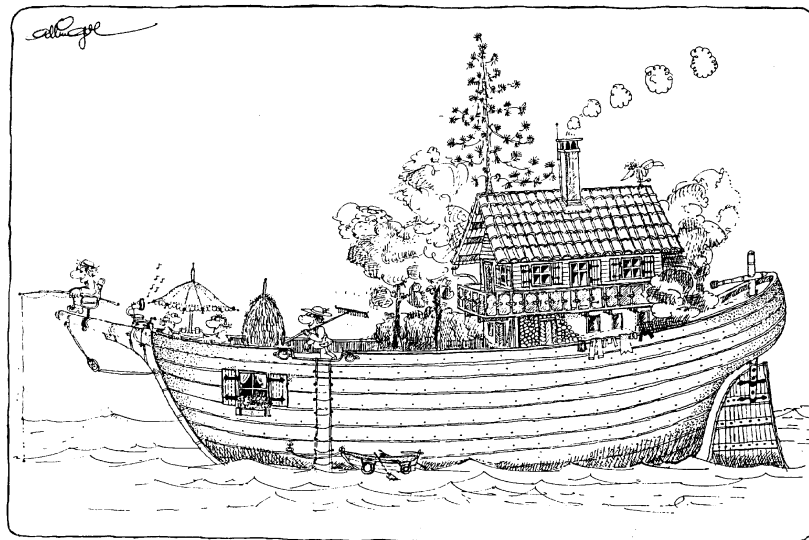


# Retirement!

## Paving the way to a fresh start?

2004 Edition





*Retirement –  
It's time to accept  
Your past is precious  
Your future is invaluable  
But you should not forget the present.  
Value each day!*

adapted from Ted O'Neal



## **Dear colleagues, future retirees**

*With retirement just around the corner, there are many questions to be considered before you can take decisions and make choices.*

*This handbook is intended to help you to identify solutions suited to your needs by providing administrative information of direct relevance to your departure from the Union, as well as more general information designed to help with everyday matters and enable you to make the most of your retirement.*

*It is therefore a useful guide that you may keep and consult after you have left the Union.*

*However, as no two cases are ever identical, your specific situation might require more detailed consideration. The medical, social, insurance and travel services are available to help you find answers to all these questions.*

**Do not hesitate to consult them!**



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# Retirement: one-way street or frame of mind?\*

**Edward Sackstein,**  
*International Labour Office retiree,  
member of the AFICS Committee*

Is your retirement voluntary or obligatory? Actually, it really doesn't matter! What is essential is that you see it as launching into a grand adventure even if, from your present view of things, it just doesn't look that way at all. It is up to each of us, and us alone, to decide how we are going to live this adventure.

Let us get things straight. Many enter into retirement with some misgivings, with anxiety or even fear, for there are so many unknowns that lie ahead. This period represents a passage from a way of life that has probably been well organized, therefore somewhat reassuring, toward a future which remains to be discovered and re-created. The world of work has offered a relative financial security, perhaps even with an enviable high position and title. Our days were structured by job realities and our social contacts just happened by themselves. In a nutshell, it was in all likelihood a way of life with its inevitable problems but, nonetheless, usually without any great surprises.

Among the questions that typically spring to mind, with retirement just around the corner, are: "Will I have enough money to continue to live as I have been accustomed?"; "How will things work out without the job position and social status that my professional life provided?"; "Will I keep up contacts with former colleagues and will I be able to easily make new friendships?"; "Without the structure and discipline of a work setting, do I risk becoming a 'couch potato' spending my days in pyjamas and slippers?"; "At the prospect of spending most of my time with my wife/husband/companion, how will things work out?", and so on... In short, "Who and how will I be, when no longer in the work world?"

## Taking up the challenge

In effect, this is one of the key challenges of this new adventure: the (re)discovery of ourselves. We are approaching a period of transition which will provide the possibility – or necessity – of looking at ourselves straight in the mirror, perhaps for the very first time, and asking "Well now, who am I, really?"

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\* A version of this article appeared in the AFICS Bulletin.

A new way of life, following a long one of work, presents itself to us but stripped now of its many roles and masks. These had served us well during our active years for they offered a sense of security and of well-being. They also served both as anchor and reference point and formed a good part of our social and professional identity.

It is, therefore, not at all surprising when these roles and masks fall away – no longer useful – that many of us may feel ill at ease, even anxious. Reacting with strong emotions to important changes in our lives, is quite healthy and normal. These reactions will typically pass in the course of time as one adapts.

These very strong emotions and reactions usually serve as the very motor which pushes us forward to find, once again, our equilibrium and well-being, but on a new footing. Some have described these turbulent passages as ‘little deaths’ when one accepts to let go of emotionally significant, but negatively-tinted, parts of oneself. In other words, the ‘letting go’ or re-thinking of the idea we have of ourselves, of the values that we consider basic in today’s world, of our prejudices and our fears, of our automatic reactions and ways of doing things but now in new situations, and possibly of no longer putting off a longtime wish to reach out and help others who are less fortunate, etc.

### **Cleaning out the attic**

We hasten to strongly advise, however, against developing the often-observed, unfortunate tendency of many retirees who say, “At my age, I cannot or should no longer undertake certain experiences”. One must, alas, admit that society today tends to view a retiree as an older person who, no longer socially useful or productive, is now only a charge to others. This very widespread and distorted image is often subtly reinforced through the media and our culture, particularly in western countries. It is particularly important not to slide into this kind of negative trap. This can be done, in large part, by remaining active, creative and thereby, in our own unique way, making our own positive contribution by improving the quality of life of those around us and/or in our communities.

What we are referring to is, of course, the sorting-out process each of us must go through, from within. This means a rethinking, deep down, about what we personally feel it is important to hold on to, to change or to let go in our new daily life. For example, “How do we really see ourselves now that we are no longer in the work world?”; “To what extent are we prepared to open ourselves to new experiences?”; “What connections do we make regarding our ideas on retirement and on getting older?”; “How much will the ‘what-will-others-say?’ syndrome continue to influence our decisions and our actions?”, and so on. In short, all this so we might begin to manifest, even if only a tiny fraction, the enormous potential which has lain asleep within us for decades. Difficult to imagine?

## **Seeing light at the end of the tunnel**

A wise man, musing on this kind of experience, saw this process as a letting-go of the concept of who we think we are supposed to be and actually being who we are, because who we are really has unlimited possibilities. Our vision of the outside world is really the reflection of our vision within, of ourselves. After having left behind our professional world, ‘each of us is awaited elsewhere’.

For some, this path will be a joyous one; for others, the experience may prove a bit rocky, perhaps with difficult moments. So much depends on the weight and the amount of things we have stuffed into the baggage we have been dragging around with us all these years. But there is every reason to be optimistic, for this period – be it short or seemingly endless – is typically transitory. Our lives will continue, as always, to be made of a series of changes and adaptations.

There is no magic formula for a joyous and fruitful retirement. It depends on how we exercise free will and autonomy over our lives. It depends on how we use our creative imagination and find, deep within us the courage, with all our usual hesitations and doubts, to move ahead into new and uncharted waters, as well as to think and to react in different ways.

When you really think about it, doesn’t the way we live our life and retirement basically have to do with our frame of mind?



# Chapter 1

## **Before separation**

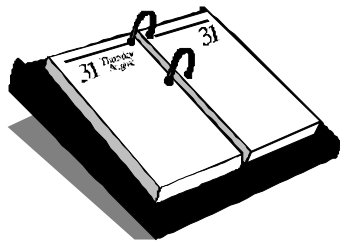
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ITU separation formalities

Questions about separation payments

Settling in Switzerland  
(C Permit)





# Formalities for separation from ITU

The Personnel and Social Protection Department (Personnel Department) is there to help and advise you before you take your retirement, since a number of arrangements have to be made when the time comes.

## 1. Administrative notification

An administrative notification concerning your retirement will be prepared in order to calculate the amounts to which you are entitled, namely:

- salary;
- any accrued leave (up to a maximum of 60 days);
- repatriation grant, if applicable.

## 2. Carte de légitimation

At the time of separation, you are required to return your *carte de légitimation*, as well as those of your dependents, for cancellation. The Personnel Department will provide you with an identity card certifying that you are a retired ITU staff member and allowing you access to Union premises and to the Palais des Nations. You will also be issued with a *carte de retraité* by the Ushers and Security Section.

## 3. Medical examination on separation

You should make an appointment with the Medical Service (Tel. 5397) for a pre-separation check-up, to take place at least two weeks before your last working day.

