

THE MAGAZINE FOR THE SWISS ABROAD

**S W I S S**

**REVIEW**

OCTOBER 2008 / NO. 5



**How long can the young  
keep financing pensions?**

**Switzerland's 200-plus  
artificial lakes**

**Meeting of the Swiss  
abroad in Fribourg**

# Ruhige Nächte dank einer lebenslang garantierten Rente.

**Regelmässige Erträge statt Verluste an der Börse: Die Lebensrente bietet finanzielle Sicherheit. Sie ist gerade für Schweizerinnen und Schweizer, die im Ausland leben, ein wichtiger Baustein ihrer Vorsorgelösung.**

Das Auf und Ab an der Börse zehrt an den Nerven der Anleger. Doch um im Alter finanzielle Sicherheit zu geniessen, braucht es ein regelmässiges, fixes Einkommen. Viele Schweizer, die im Ausland leben, können nur auf die AHV zählen. Da ist es umso wichtiger, die Vorsorge selber in die Hand zu nehmen - zum Beispiel mit einer Rente, die lebenslang in garantierter Höhe ausbezahlt wird.

Swiss Life bietet als führende Anbieterin in der finanziellen Vorsorge eine breite Palette von Lebensrenten an, die auf Ihre persönlichen Bedürfnisse zugeschnitten werden können. So ist es mög-

lich, Ihren Partner abzusichern und die Höhe der Rente zu variieren. Das kann bei einer vorzeitigen Pensionierung sinnvoll sein.

Zusätzlich zur vertraglich garantierten Altersrente werden Sie an den Überschüssen beteiligt, die bei hohen Kapitalerträgen anfallen. Gut zu wissen: Swiss Life hat bei laufenden Verträgen als einzige Gesellschaft noch nie Überschüsse gekürzt.

Eine auf Ihre Bedürfnisse zugeschnittene Lebensrente bietet Ihnen Ihr Leben lang ein sicheres Einkommen. Das sind die besten Voraussetzungen, um auch im Alter finanziell unabhängig zu sein und den gewohnten Lebensstandard weiterzuführen – statt schlaflose Nächte wegen Börsenturbulenzen durchzumachen. Gerne zeige ich Ihnen in einem Beratungsgespräch auf, wie die Lebensrente am besten an Ihre Bedürfnisse angepasst werden kann.



Stefan Böni  
Leiter Agentur Auslandschweizer

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## More and more old people

**S**WITZERLAND'S LARGEST AND MOST IMPORTANT SOCIAL WELFARE INSTITUTION is increasingly faced with financial problems. This issue of "Swiss Review" turns the spotlight on the old-age and survivors' insurance system (AHV). The introduction of the AHV system was backed by an overwhelming majority of Swiss voters 60 years ago. It was preceded by a fierce, decade-long political battle between the Social Democrats and the Free Democrats, such that each side continues to lay claim to the title of creator of AHV. However, it is impossible to distinguish one single creator. Both political groups contributed in equal measure to this social achievement, which is the envy of many countries abroad.

Two million people currently draw an AHV pension. While there are four people in employment to one pensioner today, the ratio will be just two to one in forty years' time. The future financing of AHV has therefore long been a concern for politicians and social insurance experts, who wonder whether today's younger generation will still have any prospects of a pension when they reach old age. The age pyramid is becoming broader at the top and narrower at the bottom. The number of 80-year-olds in Switzerland will more than double by 2040, increasing from 290,000 today to 680,000, according to the Federal Statistical Office. While people are getting older, the birth rate is falling.

We can only hope that the birth rate in Switzerland starts to rise again and having babies comes back into fashion. One thing is for sure, and that is that former Federal Councillor and AHV system architect Hans-Peter Tschudi was right when he said that solutions can be found as long as the political will exists to provide fathers and mothers with a retirement.

The Federal Department of Foreign Affairs (FDFA) wants to save CHF 500,000 with "Swiss Review". Seventy percent of the CHF 1.8 million spent annually by the FDFA on



Heinz Eckert

"Swiss Review" goes on distribution. The FDFA has therefore come straight out with the proposal that the paper version of "Swiss Review" only be sent to those Swiss abroad who expressly request it. Anyone with an Internet connection is to start receiving the magazine by e-mail. This move towards e-information, in parallel with e-voting and e-government, is to be welcomed in the sense that it represents a modern service. However, it is necessary that we ensure that all Swiss people abroad can continue to be informed about their rights and duties, about political life in Switzerland and, in particular, about all ballot proposals.

We therefore hope that Parliament will put a stop to this rash reduction in funding. Otherwise, we will find ourselves obliged to no longer send "Swiss Review" to everyone or, alternatively, to produce fewer issues. We are in any case planning a new electronic Internet version of "Swiss Review", in collaboration with the FDFA, which will allow us to provide more information and hopefully to reduce delivery costs over time.

HEINZ ECKERT, EDITOR-IN-CHIEF



Federal Councillor Leuenberger and OSA President Jacques-Simon Egly at the Congress of the Swiss Abroad in Fribourg.

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Cover photo: On the issue of AHV  
Photograph taken by Andreas Schwaiger

**IMPRINT:** "Swiss Review", the magazine for the Swiss abroad, is in its 35th year of publication and is published in German, French, Italian, English and Spanish in 14 regional editions. It has a total circulation of 400 000. Regional news appears four times a year.

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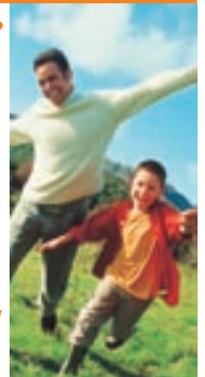
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Les Bains de Val-d'Illiez

**Well done**

Well done to Mr Ribi for his article on popular Federal Council elections. It would be good if leading newspapers, such as the "Tages-Anzeiger" and "NZZ", were to produce features of this quality and objectivity a little more often.

DARIO CAVEGN, TALLINN, ESTONIA



Swiss people move abroad are not included in the statistics on Swiss expatriates. It would be good if the Swiss representations could find out about the activities of Swiss people abroad and their reasons for

moving away. I am sure it would produce some entertaining and interesting stories, as my case shows. I am Swiss and a lecturer in ikebana at the University of São Paulo (ikebana is the Japanese art of flower arranging). Japanese people have lived in Brazil for 100 years and I, a Swiss, am the Vice-Director at the Ikebana Sogetsu, where most of the members are Japanese.

I am sure there are lots of much more interesting Swiss tales from around the world and it would be great if we could read about them.

URSULA ALTENBACH, SÃO PAULO, BRAZIL

**Why not today?**

When I read the article about the Cervelat sausage in April's issue I was worried that next time I come to Switzerland there will be no more Cervelats, my favorite sausage. But actually I just wonder what butchers did in 1891... I am sure they did not have Brazilian cows' intestines at that time. Why not go back to the old way – forget about the political route and save money! In today's world everything has to be imported instead of making use of what we have. It was good enough in 1900 – why not today? This is the view of a Swiss housewife and not of a politician.

HEIDI SIEGEL, FERNLEY NEVADA, USA

**More diversity, please**

Whilst I look forward to every issue of "Swiss Review", I think the magazine could greatly benefit from being more inclusive by reporting on "minority" issues as they are often of wide interest and relevance to all Swiss Abroad.

It would be great to see articles on inspiring or successful Swiss citizens who are of other sexualities, religions or abilities.

We often see interesting proposed legislation in the referendum, such as the Registered Partnership Act (Eingetragene Partnerschaft) for same-sex couples, but we don't seem to hear why the Act was important and what changes it has brought.

Why not an article on what it is like living in Switzerland when you are not in the "majority": how alternative families, non-Christians, or people with disabilities experience life in Switzerland?

For a small country, Switzerland is very diverse. Can we have a more diverse "Swiss Review", please?

E. MCLAREN, NEW FOREST, UNITED KINGDOM

**Fascinating tales**

I have just finished reading the editorial in the April issue. It says that the reasons why

*Rock from Lausanne*

There are rock groups who against all the odds continue to produce sweet melodies rich in guitar sounds year after year. In Switzerland, alongside such greats as Krokus (the Swiss AC/DC), a sextet from Lausanne has survived in the jungle that is independent rock. For fifteen years, Favez has been on the Swiss and European scene, performing its melodic rock with gripping energy. At the big summer festivals, the group now appears on the main stage with the headline acts. This year they played the Paléo Festival, sharing the stage with REM and Ben Harper, and went on before Lenny Kravitz at the St.Gallen Openair. With its sixth album, "Bigger Mountains Higher Flags", Favez continues to draw on the fury of rock from within and its multiple rhythmic nuances. Vocalist and guitarist Christian Wicky sings English like a native

as his mother comes from the USA. The other band members are

Guy Borel, on guitar, Yvan Lechef on bass, Fabrice Marguerat on drums, Jeff Albelda on the keyboard and Maude Oswald on the organ. The interplay between the musicians unfolds on stage. After



a period of development in 2005, when Favez took two new musicians on board, the group has come back stronger and more inspired with its latest album. "We wanted to be true to ourselves and not young punks at the age of 36", said Chris Wicky. "There is more keyboard and we will continue in this direction with a broader-based sound." In less than a year, Favez has already done some forty gigs (including a tour of Germany, Austria, Belgium and the Netherlands) and has performed almost a thousand concerts since starting out. For "Bigger Mountains Higher Flags", the Lausanne band turned to Australian producer Greg Wales (responsible for concert recordings of Metallica, Muse and Radiohead in Australia). He only produced one album in 2007, that by Favez. And if your musical tastes are more folk, you will find an incredible combination of melodic qualities in the acoustic album "A Sad Ride On The Line Again" (1999). At the end of the year, Favez will start working on its next album, which Chris Wicky says will be a patchwork of collaborations and duos with other European groups. Paradoxically for a band from Lausanne, Favez has always enjoyed more success in German-speaking than in French-speaking Switzerland. But with an average age of 35, they still have many years ahead of them. Long live rock.

