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PROBLEMS REGARDING THE VOLUNTARY AVS

By 30th September, no fewer than 7,000 Swiss living abroad have taken advantage of the extraordinary chance to join the voluntary old-age and disability insurance, offered to them during 1973. It is expected that the figure of 10,000 will be reached or even surpassed by the end of the year.

This "Review" has kept you informed of the various possibilities of joining the AVS since 1972, as well as of the new aspects of the eighth revision.

During the discussions at the Federal AVS Commission, a large number of questions regarding the voluntary insurance scheme has come up. For this reason, a sub-commission was formed on which, amongst others, the Organisation of the Swiss Abroad is represented. Its mandate is to examine in all details the present provisions in this important part of the AVS. The first meeting of this sub-commission will take place in the spring of 1974, and you will be kept informed of further developments.

In collaboration with the Secretariat of the Swiss Abroad, the Federal Department for Social Insurance has compiled a questionnaire for the sub-commission. Special attention has been given to the questions sent in by a great many correspondents. It would go too far to inform you of all the problems

brought up, so here are just a few of the most important:

- a) Should a financially independent voluntary insurance be created?
- b) Limitation or abolition of the age limit for joining?
- c) Possibility of redemption of contributions?
- d) The position of women in the voluntary insurance scheme?
 - 1) Has the unity of married couples to be upheld with regard to the age of joining?
 - 2) The case of the Swiss woman without earned income who is married to a foreigner.
 - 3) What is the position of the women whose foreign husband has died? Is she considered widowed or single?
- e) Reduction of contributions? This would make the AVS more attractive to many Swiss in countries which have an adequate social insurance system. This would allow curtailing double insurance.
- f) Simplified procedure regarding taxation of income and property. Should one introduce income classes?

- g) The fixing of exchange rates for contributions is a very real problem at the moment.

It must be stated, though, that these are only questions, and that the Swiss abroad cannot expect important automatic changes. For as soon as one part of the AVS is affected, whether it is the compulsory or the voluntary scheme, it is necessary to revise or amend the whole law.

One point seems to be extremely delicate, *viz.* the question "Should a financially independent voluntary insurance be created?" Such a ruling would compel the Swiss abroad to balance contributions with benefits paid out. This would indeed have a regrettable influence on pensions, for some 14 to 15 million francs are foreseen as contributions in 1973, whereas pensions paid out during the same period are expected to amount to more than 120 million. This difference will even increase with the planned rise in pensions as from 1st January 1975.

*The Nouvelle Société Helvétique's
Secretariat of the Swiss Abroad*

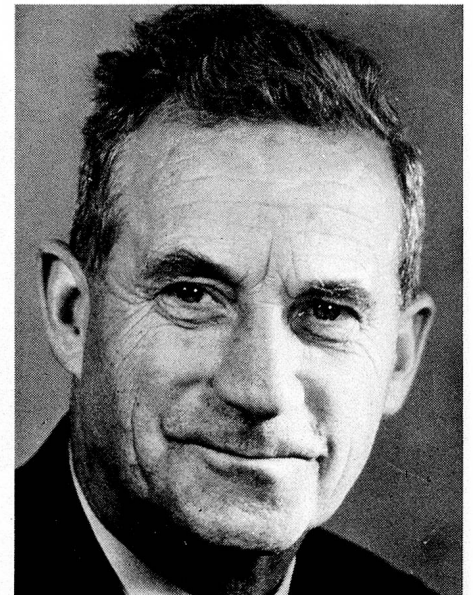
Lucien Paillard

Three Federal Councillors Resign

The Federal Councillors Tschudi, Bonvin and Celio have announced their resignation. This news was given to Parliament by the President of the Council Franzoni at the opening of the meeting on Monday, 1st October. The Federal Assembly will elect their successors during the December session.

The question has been asked for some time whether the disunion in political purpose within the Government

allowed sufficient collaboration to face approaching obstacles with unanimous policies. At least one cannot reproach Federal Councillors in office that they only think of themselves at the moment of resignation. It must be stressed that the resignations no doubt correspond to the individual wish, but at the same time equally strongly to that of their colleagues. After discussion in the Federal Council, members agreed that the moment was right and that it was important to leave three vacancies. There cannot be any question of Government crisis. Before relinquishing their posts, the three departing Federal Councillors wanted to render a last service: to step down in such a way so as to facilitate the problem of their succession and the elections and to make possible a certain change in Cantons and Parties. This can now be realised. Of course, it meant that one or another of the resignations had to be advanced, a necessity in order to carry out the elections in a flexible way and with satisfactory results. This treble decision could not be put off. The risk of an individual resignation in the course of the coming months were too big. At any rate, the danger would have existed to have put up with the inconvenience of even more numerous resignations after the expiry of the present period of



Roger Bonvin

legislature, i.e. immediately after the general parliamentary elections.

Three personalities are leaving. Their performance as Federal Councillors is judged in different ways. There is no doubt that each of them has tried to make the best of a difficult task. Therefore, one cannot let the three men depart without expressing appreciation of



Hans-Peter Tschudi