## 4. Travel and removal authorization

If you are entitled to reimbursement of your repatriation travel or removal costs, the Personnel Department will provide you, upon request, with a travel authorization and a removal authorization for your household goods. You have one year within which to effect your removal and six months for your repatriation travel as from the date of your separation. The Personnel

Department may authorize an extension of this time limit for a specific period (up to a maximum of four years) on receipt of a written request justifying its extension, on the understanding that you yourself must assume any additional costs incurred thereby.

## **5. Provisions concerning leave and travel**

### **Annual leave**

Since the maximum number of days of paid annual leave is 60 for a full-time staff member, any accrued leave over and above this amount should be taken before retirement, as it cannot under any circumstances be paid for.

### **Home leave**

Staff members are not entitled to home leave if such leave falls within the six months preceding retirement [Rule 5.3.1 a) of the Staff Regulations and Staff Rules]. Where home leave is taken before this period, the staff member should ensure that he or she remains in the service of the Union for at least six months following return from leave.

### **Education travel**

Travel to which the children of a staff member may be entitled under the education grant must be effected sufficiently in advance of his or her retirement [Regulation 3.11.D.1 a) of the Staff Regulations and Staff Rules].

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## **Reminder**

– I retire on: .....

## **Therefore**

– I have an appointment with the Medical Service on: .....

– My balance of annual leave days: .....





# Questions about separation payments

## 1. What do such payments comprise?

Separation payments consist of your repatriation grant (if you are entitled to one), payment in respect of accrued annual leave and your final month's salary.

### a) Repatriation grant

This grant is paid to internationally recruited staff members who have resided for at least one year and/or have completed at least one year of continuous service at a duty station outside their recognized home country (Regulation 9.7 of the Staff Regulations and Staff Rules). Periods of service or residence at a duty station in the recognized home country do not give entitlement to this grant.

The repatriation grant to which you are entitled on the basis of years of service completed up to June 1979 is paid to you on separation, regardless of your place of residence. As regards entitlement to the repatriation grant acquired after 1 July 1979, payment is subject to the submission of documentary evidence of relocation away from the last duty station as required by Staff Regulation 9.7.2 i). Such documentary evidence should be submitted together with a written request in which you certify your relocation to the new place of residence in the country of repatriation. The grant is paid within two years of the effective date of separation. This two-year time limit may be extended to a maximum of 4 years on written request.

### b) Commutation of accrued annual leave

On leaving ITU, the staff member receives an amount corresponding to the amount of annual leave to which he or she is still entitled on the date of separation. However, under Regulation 9.16 of the Staff Regulations and Staff Rules, the maximum number of days that may be thus commuted is 60.

### c) Final salary month

The final month's salary is not indicated on the monthly salary slip and is paid only after separation formalities have been completed.

## **2. How much will I get?**

The amount of the repatriation grant is calculated on the basis of the scales set out in the Staff Regulations and Staff Rules and your grade, step, years of service and civil status. In the case of staff members in the Professional and higher categories, the amount corresponding to accrued annual leave is calculated on the basis of net base salary plus the post adjustment applicable during the month of separation, whereas the amount of the repatriation grant is calculated solely on the basis of the net salary on that date. The amount payable to staff members in the General Service category is determined on the basis of their net salary, to which are added the language and non-resident's allowances if applicable.

## **3. When will my benefits be paid?**

Benefits are normally paid on the last day of service, or immediately after, providing that all separation formalities have been completed. Bear in mind, however, that where the right to a repatriation grant was acquired after 1 July 1979, its payment is subject to the staff member's submission to the Personnel Department of documents certifying that he or she has settled outside Switzerland. This part of the grant will be paid only after these documents have been approved by ITU and if the person concerned has requested payment within two or four years (see point 1 a) above) of the effective date of separation. Payment is made by direct transfer to your bank account.

On receiving the necessary instructions from the Personnel Department, the Finance Department will make the final payment, which will comprise all the amounts to which you are entitled (travel costs, education grant, etc.) after deduction of any amounts that you may owe to ITU and/or the International Civil Servants' Mutual Association.

## **4. What exchange rate will be used?**

The dollar amount of the benefits payable to staff members in the Professional category on separation will be converted at the United Nations operational exchange rate in force on the last day of service. However, the exchange rate applicable to that part of the repatriation grant that is payable only after the required documents have been submitted and approved (see point 3 above) will be the United Nations operational exchange rate in force on that date.

**5. How will any outstanding loans with the International Civil Servants' Mutual Association be settled?**

If, at the time of separation, staff members have not fully reimbursed loans with the International Civil Servants' Mutual Association, the latter must indicate the balance due to the Finance Department. The amounts still owed by staff members will be deducted from their benefits and paid on their behalf to the Association, the balance of the benefits being paid into their accounts.

**6. Can the Union help me if I decide to invest my benefits?**

This kind of financial information should be obtained from outside sources.

**7. Income tax in the United States**

If you are a United States citizen or a foreigner residing in the United States (holder of a green card) and are required to submit a tax return in the United States, you should contact the Salaries Service of the Finance Department sufficiently in advance before leaving the Union so that your tax situation in respect of ITU can be clarified, particularly if you are required to pay from your salary income tax that you intend to have reimbursed by ITU. If advance payments on taxes remain in abeyance on the date of separation, special arrangements must be made for the submission of your tax return, copies of which must be submitted to ITU. Only then can the situation be regularized.



# Provisions governing separation upon retirement

## *Accrued annual leave*

Regulation 9.16 of the Staff Regulations and Staff Rules

## *Certification of service*

Regulation 9.18 of the Staff Regulations and Staff Rules

## *Duties, obligations and privileges*

Regulation 1.7 of the Staff Regulations and Staff Rules

## *Last day for pay purposes*

Rule 9.15 a) 4) of the Staff Regulations and Staff Rules

## *Repatriation grant*

Regulation 9.7 of the Staff Regulations and Staff Rules

## *Removal of personal effects and household goods*

Rule 7.1.19 h) and i) of the Staff Regulations and Staff Rules

Rule 7.1.20 of the Staff Regulations and Staff Rules

Rule 7.5.1 a) 4) c) and d) of the Staff Regulations and Staff Rules

Rule 7.5.3 of the Staff Regulations and Staff Rules

## *Repatriation travel*

Rule 7.1.1 c) of the Staff Regulations and Staff Rules

Rule 7.1.2 c) of the Staff Regulations and Staff Rules

Rule 7.1.4 of the Staff Regulations and Staff Rules

## *Restitution of advance annual leave*

Regulation 9.17 of the Staff Regulations and Staff Rules

## *Retirement*

Regulations 9.9, 9.10 and 9.11 of the Staff Regulations and Staff Rules

# Information for future retirees (non-Swiss) on how to obtain a Swiss residence permit (C Permit)

Non-Swiss staff members wishing to settle in Switzerland on retirement should submit a request for a Swiss residence permit to the *Office cantonal de la population* of their place of residence.

This request should be submitted three months before the date of retirement, but will only be sent to Bern once your Legitimation Card has been handed over to ITU.

The application for a residence permit should be accompanied by the following documents:

1. A letter of intent indicating the reasons why you wish to settle in Switzerland (you have property, your friends are here, your children are settled here, you love the country, etc.)
2. Form E (to be obtained from the social service officer or *Office cantonal de la population*)
3. Two photographs of each person concerned (staff member, spouse and children, if any)
4. A brief curriculum vitae of the head of the family
5. An attestation of employment (to be obtained from the Personnel Department)
6. An attestation from the Pension Fund (to be obtained from the Pensions and Insurance Section)
7. A certificate from the Health Insurance Fund (to be obtained from the Pensions and Insurance Section)
8. Photocopies of both sides of the *carte de légitimation* of each person concerned (staff member, spouse and children, if any)
9. A photocopy of the main page of the passport of each person concerned.

The complete set of documents should be sent to the Director of the *Office cantonal de la population* of your place of residence:

*For Geneva:* Monsieur le Directeur,  
Office cantonal de la population  
Case postale 51  
CH – 1211 Geneva 8

The *Office cantonal de la population* is situated at rue David-Dufour 1-3, the building on the corner of Boulevard Carl-Vogt, near the Hôtel de Police (Tel. 022 327 41 36).



# Chapter 2

## **Insurance and tax system**

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Staff Health Insurance Fund (SHIF) (ILO/ITU)

The Swiss AVS-AI  
(see AAFI/AFICS 2000 brochure)

Voluntary group life insurance

Procedures in the event of a beneficiary's death

Taxation of United Nations pensions





# Staff Health Insurance Fund (SHIF)

To be read in conjunction with the SHIF Regulations

## 1. Continuation of coverage [Article 1.3 d) of the SHIF Regulations]

Former staff members retiring at age 55 or over, who have had at least ten years' service with the United Nations or a specialized agency and have, during the last five years of service, been covered by the SHIF or otherwise insured against health risks by the organization employing them, may take out voluntary insurance with the SHIF.

