

# Solidarity fund of the Swiss abroad

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Abroad. Although some of the respective work is already well advanced, new problems crop up again and again. So for instance concerning double taxation agreements, the effect of the withholding tax (*Verrechnungssteuer/Taxe anticipée*) on the Swiss abroad, the whole field of information, and recognition of foreign school leaving certificates for studying in Switzerland.

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**SOLIDARITY FUND OF THE SWISS ABROAD**

**Structural Changes**

At the General Meeting of the Solidarity Fund of the Swiss Abroad in Berne in August 1972, the Council presented a plan of proposed changes in the structure of the Fund, to come into force in 1974.

1) The highest lump sum compensation up to now was Fr. 40,000.-. This will be increased to Fr. 50,000.-.

2) Members will be given a chance to make higher annual contributions or one-time payments which will carry interest, and thus secure a more favourable repayment of contributions than hitherto and to make higher savings.

Up to now, the compensation payment to which one was entitled on loss of livelihood due to war, outbreak of violence or general political coercive measures always consisted of the hundred-fold sum of the annual contribution. One had to pay for 30 years in order to get a 100% repayment if no claim arose.

**New System:** The member, estimating his risks, selects a sum between Fr. 2,500.- and Fr. 50,000.-. Thus he decides from the beginning how much he would wish to receive in case of need.

Once he has chosen the category of compensation, he has three possibilities as to the amount of the annual contribution (or one-time payment) he wants to make. He can decide on a simple annual contribution (corresponding to a 100-fold lump sum compensation) as hitherto, or on a double contribution (50-fold compensation), or on a quadruple payment (25-fold compensation) in his category.

**What effect regarding the repayment of savings will these changes have?**

a) With a simple contribution (example: Fr. 100.- for a compensation of Fr. 10,000.-) one has to pay 24 years in order to claim a 100% repayment. If one leaves the Fund before 24 years are up, repayment is less.

b) With a double contribution (example: Fr. 200.- for compensation of Fr. 10,000.-) a member has to pay only for 10 years until he can claim a 100% repayment. If he remains a member for longer, he receives more than he paid in. Thus he can save capital which after, say, 20 years will have increased to 123% of his contributions.

c) If somebody pays a quadruple contribution (example: Fr. 400.- for compensation of Fr. 10,000.-) he may claim full repayment of his contributions already after five years. If he remains a member for 20 years, repayment will be 139%.

**One-time contributions:** Members are free to make one-time payments. According to the new system, these, unlike hitherto, will carry interest at 2, 3 or 3½% according to category.

These changes are far more favourable to the individual. We invite you to join. **The Solidarity Fund of the Swiss Abroad, Gutenbergstr. 6, 3011 Berne,** will gladly advise you on your personal requirements.

**NEW FROM SWITZERLAND—THE SWISS HOLIDAY PASS**

On 1st March, 1972, the Swiss Transport Undertakings introduced a new type of season ticket for tourists, the "SWISS HOLIDAY PASS". It is personal and cannot be transferred to another person.

The Swiss Holiday Pass is on sale only to residents of countries other than Switzerland at principal travel agents and branches of the Swiss National Tourist Office. It cannot be purchased or extended in Switzerland.

The Swiss Holiday Pass entitles the holder to unlimited travel on the principal rail (3,223 miles), boat (340 miles) and postal coach routes (2,053 miles) shown on a special map attached to the pass, in

addition to the purchase of unlimited numbers of reduced rate tickets—reductions vary between 25 and 50%—on lines shown on a second map (195 miles). It is thus of equal interest to tourists wanting to travel freely around as to visitors based in a holiday resort and wishing to see more of the country.

Swiss Holiday Passes are issued for the following periods of validity:

	<i>2nd class</i>	
8 days	S.Fr. 90.-	£10.35
15 days	S.Fr. 125.-	£14.40
1 month	S.Fr. 170.-	£19.55
	<i>1st class</i>	
8 days	S.Fr. 125.-	£14.40
15 days	S.Fr. 175.-	£20.15
1 month	S.Fr. 240.-	£27.60

Against payment of the respective supplement, the Swiss Holiday Pass may be used on TEE trains. It is not valid on organised excursions unless a supplement is paid.

The Swiss Holiday Pass must be produced to ticket collectors/inspectors together with the passport or identity card; a photograph is not required.

Children from 6-16 years of age pay half fare.

To obtain a Swiss Holiday Pass, a special order form must be completed and signed by the passenger.

Refund in respect of partly used Swiss Holiday Passes is possible only in cases of sickness, accident and on production of suitable evidence. Lost or stolen passes cannot be replaced.



*Scenery in the Toggenburg*