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## SWISS MERCANTILE SOCIETY.

The Monthly Meeting of the Society was held at Swiss House, on Wednesday, 13th June, and was well attended.

Mr. J. J. Boos, President, was in the Chair. He said that a number of enquiries had been received from friends here and interested parties in Switzerland regarding the reopening of the College. Steps had been taken to ascertain from the competent authorities the possibility of an early resumption of the Society's <u>educational</u> activities. Nothing definite could therefore be stated, but as soon as the necessary facilities are granted and the S.M.S. is able to go ahead with its plans, an official announcement will be made. Needless to say, all those who have enquired will be kept posted of developments.

Our member, Mr. F. Burri, who had recently returned from a visit to Switzerland, gave the meeting some of his impressions gained during his short stay there, He made everyone present wish that he would soon have the same chance, and all listened eagerly to his interesting account. Whilst things are still difficult at home, Mr. Burri emphasised that he was made very welcome wherever he went. Rationing, though severe, is not quite as bad as it is sometimes painted by people returning from Switzerland. Mr. Burri was particularly surprised at the tremendous progress made in manufacturing processes as well as in the technical and scientific fields.

Following the official part of the meeting, the President, Mr. Boos, explained in a most interesting and detailed manner the "SWISS OLD AGE AND DEPENDANTS' INSURANCE" scheme, as proposed by a Committee of Experts appointed by the Government. A 300-page Report by Dr. A. Saxer, Director of the Federal Office of Social Insurance, setting out the Committee's proposals, was published in March this year. It is hoped that the scheme will be adopted by the Swiss electorate and put into operation by January, 1948.

Mr. Boos explained the reasons for the rejection of a similar law submitted to popular vote in Switzerland in 1932, the subsequent reaction and the success of the people's initiative for a new scheme. He also referred to the great interest shown in Switzerland in the Beveridge Plan and the social security proposals of the British Government.

The Swiss proposals, as the lecturer pointed out, are totally different from those of the Beveridge Plan. They only cover Old Age and Dependants' Insurance and foresee different scales of premiums and benefits for different standards of living in town, semi-rural and rural districts, whereas equal premiums and equal benefits for the whole population are foreseen under the English Plan. The Swiss scheme is much more on the lines of "Get what you pay," but with a minimum and maximum premium and benefit.

The insurance will be a "Federal General People's Insurance" and will cover the male and female population from the age of 19 to 65. Special conditions are foreseen for those over the compulsory age and also the transitory stage.

Swiss living abroad, particularly those holding official appointments and certain other categories, will also come compulsorily under the scheme, whilst other Swiss abroad, who at a later stage may wish to spend their retiring age in Switzerland, can join voluntarily until their return. Generally speaking, the premium will be 2% of wages or salary, to be paid by the employed, plus 2% payable by the employer; the Professional class (doctors, lawyers, etc.) will have to pay 4% of their income, with certain maximum and minimum sums, whilst a special scale will be applicable to farmers, the State paying yearly an equal sum of premiums as paid by the insured.

Before concluding his address, the President paid tribute to National • Councillor Schmid-Ruedin, General Secretary of the S.K.V., for his great efforts in promoting this social insurance scheme, first as President of the "Aktions Komitee" for the "Iniative" which was signed by 171,000 compatriots, and later as a member of the Special Committee of Experts appointed by the Federal Council.

Space does not permit to give more details of the most interesting exposé, but as the proposed insurance will affect not only the Swiss at home but also those abroad, it is hoped that the *Swiss Observer* will, in due course, publish fuller details of the proposals.

A very animated discussion followed the President's survey, in which a large number of members took part, which showed how keen an interest the subject matter had aroused. It also proved that even those who have lived abroad for almost a lifetime, still have the welfare of our compatriots at home at heart. They also welcomed the opportunity of being able to participate in this far-reaching social security scheme.

A hearty vote of thanks was accorded to the President, who, at such short notice, had prepared his resumé. It was evident from the lucid manner in which he had dealt with so intricate a subject, that he had made a very thorough study of social security both here and at home. It will be remembered that he gave a most interesting and detailed account of the Beveridge Plan about two years ago, and he must have waded through a tremendous amount of material, drawn up by expert actuaries, which is not always easy to understand and follow by a layman.

The next Monthly Meeting will be held at Swiss House on Wednesday, July 11th, at 6.30 p.m., following which our member, Mr. A. Bleiker, will give an account on his recent business trip to the Near East, Madagascar and West Africa. He will relate his many interesting experiences, and it is hoped that a large number of members and friends will be present.

W.B.