## 2. Contributions of retired staff members (Article 3.3 of the SHIF Regulations)

Contributions are deducted from the pension one month in advance.

*Example:*

A staff member who retires on 1 April will pay:

- two monthly payments in April for the months of April and May, and
- one monthly payment in May for the month of June.

However, in view of the time needed for regularization of the retiree's file (some two to three months), contributions are often deducted retroactively, together with one month's contribution in advance.

Contributions are based on the full amount of the pension, i.e. before any conversion of part of it into capital, which would correspond to at least *25 years' contributory service to the Pension Fund*.

The monthly amount of contributions in local currency is established once a year on 1 January based on the pension received in October of the previous year. The rate of contribution is 2.8 per cent of the full pension.

**This contribution covers the retiree and any dependants who were automatically covered with him/her under Article 1.5 of the SHIF regulations on the day of separation.**

**Contributions for a retiree's voluntarily covered dependants (spouse/children/parents/parents-in-law) under Article 1.6 of the SHIF regulations are also deducted from the pension.**

*Examples:*

- a) **Employee X: 30 years' service** – Monthly pension reduced by one-third taken in the form of a capital sum – The reduced pension amount is CHF 4000 per month.

The monthly contribution to the SHIF will be:  $\text{CHF } 4000 \times 1.5 \times 2.8\% = \text{CHF } 168.00$

- b) **Employee Y: 15 years' service** – Full monthly pension of CHF 2000.

The monthly contribution to the SHIF will be:  $\text{CHF } 2000 / 15 \times 25 \times 2.8\% = \text{CHF } 93.33$

### **3. Submission of claims for reimbursement**

Retired staff members must continue to send their claims for reimbursement and any related correspondence to the ITU Pensions and Insurance Section using the form provided for this purpose and supplying all necessary documentation, in particular proof of payment of bills in respect of which reimbursement is claimed.


Retired staff members keep the same *insurance* number that they had as active staff members.

Reimbursements are made in the currency of the bank account specified at the time of retirement.

The statement of amounts reimbursed is sent to the address indicated by the retired staff member. The Pensions and Insurance Section must be notified of any changes to the bank account details or address as soon as possible to avoid delays.

### **4. Further information**

Any request for further information should be made to:

<p><b>International Telecommunication Union</b></p> <p>Pensions and Insurance Section Place des Nations CH-1211 Geneva 20</p> <p>Tel: +41 22 730 5385 +41 22 730 5384 +41 22 730 5824 Fax: +41 22 730 6457 E-mail: <a href="mailto:itu.shif@itu.int">itu.shif@itu.int</a></p>	
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# The Swiss AVS-AI

Everything you ever wanted to know about the  
Swiss AVS but were afraid to ask!

What is it?

What is it for?

Who gets it?

It doesn't apply to me

It's only for the Swiss

I have a colleague who is already retired and he never paid anything. So why should I?

I refuse to pay for the Swiss because their coffers are empty, so it doesn't apply to me.

I've always worked for international organizations, so it's got nothing to do with me!

A pension of 50 francs a month isn't going to help with my budget.

...

These are some of the comments which we regularly hear about the Swiss "AVS" system. Comments like these are based on misinformation, rumours and the failure to understand why you should have to pay into a social security system which, apparently, doesn't apply to you.

It's time to clear up these misconceptions. We hope that the following pages will help you realize, on the contrary, how useful this system will be to you and how, by paying compulsory contributions into it for a short period, you can acquire rights and services that you didn't even know existed.

## **1. What is it? What's it for? (Swiss social insurance system)**

In brief, the aim of the Swiss social insurance system is to guarantee all residents a certain level of income, and compensation in the event of sickness, accident, disability, old age, death and unemployment.

This insurance is based on the so-called “three pillar” system:

- Pillar 1: AVS/AI (old-age and survivor’s insurance/disability insurance): this is designed to cover basic living costs. It is calculated on a statistical and mathematical basis and is equivalent to 40% of the average Swiss salary, index-linked.
- Pillar 2: LPP (optional benefit plan): in your case, this applies to your contributions to the United Nations pension fund. The aim of the second pillar is to enable salaried employees to maintain a certain standard of living, up to a specified amount.
- Pillar 3: Personal provision for the future or savings, usually with an insurance company. The purpose of this is to supplement the first and second pillars, so as to ensure that pensioners enjoy the standard of living to which they are accustomed. Some of you may prefer to keep your savings in the bank or to provide for your retirement by investing in property.

## 2. Why me?

You’ve retired from an international organization, you’ve handed in your *carte de légitimation* (Bern card) and you’re now **domiciled** in Switzerland (*permis B* or *C*). This means that you are now **obliged** to contribute to the Swiss AVS system, until the age of 63/64 for women and 65 for men (retirement age in Switzerland).

## 3. How much will I have to pay, and for how long?

The level of your contributions to AVS will depend on your income (i.e. your pension fund) and other assets. You will start paying when you get your *permis B* or *C*, on retirement age in Switzerland (63/64 for women, 65 for men).

## 4. Is there any way of by-passing the system?

Yes, if you work in an international organization until the age of 62, 63 or 64 (for a woman) or 65 (for a man) and you have never paid any contributions. But you will not receive any benefits in return.

## 5. What benefits will I receive and when will they start?

One year’s worth of contributions (11 continuous months) will make you eligible for such benefits as pension payments (AVS, or disability pension, as appropriate), supplementary benefits, allowances for children still studying, survivor’s pension, incapacity allowances, appliance benefits, contributions towards the cost of placement in a medical or social institution... and many more besides.

The level of AVS or AI pensions will depend on the number of years and level of your contributions.

### 6. But what is the difference between Swiss AI and the disability benefit under the United Nations pension fund?

The pension fund will pay you a **pension** if you have been declared 100% medically incapacitated and your incapacity is permanent.

AI, the Swiss disability insurance, can pay you a **pension** depending on your level of disability (30, 50, 75, 100%) **and** other various benefits. Disability can be caused by illness or by an accident. One year's worth of contributions will render you eligible for disability insurance benefits, such as appliances, incapacity allowances, etc. If you are in this situation, you should contact the social service office closest to where you live in order to find out what benefits apply to someone in your situation, including your financial situation.

### 7. I am married. Is my spouse affected by or covered by AVS?

- a) Your spouse is not Swiss and works for an international organisation: he or she is not affected by AVS; your contributions depend on your income and other assets. If, as a retiree, you had only a small income and not other assets, the Compensation Fund will take into consideration half your spouse's salary as a basis for its calculations and your spouse will have to pay for you.
- b) Your spouse works, but not for an international organization: your spouse will have to pay contributions for both of you, at a minimum amount of CHF 780 per year, depending on his or her income and other assets. Your AVS retirement pension will depend on the contributions paid by your spouse.

### 8. But what if I stay single: how much will I get?

The level of your AVS pension will be calculated on the basis of:

- The number of years that you have paid contributions (for example, from the age of 55, in the case of early retirement, or earlier, if declared disabled by the Organization); otherwise from the age of 60 or 62 when you retire from the Organization;
- The level of your contributions (these being based on your income and other assets).

### 9. I seem to recall that, when I was young...

If you ever worked, and therefore paid contributions, for at least one continuous year in Switzerland **before** joining an international organization, there are two possible scenarios:

- a) You **remain** in Switzerland. In this case, those initial years of contributions will count, and will increase the amount of the AVS pension which you will receive from the age of 63/64 or 65;

b) You **leave** Switzerland for good, immediately after your retirement from the Organization or after several years of residence in Switzerland:

- ⇒ You are the citizen of a country which has a **social security agreement** with Switzerland: you can request an AVS pension, or other benefits, when you are resettled in your own country;
- ⇒ You are the citizen of a country which has **no social security agreement** with Switzerland: you can apply for reimbursement of 8.4% of your contributions to the AVS system.

## **10. OK, but I still don't understand anything...**

In this case, you should contact the office in question directly.

