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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. 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 much a Solidarity Fund of the Swiss Abroad has been formed at the initiative of some Swiss Colonies, supported by the Nouvelle Societe Helvetique, 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.

The Solidarity Fund is administered by a council under the chairmanship of Dr E. Froelich, formerly Director-General of the Ruckfallversicherung, Zurich. The actual funds are looked after by the Financial Administration of the Federal Government with a fixed rate of interest of probably $3\frac{1}{4}$ per cent. Part of the funds can also be invested abroad, especially where there are transport difficulties or in order

to spread the risk. The Reserve Bank of New Zealand is willing to authorise the transfer of subscriptions and contributions to the Solidarity Fund. Applications for further information can be made to the Swiss Consulate in New Zealand.



FORTHCOMING EVENTS

AUCKLAND SWISS CLUB

The First of August Celebrations will be held in the Newmarket Railway Social Hall on Sunday, 9th August. Please reserve this date.

HAMILTON SWISS CLUB

First of August Celebration. — Instead of the usual evening on the third Sunday we will hold our First of August Celebration on Sunday, 2nd August, in the Riverlea.

Special items — Swiss music — Swiss supper

Do not forget our National Day and please wear your national dress (Tracht). Entry free for all who have paid their 1959 subscription.

A most enjoyable competition Card-Evening (Preis-Jassen) was held on July 5th in the Tauwhare Hall. Over 60 people participated and the winners were as follows: 1st R. Stucki, 2nd C. Werder, 3rd Mr Sommerville, 4th M. Grossman.

WELLINGTON SWISS CLUB

All are cordially invited to our First of August Celebration in the Brooklyn Community Hall. A fitting programme and Swiss Supper will await you. This is also the last evening we will have Mr and Mrs Aubaret and Olivier with us. Please make an effort to be there on the 1st August at 6 p.m. — And be in time!

By request a special Swiss ball has been arranged. This social evening will take place in "The Pines," Houghton Bay, on August 22nd, at 8 p.m. Admission for double is £5/5/-. Reservations for tables must be made not later than August 9th with Mr F. Wehrly, telephone 34-485. Tickets can be obtained from Mr K. E. Bischof, P.O. Box 802, Wellington, not later than August 9th. Dress: Ladies, formal or semi-formal; gentlemen, dinner suit or dark suit.

A Game-Evening was held at the Brooklyn Community Hall on Saturday, June 13th. The busy concert and ball season is probably responsible for only two dozen of our members attending this evening.

There was a variety of games to play but Chess and "Jasse" were the most popular. Everybody was in a happy mood in the cosy room with music playing in the background. After supper the various groups could not get back quickly enough to their cards. Small wonder that it was well after midnight when the knocking of the table tops quietened down.

—R.M.