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### SWISS MERCANTILE SOCIETY.

#### An excellent exposé on the Swiss Old Age and Survivors' Insurance Scheme (A.H.V.).

The Monthly Meeting, held at "Swiss House" on Wednesday, March 16th, was attended by about sixty members, to whom the Chairman, Mr. W. Meier, extended a cordial welcome.

Three new members, Messrs. H. U. Bischoff, H. Mock and E. Siegrist, were elected. The Chairman stated that the Society now had an active membership of 286 and that the Committee hoped to increase it to 300 in the course of the year.

The Delegates' Meeting of the S.K.V. will be held at Bienne on May 8th. It is not proposed to send an official delegate from here, but it can be arranged for any member who may happen to be in Switzerland at the time of the meeting to attend on behalf of the London Section.

Reporting on the activities of the College, Mr. E. A. Hueni, Chairman of the Education Committee, informed the meeting that over 100 students were attending the present course. The maximum number of students which could be accommodated at Swiss House had already been enrolled for the summer term. Further applicants would have to defer their stay until the autumn. Visits of the College included Stratford-on-Avon and the Ford Motor Works at Dagenham. In the field of sports, the College was also active, the football team having achieved a notable victory over the London School of Economics. On April 2nd, the College will meet the Times Football Club in the first annual inter-club Challenge Cup match at Ravensbourne, Kent. A party of students have been invited to the tea dance which will follow the match.

The main item on the agenda was Mr. Hueni's report on the Swiss Old Age and Survivors' Insurance Scheme (A.H.V.), based on his analysis of the replies received to the questionnaires sent to all the members of the Society. Mr. Hueni, who is by profession a market research specialist, had prepared a most interesting and illuminating report, which clearly demonstrated the view generally held that the 4% premium payable on the gross income was considered too onerous by most of those who wished to participate in the scheme. An abridged version of the report in German, containing the main suggestions for improving the scheme as made by various members, had already been sent to the competent authorities in Berne. As the final date for joining is March 31st, members were advised to register by that date, if only on a provisional basis, so as to ensure obtaining the desired cover. It was pointed out that anyone joining provisionally would have an option of withdrawing when the first premium became due.

For the benefit of the readers of the Swiss Observer, many of whom may be interested but have not as yet decided to join, a summary of Mr. Hueni's

comments based on his findings is published following this report.

An animated discussion took place at the conclusion of the address, in which many members took part. This resulted in the following resolution being formulated and passed unanimously by the meeting:—

To request the competent authorities to grant an extension of the time limit for joining the scheme if and when its terms have been amended as a result of the report submitted.

The proceedings terminated with a cordial vote of thanks to Mr. Hueni for his excellent and comprehensive report.

WB.

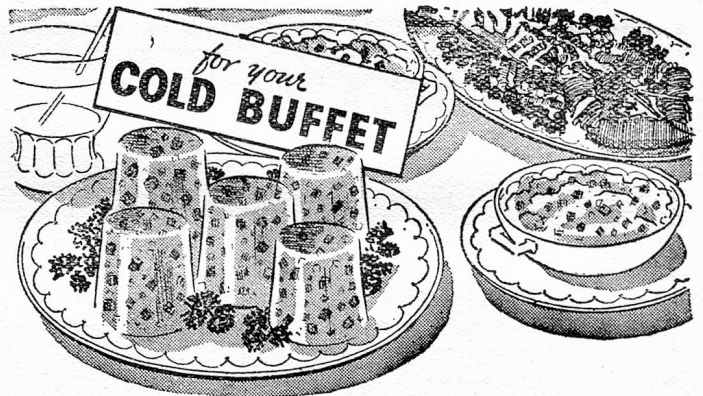
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Mr. Hueni said:

"When one considers the facts emerging from the Survey, the Swiss living in this country can be roughly divided into three distinct categories as regards the way in which they are affected by the A.H.V.

1: Those between the ages of 58-65 who have an obvious advantage in joining since they will, after payment of 1-7 contributions or yearly premiums, secure a regular Old Age Pension. They belong in a way to a privileged class, particularly if they are in a lower or medium income grade.