**Geneva Canton Compensation Fund AVS/AI/APG/AC**

**Case postale 360**

**1211 Geneva 29**

Tel. 022 718 67 67

Internet address: [www.avs-ai.ch](http://www.avs-ai.ch)

# ITU voluntary group life insurance

ITU provides a voluntary group life insurance scheme to its staff through the brokers Vanbreda International. As this is a risk insurance policy, a benefit is paid *solely* in the event of death or permanent disability resulting from an accident. At the time of their retirement, staff members may maintain coverage (for death only) until the age of 70 by sending a letter to:

Vanbreda International  
International Benefits Group Plans  
Attn: Ms Mieke TESSENS/Ms Sarah GEERTS  
Policy No: AGF 909 473  
Plantin en Morentuslei, 295  
B 2140 – BORGERHOUT (Belgium)

By choosing to remain insured, retired staff members have two options:

*Either*

- a) to maintain the existing sum insured. In this case, the rate of premium will increase as shown below as from age 63:

Age	Premium rate
62 and under	0.4320%
63	1.1847%
64	1.3214%
65	1.4727%
66	1.6400%
67	1.8249%
68	2.0290%
69	2.2544%
70	—

*or*

- b) to maintain the existing level of contributions. In this case, the sum insured will diminish as shown below as from age 63:

Age	Percentage of sum insured
62 and under	100%
63	70%
64	60%
65	50%
66	40%
67	30%
68	20%
69	10%
70	0%

We would draw your attention to the fact that if we had extended the coverage beyond age 70, the contributions would have been considerably higher.

Should you require further information on the group life insurance policy, please contact:

<p><b>International Telecommunication Union</b></p> <p>Pensions and Insurance Section Place des Nations CH-1211 Geneva 20</p> <p>Tel: +41 22 730 5381/730 5382 Fax: +41 22 730 6457 E-mail: <a href="mailto:pensions.itu@itu.int">pensions.itu@itu.int</a></p>	
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# Procedures in the event of a beneficiary's death

The following information is mainly of interest to the surviving spouse or to any other person concerned by the death of a beneficiary of the United Nations Joint Staff Pension Fund. We hope that you will bring the information set out below regarding the **pension, medical insurance and life insurance** to the attention of your spouse or to any other person it might concern.

## 1. United Nations Joint Staff Pension Fund (UNJSPF) and ITU Staff Superannuation and Benevolent Funds (former pension fund)

**In every case:**

- **Inform** the ITU Pensions and Insurance Section of the death:



- **Confirm** this notification by sending a **death certificate** to the same office as soon as possible.

- **Also inform** AAFI-AFICS (Association of Former International Civil Servants) (address below) of the steps you have taken. It may be able to help you if you need advice.

AAFI/AFICS  
Room C.542-1  
Palais des Nations  
CH-1211 Geneva 10  
Tel: +41 22 734 6011 or +41 22 731 0211, ext. 3330

- **Note** that the UNJSPF pension will be paid for the entire month in which the death occurred. Should the death be notified late the Pension Fund will require reimbursement of the resulting overpayment.

**If there is a survivor (spouse, child or secondary dependant):**

The UNJSPF normally pays a survivor's benefit to a widow or widower where the marriage took place before the staff member retired, a child under 21 years of age, conceived before retirement or disabled, or a person who was a secondary dependant before the staff member retired. Former spouses may also, under certain conditions, be entitled to a survivor benefit.

To ensure payment of this benefit, send your payment instructions to the ITU Pensions and Insurance Section at the same time as you submit the death certificate.

- If the spouse or any other beneficiary has no **bank account**, one will have to be opened.
- Inform the ITU Pensions and Insurance Section of the **name of the bank and the account number** to which the benefit should be paid and the **currency** in which you want payment made. For this purpose, please use the form PEN.E/2 ("Payment instructions") available from the Pensions and Insurance Section and from AAFI/AFICS.

A survivor's benefit is considered as a **new pension**. This means that it is once again necessary to choose between the **dollar (single) track** and the **local (dual) track** pension adjustment systems. Before taking a decision in this regard, we suggest that you consult the Pensions and Insurance Section and/or AAFI/AFICS.

Remember that any delay in the submission of documents (death certificate, payment instructions and proof of residence, if necessary), may delay payment of the survivor's benefit.

## 2. Staff Health Insurance Fund (SHIF)

### Final medical costs

To claim reimbursement of the late retiree's medical bills:

- **Assemble** all bills for medical care (doctors' fees and bills in respect of medicines, hospitalization, laboratory tests, x-rays, ambulance service, etc.). Make sure that they are the originals, since duplicates or photocopies are not acceptable.
- **Complete** a reimbursement claim form, available from the ITU Pensions and Insurance Section, and return it together with the bills and receipts to that section. Do this promptly to ensure that you are within the prescribed time-limit. Note that up to USD 500 of funeral expenses may be reimbursed on presentation of an original bill together with proof of payment.
- **Give precise details** of the account to which reimbursement is to be made.

### Maintaining SHIF coverage for a surviving spouse and/or other dependants

On the death of a retired staff member, those members of his or her family who were already automatically covered by the SHIF (normally the surviving spouse and/or dependant children) may maintain that coverage.

Contributions are then based on the pension received by the surviving spouse and/or dependent children. Those dependants who were covered on a voluntary basis may also maintain the insurance after the death of the retiree.

It is important to notify the Pensions and Insurance Section of the bank account details for future payments. At the same time, ask for the latest copy of the SHIF Regulations and make yourself familiar with the conditions of insurance.

## 3. Voluntary group life insurance

If the late retiree had taken out an individual life insurance within the framework of ITU's group policy with the brokers Vanbreda International, the original death certificate and a medical report stating the cause of death must be sent direct to the brokers. Please contact the Pensions and Insurance Section for any further information.



# Taxation of United Nations pensions

**General information on the taxation of UN pensioners  
in different countries with special emphasis on  
rules applying in the greater Geneva area**

*Information on taxation had been collected and prepared by the AAFI-AFICS for their members. We thank the AAFI-AFICS for authorizing us to publish this information in our booklet.*

*If you wish to become a member, you may contact the AAFI-AFICS, (office C-544-1, Palais des Nations, telephone 022 917 33 30) or complete the application for membership on page 89 of this booklet.*

AAFI-AFICS  
ASSOCIATION OF FORMER INTERNATIONAL CIVIL SERVANTS

Room C.544-1, Palais des Nations, CH-1211 Genève 10 (Switzerland)  
Telephone: (+41/22) 917 33 30 – Fax: (+41/22) 917 00 75

# Introduction

This paper provides some basic information on tax rules applying to pensions in general and UN pensions in particular. Its purpose is to help you to cover one important element in your planning for retirement.

Tax laws differ widely between countries. Moreover, in many countries there are different laws governing taxation at national, state (province, canton), and local levels.

Tax rates also vary greatly between different levels of income as income tax scales normally are progressive. They may also vary greatly between different state and local communities.

As a general rule you pay income tax in your country of residence. But several countries also levy tax at the source for income derived there by their citizens living abroad or for pension and other social security payments and for interest or dividends paid to persons living outside the country.

Bilateral agreements and rights to full or partial reimbursement of such taxes may partly offset the weight of such double taxation. But the procedures are often cumbersome and you will need to be aware of such factors when calculating what your personal tax burden will be after retirement.

Tax laws are mostly the result of compromises between fiscal, economic and social considerations. This is particularly evident in the degree to which certain types of income (often pensions) are assessed only in part, and the types and amount of deductions permitted. While some indications are given on such aspects for the cantons of Geneva and Vaud, and for France, it is not possible for us to cover these aspects of taxation in a wider range of countries. If you plan to move to some other country, you should try and find a general guide to taxation of income in that country.

Emphasis in this paper is on taxation of **income**. In particular, taxation of capital assets is only covered in general terms.

## Sources of information

In most countries, public or private bodies issue simplified guides to taxation for people with ordinary income situations. Consulates normally have some information on this – otherwise write to a bookstore in the country concerned.

Swiss cantons issue such guides to all taxpayers. They are sent out together with the tax return forms at the beginning of the taxation period (each year, or every two years, depending on the periodicity of taxation).

Residents of France can buy in the nearest bookstore a *Guide pratique du contribuable* which is published each year by the Syndicat national unifié des impôts. There is also a similar guide relating to local taxation.

# Taxation of UN pensions

## No tax at all

A few countries do not have any income tax system; consequently all income, including pensions, are tax-free in these countries. Among them are countries whose governments derive considerable income from the exploitation of natural resources (some Middle Eastern countries) or other (e.g. financial) activities, such as certain Caribbean “tax havens”.

## Special rules for UN pensions and other foreign-sourced pensions

A few countries exempt UN pensions from income tax:

**Austria** agreed not to impose tax on UN pensions when IAEA moved to Vienna and grants the same tax exemption to all other pensioners from the UN system.