ALAIN WEY



The album "Bigger Mountains Higher Flags" (dist.: Irascible, [www.irascible.ch](http://www.irascible.ch)) can be listened to at [www.favez.com](http://www.favez.com) and [www.myspace.com/favez](http://www.myspace.com/favez). Favez tracks can be downloaded on iTunes.

## Soliswiss General Assembly 1958–2008 Jubilee

The General Assembly adopted the annual report for 2007, the 2007 account statements and the proposed budget to cover administrative costs in 2009; it also granted a release to the Executive Committee. Jan Metzger and Richard Vögeli are new members of the Executive Committee. The jubilee celebrations included a first screening of the documentary film "Thank you Soliswiss" by Roy Oppenheim.

The President, Dr. Barbara Rigassi, chaired the proceedings of the meeting and dealt with the statutory business items. When the votes were taken, the annual report, annual account statements and appropriation of the annual result were approved; a release was also granted to the Executive Committee. The administrative cost budget for 2009 was adopted with substantial ordinary software writedowns and an estimate of earnings based on long-term investment proceeds.

### Solidarity fund and auxiliary relief fund

The solidarity fund continues to be particularly well-endowed and the likelihood of a claim being made under the default guarantee with the Federal authorities remains extremely low. Despite withdrawals, further re-

sources were added to the auxiliary relief fund which is used to provide assistance in borderline and hardship cases. The cooperative society is making great efforts to cut the costs of collecting membership contributions and premium payments. Arrangements have recently been made for payment transfers to be effected using a credit card in the web shop at the website [www.soliswiss.ch](http://www.soliswiss.ch).

### Elections

Vice-President Beat Zeller and Roy Oppenheim resigned from the Executive Committee because of the limitation on the term of office. Gratitude for their many years of dedicated and valuable service on the Executive Committee was conveyed by warm applause. Dr. Jan Metzger, Secretary of Studies at the University of

St.Gallen and Dr. Richard Vögeli, an independent management consultant and expert in insurance matters, were elected. Eric Herren, security consultant with mandates for national and international public and private organizations was elected first Vice-President. Ernst & Young AG, Basel, were reappointed as the auditors.

### Documentary film "Thank you Soliswiss"

To mark the 50th anniversary, the well-known media professional Roy Oppenheim produced a documentary film in which he presented seven typical lump sum compensation cases from the recent past. His film was given its first showing during the jubilee celebrations. A trailer was shown at the opening of the Congress of the Swiss Abroad in Fribourg. The film provides impressive evidence of the way in which political events can suddenly interrupt or even destroy an orderly and successful life story.



Dessert served at the General Assembly: one of the many highlights of this sweet Jubilee

Authentic images alternate with interviews with the persons directly affected and clearly show the meaning of genuine solidarity both now and in the future and the importance of the aid provided by Soliswiss. "Thank you Soliswiss – At the service of the Fifth Switzerland" can be viewed at [www.soliswiss.ch](http://www.soliswiss.ch). Soliswiss – living abroad with Swiss security.

*Dr. Felix Bossert  
Soliswiss Director*

### RETURN OF FORMER SAVINGS DEPOSITS

Not all former account holders have come forward to claim their credit balances in the past two years. With the approval of the Swiss Federal Banking Commission EBK, Soliswiss has transferred the outstanding balance to the Raiffeisenbank in Kölliken-Entfelden. The bank has opened a personal "dormant assets" account for each former savings deposit holder and will manage this account for the next ten years. The beneficiaries may continue to submit claims either to Soliswiss or to the Raiffeisen Bank.



Dr Felix Bossert, Director, and Dr. Barbara Rigassi, President

**Swiss monuments.** Monuments tell stories and are a sign of the times. They remind us of people and events and of the importance of the place where they were erected. How did monuments come about and why were some never built? The historian Georg Kreis looks at 300 years in the history of Swiss monuments in "Zeitzeichen für die Ewigkeit" (Eternal Signs of the Times). This book is published by the "Neue Zürcher Zeitung" Publishing House. [www.nzz.libro.ch](http://www.nzz.libro.ch)



Tell Monument, Altdorf, Uri



Schiller Stone, Uri



Alfred Escher Monument, Zurich



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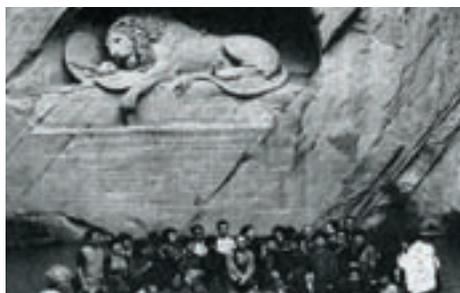
Heinrich Pestalozzi, Neuchâtel



Rousseau Monument, Geneva



Suvorov Monument, Schöllenen, Uri



Lion Monument,  
Lucerne



Helvetia on her travels,  
Basel City

## “The house has been built, but it is never finished”

Two million people draw an old-age and survivors' insurance pension (AHV). The AHV social welfare system is as deeply engrained in the Swiss people as political neutrality.

But the way in which the system is financed raises major issues. Today, there are four people in employment to every pensioner. In forty years' time, the ratio will be just two to one. By Rolf Ribi

*“The strength of a people is measured by the welfare of the weakest of its members.”*

(Preamble to the Swiss Federal Constitution)

“The house has been built, but it is never finished. Social welfare is an ongoing responsibility”, the former Federal Councillor Hans-Peter Tschudi, then aged 88, told me seven years ago. This “house”, namely old-age and survivors' insurance (AHV), is the Swiss Confederation's largest and most important social institution. Its “architect” was the former interior minister Tschudi, who rapidly extended the system created in 1948 during his term of office from 1960 to 1973. “The introduction of AHV was based on the strong political will to resolve the complex social problem of old age and to create a more humane Switzerland”, Tschudi explained to me. The death of this Social Democrat Federal Councillor in September 2002 was mourned by the entire population.

The “fathers” of this key social institution were Walther Stampfli, the Free Democrat Federal Councillor from Solothurn, and Ernst Nobs, the Social Democrat Federal Councillor from Zurich. In his New Year's address of 1944, Swiss President Stampfli promised the Swiss people that an AHV system would be introduced on 1 January 1948. Parliament backed the proposal and almost unanimously approved the AHV law in December 1946. In the federal referendum on 6 July 1947 (business leaders had called for a referendum), almost 80% voted in favour of it with a turnout of 80%.

### Three pillars of social insurance

The basic principles of the 1946 AHV law still apply today. AHV is a national insurance scheme. It is compulsory for everyone who resides or works in Switzerland. That

includes all employees, the self-employed and the unemployed. AHV benefits are essentially financed by the contributions of employers and the insured, though the federal government and the cantons also help fund them.

The law provides for social welfare and solidarity in three ways:

- The AHV contributions of employers and employees are deducted from the total salary. They determine the pension but only to a certain salary threshold. AHV contributions from salaries above this threshold benefit pension recipients with low incomes.

- The difference between the minimum and the maximum pension has always been small (originally, CHF 40 to CHF 125 a month). The current ratio (CHF 1,105 to CHF 2,210) also represents a balance that fosters solidarity, as the amount that must be paid to obtain the maximum pension is many times higher than for the minimum one.

- AHV involves the transfer of finance from people in gainful employment to pension recipients. The old-age insurance scheme passes the contributions it receives on to those entitled to a pension within the same period. This ensures solidarity between the generations.

The Federal Council came up with the idea of a social insurance system based on three pillars back in 1963. Private insurance, group occupational benefits insurance and AHV were to form the basis of the future social welfare state. According to the Federal Constitution (Articles 112 and 113), AHV, together with invalidity insurance (IV) and the supplementary benefits, constitutes the first pillar and covers basic living costs (food, accommodation, clothing and healthcare). The second pillar, namely group occupational benefits insurance, should, together with AHV benefits, ensure “appropriately that the previous lifestyle may be main-

tained”. As a third pillar, the federal government and cantons encourage private insurance through tax benefits and other means.

### Fiasco of the 11th AHV revision

Ever since the AHV scheme was established in 1948, its benefits have been improved in stages. The 10th AHV revision of 1993, in particular, brought about a series of changes. Average-income earners received higher pensions, married women became entitled to an individual pension, credits for raising a family and caring for relatives were introduced, the (previously lowered) pension age for women was raised to 64 in two stages, a widower's pension was brought in and the opportunity to draw the pension early for two years (with a corresponding reduction) was introduced.

The 16th of May 2004 was a black day for the Federal Council and the parties of the middle classes. 68% of voters rejected the 11th AHV revision and 69% rebuffed the financing of AHV and IV through an increase in VAT. For the first time in history, the people went against the government on an AHV bill, and this was the case in every part of the country and in every social group. The reform would have cut annual AHV spending (CHF 30 billion) by CHF 1 billion. VAT would have been raised by 0.8% for invalidity insurance and a further 1% for AHV from 2009.

The arguments against this AHV reform highlighted the increase in the pension age for women to 64, restrictions for the widow's pension and a slower alignment of pensions with inflation. Added to these was the fact that the two AHV bills were overshadowed by the overwhelming 66% vote against the tax package in favour of the economy. The “savings bill” of the 11th AHV revision fell through for a start thanks to its rejection by the Social Democrats and the unions, who opposed the raising of the pension age, and by the middle-class parties, who were against increasing VAT.

### New approach to AHV reform

The two “No” votes to the 2004 AHV bills resulted in a weakening of political will. The Federal Council and Parliament pondered long and hard on the following question: is the time right for a major reform of AHV or can only small revisions take this social system forward right now? The government decided to go down the second path, and the

National Council followed suit. The next “major” reform should come with the 12th AHV revision entering into force in, say, 2015.

