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not be coy about the contribution that they can make. The often expressed attitude of a few members of the Swiss community abroad that they are no longer part of Switzerland and should therefore not interfere in Swiss affairs is completely false. In particular, their participation as voters in federal referendums and elections is highly welcome and much encouraged!"

**Do you see any generation differences in attitudes about being an active part of the Fifth Switzerland?**

"Apart from individual differences, there can be no doubt, that some – not all – of the people who emigrated themselves maintain a strong psychological link with their homeland. They visit Switzerland, they often still have close family ties there and they do tend to participate in Swiss clubs abroad. The second or third generation emigrants all around the world – and the Swiss are no exception to that rule – emotionally tend to feel much more part of the country that they were born in than their parents/grandparents. In the case of the Swiss in New Zealand the process of full integration was undoubtedly helped by the long distance between the countries and the fact that New Zealand is a country of immigrants, albeit very British in its origins.

However, of late, we at the embassy have noticed a new interest among some of the second and third generation Swiss in New Zealand. The World has grown smaller and it is much easier to travel back and forth and discover the roots of the parents/grandparents. In addition, it has also become very beneficial for New Zealand-Swiss dual citizens to remember their entitlement to a Swiss passport, because it allows them to work in all the countries of the European Union, including the UK, the UK being the preferred destination for young Kiwis for their cherished OE. Unlike other Kiwis, a Swiss passport holder can stay and work in the UK as long as she or he likes.

This is a consequence of bilateral agreements concluded between Switzerland and the EU. So, all of a sudden we get a lot of Kiwis trying to reconstruct their Swiss lineage – which is fair enough. Often their OE takes them to Switzerland too, where some feel like foreigners and return to New Zealand, but some discover a somewhat new sense of belonging and stay on."

*Part 2 in next month's Helvetia.*

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## AHV woes – but not AHV's fault

A good friend of mine – let us call her Sophie – drew my attention to a problem you might be unaware of – and you will only become aware of when it is too late. So read on and act!

Sophie and her Swiss husband had both worked in Switzerland for a few years before coming to New Zealand. They lived and worked in New Zealand all their working life and did not pay "Freiwillige AHV-Beiträge". When they reached AHV age, they got the AHV payments for the few years they had worked in Switzerland when they were young. It was not much, but still, it was something. The money, the "Ehepaar-Rente", went into an account with a Swiss bank, in Switzerland. The account was to the name of Sophie's husband. Sophie had the power of attorney.

Then Sophie's husband died. Sophie notified AHV and the bank, expecting that from now on her "Einfache AHV Rente" would still go to the account which now became the account of the Erbengemeinschaft.

But here things got difficult: The bank closed the account with the death of Sophie's husband. Sophie could have opened a new account for her AHV. A new account, however, can only be opened in person, and as Sophie was not able, for health reasons, to fly to Switzerland, she could not do that and lost all future AHV payments.

Sophie urges any Swiss couple in the same situation – where their Ehepaar-Rente goes into a Swiss bank account that is in one person's name only – **to change this account into two separate bank accounts, with half the Ehepaar-Rente paid into each account, so as not to lose the AHV after he or she passes away. Next time you are in Switzerland, sort out your finances; open separate bank accounts. It might even be worth going to Switzerland now while you are still fit and able.** *tb*