In **Hungary**, the portion of global income attributable to UN pensions may be deducted, but any other income will be taxed according to the bracket lying above the UN pension.

The High Court in **India** has ruled that UN pensions are exempt from income tax. This exemption now also applies to survivor pensions from the United Nations Joint Staff Pension Fund (UNJSPF).

The **Singapore** income tax law exempts UN pensions from tax.

In **Chile**, UN pensioners residing in the country whose sole source of income is their UN pension are exempt from filing, because pensions originating abroad are not treated as taxable income. However, pensioners receiving income from other sources must file unless certain conditions are fulfilled.

As a result of recent re-interpretations of the **Italian** tax law, the *de facto* tax exemption enjoyed by UN pensions heretofore is subject to doubt at the time of writing.



### Partial taxation of UN pensions

In **Germany** all funded pensions (such as UN pensions) are subject to limited taxation only. The amount to be declared depends on the age at which the pensioner begins receiving a pension. At age 60, the amount to be declared and taxed is 32% of the pension received. The percentage is reduced for each consecutive year by 1%. Since the lowest income tranche of DEM 24,000 is tax-exempt, a pensioner receiving his first pension at age 60 will only pay income tax on the portion of the pension exceeding DEM 75,000.

In **Sweden** pensions earned abroad and invested in recognized foreign pension funds (among them the UNJSPF) are tax-exempt to the extent that they were paid in after 31 December 1968. Pensioners living in Sweden should declare only that part which was paid in before that date. An attestation of contributions (by both the Organization and the official) before and after 1 January 1969 is required. Such an attestation can be requested through the UNJSPF Office in Geneva.

In **Switzerland** pensions are eligible for certain deductions from federal income tax; in addition, some cantons provide for deductions from cantonal income tax. Information on this is given below.

Pensions, including UN pensions, are fully taxed in **other western European countries, Canada, the United States, Australia and New Zealand**. At the time of writing it had not been possible to gather information for the countries of Eastern Europe (except Hungary) or the Commonwealth of Independent States (ex-USSR).

A few countries provide for different taxation of the income of their citizens on the one hand, and that of foreigners residing there on the other. In some cases, negotiated tax agreements can be arranged for foreigners. It is no longer possible for former UN staff to make such arrangements with the Swiss authorities.

### The lump sum

Lump sum payments from the UNJSPF *as such* are exempt from taxation in France and Switzerland, but not the income subsequently derived therefrom. To the extent that the country or canton in question imposes a wealth tax, the lump sum will be subject to such a tax along with the rest of the pensioner's capital assets (fortune).

# Switzerland

There are different rules governing federal and cantonal taxation in Switzerland. Tax rates also differ between cantons and, within cantons, between the various local communities. These differences can sometimes be very important: the canton with the lowest tax rates (Zug) charges about one-half as much as some other cantons (mostly in French-speaking Switzerland). About the same applies to rate differences in local taxes as between communities within the same canton, including Geneva and Vaud. As a practical example, a single taxpayer with an income of CHF 65,000 paid about CHF 2,000 in one community in the canton of Geneva, while another with the same income had to pay some CHF 3,500 in another community.

Switzerland is rather unique in another respect: cantonal and local taxes are generally larger than federal taxes.

Worldwide income and capital assets of the taxpayer should be declared for both federal and cantonal taxation. There is no federal tax on capital assets, but many cantons have such a tax.

Switzerland has concluded “double taxation” agreements with a wide range of countries. Special rules apply to income from US securities. Further information on this can be obtained from the relevant cantonal tax authorities, from the consulate of the country concerned, or from an annual publication of the UBS entitled “Impôts dans le canton de Genève”.

## Federal taxation

Until the end of calendar 2001 a deduction of 20% is permitted for all pensions to which the taxpayer has contributed at least 20% (**including UN pensions**). This deduction will disappear for taxpayers who start benefiting from pensions after 1 January 2002, but will remain in force indefinitely for those already receiving pensions before that date.

Contributions to the Swiss social security system AVS paid by the taxpayer are fully **deductible**. This is important to note, as pensioners from the UN system are in principle required to make contributions to the AVS system until they reach 63 years of age (64 as from 2004) for women and 65 for men.

Other important deductions from income are:

- a) Mortgage and other interest paid to Swiss institutions;
- b) a maximum of CHF 1,500 for single persons and CHF 3,100 for a couple for insurance premiums relating to health, accident or life insurance or interest earned on placements in Swiss securities;
- c) net expenditure for medical treatment and medication not reimbursed by the insurance.

Until and including the year 2000, the federal tax was calculated over a two-year period based on the average income during the preceding two-year period (“prae-numerando” system). As from 2001, the federal tax is on an annual “post-numerando” basis, i.e. the tax is based on the same year's income (except in the cantons of Vaud, Valais and Ticino, where the “prae-numerando” system and tax schedule have been applied until 01.01.2003). Consequently, the taxes for the year 1999 and 2000 were based on the average incomes of 1997 and 1998, but the tax for 2001 was based on that year's income, the declaration of which was due early in 2002. Incomes for the transition years 1999 and 2000 will not normally serve as the basis for federal taxation, but declarations for these years will still be required to identify extraordinarily high and low incomes as well as to account for taxes paid at the source (e.g. on Swiss-origin interest and dividends).

There is no federal tax on capital assets.

### Taxations of pensions – Geneva

#### Revision of taxation system

Up to and including the declaration for fiscal 2000, the cantonal tax was calculated on the basis of the preceding year's income (“prae-numerando” system). As part of the **revision of Geneva's taxation system** that went into effect on 1 January 2001, the cantonal tax will be calculated on the same year's income (“post-numerando” system), the declaration for which will be due early each year, as under the new federal system described above.

**Worldwide income as well as worldwide assets (fortune)** are to be declared, whether received from Swiss sources or abroad. As in the case of federal taxation, income from abroad for which tax has been paid at the source, is subject to the rules of the various double taxation agreements mentioned above.

As part of the above-mentioned revision of the Geneva taxation system, some of the major deductions that existed heretofore will be abolished in favour of a system of **tax discounts**, under which the tax itself will be reduced, rather than the income on which the tax is based. Consequently, the **personal deductions** to which every taxpayer was entitled heretofore will be abolished in favour of a flat amount of CHF 15,000 (for single persons) and CHF 27,500 for couples and single parents, which will form part of the base for calculating the tax discount. To this flat amount certain other items will be added in lieu of certain former deductions. One such

addition will be available to recipients of **AVS pensions**, who will be able to add 50, 40 or 30% of their AVS income to the flat amount, depending on their other sources of revenue. However, the former 10% deduction for the “2nd pillar” pensions, including the UN pensions, will be eliminated as of 2002 without replacement. Further additions are given for **dependent children, child care and working spouses** at low-income levels. The sum of the flat amount and the additions yields a figure, the theoretical tax on which constitutes the tax discount from the gross tax. This theoretical tax is calculated from the same tax schedule as the one used for the gross tax.

**Deductions for widows/widowers over 60 years of age** will disappear, but deductions on **mortgage interest and bank charges** will remain with certain limitations. Deductions for **medical and accident insurance** will be maintained in full, but the deductions for medical expenses borne by the taxpayer will be limited to CHF 2,250 and CHF 4,500 per person under and over 65 years of age respectively. The limits on the deductions for **life insurance premiums and interest on savings accounts** will remain at CHF 2,000 and CHF 3,000 for singles and couples respectively.

For **home owners**, the implicit rental income (*valeur locative*) will henceforth be calculated in a manner similar to the one already in effect at the Federal level since the mid-'90's. Henceforth this rental income will be determined by a uniform set of criteria including the habitable surface, the number of rooms and various qualitative elements. The resulting figure will be subject to a rebate related to the length of continued occupancy (4% per year up to a maximum of 40% as heretofore) and will be limited to 20% of the gross income. Flat-rate deductions yet to be determined will be applied to maintenance and insurance expenses. For **owners of rented real-estate**, these and administrative expenses actually incurred by the taxpayer will be deductible.

**Capital assets** should be declared according to their value at the end of the fiscal year. Note that the values given by the bank in the year-end account are not necessarily those used for taxation purposes. The latter are normally available from the bank or the Cantonal Tax Office early February. Mortgage debt is deductible to arrive at the net taxable value of real estate.

With regard to the declared value of **capital assets**, a special deduction of CHF 50,000 is made from total **net assets** for single persons; this is raised to CHF 100,000 for couples and to CHF 150,000 for both single persons aged 65 or more and for couples when one spouse is aged 65 or more.