This is the main thrust of the “new” 11th AHV reform according to the National Council’s decision in March of this year: the pension age for women will be increased to 65 in 2009, putting it on a par with that for men; the Federal Council will continue to bring the AHV pension into line with salary and price trends only every two years (this alignment will be slower if the balance in the AHV fund falls below 70% of annual expenditure); and there will be no early retirement for people on lower incomes or social equalisation for the associated pension reductions. This bill should save CHF 800 million a year. The scaled-down AHV revision was approved by the National Council but only just, by 97 votes to 89. It will pass to the Council of States this autumn.

This limited AHV reform pleased the Swiss People’s Party (SVP), but angered the Social Democrats and the unions. The SVP wants to use all the additional income from the higher pension age for women to ensure the financial security of the social system. Hugo Fasel, President of the Travailsuisse union, has already threatened a referendum. Fulvio Pelli, President of the FDP, said: “Carrying on with this savings bill is an absolute waste of time. We are prepared to oppose the reform in a referendum.”

### The left’s popular AHV initiative

The popular initiative of the Swiss Federation of Trade Unions (SGB) “for a flexible pension age” is in the political pipeline. This popular initiative submitted two years ago

with 106,500 signatures aims to provide a large proportion of the working population with an unreduced AHV pension between the ages of 62 and 65. Early retirement without a reduction in pension should be available for people with a current income of less than CHF 120,000 a year if they give up employment completely. The unions argue that older employees (men and women) are at greater risk of redundancy, unemployment and compulsory retirement than younger ones and that many older people are left physically exhausted by their jobs and have a lower life expectancy.

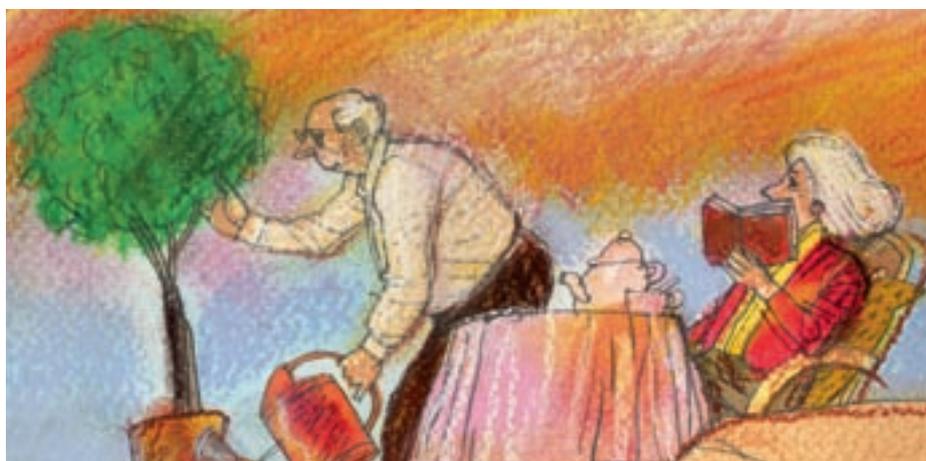
The Federal Council vehemently opposes this popular initiative, which also has little chance of getting through the National Council. The initiative would lead to a lowering of the pension age for a large proportion of the working population. No fewer than 98% of women and 85% of men would profit. It would result in additional costs of CHF 800 million to CHF 1,200 million for AHV (depending on whether the pension age for women was 64 or 65).

### Problematic financing of AHV

How sustainable is the way in which AHV is financed? Will today’s young citizens ever receive their AHV pensions? Such issues are frequently covered in the press. Three factors determine the income of this social institution: demographic trends, economic performance and productivity. The government can also use VAT or other taxes (such as casino tax and inheritance tax) to finance it.

This is the picture painted by demographic data: the Swiss population is ageing all the time. A 65-year-old man today lives for another 17 years on average, and a woman 21 years. Greater life expectancy is the (welcome) result of better nutrition and advances in medicine. Experts predict further increases in life expectancy. This means that with (presumably) the same pension age, more and more people are receiving an old-age pension for a greater number of years. This is having an impact on AHV expenditure.

An increase in the birth rate may have a positive effect on the fund’s income in the



### FAQ ON AHV

#### Admittance to the voluntary AHV/IV scheme

Swiss and EU/EFTA citizens can join the voluntary AHV/IV scheme provided they were insured for at least five consecutive years immediately prior to leaving the compulsory AHV/IV scheme and they do not move to an EU or EFTA state (Iceland, Liechtenstein, Norway). The admittance application must be made within a year of leaving the compulsory insurance scheme. Insured persons in employment pay contributions of 9.8% (AHV 8.4%, IV 1.4%) of their salary. Insured persons not in employment pay an annual contribution of between CHF 864 and CHF 9,800 based on their assets and pension income. Married persons not in employment pay contributions based on half of their marital assets and pension income.

More information and forms are available at [www.zas.admin.ch](http://www.zas.admin.ch) (The Swiss Compensation Office / Voluntary insurance) and [\[ch\]\(http://www.ahv.ch\) \(Merkblätter / Nr. 10 AHV/IV für Personen im Ausland / 10.02 Freiwillige AHV/IV\).](http://www.ahv.</a></p>
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#### Old-age pension

You are entitled to benefits if you have paid at least 12 months of contributions to the compulsory or voluntary AHV scheme. Entitlement to an old-age pension begins on the first day of the month following the date when the pension age is reached (65 for men and 64 for women) and ends at the end of the month in which the pension beneficiary dies.

The flexible pension system allows for early retirement of one or two years. The pension is reduced for the duration of retirement (by between 3.4% and 13.6%). No pensions for children are paid out during the period of early retirement. Retirement can be postponed for a minimum of 1 year and a maximum of 5 years. The monthly old-age pension is increased accordingly. Postponing retirement also results

longer term. While the birth rate after the Second World War was 2.5 per woman for some time, it has now fallen to around 1.5. It is thanks to immigration and the higher number of children born to foreign women that this figure is not even lower. Fewer children means fewer people in employment later on and fewer AHV contributors. Even just to maintain the population of Switzerland at its current level, a woman would have to give birth to an average of 2.1 children.

These demographic trends have consequences. The ratio between those in work aged between 20 and 65 and pensioners is changing dramatically. In 1970, there were 4.3 people in employment to one pensioner, today the figure is 3.6, and in 2030 it will be just 2.3. Going from four people in gainful employment for every one pensioner to just two, as will be the case in 2040, is creating a major, long-term financial problem.

The level of AHV income from the contributions of the working population also depends on economic growth and productivity. The better the economic situation and the more growth, the greater the number of people in employment and the higher the salaries and AHV contributions. Such economic forecasts are, of course, uncertain. What is important are improvements in productivity (i.e. the economic output per person in employment). "If we assume an annual growth in productivity of 1.5%, income will increase 100% by 2050. Despite the higher burden of old-age pension provision, household income will still be 65% higher", estimate economic researchers at the Swiss Federal Institute of Technology. Thanks to this increase in pro-

ductivity, it will still be possible to finance old-age pension provision in the future.

#### The AHV pot

All contributions made by those insured under the AHV and IV schemes and all associated benefits are managed by the AHV compensation fund. This fund is responsible for all payments and therefore needs to maintain a balance that is equal to annual expenditure. Last year, the fund's receipts amounted to CHF 34.8 billion, with CHF 25.2 billion from those insured and employers and CHF 6.7 billion from contributions from federal government and the cantons (plus CHF 2.1 billion from VAT and CHF 0.5 billion from casino tax). Total spending on pensions amounted to CHF 32.8 billion. At the end of the year, the AHV fund's capital stood at CHF 40.6 billion – 122% of one year's outlay.

The AHV fund's current problem is the loss made on invalidity insurance. IV owes AHV no less than CHF 11 billion. "Every day, the AHV fund loses five million Swiss francs on invalidity insurance", explained Yves Rossier, head of the Federal Social Insurance Office. If the money loaned to IV (which will probably never be paid back) is taken into account, AHV has a cover ratio of just 88% of annual expenditure.

"It seems a nailed-on certainty that AHV will no longer be able to fully cover its benefit payments using contributions in a few years' time because of the increasing number of pensioners" – this is the legacy of the fund's president Ulrich Grete, who stepped down at the end of 2007. The Federal Social Insurance Office anticipates a positive situation in respect of income and expenditure

up to 2010, after which a downward trend will begin until a deficit of CHF 12 billion is reached in 2030 (or CHF 7 billion according to more favourable estimates). The Swiss Federation of Trade Unions estimates the figure at "just" CHF 4.5 billion due to immigration from abroad and greater productivity.

The financial shortfall for AHV could be countered by a higher pension age (particularly for women), a more flexible pension age or higher contributions from those insured.

#### Controversy over pension age

The pension age for men has been 65 since the introduction of AHV, and is currently 64 for women. Increased life expectancy among the older generation is an argument for raising the pension age. The Commission for Economic Policy stated emphatically in its latest report to the Federal Council: "The AHV system can only be preserved if the pension age is increased from 65 to 67."

There are arguments for and against a higher pension age for women. Under the current law, women receive the AHV pension for five years longer than men because their life expectancy is greater and their pension age is lower. But women still earn less than men for the same work, and often work part-time and in poorly paid sectors. Nevertheless, the unions' AHV initiative is also based on a common maximum age of 65 for men and women.

The predominant theme is "flexibility in the pension age", which means deviations from the statutory pension age both upwards and downwards. There is already a

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in postponement of receipt of the supplementary pension for wives and pension for children. Further information is available at [www.zas.admin.ch](http://www.zas.admin.ch) (Swiss Compensation Office – Benefits – Old-age pensions – Early retirement and deferred retirement).

