

# Old age and survivors insurance

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OLD AGE AND SURVIVORS INSURANCE.

On the 6th of July the Swiss electorate went to the poll, for the second time within two months; this time in connection with the Old Age and Survivors Insurance and the new articles of the Federal Constitution on Economic and Social matters.

The Old Age and Survivors Insurance has been accepted by 895,902 against 234,308 votes, and the articles on Economic and Social matters by 582,449 against 520,170 votes.

It may well be said that the 6th of July, 1947, will be a memorable day in the history of Swiss democracy, especially as regards social legislation.

At the first glance, the above figures show, firstly, that for the first time for very many years an extremely high proportion of the electorate has come to the Poll. Secondly, that the Act on Old Age and Survivors Insurance has been adopted by the enormous majority of 4 : 1. Thirdly, that the new Articles of the Federal Constitution on economic and social matters have been adopted by only a small majority.

It is particularly gratifying to note that 87% of the citizens have taken part in the votes of the 6th July. Since the existence of the Federal State, this proportion was exceeded only twice; in 1915 for the introduction of a war tax (94%) and in 1938 when "Romanch" was recognised as one of the national languages (91%). In 1931, when the first Act on Old Age and Survivors Insurance was rejected by the people, only 78% of the citizens had come to the Poll, and this was already a high figure.

It is gratifying because in recent years voices were to be heard here and there expressing doubts as to the value of our system of direct democracy. In view of the small proportion of those usually taking part in the votes, the impression was spreading that the number of citizens interested in public affairs was gradually declining. The 6th of July has very fortunately and very clearly shown that this impression was a false one. Indeed, the Swiss people seem to have moved on "a tidal wave of good will," as a commentator has put it. It seems therefore, proper to record first of all this revival of civic spirit, which no doubt would consolidate, if need be, the prestige of our democratic institutions.

Neither have the fears been proved justified of those who see in the Referendum a brake to social progress. It is true, as Federal Counsellor Stampfli has expressed it recently in a speech he delivered to the International Labour Conference sitting in Geneva, that social progress is slower and more arduous in a country with a Referendum than in another where citizens have only the right to elect their representatives in Parliament. The very history of the Old Age Insurance Act is a proof of it, as the principle of Old Age Insurance has been accepted by the Swiss people as far back as 1925. It has thus taken 22 years to implement it. But, again, the vote of the 6th July shows that, however slowly, ideas make headway and surely, to quote once more M. Stampfli, an Act which has thus expressly received the assent of the people, has an all the more solid foundation, and its revision in a regressive sense is made all the more difficult and unlikely.

The majority of some 600,000 votes and the proportion of acceptance of 4 : 1 by which the Act was passed, has been a great surprise to everybody. Even the most optimistic did not expect a proportion of acceptance higher than 2 : 1. It may be of some interest for the sake of comparison to recall that in 1912 another important part of the Swiss social legislation, namely, the Act on Sickness Insurance and Workmen's Compensation, as well as, in 1937, the Penal Code, were adopted by majorities of only some 40,000 votes. Even the principle of Old Age Insurance was carried in 1925 only by a majority of less than 200,000.

Whatever one may think of the qualities or of the defects of the new Act, the fact that the accepting majority has been an overwhelming one,

should be considered as highly satisfactory. As it is, this majority includes undoubtedly large parts of every category of the population. The Act has not been passed against the will of any of these categories or of important parts thereof. It is not a triumph of one over another. Peasants as well as workers, Conservatives as well as Socialists, French and Italian as well as German-speaking Cantons, have taken their share in the victory, and consequently in the responsibility it entails. It is well so. The Old Age and Survivors Insurance Act is a work of national solidarity. Its enforcement implies the willing co-operation of one and all. It will impose on this and on future generations a heavy financial burden. The Swiss people have, with unmistakable clearness, expressed the will to undertake the task and to accept the burden. Under these circumstances, there is no reason to doubt that any difficulties which may arise in the enforcement of the Act will be successfully overcome. "Where there's a will, there's a way."

As regards the new Articles of the Constitution on economic and social matters, the accepting majority is comparatively a small one of only some 60,000 citizens and of four Cantons. It is difficult, particularly from abroad, to analyse the reasons which have led more than 500,000 citizens to vote against. The Articles touch on manifold matters and therefore have given rise to manifold objections. Here again, it can hardly be said that definite groups as a whole have been 'for' and others 'against.' However, the general characteristic of these Articles is, while still proclaiming that freedom of industry and commerce is guaranteed, to increase the right of the Federal State to restrict this freedom in various respects. Obviously, there was no general enthusiasm for accepting these restrictions and for shifting to the State further responsibilities. The small difference between the "yeses" and "noes" seems to indicate that the people accepted the proposals rather as a necessary evil than as a development which it considered desirable. This reluctance has not escaped the notice of the authorities concerned who have already, in commenting on the vote, voiced their intention to exercise their new powers with caution and restraint. This seems indeed to be the right conclusion to be drawn from a pretty even Poll. True democracy, does not only imply that the minority must submit to the majority but also that the opinion of the minority, particularly of a strong one, has to be duly taken into account when carrying out the decision.

The two votes of the 6th of July certainly rank amongst the most important the Swiss people have had to take in the last twenty-five years. By introducing Old Age and Survivors Insurance they have achieved a very great social progress, which was keenly expected by a large number of citizens. By revising the Articles of the Constitution on economic and social matters, they have brought the constitutional frame of economic and social legislation into harmony with the requirements of our times and opened the door to further progress.

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R E C I P E .

"BASLER BRUNZLI."

(re-christened "Basle Brownies.")

- Ingredients:- Two (2) whites of egg.  
Seven (7) oz. sugar.  
Nine (9) oz. Ground Almonds (or other nuts).  
Four (4) oz. Dark Chocolate powder (or cocoa).
- Method:- Beat white of egg and sugar then add the ground almonds or other nuts and stir. Add the grated chocolate or cocoa. Knead lightly. Roll out on sprinkled sugar to a thickness of slightly less than 1/2". Cut dough into various shapes such as stars, half-moons, hearts etc., and bake in very low heat until dry; that is to say, until they no longer adhere to the tray.