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# On the occasion of the 25th anniversary of the Solidarity Fund of the Swiss Abroad (1958–1983)



#### Dear Compatriots,

The Solidarity Fund of the Swiss Abroad is 25 years old. I should like to pay a special tribute, on behalf of the Federal Council, to this mutual assistance scheme which in good times unites the Swiss colony abroad and in bad times comes to the aid of its members. Created in 1958 by and for the Swiss abroad, this fund has helped more than 500 of our compatriots who have been victims of political events and lost their livelihood through wars, civil strife or general coercive measures. In all, 6.7 million francs have been paid out to them in the form of compensatory lump sums.

«Solidarity» is not an empty word to describe this fund. If the institution has been able to fulfil its aims for 25 years, that is because it has been supported by members in all the countries of the world, including those which appear least exposed to political dangers. It is also because the institution rests on solid foundations: it operates according to a risk-free capitalization system and the Confederation gives it an unlimited guarantee in case the compensation payments should exceed the available resources.

On the occasion of this anniversary I am appealing to as many as possible of our compatriots who are not yet members to join this provident scheme. The more members it has, the stronger the Solidarity Fund will be.

Pierre Aubert President of the Confederation



# Solidarity Fund of the Swiss Abroad

## 25 years of successful solidarity among our compatriots

In 1983 the Solidarity Fund of the Swiss Abroad celebrates its 25th anniversary. It was founded on 29th August 1958, on the occasion of the Assembly of the Swiss Abroad in Baden, when a London

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Swiss made the symbolic first deposit with a gold «vreneli».

The idea for this unique self-help provident scheme among Swiss abroad originated in the experiences of compatriots returning home after the Second World War with no prospects of compensation for the losses they had suffered abroad as a result of the war. In 1950 the expert commission for matters affecting the Swiss abroad, set up by the Federal Council, charged the Neue Helvetische Gesellschaft (Nouvelle Société Helvétique) with examining the question in more detail. After the plan for a real war damage insurance scheme had had to be rejected, the idea of founding a solidarity fund prevailed: this was to combine mutual self-protection with repayable individual savings deposits in Switzerland. A Federal Resolution of 22nd June 1962 gave the Solidarity Fund an unlimited deficit guarantee.

### What is the aim of the Solidarity Fund?

Impressed by the losses suffered abroad through war, the founders of the Solidarity Fund wanted to spread a strong financial self-help net under the Swiss abroad which would enable those who lost their livelihood as a result of political events to start afresh in another country or in Switzerland.

Article 2 of the Statutes describes the cooperative's purpose as fol-



lows: «The Solidarity Fund's aim is to unite the Swiss abroad for the purpose of accumulating personal savings capital and providing mutual self-help in the event of loss of livelihood abroad caused by war, internal unrest or general political coercive measures and not by the victim's own fault. Any substantial and not merely temporary damage to the economic position of a Swiss abroad, especially through serious impairment of the income basis and ability to earn which is not directly compensated, counts as loss of livelihood.»

#### **Solid financial basis**

During its 25 years' existence the Solidarity Fund, with more than 10000 members, has created a solid financial basis. The assets of the cooperative amount to about 42 million francs. Compensatory lump sums for loss of livelihood, totalling approximately 6.7 million francs altogether, have been paid out in over 500 cases. In the course of the years the Solidarity Fund has repaid more than 10 million francs to members who have resigned or to the heirs of members who have died. Since the structural reform of 1975, which introduced the payment of interest on the savings investments, the new arrangement of the single investment and higher contribution variants, savings deposits have risen from 8.9 million francs to 45.7 million francs. This large increase in savings shows that the Solidarity Fund is also of interest to the three-quarters of all members

who live in less endangered regions. Indeed, the unique structure of the Solidarity Fund, with self-financed compensation and interest-bearing statutory savings investments, means that the member can never lose (except for a small deduction to cover risk premium and administrative costs). In all cases, i.e. whether or not he draws a compensatory lump sum once or several times, he gets back his contributions with interest - definitely a sound reason for all our compatriots abroad to join the Solidarity Fund of the Swiss Abroad without delay.

#### B. Invernizzi

Manager of the Solidarity Fund of the Swiss Abroad

#### **Declaration of Enrolment**

Name and first name(s):

Date of birth:	Place of origin in Switzerland:	
Exact address:		
Pagiatarad with the Swi	Poprocentation in	

Registered with the Swiss Representation in:

I wish to join the Solidarity Fund for Swiss Abroad and I have chosen:

#### a) Variation 1

#### b) Variation 2

 $\boxtimes \$  please mark as required

Single savings deposit of	Annual savings deposits of	Corresponding compensatory lump sum of
🗆 SFr. 1800.–	□ SFr. 100	SFr. 2500
🗆 SFr. 3600	□ SFr. 200	SFr. 5000
□ SFr. 5400	□ SFr. 300	SFr. 7500
Rate of interest <b>3½% net.</b>	With annual savings deposits, refunds	For variations <b>1)</b> and <b>2)</b>
The single savings deposit may be vithdrawn with compound interest at he earliest after 3 years (free of vithholding tax, gross interest 5,38%)	of <b>100%</b> of payments made are possible after <b>5 years.</b> (After 10 years 112,5%, after 20 years 139%)	

In addition, you have the possibility at any time to increase the single savings deposit or the annual payments, should your circumstances change. According to the level of insurance the lump sum compensations are amounting from SFr. 2500.– up to SFr. 50000.–.