If you are insured under **the voluntary old-age and survivors' insurance scheme (AHV)**, you will be informed by the Swiss Compensation Office in Geneva about the procedure for claiming a Swiss AHV old-age pension several months before you reach the legal pension age.

If you are **not or no longer insured under the voluntary AHV scheme**, you will not be informed automatically. It is advisable to make the application for an old-age pension early i.e. six months before reaching the pension age. The procedure is as follows:

1. In the case of **residence in an EU or EFTA state** (Iceland, Liechtenstein, Norway), the application has to be made to the social security authority in the country of residence. If you have never been

covered by the social insurance scheme in your current country of residence abroad, you have to make the application to the social security authority in your last country of residence. If you have only been covered by AHV, you must request the registration form for an old-age pension directly from the Swiss Compensation Office in Geneva. You must state that you have never been insured in an EU/EFTA state.

2. In cases where the **country of residence is outside the EU/EFTA**, the Swiss Compensation Office in Geneva is responsible and provides the forms. If you have never been insured in an EU/EFTA state, you must indicate this on your application.

#### Payment of the old-age pension

The Swiss Compensation Office in Geneva calculates AHV benefits in Swiss francs. You can choose whether you want your pension paid out in Switzerland or in your country of residence. Payments abroad are

lower pension age for men and women, though this is linked to lower pensions (AHV and occupational benefits insurance) and continued compulsory contributions (AHV). This option is currently open to high earners in particular. The unions' ini-

tiative aims to also open up this opportunity to lower earners – while retaining a full pension.

Upward flexibility in the pension age (with a higher pension) is also controversial. The “Neue Zürcher Zeitung” believes that

“a major AHV reform cannot be achieved without a general increase in the AHV pension age to over 65”. A higher pension age is based on the assumption that older people can remain in employment for longer. In reality, this is often not the case. Companies



generally made in the currency of the country of residence. Costs relating to the transfer to the recipient bank are borne by the Swiss Compensation Office. Neither the Swiss Compensation Office nor the agent bank deducts charges or commission from the amount transferred.

#### **Supplementary pension for wives**

In addition to the old-age pension, a husband is entitled to a supplementary pension for his wife, provided she was born before 1942 and is not entitled to a pension herself.

#### **Pension for children**

Pensioners are entitled to an additional pension for children under the age of 18 or until they complete their education (up to the age of 25).

#### **Provisional pension calculation**

You can request a provisional/projected pension calculation from

the Swiss Compensation Office. The information required for this calculation includes the family situation, number of years insured, contributions and current and future income. Please allow the Swiss Compensation Office sufficient time to carry out this complex calculation. Please send the application form, available at [www.zas.admin.ch](http://www.zas.admin.ch) (Services – Projected/provisional pension calculation), together with an official document containing the applicant's personal details (surname, first name, date of birth and name of spouse) to the Swiss Compensation Office.

#### **Information and forms**

Details concerning **the old-age pension** are available at [www.zas.admin.ch](http://www.zas.admin.ch) (Swiss Compensation Office)

#### **Survivors' pension**

If your spouse is insured under the compulsory or voluntary AHV scheme at the time of his/her death, you are entitled to a widow's or

demand involuntary early retirement, employers prefer younger workers for cost reasons and people who become unemployed in their fifties and sixties rarely find a new job.

### Higher AHV contributions?

According to the Federal Council, 1.1% in additional contributions will be required by the year 2020. The issue of higher statutory AHV contributions by employees and employers is a politically explosive one. Taking a greater percentage of salary puts a strain on the economy and on wage-earners, and has a negative impact on solidarity between the generations.

Added to this is the fact that the vast majority of pensioners today find themselves in a good position financially, and only around 6% are affected by genuine poverty. According to a study by the Federal Social Insurance Office, the group aged 55 to 75 fares the best financially (families with three or more children, single parents and single women are the worst off). Author Professor Philippe Wanner of the University of Geneva, asks the following provocative question: "Should solidarity between the generations with regard to the financing of AHV be enhanced with a solidarity contribution from pensioners?"

Another possibility could be to slightly reduce the maximum AHV pension in future, or alternatively to stop fully aligning all current pensions with inflation or the general trend in salaries. "Either of these two measures would go a long way towards stabilising AHV", claims publicist Beat Kappeler, one of the most ardent critics of our social system.

### Criticism of AHV

"Old-age pension provision in Switzerland has degenerated into a means of funding luxury for the older generation", explains Beat Kappeler. When AHV was established in 1948, basic living costs (food, clothing, accommodation and healthcare) accounted for 74% of household expenditure, whereas today this is only 42%. According to the Constitution, AHV and occupational benefits insurance should together "appropriately" cover the lifestyle to which people have become accustomed. Kappeler argues that "trips around the world, holidays, cars, restaurants, golf clubs and much more besides are not necessarily appropriate. Anyone who wishes to enjoy all these pleasures until they are 90 should save privately for them".

Similar to the pension models in Germany and Sweden, Kappeler is calling for pensions to be adjusted continuously in line with a longer life expectancy, the number of people in employment and economic growth. He says, "if the number of contributors falls, if pensioners continue to live longer and if economic growth fluctuates, the seemingly secure AHV system will find itself in troubled waters". The logic behind what Kappeler and economic experts are demanding cannot be faulted, but what this would mean is the end of the popular, socially-responsible and solidarity-based AHV national insurance system as we know it today.

### The people have the final say

Any change to old-age and survivors' insurance (AHV) in the Constitution and law requires the approval of the Swiss people (ref-

erendum). The AHV system is as deeply engrained in the hearts of the Swiss people as neutrality. The question is whether the people understand the realities of the situation, such as the ageing of the population and the financial outlook for AHV. "It would be risky to assume that public opinion is ready for the inevitable adjustments to old-age pension provision", warned Jean-François Rudaz of the Federal Social Insurance Office.

"A fundamental reform based on demographics and economic output would stand a good chance of winning approval in a referendum because it would be a credible way of securing the AHV system", says critic Beat Kappeler. And young people would again have confidence in a "sustainable" social insurance system.

As far as Federal Councillor Hans-Peter Tschudi, the former "architect" of this social insurance institution, was concerned, AHV is "primarily a political problem rather than an insurance one". His legacy still resonates today – "as long as the political will exists to provide fathers and mothers with a well-earned retirement, solutions can be found".

#### Documentation

Pasqualina Perrig-Chiello, François Höpflinger and Christian Suter: Generationen - Strukturen und Beziehungen. Generationenbericht Schweiz. Zurich 2008, Seismo Verlag ([www.seismoverlag.ch](http://www.seismoverlag.ch)). CHF 58, EUR 38.50  
Strategy for a Swiss Policy on Old Age. Federal Council Report of 29 August 2007  
Federal Council Statement on the Popular Initiative "for a flexible AHV age" of 21 December 2006  
Documentation centre doku-zug.ch

a widower's pension provided you meet certain criteria. If an insured parent dies, children are entitled to an orphans' pension depending on their age. Further information and forms are available at [www.zas.admin.ch](http://www.zas.admin.ch) (Swiss Compensation Office – Benefits – Survivors' pension).

### Disability pension

If you meet certain conditions, you or your children may be entitled to a disability pension or rehabilitation measures. The so-called helplessness allowance is not paid to recipients who reside abroad. More information and forms are available at [www.zas.admin.ch](http://www.zas.admin.ch) (DI Office for insured people living abroad OAIE).

### Notification duty

If you draw a pension or are insured under the voluntary AHV/IV scheme, you must inform the Swiss Compensation Office in Geneva of any important change of circumstances: e.g. change of address;

changes to status (deaths, marriage, divorce or births); the discontinuation or completion of periods of training or study if a child has reached the end of his/her 18th year and is claiming benefits, etc.

Please contact the Swiss Compensation Office in Geneva if you have any queries about the AHV/IV system: Tel. +41 22 795 91 11, [www.zas.admin.ch](http://www.zas.admin.ch)

**Contributions:** Central Compensation Office CENT, Swiss Compensation Office SCS, Voluntary Insurance – Contributions, Avenue Edmond-Vaucher 18, P.O. Box 3100, 1211 Geneva 2, Fax +41 22 795 98 55, [csc-af@zas.admin.ch](mailto:csc-af@zas.admin.ch)

**Old-age pension:** Central Compensation Office CENT, Swiss Compensation Office SCS, Voluntary Insurance – Contributions, Avenue Edmond-Vaucher 18, P.O. Box 3100, 1211 Geneva 2, Fax +41 22 795 97 03, [sedmaster@zas.admin.ch](mailto:sedmaster@zas.admin.ch)

**Disability pension:** Central Compensation Office CENT, DI Office for insured people living abroad OAIE, Avenue Edmond-Vaucher 18, P.O. Box 3100, 1211 Geneva 2, Fax +41 22 795 99 50, [OAIE@zas.admin.ch](mailto:OAIE@zas.admin.ch)

## Voting marathon at the end of November

No fewer than four popular initiatives will be put to the vote on 30 November. These concern early retirement, environmental associations' right of appeal, the statute of limitations on sexual offences against children and the decriminalisation of cannabis use. The people will also decide whether to maintain the current policy on drugs. By René Lenzin.

Pension reform has barely made any headway since the people rejected the 11th revision of the old-age and survivors' insurance pension (AHV) in spring 2004 (see "Swiss Review" 3/08). Now the people and states must decide on an initiative put forward by the Swiss Federation of Trade Unions which defeated the 11th revision through the referendum. With their opposition to the revision and their launch of this initiative, the trade unions are essentially addressing the same issue – what can be done to make it easier for people on low incomes to take early retirement? After a parliamentary majority rejected proposals to make the pension revision what the trade unions deemed to be more socially flexible, they are now putting forward their own model.