Different rates of exchange are applied to income and capital assets denominated in foreign currencies. Ask for both from your bank or the Tax Office.

Pensions of spouses of international civil servants still in active service, who hold a Swiss *carte de légitimation* by virtue of their status as dependent of the active spouse, are not subject to Swiss income tax.

### Taxations of pensions – Vaud

No reductions or deductions are admitted for any type of pension, including AVS or UN pension payments.

Deductions from gross income are few in the canton of Vaud. The principal exceptions are:

- a) Premiums paid for sickness and accident insurance with a ceiling of CHF 2,000 for single persons aged 60 or older and CHF 3,000 for a couple. If both spouses have reached age 60, the ceiling is CHF 4,000.
- b) Bank charges (from income on capital) and interest paid on loans.

Until 2003 the taxation period covers two years and is based on income during the two preceding years, as has been true for Federal taxes. As from 2003, taxation will be on an annual and “post-numerando” basis, i.e. the tax will be based on the same year's income, and the declaration thereon will be due only in 2004.

Taxation includes both income tax and tax on capital assets (*fortune*). **Capital assets** are taxable as from CHF 50,000 for single persons and CHF 100,000 for couples. Mortgage and other debt can be deducted. As of 2001, the implicit rental value (“valeur locative”) for home-owners is calculated annually on the basis of a questionnaire similar to the one used for the calculation of the rental income for purposes of the Federal tax. Details on this and other modifications introduced in 2001 can be found on the following web site: <[www.aci.vd.ch](http://www.aci.vd.ch)>

Retirees should take the initiative for filing income-tax returns as soon as possible after losing their immunity as international civil servants, thereby benefiting from the so-called “taxation intermédiaire”, lest they be taxed at a higher rate (*taxation d'office*) plus incurring penalties, if they wait until the authorities catch up with them.

## Tax rates

Taxes are calculated on net taxable income and fortune, i.e. after the various deductions indicated above. As these differ depending on the personal situation of each taxpayer, the indications below give only a rough idea of how much you, personally, will have to pay. However, in order to permit an approximate comparison of the tax burden in the three tax areas covered (Geneva, Vaud and France), the tax rates take into account:

- a) the tax discount available to all taxpayers in Geneva as of 2001, and
- b) the two consecutive deductions available to all taxpayers in France (see text above).

In most countries – and this applies to both France and Switzerland, but also to most other countries – a distinction is made between single and married persons, with or without children, which further complicates the issue.

A further complication is that in some countries persons living together without being married are taxed at the “married rate”. A few countries have fairly recently – suggesting a trend – separated taxation for each individual, whether married or not, in a household.

### Tax rates – cantons of Geneva and Vaud

The rates given below include the surtax applied on the cantonal base rates in the cities of Geneva (45.5% for 2001) and Nyon (85% for the biennium 2001-2002) as well as the Federal rates for 2001. As indicated above the **Geneva rates** take into account:

- a) the flat amount serving to calculate the tax discount introduced in fiscal 2001, and
- b) the 12% rebate voted in September 1999, which is applicable to the base tax as well as to 47.5 percentage points of the 48.5% cantonal surtax (*centimes additionnels*).

This reduction does not apply to the communal surtaxes. The Geneva table does not take into account the personal tax of CHF 25 due on each declaration, nor the 10% rebate on pensions that no longer applies since 2002. The federal table does not take into account the 20% deduction on pensions benefits available to those whose pension payments began before 1 January 2002 (see section “Federal taxation”, p. 42).

## Canton of Geneva (city of Geneva)

Cantonal and local income tax: 2001  
Federal/ income tax: 2001

Taxable income (CHF)	Cantonal and local tax rates		Federal tax rates in per cent	
	Couples without children	Single	Couples without children	Single
30,000	1.6	10.8	0.170	0.449
40,000	6.2	14.0	0.377	0.710
50,000	9.4	16.1	0.608	1.105
60,000	11.8	17.6	0.985	1.416
80,000	15.3	19.7	1.668	2.498
100,000	17.6	21.2	2.425	3.514
120,000	19.3	22.2	3.302	4.424
140,000	26.6	23.1	4.552	5.364

## Tax on capital assets (fortune)

To calculate the taxable fortune, mortgage and other debts are deducted as well as a “social deduction” of CHF 150,000 for taxpayers of pensionable (AVS) age. The tax on capital assets increases progressively by tranches. The following table shows the rates including the surtaxes for the Canton and the City of Geneva.

Fortune tranche (CHF '000)	Tax rate (per mille)
< 100*	3.40
100 – 200	4.47
200 – 300	5.47
300 – 400	6.12
400 – 600	6.63
600 – 800	7.32
800 – 1000	7.84
1000 – 1200	8.56
1200 – 1500	9.10
1500 – 3000	9.86
> 3000	10.08

\* Each tranche begins with CHF 1 above the lower end.

## **Canton of Vaud (city of Nyon)**

**Income tax: 2001-2002 on income earned in 1999-2000**

Taxable income	Cantonal and local tax rates in per cent		Federal tax	
	Couple without children	Single	Couple without children	Single
30,000	9.98	12.91	0.25	0.49
40,000	11.43	14.26	0.44	0.89
50,000	12.56	15.31	0.80	1.28
60,000	13.33	16.32	1.17	1.66
80,000	14.75	18.10	1.98	2.88
100,000	15.99	19.70	2.84	4.00
120,000	16.93	20.92	4.06	5.03
140,000	17.88	21.92	5.37	5.92

## **Tax on capital assets**

The tax on capital assets ranges from 0.88 per mille for fortunes of CHF 100,000 to 2.47 per mille for fortunes of CHF 605,000 and 3.30 per mille for the excess beyond the latter figure.



# Tax in France

Residents in France pay several types of tax. The main ones are:

- National taxes: the personal income tax (IRPP), the general social contribution (*Contribution sociale généralisée* - CSG), the contribution for the reimbursement of the social debt (*Contribution pour le remboursement de la dette sociale* - CRDS) and the solidarity tax on the fortune (ISF).
- Local taxes: the housing tax and land taxes.

## 1. National taxes

### a) Income tax

All income, including United Nations pensions, is subject to taxation. A yearly declaration is mandatory, generally before 15 March. It covers all income of the preceding year. Taxes to be paid in a given year are therefore based on income of the preceding year. They are normally paid in three instalments (two down payments before 15 February and 15 May respectively and the final payment before 15 September), but they can be paid monthly on request.

For calculating taxes, two consecutive deductions are applied automatically by the tax administration to the gross income. The first one amounts to 10 per cent for 2002 income and is limited to 3.214 € per taxable household, with a minimum of 328 € per pensioner. A further reduction of 20% is applied to the remaining amount up to a ceiling of 113.900 €. In other words the combined deduction amounts to 28% for pensions of less than 32.140 € for a full year. For larger pensions, the deduction is correspondingly lower in percentage terms because of the ceilings referred to above.

Some expenses can be deducted from the gross income or give right to tax credits. They concern mainly health insurance premiums, alimony paid to relatives or children, and interest on loans contracted for the purchase, construction or major repair work on the principal residence (subject to some limitations). It is to be noted, however, that only the contributions paid to the health insurance scheme of their former organization by pensioners of the United Nations system who are not affiliated to the French *Sécurité sociale* can be deducted from their gross income. Contributions paid to a Mutual Society or to an Insurance Company to complement the benefits received from the health insurance scheme of their organization are not deductible.

### b) Contribution sociale généralisée (CSG)

The general social contribution, the rate of which has been raised to 7.5% for 1999, is not levied on United Nations pensions. However, it is levied on **all other income a pensioner residing in France may have** in France (such as income from real estate, securities and other capital income).

The CSG is designed as a contribution to national social security systems. No special declaration is required inasmuch as the tax administration calculates this tax on the basis of the income tax declaration.

**c) Contribution pour le remboursement de la dette sociale (CRDS)**

Since the promulgation of the Ordinance of the Social Security of May 2001, pensioners of the UN system who are not affiliated to the French *Sécurité sociale* are no longer subject to this tax.

However, it still applies to patrimonial incomes (income on real estate, bank interests, etc.).

**d) Solidarity tax on fortune**

Only very large fortunes (above 720,000 € as of 1 January 2003) are subject to the solidarity tax on the fortune. The corresponding declaration, along with the self-calculated payment, is due on 15 June at the tax office responsible for the domicile of the taxpayer on the previous 1 January.

**2. Local taxes**

**a) Housing tax**

This tax is payable by all persons, regardless whether they own or rent the property in which they lived on 1 January of the reporting year.

