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## Snippets from Switzerland

### Consumers less pessimistic

The Swiss consumer is a little more optimistic than last summer. A recent poll of eleven hundred households showed an increase of seven points compared to last July.

Also the Swiss economy is picking up. Above all, industry and banking are optimistic.

### Zurich Insurance

Zurich Insurance has greatly reduced its shares in the opposition company, Baloise. Zurich Financial Services sold 10 million Baloise shares. The transaction was worth 540 million francs. Zurich now holds 2% of Baloise shares.

### Tennis

Marc Rosset from Geneva (ATP 131) won a great battle against the Dutchman John van Lottum (ATP 85) to reach the final of the ATP Challenger tournament in Bratislava, 2-6, 6-3, 6-0.

Wimbledon champion Roger Federer needed just 22 minutes to beat world number one Andy Roddick 7-6, 6-2 to reach the final for the ATP Masters Cup. He will play Andre Agassi in the final.

## Contribution by one of our members

### Voluntary AHV and NZ Superannuation

After 30 year careers in New Zealand we are having trouble getting our New Zealand Superannuation payments, because our parents started paying our "Freiwillige AHV" in 1985 and we then kept payments up till we were 60 and 65 respectively. Now (and in spite of my lengthy explanations) Work and Income (NZ) say to us: thank you, but you receive just enough with your "Swiss pension" for us to stop NZ Super payments. This is a problem not only for ourselves, but probably for a number of other voluntary AHV recipients in New Zealand and elsewhere, and means losses of easily tens of thousands of dollars for each individual.

Part of the difficulty may lie in the Swiss insistence to include even almost entirely voluntary-based payments in what they call "Ordentliche einfache Altersrente". In fact, of course, these pensions are in no way "simple"! The voluntary-based part of these pensions is essentially similar to (for example) the New Zealand Government Super, which is voluntary, and no one in New Zealand would consider withholding NZ Super payments from recipients of Government Super. This would actually be unlawful.

It appears that this legal problem for recipients of predominantly

voluntary-based Swiss AHV pensions needs a thorough going over, in the interests of potentially very many Swiss abroad. We would therefore be grateful for comments and expressions of interest from compatriots who have experience in this area or simply find themselves in a similar situation. Thank you!

**Peter and Regine Blattner-Gsell**  
52, Rona St.  
Lower Hutt-Eastbourne 6008

### Pass the Peanuts...

A man visits his aunt in the nursing home. It turns out that she is taking a nap, so he sits down in a chair in her room, flips through a few magazines, and munches on some peanuts, sitting in a bowl on the table. Eventually, the aunt wakes up and her nephew realises absentmindedly, that he has eaten the entire contents of the bowl.

"I'm so sorry, aunty, I've eaten all of your peanuts."

"That's OK dearie", the aunt replies. "After I've sucked the chocolate off, I don't care for them anyway."

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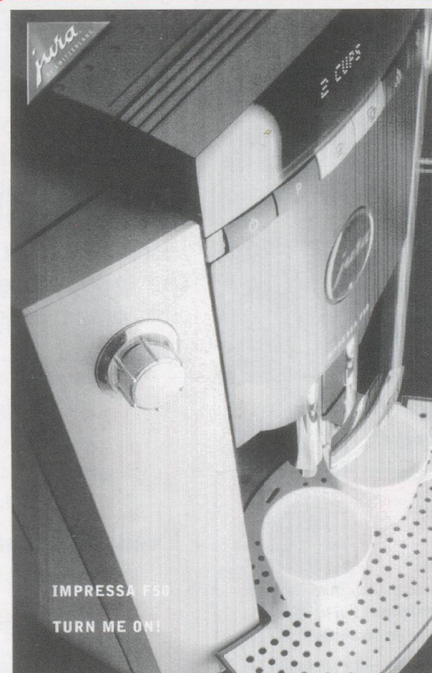
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