The initiative would make it possible for anyone with an annual income of less than CHF 120,000 to retire at 62 without a subsequent reduction in pension. It is already possible to retire early, but only with a pension reduction based on actuarial criteria. The initiative would cost AHV an extra CHF 1 billion or so per year. The unions say the AHV system is robust enough to sustain

these additional costs. Their aim is to enable people with physically demanding jobs and low pensions from the pension fund to take early retirement. This group also generally has a lower life expectancy than high earners who can already easily afford to take early retirement.

The Federal Council and a majority of parliamentarians believe the initiative is too expensive and sends out the wrong message. In view of our ever-ageing population, they say it is inappropriate to create additional incentives for what is effectively a lowering of the pension age. The National Council has rejected the initiative by 127 votes to 61, as has the Council of States by 32 votes to 7. The initiative is supported by the Social Democrats (SP) and the Greens, but opposed by the Swiss People's Party (SVP), the Free Democrats (FDP) and the Christian Democrats (CVP).

What rights do environmental associations have? Using their associative right of appeal, environmental organisations are constantly objecting to major development plans, such as shopping centres and sports stadiums. The Free Democrats in Zurich

say these associations are pursuing a "policy of systematic obstruction". They have therefore launched a popular initiative to significantly curb this right. According to the initiative, the associative right of appeal should not apply if a project has been approved by the people or Parliament. The SVP is joining the FDP in backing the initiative.

It is opposed by the SP, CVP and the Greens. They believe the associative right of appeal has proven its worth. They point to the high success rate of appeals brought before the courts so far. They also argue that Parliament has already amended the associative right of appeal, thereby already accommodating those behind the initiative to a large extent. The National Council has rejected the initiative by 94 votes to 90, the Council of States by 30 votes to 9. The Federal Council initially supported the initiative, but changed its mind after the removal from office of Christoph Blocher.

The Federal Council is also opposed to the popular initiative of the "Marche Blanche" association calling for sexual or pornographic offences against children to be made exempt from the statute of limitations. The current limitation period is 15 years. The national government believes the initiative goes too far. With an indirect counter proposal, it is recommending that the current limitation period be retained but that it should only apply from when the victim comes of age. A clear majority in Parliament has backed this position. The National Council has passed it by 163 votes to 19, as has the Council of States by 41 votes to 0.

## DRUGS POLICY UNDER SCRUTINY

The federal government's drugs policy is a work in progress. A revision of the Narcotics Act was defeated in June 2004 due to opposition from the National Council. The reason for the "no vote" was the envisaged decriminalisation of the use of cannabis. After several fresh attempts, Parliament has finally passed a law. It contains the largely uncontroversial parts of the earlier project. This should enshrine in law the policy that the federal government has developed in response to the growing drug problems of the 1990s. It is based on four pillars – prevention, therapy, damage limitation and repression. Dealing in and consuming all illegal narcotic substances remain criminal offences. However, the controlled supply of heroin as well as injection rooms and the provision of syringes to prevent AIDS are laid down in the law. The law also aims to bolster protection for young people.

The National Council has approved the new provisions by 114 votes to 68, the Council of States by 42 votes to 0. But the people must also now vote on the law as a referendum has been called. Opponents of the bill

argue that the federal government's drugs policy should be geared towards abstinence and say the state should not be giving out drugs. However, the Federal Council and other advocates want to maintain a pragmatic policy that has proven its worth in practice.

Supporters of the decriminalisation of cannabis use are refusing to accept that this particular issue has been dropped from the law. They have therefore launched the popular initiative "for a sensible policy on cannabis with effective protection for young people". They are calling for the use of cannabis and the possession and cultivation of cannabis plants for personal consumption to be decriminalised. The initiative also foresees the federal government regulating the cultivation and trade of cannabis, and adopting provisions for the protection of young people, such as an advertising ban. The National Council has rejected the initiative by 111 votes to 73, the Council of States by 19 votes to 18. The initiative is supported by the SP, FDP and the Greens, but opposed by the SVP and CVP.



## Entering the USA by air or sea

**From 12 January 2009, all travellers to the USA, including children, who come under the Visa Waiver Program (VWP), will have to apply for electronic travel authorisation on the Internet using the Electronic System for Travel Authorization (ESTA) before embarking on their journey.**

The VWP allows Swiss citizens to enter the USA without a visa under certain circumstances for business, pleasure and transit lasting up to 90 days. The VWP covers the following Swiss passports: machine-readable passports issued before 26 October 2006, biometric passports with a chip, provisional machine-readable passports and machine-readable diplomatic and official passports.

It has been possible to apply for this travel authorisation at <https://esta.cbp.dhs.gov> since 1 August 2008. The US Department of Homeland Security recommends that applications are submitted early and certainly no later than 72 hours prior to departure.

Authorisation is normally granted within seconds. If you do not obtain this authorisation, you must apply for a visa from a US representation before you leave.

ESTA authorisation is granted for two years and multiple journeys as long as your passport is valid. You can update your personal details at any time via the ESTA website.

Holders of a valid American visa do not require ESTA authorisation.

*Please note:* after 12 January 2009, if you are not in possession of ESTA authorisation when setting out on your journey you may find that you are not allowed to board an aeroplane or vessel bound for the USA, or that you face delays or that you are unable to enter the USA. However, the authorisation is not a guarantee of entry into the USA. It merely allows you to board the aircraft or vessel under the VWP. Upon arrival in the USA, an American customs or border control official will decide on your entry.

Further information on the VWP is available at [travel.state.gov](http://travel.state.gov), and on ESTA at [www.cbp.gov/xp/cgov/travel/id\\_visa/esta/esta\\_intro/](http://www.cbp.gov/xp/cgov/travel/id_visa/esta/esta_intro/). Information is also available from American embassies and consulate-generals: [www.usembassy.gov](http://www.usembassy.gov).

## Voting papers and documents

**After the elections in autumn 2007 several complaints were received, in particular concerning a delay in the delivery of voting documents.**

The next federal vote will take place on 30 November 2008. The following tips and the sample letter to your electoral commune should help you to resolve the most common delivery problems. Further information and text modules can be found in the official languages German, French and Italian at [www.aso.ch/de/beratung/leben-im-ausland/politische-rechte/schwierigkeiten-bei-abstimmungen](http://www.aso.ch/de/beratung/leben-im-ausland/politische-rechte/schwierigkeiten-bei-abstimmungen).

## MUSTERBRIEF

*Betr.: Eidgenössische Volksabstimmung vom (Datum einsetzen)  
Unregelmässigkeit bei der Vorbereitung des Urnengangs*

*Sehr geehrte Damen und Herren*

*Ich bin seit (Datum einfügen) in (Wohnland einfügen) wohnhaft und habe mich über die zuständige Schweizer Vertretung in (Ort der CH-Vertretung einfügen) ins Stimmregister Ihrer Gemeinde eintragen lassen. Seither erhalte ich von Ihnen auch das Stimmmaterial für eidgenössische Wahlen und Abstimmungen.*

*Als Auslandschweizer(in) habe ich ein verfassungsmässig verbrieftes Recht zur Teilnahme an eidgenössischen Volksabstimmungen, Nationalratswahlen, Volksinitiativen und Referenden (Bundesverfassung Art. 34 [[www.admin.ch/ch/d/sr/101/a34.html](http://www.admin.ch/ch/d/sr/101/a34.html)], Art. 40 [[www.admin.ch/ch/d/sr/101/a40.html](http://www.admin.ch/ch/d/sr/101/a40.html)] und Art. 136 [[www.admin.ch/ch/d/sr/101/a136.html](http://www.admin.ch/ch/d/sr/101/a136.html)]).*

*Zutreffender Textbaustein A oder B (siehe rechte Seite) einfügen*

*Ich bitte Sie, meine Rechtsansprüche zu beachten und sie aufgrund der in den diversen Rechtsgrundlagen vorgesehenen Massnahmen zu realisieren. Mein Bestreben ist nicht Beschwerde zu führen, sondern Unregelmässigkeiten künftig zu vermeiden.*

### Delivery address

It is important that you provide a correct and current delivery address to ensure that you receive your voting documents on time. Please notify the Swiss representation where you are registered of any change of address immediately. The addresses of the Swiss embassies and consulate-generals can be found at [www.eda.admin.ch](http://www.eda.admin.ch) (Representations).

### Have you stopped receiving voting documents?

You used to be able to vote, but you have stopped receiving voting documents and you would like to participate in federal votes and elections again. Download the form "Registering to vote as a Swiss citizen living abroad", complete and sign it and then return it to the Swiss representation where you are registered. The addresses of

the Swiss embassies and consulate-generals can be found at [www.eda.admin.ch](http://www.eda.admin.ch) (Representations). The registration form is available in German, French and Italian at [www.eda.admin.ch](http://www.eda.admin.ch) (Documentation – Publications – Travelling and living abroad).

### Confirmation of voting entitlement every four years

You were able to vote previously, but you are not sure when you last confirmed to your electoral commune your interest in your entitlement to vote, which has to be done every four years. Download the form "Renewing your registration to vote", complete and sign it and then return it directly to your electoral commune in Switzerland. The form can be found at [www.eda.admin.ch](http://www.eda.admin.ch) (Documentation – Publications – Travelling and living abroad).

