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## Increases in the OAI/DI from 1st January 1984

The Federal Council has decided to adapt the OAI/DI pensions to the evolution of Swiss wages and prices, from 1st January 1984.

The average increase will amount to 11.29 per cent. Some pensioners will receive a smaller increase and others none at all. In the latter case those affected will be pensioners drawing benefits which are too high in relation to the new legal provisions applicable since

the 9th revision (introduction of a new, more finely graduated system of partial pensions).

If this adaptation results in a lower sum than that previously paid, the same pension as before will continue to be granted under the so-called acquired rights guarantee.

The Federal Council has at the same time introduced other changes in the OAI/DI system. For example:

- The upper limit of the decreasing scale of contributions for self-employed persons has been raised to Sfr. 33 100.- (instead of Sfr. 29 800.-).

- Pension deferment will in future be possible also in the case of partial pensions.

- The income limits for entitlement to extraordinary pensions have been raised to Sfr. 11 000.- (instead of Sfr. 10 000.-) for the basic old-age and widow's pensions; to Sfr. 16 500.- (instead of Sfr. 15 000.-) for the married couple's pensions and to Sfr. 5 500.- (instead of Sfr. 5 000.-) for the orphan's pension.

Extract from the press communiqué

## Political rights of the Swiss abroad

### Voting by mail?

On 18th May 1983 the Federal Council, on the basis of the preliminary work of a study commission, authorized the Federal Department of Foreign Affairs to carry out a consultation procedure relating to the first drafts for a revision of the act and the ordinance on the political rights of the Swiss abroad.

At present Swiss abroad who are entered in the register of electors must come to Switzerland to exercise their political rights. The object of the revision is to enable them also to vote from abroad by mail. In cases where cantonal law allows voting by proxy, Swiss abroad must be able to make use of that too.

The cantons, the political parties, the Commission of the Swiss Abroad of the Nouvelle Société Helvétique and other interested circles have until the end of November to express an opinion on the first drafts.

*Service of the Swiss abroad*

## Coming Federal Polls

While the next elections to the National Council are set for 23 October 1983, the five other dates indicated below have already been selected for federal votations:

**4 December 1983**

**26 February 1984**

**20 May 1984**

**23 September 1984**

**2 December 1984**

All items to be included in each one of these votations are not yet known, in particular where laws challenged by way of the facultative referendum are concerned. However, the subjects to be voted on in the December 4, 1983, votation have been selected. The citizens shall have to decide on two constitutional amendments, one allowing the modification of citizenship rights, the other «intending to facilitate certain naturalizations» (young aliens raised in Switzerland, refugees and stateless persons). The

first one of these amendments particularly concerns Swiss women married to aliens, as the new constitutional provision would open the way to the enacting of a nationality act article enabling them to pass on their Swiss citizenship to their children, even when one or both parents are legally domiciled abroad at the time of birth.

Other subjects have been handled lately by the Federal Parliament and they will be brought before the people and the Cantons on one or the other of the four dates selected for 1984, i. e.: the popular initiative «against the misuse of banking secrecy and of the might of the banks» (Banks' initiative), the federal decrees «concerning the levy of a tax on heavy-weight road traffic» and «concerning a tax for the use of national superhighways» (vignette).

*Service of the Swiss Abroad*

## Solidarity Fund of the Swiss Abroad

### Protection for Swiss abroad and dual nationals



Cooperative assets of 42 million francs, over 10000 members, approximately 6.7 million francs paid out in compensatory lump sums to over 500 members following loss of livelihood: those are the major key-words that have characterized the Solidarity Fund for the past 25 years.

Individual options for insurance against loss of livelihood abroad as a result of war, internal unrest or general political coercive measures, with the simultaneous accumulation of savings in Switzerland on favourable terms, the possibility of withdrawing at any time the money invested, together with interest and compound interest, and the Confederation's unlimited deficit guarantee are the principal features of this unique self-help organization.

With such statistics and services

to its credit, the Solidarity Fund occupies an esteemed place among the organizations of the Swiss abroad. Its more than 10000 members are scattered over all five continents. However, the majority have made their new home somewhere in Europe. It is therefore quite obvious that for these members the accumulation of savings in Switzerland on favourable terms (free of withholding tax) is the most important aspect of the combined investment (savings + insurance of livelihood) with the Solidarity Fund.

The Solidarity Fund unites in a sensible way the two elements: savings and insurance against loss of livelihood. To that end it has created three so-called classes of risk, from which the member can choose the one most suited to his needs. The three

classes of risk yield different rates of interest. In Class I compensation in the event of loss of livelihood corresponds to 100 times the annual savings investment, in Class II 50 times, in Class III 25 times.