It is based on the *valeur locative cadastrale* (rental value based on the value recorded in the cadastral register), which takes into account the main characteristics of the property (type of building, equipment and location). The rates of taxation vary greatly as between localities.

**b) Land taxes**

Owners of built-up or undeveloped land pay a land tax (*taxe foncière*), which is also based on the “valeur locative cadastrale” and also varies as between localities. In most localities a special tax for collecting garbage (*taxe d'enlèvement des ordures ménagères*) is also applied.

The figures given in the table below are subject to annual adjustments – as a consequence of inflation and of national, regional or local decisions.

More detailed information on taxation is published annually in various brochures, in particular in the *Guide pratique du contribuable* compiled by the *Syndicat national unifié des impôts*.

Information on local taxes can also be obtained from communal authorities (mairie, hôtel de ville).

*(The tables below have been provided by the “Centre des impôts de Bellegarde”)*

# Taxation Scale – Year 2003

To calculate the taxable income you need to:

- 1) Determine your income
- 2) Determine the number of “parts” which corresponds to your family situation
- 3) Determine your family quota
- 4) Apply the formula

## How to calculate the taxable income

Gross income	50,000 €
10% deduction limited to 3,214 €	– 3,214 €
Total 1	46,786 €
20% deduction on the total 1 (46,786 x 20%) =	– 9,357 €
<b>Taxable income</b>	<b>37,429 €</b>

## To determine the number of “parts”

Family situation	Number of parts
Single, Divorced, Widow/er	1 part
Married	2 parts
Increase per dependent child	0.5 part

*Sample:*

- 1) For a couple with 2 dependent children:  
 $2 \text{ parts (married)} + 0.5 \text{ (1st child)} + 0.5 \text{ (2nd child)} = 3 \text{ parts}$
- 2) For a divorced person with one dependent child:  
 $1 \text{ part (divorced)} + 0.5 \text{ (1st child)} = 1.5 \text{ part}$

## To determine the family quota

The amount is the ratio between your taxable income and the number of parts:

**For the above samples the amount is:**

- 1)  $37,429 \text{ €} / 3 \text{ parts} = 12,476.33 \text{ €}$
- 2)  $37,429 \text{ €} / 1.5 \text{ part} = 24,952.66 \text{ €}$

## Application of the scale

*If your family quota is:*

Lower or equal to	<b>4,191 €</b>			your tax will amount to	<b>0</b>
Higher than	<b>4,191 €</b>	but lower or equal to	<b>8,242 €</b>	your tax will amount to	$(R \times 0.0705) - (295.47 \times N)$
Higher than	<b>8,242 €</b>	but lower or equal to	<b>14,506 €</b>	your tax will amount to	$(R \times 0.1974) - (1,341.38 \times N)$
Higher than	<b>14,506 €</b>	but lower or equal to	<b>23,489 €</b>	your tax will amount to	$(R \times 0.2914) - (2,704.94 \times N)$
Higher than	<b>23,489 €</b>	but lower or equal to	<b>38,218 €</b>	your tax will amount to	$(R \times 0.3854) - (4,912.91 \times N)$
Higher than	<b>38,218 €</b>	but lower or equal to	<b>47,131 €</b>	your tax will amount to	$(R \times 0.4394) - (6,976.68 \times N)$
Higher than	<b>47,131 €</b>			your tax will amount to	$(R \times 0.4958) - (9,634.87 \times N)$

**R** is the income tax and **N** the number of parts

*If we refer to the previous samples:*

- 1) Family Quota of 12,476.33 €:  $(37,429 \times 0.1974) - (1,341.38 \times 3) = 3,364.34$  rounded to **3,364 €**
- 2) Family Quota of 24,952.66 €:  $(37,429 \times 0.3854) - (4,912.91 \times 1.5) = 7,055.77$  rounded to **7,056 €**

# Chapter 3

## Personal planning

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Summary of the “Preparation for retirement” video film (WHO)

Prospects and possibilities

Your retirement budget

Retirement and health

Useful advice

“On the different seasons of adult life”

*by Renée HOUDE, Ph.D.,  
Full Professor, Department of Communication,  
University of Quebec in Montreal*



# Summary of the “preparation for retirement” video film

(This video film, produced by WHO, may be borrowed from the ITU Social Service (Office V.555))

- Ageing and retirement overlap only to a certain extent
- The period preceding retirement is more stressful than that which follows
- It is difficult to anticipate one's aspirations and concerns
- The situations that give rise to stress at the time of retirement can generally be better spaced out over a period of time
- The drop in income doesn't affect everyone in the same way
- It is important to feel one's personal worth confirmed

## **I. Work**

1. A change in hierarchical patterns
2. The absence of scapegoats
3. Technical incompetence
4. Loss of advantages
5. Reorganization of time; the need for flexible schedules
6. A hobby should remain a hobby
7. The departure ritual
8. University for senior citizens?

## **II. Family**

1. The retiree's intrusion into everyday life and the reallocation of tasks
2. The number of elderly persons in the family
3. What is expected of pensioners on their own

4. Women between two worlds
5. The need to solve outstanding problems
6. Changes in the type of accommodation: more horizontal space and greater security

### **III. Culture**

1. Culture shock in reverse
2. Differences between holiday culture and everyday culture
3. The culture of children

### **IV. Health**

1. The danger of attributing problems to retirement
2. Living with an ageing body
3. Surprise at the different organization of health services
4. Increasing vulnerability

### **V. Preparation**

1. The points mentioned above constitute only a general outline
2. Nobody changes at 60





# Prospects and possibilities

**Have you assessed your financial resources?**

**Where are you going to live?**

**What does retirement mean to you?**

## 1. Analysis of your financial resources and planning your budget

This analysis will enable you to decide how and where you are going to live. Many expenses will decline (travel, clothing, etc.), but others – new ones for international civil servants – will emerge, such as taxes – which often come as quite a shock; other expenses will be greater simply because of increases in the cost of living or medical care. You should be prepared to manage resources and income to ensure maximum security and efficiency. Try, before retirement, to live according to your future retirement budget (see annex).

## 2. Choice of residence

Should you remain where you are or settle in another country? For some this will be a very difficult decision. You should study the problem from every angle. What, for example, are the advantages and drawbacks of living in a community lacking support services, even if it is a tax haven? **A social fabric is of great importance.** Integration in the general social environment, which is a vital factor, should not be left until retirement but should be attended to well before.

## 3. What does retirement mean to you?

Think about what retirement means to you personally, since its meaning is different for each individual. Your personal evaluation should be based on the fact that your freedom of action will be greater than ever before. If you approach retirement from the standpoint **not of what you are leaving behind but of what lies ahead**, the art of scheduling takes on major importance. You should think in terms of retirement as constituting the reward for a successful career. Then ask yourself the following two questions: what am I going to do with the rest of my life and how am I going to adapt to a new way of life? Intelligent planning will help you to avoid any needless feelings of emptiness or frustration and will bring you years of happiness and satisfaction.



# Your retirement budget

Before drafting your retirement budget below, give some thought to the following questions:

1. Which expenses will be reduced or done away with when you retire (e.g. smaller living quarters, mortgage paid off, transport, household help)?
2. What expenditure on services can you eliminate by performing such services yourself (e.g. repairs of various kinds, odd jobs, sewing)?
3. What kinds of expenditure can be reduced if necessary (e.g. subscriptions and holidays)?
4. What expenses are likely to increase (e.g. health care, medicines, leisure activities)?

Your monthly expenditure	Present budget	Revised budget
Your monthly salary	.....	.....
Salary of your spouse	.....	.....
Interest on bank accounts	.....	.....
Dividends	.....	.....
Other	.....	.....

## *Estimated income after retirement*

United Nations retirement pension	.....
Other retirement pensions (previous service in your own country, social security, etc.)	.....
Income or retirement pension of your spouse	.....
Interest on bank accounts	.....
Dividends	.....
Other	.....
<b>Total monthly income</b>	.....