## TEXTBAUSTEIN A

*Ich habe das Abstimmungsmaterial an meinem Wohnort in (Wohnland einfügen) erst zu einem Zeitpunkt erhalten, in welchem keine Chance mehr bestand, meine Stimme rechtzeitig vor Urnenschluss abgeben zu können. Dies ist aus dem Poststempel ersichtlich (Es ist im Übrigen nicht das erste Mal, dass ich das Stimmmaterial verspätet erhalten habe.). Dies liegt daran, dass Sie mir das Stimmmaterial verspätet zugestellt haben.*

*Nach Artikel 2b der Verordnung vom 24. Mai 1978 über die politischen Rechte (SR 161.11, [www.admin.ch/ch/d/sr/161\\_11/a2b.html](http://www.admin.ch/ch/d/sr/161_11/a2b.html)) haben die Kantone sicherzustellen, dass die nach kantonalem Recht zuständigen Behörden, also Ihre Stelle, den Auslandschweizern die Abstimmungsunterlagen frühestens eine Woche vor dem offiziellen Versand zustellen können. Nach Artikel 11 Absatz 3 des Bundesgesetzes über die politischen Rechte (SR 161.1, [www.admin.ch/ch/d/sr/161\\_1/a11.html](http://www.admin.ch/ch/d/sr/161_1/a11.html)) erhalten die Stimmberechtigten die zur gültigen Stimmabgabe nötigen Unterlagen wie Stimmzettel, Stimmausweis, Stimmcouvert und dergleichen mindestens drei und frühestens vier Wochen vor dem Abstimmungstag. Die Gemeinden müssen die Stimmunterlagen für Inlandschweizer also spätestens zu Beginn der viertletzten Woche der Post übergeben; Auslandschweizern ist das Material folglich spätestens zu Beginn der fünftletzten Woche abzusenden, wie auch die Bundeskanzlei versichert. Ich bitte Sie deshalb, mir das Stimmmaterial künftig zu Beginn der fünften Woche vor dem Abstimmungstag zuzustellen.*

### Delayed receipt of voting documents

a) Recently, your voting documents have been arriving late at your address abroad. The postmark shows that they are being sent out by your electoral commune later than during the sixth week before the day of the vote. You wish to complain and ensure that this situation is rectified for the future. Insert **text module A** in the sample letter to your electoral commune: [www.aso.ch/de/beratung/leben-im-ausland/politische-rechte/schwierigkeiten-bei-abstimmungen](http://www.aso.ch/de/beratung/leben-im-ausland/politische-rechte/schwierigkeiten-bei-abstimmungen) (German version)

b) Recently, your voting documents have been arriving late at your address abroad. The postmark shows that they are being sent out by your electoral commune on

time, i.e. in the sixth week before the day of the vote, but as **B-Post/Economy**.

You wish to complain. Insert **text module B** in the sample letter to your electoral commune: [www.aso.ch/de/beratung/leben-im-ausland/politische-rechte/schwierigkeiten-bei-abstimmungen](http://www.aso.ch/de/beratung/leben-im-ausland/politische-rechte/schwierigkeiten-bei-abstimmungen) (German version)

## “Young People and Music” initiative

**In June 2006, the federal popular initiative “Young People and Music” was launched, the so-called music initiative.**

This initiative wants the federal government and the cantons to improve musical education, particularly for children and young people.

## TEXTBAUSTEIN B

*Ich habe das Abstimmungsmaterial an meinem Wohnort in (Wohnland einfügen) erst zu einem Zeitpunkt erhalten, in welchem keine Chance mehr bestand, meine Stimme so abzugeben, dass sie rechtzeitig vor Urnenschluss wieder bei Ihnen hätte eintreffen können. Dies ist aus dem Poststempel ersichtlich (Es ist im Übrigen nicht das erste Mal, dass ich das Stimmmaterial verspätet erhalten habe.). Dies lag nicht etwa daran, dass Sie mir das Stimmmaterial verspätet, sondern per B-Post/Economy zugestellt haben.*

*Dies ist nach Artikel 10 Absatz 2 zweiter Satz der Verordnung vom 16. Oktober 1991 über die politischen Rechte der Auslandschweizer (SR 161.51, [www.admin.ch/ch/d/sr/161\\_51/a10.html](http://www.admin.ch/ch/d/sr/161_51/a10.html)) innerhalb Kontinentaleuropas grundsätzlich zulässig, «wenn dadurch die rechtzeitige Stimmabgabe nicht gefährdet wird». Dies ist bei mir offensichtlich der Fall. Ich bitte Sie daher, mir das Stimmmaterial künftig nach Artikel 10 Absatz 2 erstem Satz per A-Post/Priority zuzustellen.*

The initiative committee sums up the main issues as follows – children and young people in compulsory education should receive musical tuition that is of the same quality as teaching in other subjects. Children and young people should receive assistance if they study at music schools, and children and young people with excep-

tional musical talent should also be supported.

The Federal Constitution of 18 April 1999 should be amended accordingly.

More information on this issue is available on the initiative committee’s website at [www.musikinitiative.ch](http://www.musikinitiative.ch). The “Young People and Music” initiative can be signed until 19 December 2008.

## POPULAR INITIATIVES

At the time of going to press, no new popular initiatives had been launched since the last issue.

A list of current initiatives and signature forms can be found at [www.admin.ch/ch/d/pore/vi/vis\\_1\\_3\\_1\\_1.html](http://www.admin.ch/ch/d/pore/vi/vis_1_3_1_1.html).

Please complete, sign and return the forms directly to the initiative committee. This committee is also responsible for certifying your signature.

RESPONSIBLE FOR THE OFFICIAL FDFA INFORMATION PAGES:  
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## Lakes made by man

The number of artificial lakes in Switzerland created by the construction of dams has increased significantly since the end of the 19th century. Where are they? Why were they built? What purpose do they serve? A look at the proliferation of lakes made in Switzerland. By Alain Wey

“My goodness, so Sihlsee in Schwyz is an artificial lake”, says the freshwater sailor. You’d be surprised at the number of constructions of this kind in our beautiful land. It all started with a few days beside an idyllic expanse of water. But wherever there is an artificial lake, there is a dam or a dike. It is goodbye to Jean-Jacques Rousseau’s naive romantic vision. These dams were not built to enhance the beauty of the countryside or to attract tourists, but essentially to meet Switzerland’s energy needs. Swiss engineers specialising in dam construction are able to provide their expertise worldwide because Switzerland was a pioneer in this field. Switzerland has a history steeped in lake construction.

Trailblazers, the Swiss? Lac de Pérolles in the south of Fribourg dates back to 1872, and its concrete gravity dam was the first to be built in Europe. There is Heidsee and Lake Davos in Grisons, Lac de la Gruyère and Montsalvens in Fribourg – in fact there are few cantons that do not have an expanse of artificial water called a lake. But as soon as you start looking at statistics in this field, you move into troubled waters owing to the fact that the definition of what constitutes a lake is ultimately subjective. Are basins used for the production of artificial snow (up to 50,000 m<sup>3</sup> of water) lakes? The engineer Georges Darbre,

head of the dams unit at the Federal Office of Energy, does not believe artificial lakes can exist without a dam or a dike because water levels are raised artificially. “In Switzerland, around 200 water-collection lakes are supervised by the Confederation.”

The Federal Office for the Environment lists a hundred water-collection lakes with a surface area in excess of 0.1 km<sup>2</sup>. There are also compensation basins which aim to offset the negative effects of dams on aquatic wildlife. In addition, there are around a thousand smaller water-collection systems under the supervision of the cantons. “They are not necessarily full, but can be filled and may contain several thousand or tens of thousands of cubic metres of water. Those intended to protect against floods are dry for most of the year and full for a certain period.” There are also constructions to protect against avalanches, such as those at dei Dragoni above Airolo in Ticino.



The Grande Dixence, Switzerland’s largest dam, holds back the Lac des Dix lake in Valais

### Around 200 water-collection lakes

The economic boom that Switzerland experienced after the war required the development of hydraulic energy: between 1950 and 1970, almost 80 dams above 15 metres in height were built. The “Grande Dixence” constructed between 1950 and 1961 is still the highest gravity dam in the world, standing at 285 metres. Of the 200 water-collection lakes under the management of federal government, very few do not contain water on a permanent basis. There are, of course, significant fluctuations determined by hydroelectricity management.

“The vast majority of artificial alpine lakes are empty during the winter. The Grande Dixence, for example, provides reserves which are managed so that the lakes are full at the end of the rainy season, which is the beginning of winter. All the potential energy and water collected in the lake is used during the winter and the lake is empty by the beginning of spring.”

**Energy from hydropower**  
Hydroelectric energy accounts for around 60% of

## SWISS ENGINEERING

Switzerland has a very high density of dams per km<sup>2</sup>. "Our dams are very high, mainly made of concrete and built for relatively small volumes of water", says George Darbre. "Swiss engineering companies specialising in this field have an excellent global reputation and work all over the world. They provide their expertise in Iran, Turkey, Italy, Asia and Central and South America. They work all over the place."

total Swiss power production. "Around half of this 60% comes from systems installed along watercourses, like the reservoirs on the Rhine and the Aar", says Georges Darbre. "The other half comes from reservoir systems such as those on Lac des Dix, which provides 20% of the power production from water-collection lakes." The artificial lakes therefore provide 30% of total Swiss energy production. Mr Darbre also explains that the reservoir systems benefit society when severe storms or heavy floods hit, as was the case in 2005. "In Mattmark, the Canton of Valais acquired a section of the lake so that water is retained in the lake rather than running into the valley in the event of heavy rainfall."