While members who live in politically insecure conditions prefer to opt for a modest savings investment and a relatively high compensatory lump sum, Class III is particularly appropriate for those who live in safe countries and for whom the savings concept is the predominant factor, because in this case the gross interest amounts to 5.38%.

It is always worth while examining one's own situation in a foreign country. Please look at the membership application form in the next column, and also the «questionnaire», which will make it easier for you to review your position. The Solidarity Fund will also be glad to give you advice without obligation.

*B. Invernizzi, Manager,  
Solidarity Fund of the Swiss  
Abroad,  
Gutenbergstrasse 6,  
CH-3011 Berne*

### Examine for yourself the advantages of the Solidarity Fund

Whether as an insurance against possible loss of livelihood abroad, or for the creation of reserves at home on favourable terms, the Solidarity Fund offers only advantages to its members.

How are you placed?

	Yes	No
Do you live in a politically stable country?	<input type="checkbox"/>	<input type="checkbox"/>
Is your country subject to political ups and downs which might endanger your occupation?	<input type="checkbox"/>	<input type="checkbox"/>
Are your savings abroad exposed to high inflation?	<input type="checkbox"/>	<input type="checkbox"/>

Would your savings be sufficient to build a new livelihood?

Are your relatives' occupations abroad secure?

Is your children's education provided for?

Is your old age provided for?

If there is just one of these questions to which you cannot answer «yes», that is a sufficient reason for joining the Solidarity Fund!

- The Solidarity Fund offers only advantages, irrespective of whether you live in a politically stable or an insecure country.

- The Solidarity Fund offers combined provision:
  - Insurance against loss of livelihood abroad as a result of war, internal unrest or general political



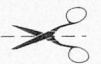
coercive measures, with a minimum of fr. 2500.- and a maximum of fr. 50000.-.

- The creation of reserves in Switzerland on favourable terms (free of withholding tax).
- With different risk classes, the insurance and reserves can be individually adapted to your personal circumstances.
- The investments can be drawn out at any time, with interest and compound interest, even if you have received one or several compensatory lump sums.
- The Solidarity Fund invests your money safely under the supervision of the Federal Administration of Finances.
- If excessive demands for payment of compensatory lump sums should one day be made on the Fund, the Confederation would come to the rescue

with its deficit guarantee. The Solidarity Fund always fulfils its obligations.

- The Solidarity Fund is open to all Swiss and dual nationals registered abroad and to their minor children.
- Protect your relatives, friends and acquaintances living abroad by becoming a sponsor. This provision for third persons is particularly recommended to members who do not fear the loss of their own livelihood but who have relatives in endangered countries.

Joining the Fund is an act of solidarity among compatriots. By so doing, you will protect others while providing for yourself. This «paying solidarity», self-interested solidarity, exists nowhere else. Help to render the services which only the Solidarity Fund can offer!



**Declaration of enrolment**

Name and first name(s): \_\_\_\_\_

Date of birth: \_\_\_\_\_ Place of origin in Switzerland: \_\_\_\_\_

Exact address: \_\_\_\_\_

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**

Please mark as required

Single savings deposit of	Annual savings deposits of	Corresponding compensatory lump sum compensation of
<input type="checkbox"/> Sfr. 1800.- <input type="checkbox"/> Sfr. 3600.- <input type="checkbox"/> Sfr. 5400.- <input type="checkbox"/> Sfr. 7200.- <input type="checkbox"/> Sfr. 10800.- <input type="checkbox"/> Sfr. 14400.- <input type="checkbox"/> Sfr. 21600.-	<input type="checkbox"/> Sfr. 100.- <input type="checkbox"/> Sfr. 200.- <input type="checkbox"/> Sfr. 300.- <input type="checkbox"/> Sfr. 400.- <input type="checkbox"/> Sfr. 600.- <input type="checkbox"/> Sfr. 800.- <input type="checkbox"/> Sfr. 1200.-	<p><b>Sfr. 2500.-</b>  <b>Sfr. 5000.-</b>  <b>Sfr. 7500.-</b>  <b>Sfr. 10000.-</b>  <b>Sfr. 15000.-</b>  <b>Sfr. 20000.-</b>  <b>Sfr. 30000.-</b></p>
Rate of interest <b>3 ½ % net</b> . The single savings deposit may be withdrawn with compound interest at the earliest after 3 years (free of withholding tax, gross interest 5,38%)	With annual savings deposits, refunds of <b>100%</b> of payments made are possible after <b>5 years</b> . (After 10 years 112,5%, after 20 years 139%)	For <b>Variation 1 and 2</b> <input type="checkbox"/> 1 share certificate Sfr. 25.- compulsory

In addition, you have the possibility at any time to adjust the single savings deposit or the annual payments, should your circumstances change.

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

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