Place and date:

Signature:

Send to: Solidarity Fund for Swiss Abroad, Gutenbergstrasse 6, CH-3011 Berne

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# A little guide for Swiss abroad interested in the National Council elections of 23rd October 1983

#### 1. Electoral system

The Federal Constitution stipulates that the National Council shall be composed of 200 representatives of the Swiss people. The seats shall be distributed among the cantons and half-cantons in proportion to their populations, each canton or half-cantons being entitled to at least one seat.

#### 2. Majority system

The **five** cantons or half-cantons which send only one representative to the National Council (Uri, Obwalden, Nidwalden, Glarus and Appenzell Innerrhoden) use the **majority system.** 

To choose this representative the electors merely have to put the name of any eligible person (i. e. anyone enjoying civic rights) on their ballot paper.

#### 3. Proportional representation system

The other 21 cantons and half-cantons choose their representatives by the proportional representation system, whose basic principles are set out below.

#### 4. Election

Before polling day each elector receives the **ballot papers** for his constituency. A distinction must be made between **party lists** (ballot papers with the candidates' names printed on them) and **blank papers.** Unofficial ballot papers are not valid. An elector who uses the **printed ballot paper** is only permitted to alter it by hand. He can:

- put the list in the ballot box unaltered;
- cross out candidates' names;
- enter on his ballot paper names from other printed lists (panachage);
- cross out names and in their place repeat names of other candidates (simple cumulation).

#### Ditto marks and expressions such as "ditto", "idem" etc. are not valid.

Blank ballot papers must be filled in by hand.

Panachage and cumulation are allowed on these papers too.

The names on a ballot paper must not exceed the number of National Councillors that can be elected in the canton concerned.

# 5. How panachage and cumulation work

The best way to support a particular party is to put that party's list unaltered in the ballot box. If an elector crosses out a name he only avoids weakening his party by entering the name of another candidate from that party twice (cumulation) or by leaving the line blank. If the elector votes for candidates from other lists (panachage) his own party loses a corresponding number of votes.

When an elector uses a blank ballot paper and does not fill in all the lines in a valid manner, he only makes full use of his voting powers if he enters the name of a party. A blank line only counts as an additional vote if the list bears the name or number of a party.

Electors can ''cumulate'', that is to say, enter twice the names of candidates whom they particularly favour. If the cumulated candidate is not drawn from another list (panachage) this alteration will not lose votes for the party. No name can be entered on the ballot paper more than twice.

If names entered on the ballot paper do not appear on any of the lists no account is taken of them. The lines concerned only count as additional votes if the paper bears the name of a party.

**6. Practical examples** of how a ballot paper can be filled in were published in number 3/82 of this review under the heading "Civics and Politics". It will also be helpful to study the explanations enclosed with the voting material.

#### 7. Availability of electoral material

The cantons are obliged by law to let electors have a full set of all the ballot papers at least 10 days before polling day. The responsible authorities will see that the

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# Late entry to the OAI/DI by wives of Swiss abroad

The Federal Council has submitted to parliament for approval a draft concerning the addition of a transitional provision to the Federal OAI Act. The object of this provision is to permit late entry to the voluntary insurance scheme by wives of compulsorily insured Swiss nationals residing abroad, irrespective of their age and with retroactive effect, if they have not joined before because of incomplete or inaccurate information.

Service of the Swiss Abroad



voting material for the Swiss abroad is sent as early as possible to their "communes of presence" in Switzerland. As a precaution, we would advise you to organize any visit to Switzerland that you may be planning in such a way that you can go and vote in your "commune of presence" or your voting commune between 13th and 20th October 1983.

Service of the Swiss Abroad

# For Hans Meier swift help was double help

This example from compensation practice is representative of the many hundreds of our compatriots who have got into difficulties abroad because of political events and been compensated by the Solidarity Fund of the Swiss Abroad:

Hans Meier, one of our members, had been working as an electronic engineer in the state mining company of a West African country since 1971. At the end of 1980 he was given notice. Reason: restructuring of the enterprise on economic grounds. However, inquiries showed that in actual fact the nationalization policy was at the bottom of it - the aim was gradually to replace the European cadres with cadres from friendly African countries. Our member, too, had become a victim of this policy. He went back to France, where he had previously worked, to build a new career there. The Solidarity Fund paid him the compensatory lump sum of fr. 10000.- to which he was entitled through his single investment of fr. 1800.-.