### Lac de la Gruyère

Whenever an artificial lake is built, nature finds a new ecological balance. There are, of course, two sides to the coin. Rivers which previously had abundant supplies of water become tributaries for the lake's hydroelectric production system. Fish often pay a heavy price as they are deprived of their freedom to migrate. This is the unavoidable result of sustainable development. However, the electricity production, irrigation, water supply and protection against natural catastrophes represent vital progress. The hard line adopted by critics is mitigated by factors that are often overlooked. For example, Lac de la Gruyère provides hydroelectric power and attracts tourists to the region. Built between 1946 and 1948, Rossens' barrage and the water-collection lake (Switzerland's third-largest) on the Sarine changed the appearance of southern Fribourg. A mountain region was transformed into a lakeside paradise. "There would not be as many tourists without the lake", says Alexandre Gal, an engineer with the Fribourg Groupe E. Various archaeo-

## SOME OF OUR ARTIFICIAL LAKES

Name of lake	Volume of lake in million m <sup>3</sup> of water	Dam	Year of construction	Height of dam	Length of dam
Lac des Dix (VS)	401	Grande Dixence	1950-1961	285 m	695 m
Lac d'Emosson (VS)	227	Emosson	1974	180 m	555 m
Lac de la Gruyère (FR)	220	Rossens	1947	83 m	20 m
Lac de Mauvoisin (VS)	211.5	Mauvoisin	1951-1957	250 m	520 m
Lago di Luzzone (TI)	108	Luzzone	1960-1963	225 m	510 m
Mattmarksee (VS)	101	Mattmark	1967	120 m	780 m
Sihlsee (SZ)	96.5	Hühnermatt	1937	17 m	191 m
Schiffenensee (FR)	65	Schiffenen	1963	47 m	417 m
Lac de Montsalvens (FR)	12.6	Montsalvens	1920	55 m	115 m
Lac de Pérolles (FR)	0.4	Maigrage	1872	24 m	195 m

## ALL THE ARTIFICIAL LAKES IN SWITZERLAND



logical remains are revealed when the level of the lake falls by ten to fifteen metres at the end of April. These include the ruins of the Roman bridge of Avry-devant-Pont and the walls of an old farm at the port of Bry. The small island of Ogoz with its thirteenth century medieval towers and chapel attracts romantics and those fascinated by Atlantis. Flora and fauna have also developed in harmony. At the southern point of the lake, one of Switzerland's largest willow plantations is found in Broc in the mouths of the Jogne and Sarine. In conditions that are favourable to its growth, the white willow has been planted in a forest which some people say is enchanted. With a silver-green hue, it has provided a habitat favourable to a host of insects that many species of bird are fond of.

The journey of the freshwater sailor has come to an end. He will not forget his trip to Fribourg or the mystical form of the artificial lake in Schiffenen. A topographical marvel, viewed on a map or from the sky, it looks like a dragon spread across the ground.

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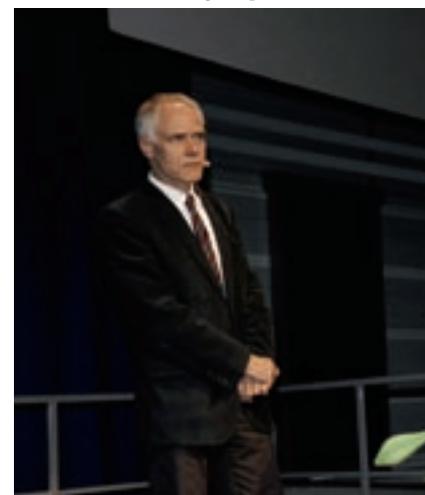
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Young Swiss abroad after the discussion with Federal Councillor Leuenberger and OSA Director Wyder (left), Leuenberger with OSA President Jacques-Simon Eggly (below) and National Council members Schwander and Markwalder during the panel discussion.



## 86th Congress of the Swiss Abroad in Fribourg

### Swiss Review – protest against budget cuts

**Federal Councillor Moritz Leuenberger called for a Switzerland open to the outside world, responsible citizenship and respect for minority groups at the Congress of the Swiss Abroad. The theme of the congress were the opportunities and risks presented by the free movement of people.**

**The day before, the Council of the Swiss Abroad had opposed the cost-saving measures proposed by the federal government in relation to "Swiss Review" and called on the cantons to speed up the introduction of e-voting.**

At the end of Federal Councillor Leuenberger's 1 August speech to the Swiss abroad in 2001, contemporary alphorn music was played instead of the traditional sounding of church bells. There were complaints from all over the world. "So, it occurred to me that the Swiss abroad are very conservative." He began to question this when he read that the congress would be addressing the question of "Switzerland without borders?" He said: "Every child can say 'No' before he or she learns to say 'Mummy', 'Daddy' and 'car'. Borders define the identity not just of individuals, but also of communities." However, "no country or individual in the world is completely independent. Co-dependence is a fact of life. We cannot even produce our national sausage on our own". Leuenberger was referring to the import ban on bovine intestines from Brazil. He added: "Cows' intestines from Uruguay, Argentina and Paraguay have ended the national Cervelat crisis."

On the previous day, the Council of the Swiss Abroad had come out in favour of extending the free movement of people to Rumania and Bulgaria. Leuenberger was pleased with their position and was confident that the majority of Swiss people would also back the proposal. Leuenberger's speech marked the official close of the Congress of the Swiss Abroad in Fribourg. Participants had previ-

ously taken part in workshops and a panel discussion with politicians on the opportunities and risks presented by the bilateral agreements between Switzerland and the EU.

The "Parliament" of the Swiss abroad opposed the cost-saving measures proposed by the federal government in relation to "Swiss Review". It also called on the cantons to speed up the introduction of e-voting for Swiss people abroad.

To underline its concerns, the Council of the Swiss Abroad approved two petitions in Fribourg. One unanimously approved resolution opposed future restrictions on the postal delivery of "Swiss Review". The second resolution concerned a previous demand on the part of the Council, namely for the introduction of electronic voting for referenda and elections as soon as possible.

"Swiss Review" currently has a budget of CHF 1.8 million. The Federal Department of Foreign Affairs (FDFA) wants to cut funding by half a million francs from 2009. 70% of the publication's budget is spent on delivery costs. The FDFA argues that "Swiss Review" should therefore only be sent to those people who expressly request it in paper form. Everyone else would receive it by e-mail, which would save on costs.

One key issue here concerns those recipients who do not respond to the proposed measures. They would no longer receive "Swiss Review". Jacques-Simon Eggly, President of the Organisation of the Swiss Abroad, said it was a "renunciation of the principle that all Swiss people abroad have the right to information whether it is of interest to them or not". Eggly said it was "paradoxical" that "at a time when the community of Swiss people abroad is growing there are plans to cut our resources". He reminded everyone about the closure of consulates in Europe and the uncertainty surround-



ing the future of Swiss schools abroad. "Swiss Review" costs have already been reduced by around CHF 300,000. He added: "We are not opposed to an electronic edition, but only those who expressly want it should receive it."



During the discussion, many speakers described "Swiss Review" as an "institution" that provides a "vital link between Swiss abroad and their home country". Other arguments were that not everyone abroad has Internet access and a printed version of the magazine is read by all family members.

Eggy concluded by expressing his hope that there was still "scope for discussion with the FDFA". If not, the plans would be "contested in Parliament". Eggy highlighted an "air of positivity" after the presentations by Vice Chancellor Thomas Helbling and Neuchâtel State Chancellor Jean-Marie Reber on the progress being made with e-voting for Swiss abroad.

Helbling explained that the cantons that want to carry out trials with e-voting now have until 30 June 2009 to adapt the electoral register for Swiss abroad. The federal government welcomed the introduction of e-voting, and the ball was now in the cantons' court.

Reber reported on the experiences of the Canton of Neuchâtel, one of three Swiss cantons to have already trialled e-voting. On 1 June, Neuchâtel carried out a trial with the participation of

Swiss abroad for the first time. The trial was extremely successful technically and in terms of the level of participation: 10% of the electronic voters were Swiss abroad.

*The next Congress of the Swiss Abroad will take place in Lucerne from 7 to 9 August 2009.*



## Council of the Swiss Abroad elections

Council of the Swiss Abroad elections for the 2009–2013 term of office will be held over the coming months. The distribution of seats was reorganised last April. More countries than before now have a fixed entitlement to seats. The differentiation between delegates and representatives has been removed to provide for this. All delegates will enjoy the same status in future, enhancing the standing of individual mandates.

*Who is entitled to a seat on the Council of the Swiss Abroad?* Every Swiss community with at least 1,000 registered members will be entitled to a seat. The remaining seats will then be distributed to the countries with the largest Swiss communities.

*Who elects the members of the Council?* All registered Swiss people who live in a country entitled to a seat can participate in the election of the Council, as either a candidate or a voter. This will be organised by the recognised Swiss associations and their parent organisations or,

where these do not exist, by OSA.

*Who can stand as a candidate?* All Swiss citizens abroad can stand as a candidate or nominate candidates.

*Who organises the elections?* OSA is hereby announcing the new elections for the Council of the Swiss Abroad

worldwide. The parent organisations and associations eligible to vote will be responsible for organising the elections.

*How can Swiss people abroad find out about their entitlement to vote?* Through "Swiss Review". Further information can be found on our website [www.aso.ch](http://www.aso.ch). OSA will write directly to all parent organisations and associations eligible to vote.

*When will the elections take place?* Between autumn 2008 and summer 2009. The newly-elected Council will hold its constitutive meeting in Lucerne on 7 August 2009.

## AJAS: Advice on education in Switzerland

Each year, many young Swiss people abroad opt for an education in their country of origin. Integrating into the Swiss education system is not always easy for them, perhaps because their language skills are not so good, or because their previous education is not recognised or because they are not aware of the many educational opportunities available. The Association for the Promotion of Education for Young Swiss Abroad (AJAS) provides support and advice for young Swiss people abroad on matters concerning education in Switzerland and is able to look into each person's individual situation.

In 2007, AJAS answered over 700 initial enquiries from countries all over the world. Most were queries about how education could be financed, others were mainly general questions on education in Switzerland. In 2007, AJAS handled around



120 grant applications from young Swiss people abroad to their home cantons and discussed many other forms of educational funding in addition to the cantonal grants. Representing the interests of young Swiss abroad is a key part of AJAS' work. Further information on the association's activities and the impressions of young Swiss people abroad in education in Switzerland can be found in our latest annual report, which can be ordered from AJAS or viewed on the Internet at [www.ajas.ch](http://www.ajas.ch).

