thus it came about that the *annual benefits paid out to the Swiss abroad amount to nine times the premiums received from abroad*, because unfortunately the younger generation of the Swiss abroad hesitated to join on account of having to

pay the full premium of 4 per cent of their income alone, whereas in Switzerland the employers have to pay half of it. In 1957 the Swiss abroad paid 3.4 million francs in premiums and received 20.9 million francs in benefits. Our Colony in the United Kingdom paid 82,000 francs and received 730,000 francs. While there are 615 paying members of the AHV in this country there is an almost equal number of receiving members above the age of 65 for men and 63 for women. It is expected that the disproportion of premiums and benefits will continue for many years involving in effect an annual subsidy of the home country to the Swiss abroad of about 40 million francs for premiums hardly exceeding 4 million francs.

### Invalidity Insurance.

Not enough with this generosity of the home country towards the Swiss abroad, it is now about to be extended still further by including us also in the Invalidity Insurance Scheme which will shortly be added on to the AHV. By an addition of only 10 per cent to the old age premiums all Swiss abroad can also insure themselves against serious invalidity, future or present, resulting from accidents or illness of any sort or from birth. This latter aspect is of particularly generous importance as even those amongst us who may have been handicapped from birth or early childhood by illness or deformity will be covered by the new insurance for every substantial benefits if and when the capacity for work is reduced below 50 per cent of normal owing to any of these misfortunes. The insured can claim in these circumstances benefits from £150 up to £602 per annum, depending on the extent of family responsibilities. But the invalidity insurance aims in the first place at the rehabilitation of its members struck by any physical misfortune by financing all necessary health treatment, re-training and refitting for new occupations where the previous occupation can no longer be pursued. The invalidity insurance is in fact available only to members of the AHV, who must agree to pay the additional premium of 10 per cent of the old age premium.

In this connection our friends at home are pleading for a *new opportunity to be given to all Swiss abroad of whatever age up to 64 for men and 62 for women to join both insurance schemes so as to secure the generous benefits accruing at age 65 or 63 respectively*. In other words we shall probably be given another chance to join these national insurances even though only one year's premium or a few years' premiums may still be payable before the benefits become available. The normal old age benefits amount to £75 — £154 p.a., single rate, according to the size of the annual premiums, and £120 — £246 married rate, and are thus rather more generous than the National Insurance benefits in England, in which we are also privileged to participate. It is very much to be hoped that this new opportunity of joining late will in fact be granted to us and that we shall make use of it in large numbers,

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although the benefits for those already approaching the age limit will this time probably be granted only at reduced rates. But in any case, their inclusion will again imply heavy and continuing subsidies from our compatriots in Switzerland.

### Solidarity Fund.

Besides the certainty of old age and the risks of invalidity or premature death, most people would wish to be insured also for the possibility of losing their livelihood through some catastrophic event, such as war or revolution or any other cause beyond their own control. In this country we have been fortunate enough to be treated as British subjects for war damage purposes. Nevertheless there is no certainty for anyone of being spared some sudden loss of normal sources of income through one calamity or another. The prompt receipt of a sizeable sum to help tide over the first shock is surely a most desirable thing, for which a Solidarity Fund of the Swiss Abroad has been formed at the initiative of some Swiss Colonies, supported by the Nouvelle Société Helvétique, the Auslandschweizerwerk and prominent people of the insurance world. The Federal Government has expressed warm approval and great interest in the scheme with an indication that it will propose to Parliament giving it a contingent guarantee of its liabilities to ensure their full discharge. This it will do if sufficient numbers of Swiss abroad will join the scheme, proving thereby that it responds to a real need.

The Solidarity Fund started business on 1st January 1959, and had already received nearly 90,000 francs in share subscriptions by the end of March. To become a member only one share of 21 francs need be subscribed, which share is non-returnable and bears no interest or dividend. The participant can fix his own annual contribution to the fund at 25 francs, 50 francs, 75 francs, or 100 francs, payable together with an administrative charge to be fixed annually, but not exceeding 8 per cent. In return for these annual contributions the Solidarity Fund undertakes to pay the member *one hundred times the amount of the annual contribution* if he or she has lost the main part of his or her livelihood as a consequence of war, revolution or compulsory measure of an economic, social or political character, or through some other catastrophic cause beyond the member's control. Thus a member who contributes annually 50 francs will receive promptly after verification of his claims 5,000 francs, or 10,000 francs if his premium is 100 francs. Further he is entitled to have *all his annual contributions returned to him at the age of 65* or his heirs are entitled to this claim if the member dies earlier. If he joins before the age of 35 he can claim 100 per cent of the contributions to be refunded, a percentage which drops gradually as far as 60 per cent if the member has joined only at age 60 or after. Thus the members secure for themselves at least the major part of their contributions as a saving for their old age as well as the 100-fold benefit in case of a catastrophe. The benefits are in effect financed by the interest on the shares and subscriptions and the retained fraction of the contributions from members joining after the age of 35. There is also separate provision made for help in border-line and hardship cases from purely voluntary donations.