2. Those with a relatively high income, who would have to pay a higher premium for the benefits offered by the A.H.V. than they would pay through a private insurance Company. To them the A.H.V. offers no



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advantages and the offer to join this insurance scheme could also be described as an invitation to contribute regularly to a state-organised charity. The survey does indeed not disclose any such philanthropists among the members of the S.M.S. and I doubt whether any can be found among members of other societies. If the planners have made the budget on the assumption that the revenue from people with high incomes will make up for losses incurred in other directions they would be well advised to revise their estimates.

3. The remainder belong to the medium or lower income groups who under present heavy direct and indirect taxation and the high cost of living have to struggle to make both ends meet if they want to maintain a certain standard of respectability and to whom the payment of 4% on the gross income or 7-8% on the net income mean a great financial sacrifice. This category too is assessed on a theoretical figure which is greatly in excess of their actual or real income. To illustrate this, let us make a practical comparison:

An employee living in this country with a salary of £600 is considered as a person earning the equivalent of Swiss Frs.10410.—. After deduction of taxes, expenses, school fees, etc., based on the findings of this survey, this income shrinks to something like Frs.6975.— and if one makes allowance for indirect taxation this amount shrinks further to Frs.5200.—. The A.H.V. contribution of £24 represents thus exactly 8% of the net income. This means that on a net income of Frs.5200 the Swiss employee may pay a premium of not more than Frs.120.— while his colleague in England is to pay something like the equiva-

lent of Frs.416.—. Do you blame the member who wrote on his questionnaire that the conditions under which we can join the A.H.V. represents nothing but an unfair discrimination against the Swiss abroad. I feel that as long as the motto of our country remains: One for all, all for one, a fairer basis for computing the A.H.V. contribution should be found for the Swiss abroad.

I am aware that our country is in many ways generous to the Swiss abroad. We receive in fact generous praise for keeping the Swiss flag flying, for being the outposts of Swiss trade and industry and that we fulfil a vital economic need. But when it becomes a question of translating this lip service into some practical gesture our people at home are usually less charitable and it is sometimes difficult to understand their attitude. But we do not want charity from our authorities at home, only fairness and understanding. All those who expressed an opinion agree that we are at a great disadvantage as compared with our colleagues at home. I am, however, quite prepared to believe that our authorities have so far been unaware of the full facts regarding the high direct and indirect taxation, rate of expenses and the high cost of living. Now, however, that more information is available on these points and that the opinion of a number of people representative of a large part of the Swiss Colony is known, let us hope that our authorities will make the necessary adjustments.

There is one important point which must be stressed at this juncture. Our people in Switzerland may be left under the impression that the small participation of the Swiss in this country may be interpreted that most of us have made our own arrangements and that we are indifferent to or not interested in the A.H.V.

This is quite definitely not so. The interest for the A.H.V. is wide and the disappointment is general that little, if any, consideration has been given to our problems and that therefore many of us will be unable to join the scheme under the present conditions.

Why is the A.H.V. the centre of such wide interest among the members of the Swiss Colony? The A.H.V. is much more than an ordinary insurance scheme. It is the first social institution in which we Swiss abroad have been asked to take part. An opportunity like this is not so easily cast away by those who are still attached to the homeland and particularly by those wishing one day to return to Switzerland. With all the financial restrictions the A.H.V. is to many the hope to realise their projects of spending their retirement at home. In fact to many the offer extended to us to join the A.H.V. is an invitation to plan our retirement in our home country. It is, therefore, of paramount importance that the conditions under which the Swiss abroad can join this National Insurance scheme be fair, just and equally acceptable to all age groups and income grades.

I cannot reconcile myself with the statement that the legislation has been passed and that nothing can be altered at this stage. If the response to the appeal for participation has been a disappointing one our authorities must automatically conclude that the scheme which has been elaborated for us does not meet our requirements.

I think that the issue at stake and the principles involved are of such paramount importance that our cause is well worth fighting for."

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