AJAS' services are free of charge and could not be provided without the financial support of third parties. AJAS is principally financed by contributions from the Swiss Confederation. However, the association also receives private support from companies, foundations and individuals. AJAS received a significant contribution from the Jacobs Foundation this year, enabling it to reprint its flyers and maintain its services to the full. We would like to thank the Jacobs Foundation and all our other sponsors, donors and patrons. If you would also like to support the association and its advisory work, please contact us at the address below. AJAS and the young Swiss people abroad in education in Switzerland are grateful for your help.

*AJAS*  
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E-mail: [ajas@aso.ch](mailto:ajas@aso.ch)  
[www.ajas.ch](http://www.ajas.ch)

## Holidays and educational trips for young Swiss abroad

**More than 200 young Swiss people abroad enjoyed an exciting stay in their second homeland this summer. The enthusiastic visitors got to know Switzerland well, made contacts with Swiss people living in Switzerland and abroad and took unforgettable memories home with them. OSA looks forward to welcoming old and new faces to its forthcoming winter programme.**

The OSA summer programme started off with a workshop on Euro 2008. The Swiss abroad were close to the action at the biggest football tournament ever held in Switzerland.

Participants took the opportunity to improve their knowledge of one of the Swiss national languages at courses in Berne, Zurich, Lausanne and Fribourg. A group looked at Switzerland's position within Europe at the Congress of the Swiss Abroad. All these young people stayed with a Swiss host family during their visit.

The traditional summer camps were also a great success. Two groups each made up of 60 young people from over 25 countries met in Flumserbergen. The main aim was to give them the opportunity to get to know Switzerland and other Swiss people abroad from all over the world as well as the chance to participate in sport, excursions and creative workshops.

For the first time, a group attended a summer camp in August organised in cooperation with the charitable

Women's Association. The young people helped renovate hiking routes and mountain paths as well as sports and play facilities in Saas Balen in Valais.

### Register now for OSA's winter programme!

OSA would like to provide even more young people with happy memories of Switzerland. The 2008/09 winter programme provides the opportunity to practise winter sports in well-known Swiss holiday destinations.

#### New Year's ski camp in Lantsch / Lenzerheide (Grisons)

(15 to 25-year-olds)  
26.12.08–4.1.09

#### Snow sports week in Wengen (Berne)

(18-year-olds and above)  
28.2.09–7.3.09

#### Easter sports camp in Langwies / Arosa (Grisons)

(14 to 25-year-olds)  
5.4.09–13.4.09

Language courses will be held in Berne and Fribourg between 5.1.09 and 16.1.09.

More information on the various offers is available at [www.aso.ch](http://www.aso.ch) under "Offers". OSA would also be happy to send you its brochure

containing all its offers for young people, on request.  
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## Foundation for Young Swiss Abroad

### Winter camp 2008/2009 for 8 to 14-year-olds

Places are still available for our winter camp in Unterwasser! Whether they are skiers or snowboarders, beginners or at an advanced level, young Swiss people abroad aged 8 to 14 will have a great time at our winter camps.

#### Winter camp Unterwasser (St.Gallen)

*Date:* Saturday, 31 January to Saturday, 7 February 2009  
*No. of participants:* 24  
*Cost:* CHF 700 (excl. ski and snowboard hire)  
*Registration deadline:* 15 December 2008

#### Registration

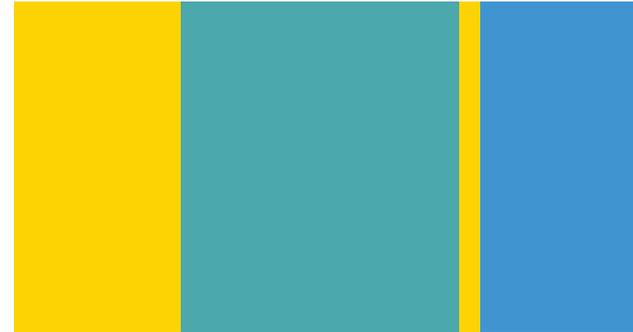
Reduced contribution rates are granted in just cases. More details on the winter camps and the registration form can be found at [www.aso.ch](http://www.aso.ch) (rubric: Offers / Offers for Children and Young People / Camps and offers / Holiday camps and travel). Our information brochure is also available by post on request.

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■ Switzerland's **chief of armed forces, Roland Nef**, was suspended and has now resigned. When Nef was appointed in 2007, Defence Minister Samuel Schmid did not hand over full details to the Federal Council. A complaint of harassment from Mr Nef's former girlfriend was covered up. He has received CHF 275,000 in severance pay.



■ Switzerland picked up **six medals at the Olympic Games** in Beijing. Roger Federer and Stanislas Wawrinka brought home the gold in the tennis doubles. In cycling, Fabian Cancellara from Berne won gold in the time trial event and bronze in the road race. Bronze medals were also won by Sergei Aschwenden from the Canton of Vaud in judo, Nino Schurter from Grisons in cross-country cycling and Karin Thürig from Lucerne in cycling (time trial).

■ **The Swiss People's Party (SVP/UDC) is losing support** after excluding Federal Councillor Eveline Widmer-Schlumpf and its Grisons branch party. While Switzerland's biggest party still had the backing of 30.4% of voters in March, it can now only count on 23.3% of the vote according to an Isopublic survey published in the *SonntagsZeitung*. 3.8% of the electorate support the rebels from

*"Many Swiss people must be willing to buy domestic products. But quality costs. Healthy products of a certain standard are better than lettuce from southern Spain."*

Doris Leuthard, Federal Councillor and Minister of Economic Affairs

*"Switzerland's contribution to the UN is valued very highly thanks to the creativity of its diplomats and the resources it provides. Switzerland is not seen to have a hidden agenda."*

Nicolas Michel, Swiss UN Under-Secretary-General

*"Mr Blocher belongs to the political past, not the future. For me, it is inconceivable that he will become a Federal Councillor again."*

Fulvio Pelli, President of Switzerland's Free Democratic Party

*"We have often suffered defeats and then won elections. People say to themselves, the SVP has lost, we will have to vote for them properly at the next elections."*

Christoph Blocher, Vice President of the Swiss People's Party (SVP) and former Federal Councillor

*"Switzerland is gradually becoming the 28th member of the EU. Without the right to vote, it dutifully follows what the 27 full members decide. Swiss democracy is simply towing the line."*

Roger de Weck, Publicist

*"The battles of Morgarten and Sempach have become mythical. The facts have been elaborated and interpreted to suggest that the road to Swiss unity was predestined by God."*

Volker Reinhardt, Professor of History at the University of Fribourg

*"The unconditional, total will to win is a characteristic that we do not possess. From outside we are seen as reflective, hardworking, reliable and reserved."*

Jost auf der Maur, Journalist

*"It is as if change has been outlawed in public areas in Switzerland. We very much regret that Moneo's design for the conference centre in Zurich has been blocked and that Zaha Hadid's casino project will not be built in Basel."*

Jacques Herzog, leading Swiss architect

*"More and more cocaine is being consumed, and the users are getting younger. Today, cocaine is used by all levels of society and even in schools."*

Rita Hubrich, Head of the "Contact Netz" advice centre in Berne

*"What I really appreciate about Switzerland is being able to move around freely here. I don't have to lock my car, and I don't have to worry about being attacked."*

FC Basel's Argentine goalkeeper, Franco Costanzo, the best goalkeeper in Swiss football

Berne, Grisons and Glarus who have formed the new Civic Democratic Party.

■ **FC Basel** will take part in the group stages of the **Champions League** for the second time in its history thanks to a 2-1 victory over Portuguese side Vitoria Guimaraes. In a fantastic run in 2002/2003, the Rhine team were a match for the big guns of European football including Juventus, Liverpool and even Manchester United.

■ Ten years after the conclusion of the global agreement

on **Jewish unclaimed assets**, USD 1 billion has been paid to 448,703 people who asserted their rights. The agreement with the major Swiss banks provides for the payment of USD 1.25 billion in total.

■ The **number of bankruptcies** in Switzerland fell in the first seven months of 2008 to 2237, the lowest figure since 1991. The number of companies created has increased by 4% in a year.

■ **Tragic European record:** one young male suicide victim in two chooses firearms

to end his life in Switzerland. The international study by the European Alliance Against Depression says this dramatic figure (43.6% of suicides amongst 15 to 24-year-olds) is explained by the fact that men keep army-issue weapons at home in Switzerland.

■ After a four-year reign, **Roger Federer has ceded his number 1 position** in world tennis to Rafael Nadal. The prodigy from Majorca had been Federer's heir apparent since July 2005.

■ **Inflation** in Switzerland continues to rise at levels not seen for fifteen years with an annual rate of 3.1% in July, according to the Federal Statistical Office. The USS and Unia unions are calling for salary increases of 2.5% and say that the average rise of 2.2% obtained in 2008 has been swallowed up by rising prices.

■ **Sales of solar collectors** for hot water and heating rose sharply by 65% in the first half of 2008. According to



Swissolar, market growth will reach 30% this year if the trend continues, which is much higher than in 2007 (25%).

■ **Swiss pension funds** lost CHF 55 billion in 2008 from a total investment of CHF 650 billion. The funds' index shows an 8.38% fall in return for the first six months.

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Petra Sonderegger, India

### 2<sup>nd</sup> prize: Swiss Tourism holidays in the Valais for two persons

Celin Teletzky, Germany

### 3<sup>rd</sup> to 15<sup>th</sup> prizes: one Ferdinand Hodler gold souvenir coin minted by the Swiss National Bank

Maja Andreou, Cyprus; Danièle Armand, France; Frances Ehrat, Australia; Herbert Ehrat, Netherlands; Peter Feldmann, Canada; Christine Goodall, South Africa; Adrian Hugenmatter, Israel; Elisabeth J. Kirchner-Häusler, Brazil; Hans Locher, Great Britain; Karin Mühlemann, Mexico; Frederic Schaller, Switzerland; Christine Van Dyck, Belgium

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