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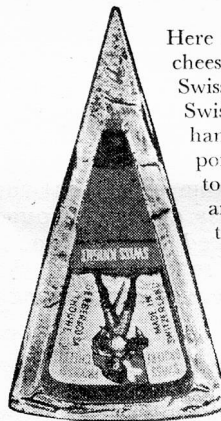
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The Solidarity Fund is administered by a council under the chairmanship of Dr. E. Froelich, formerly Director-General of the Rückfallversicherung, Zürich. The actual funds are looked after by the Financial Administration of the Federal Government with a fixed rate of interest of probably 3½ per cent. Part of the funds can also be invested abroad, especially where there are transfer difficulties or in order to spread the risk. The Bank of England is willing to authorize the transfer of subscriptions and contributions to the Solidarity Fund. Applications for further information can be made to the Swiss Consulate in the United Kingdom. As our Ambassador, Monsieur A. Daeniker, has put it in an appeal: "By lending your support you are not only helping yourselves by covering the risk outlined, but at the same time you are demonstrating your solidarity as Swiss abroad."

**Organisation of the Swiss Abroad.**

In an endeavour to enliven the interest of the Swiss abroad in the work of the Auslandschweizer-Organisation with its secretariat in Berne, the Nouvelle Société Helvétique and the members of the Auslandschweizer-Kommission have decided to revise the rules for the composition of that Commission, which is superintending the Auslandschweizer-Werk as a whole and acts as a consultative organ in contact with the competent authorities and other organisations. So far barely half the members of the commission have been living abroad and their choice has been made at the discretion of the internal members and the mother society. Now that most Swiss Colonies have organized some sort of central bodies representing the various societies, such as our Presidents' Assembly, and that the importance of the Auslandschweizer-Werk has become better known, it is felt that the external members of the Commission des Suisses à l'étranger should form a majority in the commission and that they should if possible be appointed by the Colonies themselves.

The new rules provide that *at least half or at most two-thirds of the members of the commission should live abroad*, while the rest will continue to be chosen from amongst our many well-wishers in the home country. They are appointed by the Central Committee of the N.S.H. and represent cultural and economic interests. Each Colony can appoint between one and three external members and an equal number of substitutes once every three years. The Colony in France will have three members, those in Germany, Italy and the United Kingdom two members each, those in Austria, Holland and Belgium one member, while other Colonies are advised to group themselves suitably to appoint one joint member each. It is very much to be hoped that the Colonies will make full use of this opportunity to make sure of competent

representation in the Auslandschweizerkommission and the great work carried on by it on behalf of all Swiss abroad. So far our Colony has been represented by Mr. A. F. Suter and Dr. H. W. Egli as co-opted members. It will of course be much better if the members have a proper mandate from the Colony or the Presidents' Assembly. Their duties imply only some three visits in Switzerland each year to attend the more important meetings of the Commission.

Once every year the Auslandschweizerwerk organizes a gathering of compatriots from abroad to discuss their problems and needs in the presence of members of the Federal and Cantonal Governments and the heads of Departments concerned. These meetings are the nearest approach to some sort of *Parliament of the Swiss Abroad* and always enjoy full attention in the Swiss Press. Many important decisions and legal measures in favour of the Swiss abroad can be claimed to represent the result of these Journées des Suisses à l'étranger and the activity of the Auslandschweizerwerk. The next Auslandschweizertag takes place at Lausanne on 29th and 30th August. Its main theme will be "Emigration and the Rejuvenation of the Swiss Colonies". All Swiss abroad are cordially invited to take part and it is hoped that every society will make an effort to send at least one official representative.

[Dr. H. W. Egli spoke on the same subject at the Meeting of the Swiss Club Manchester, at Manchester on Thursday, 30th April 1959 — Ed.]

**Nouvelle Société Helvétique**  
(LONDON GROUP)

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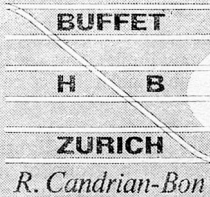
**SOCIAL MEETING**  
(Open to all members of the Colony and their friends.)  
**Tuesday, 19th May 1959, at 7.15 p.m.**  
**at Swiss Hostel For Girls,**  
**9, Belsize Grove, N.W.3.**

On his completion of thirty years' association with the "Swiss Observer", the Society has invited Mr. A. Stauffer (accompanied by Mrs. Stauffer) to be their guests of honour.

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**Cold Buffet Refreshments, cost 5/-**  
(Bring your own wine!)

will be available for all those advising the Warden of the Swiss Hostel for Girls (PRImrose 6856) not later than **Tuesday, 19th May, noon.** (Please telephone between 11 a.m. and noon.)

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