Your monthly expenditure	Present budget	Revised budget
<b><i>Accommodation and household expenditure</i></b>		
Rent or mortgage	.....	.....
Land tax	.....	.....
Housing insurance	.....	.....
Repairs, maintenance of house and land	.....	.....
Utilities: water, gas and electricity, waste collection, etc.	.....	.....
Heating	.....	.....
Telephone	.....	.....
Cleaning, supplies and services	.....	.....
Gardening implements, plants, seeds, fertilizer	.....	.....
Replacement of furnishings and fittings (linen, kitchen appliances, etc.)	.....	.....
Miscellaneous	.....	.....
<b><i>Children and other members of the family</i></b>		
School or university expenses	.....	.....
Children's pocket money	.....	.....
Amounts given to dependent relatives or other members of the family	.....	.....
<b><i>Transportation</i></b>		
Bus, subway, railway, taxis	.....	.....
Car purchase instalments	.....	.....
Repairs, tyres, garage	.....	.....
Servicing, petrol and oil	.....	.....
Documents and papers (road tax, driving licence, inspection fees)	.....	.....
Car insurance	.....	.....
Tolls and parking fees	.....	.....
<b><i>Food</i></b>		
Meals taken at home	.....	.....
Meals taken outside	.....	.....
Tobacco, alcohol, pet foods	.....	.....
Dinner parties	.....	.....

<b>Your monthly expenditure</b>	<b>Present budget</b>	<b>Revised budget</b>
<b><i>Clothing and toiletries</i></b>		
Clothing, shoes	.....	.....
Laundry done outside	.....	.....
Dry cleaning, repairs	.....	.....
Toiletry products	.....	.....
Hairdresser	.....	.....
<b><i>Health</i></b>		
Medical insurance	.....	.....
Doctor, dentist, oculist	.....	.....
Medicines, glasses, etc.	.....	.....
<b><i>Leisure activities</i></b>		
Books, journals, magazines, CDs	.....	.....
Theatre, concerts, cinema, sports	.....	.....
Courses for adults, registration fees and literature	.....	.....
Professional associations and clubs	.....	.....
Donations to charities and churches	.....	.....
<b><i>Taxes, interest, insurance</i></b>		
Income tax	.....	.....
Wealth tax	.....	.....
Interest and repayments on loans, credit accounts, credit cards	.....	.....
Complementary medical insurance	.....	.....
Life insurance premiums	.....	.....
Insurance of personal effects	.....	.....
Legal fees, bank fees	.....	.....
Miscellaneous	.....	.....
<b><i>Savings, investments</i></b>		
United Nations International Civil Servants' Mutual Association and other savings accounts	.....	.....
Purchase of shares, bonds, real estate, etc.	.....	.....
Miscellaneous	.....	.....
<b>Total family expenditure</b>	<b>.....</b>	<b>.....</b>



# Retirement and health

## Our responsibility to stay in good health

### Physical

- physical exercise corresponding to age
- good oxygenation
- good nutrition
- “intelligent” monitoring of any physical anomaly
- consultation of doctors or specialists advisedly and in good time

### Mental

- maintain and even develop your faculties by means of games, lectures and competitions
- join clubs and libraries, travel
- try to develop contacts, tolerance and patience and avoid withdrawing into yourself
- organize your retirement as if it were a new career

### 1. The locomotor system: skeleton (bones and cartilage)

The best way of preventing osteoporosis, brittleness, osteoarthritic pain and rheumatism is through **healthy physical activity**.

#### You should also:

- avoid excess weight
- take care of your feet (pedicure, etc.)
- wear comfortable, suitable shoes
- engage regularly in sporting activities

**At all ages:**

- walking and gymnastics
- cycling or exercise bike
- swimming
- yoga
- relaxation, etc.

**For those who have always engaged in these sports:**

- expanders and weight-lifting (small weights)
- tennis
- jogging
- skiing and cross-country skiing

**Endurance** is the ability to maintain an effort for a longer period before reaching the fatigue threshold. **Training** (the regular repetition of an activity) helps to increase endurance. **Strength** should not be the goal, since this might be dangerous at an advanced age.

## **2. The cardiovascular system**

The heart is a muscle just like any other, but it is constantly in action. It therefore needs plenty of oxygen and good arterial (coronary) circulation.

**Its enemies are:**

- excess weight
- physical inactivity or unduly violent exercise without prior training
- arteriosclerosis
- high cholesterol levels
- stress
- untreated varicose veins
- tobacco
- unduly large meals
- too much salt in food
- too much caffeine

### **Well-known problems are:**

- high blood pressure
- angina pectoris
- heart attack
- arrhythmia
- false cardiac pathology

### **Regularly monitor:**

- blood pressure
- electrocardiogram (at rest or, if necessary, during exercise)

### **You should not:**

- treat yourself thoughtlessly with no matter what antihypertensive agents or diuretics
- eliminate salt completely from your diet

Adapt the effort you make to the capacity of your heart from age 50 onwards, cardiac output declines by 1 per cent per year. After effort, the heartbeat rate should not exceed “180 minus age”. If it does, the effort has been too violent. For example, at 65 years of age you should not accelerate your heart to more than  $180 - 65 = 115/\text{minute}$ .

## **3. The respiratory system**

Oxygen is vital! Almost all of us breathe badly – to only one-third or one-quarter of our lungs’ capacity! After retirement we will have the time to learn to breathe properly again. Think about it and do it!

### **For a healthy life:**

- avoid tobacco
- ventilate your living quarters and ensure that you yourself get enough fresh air
- learn to breathe properly again
- do not neglect “little colds”
- do not forget to have yourself vaccinated against flu

## **4. The most important sensory organs**

### **The eyes**

Have a check-up every two years (more frequently in certain cases). Do not neglect glaucoma or retinal hemorrhage/detachment problems by saying “I’ll see the doctor if the trouble doesn’t clear up in a couple of days”, because they demand URGENT ACTION. Treatment within the first few days can SAVE YOUR EYESIGHT. Too late is too late! Always make sure that the lighting is good when you read at home, in bed, etc. and be wary of long television evenings. Never neglect the little things, such as cleaning your glasses every day with special paper, demisters, etc.

### **The ears**

Be careful! Your ears are fragile. Loud noises can destroy or seriously and irretrievably damage the sensitive cells of the middle ear. Ageing of the ear begins early, and at 15 years of age some cells have already been destroyed. So protect your ears (be careful when listening to your walkman, when out shooting, etc.), and ensure that any deterioration in hearing is detected early on. It is not always obvious (being compensated for to some extent by increased attention, lip-reading, etc.), but it is very important that anyone who becomes slightly deaf should be equipped with a hearing aid at an early stage, so that he or she can “learn to hear and understand” with its assistance. Have earwax removed by a nurse and, if in the slightest doubt, have your hearing tested with an audiogram by a hearing-aid specialist or an ear, nose and throat specialist. Adequate hearing is of vital importance in maintaining “human contact” and communicating with others up to a very advanced age.

## **5. The urinary system**

You should drink adequate amounts of water – at least 1.5 litres a day – particularly if you are travelling in a hot and dry country or if your apartment is warm and air-conditioned. Avoid too much sodium (kitchen salt), as well as that contained in fizzy drinks or canned foods. Urine is normally limpid and sterile, but if it is unclear and infected have a check-up, even in the absence of pain! Never take diuretics thoughtlessly, particularly over prolonged periods.

Consult either your doctor or a neurologist (or a nephrologist) if you feel that something is wrong – again even in the absence of pain, and particularly if your urine contains blood (even in minute quantities). Don’t hesitate to talk about any urinary problems you might encounter such as – in the case of women – minor but frequent incontinence or – in the case of men – frequent urination, particularly at night (very often the first sign of a prostatic adenoma or diabetes), since enormous progress has been made in these areas. Treatment is possible!



### 6. The genital system

#### Female

The menopause is no longer what it used to be, since fortunately its unpleasant side effects can be considerably mitigated by hormonal treatment, provided it is suitable and properly administered. You should therefore consult a gynecologist regularly – at least once a year up to age 70 and thereafter at least once every two years, even in the absence of symptoms. In that way cancer can be detected in time and cured completely.

A woman can and should examine her breasts regularly throughout her life, even after menopause. Breast cancer can occur at any age, but can be completely cured if detected in time. It is therefore up to you to take action! The least sign of bleeding should be reported to a gynecologist or doctor without delay. Don't say "I'll go later if it recurs". ACT IMMEDIATELY.

#### Male

Andropause is less of a household word than menopause, since it raises fewer clinical problems. However it does exist, and every man should report any morphological or functional anomaly to his doctor, even if it is not painful. Every man should also consult his urologist regularly as from age 50, and certainly after 60, for a prostate check-up. The prostate is a glandular organ which is extremely discrete in its symptomatology. For that reason it remains "overlooked" and "misunderstood" for too long, whereas its tumours or adenoma should be diagnosed early on. Don't wait until you experience urination difficulties or detect blood in your urine before consulting a doctor. It is only by systematic screening (as for uterine cancer in women) that this type of cancer can be detected and treated in time.

### 7. The nervous system and mental health

#### Sleep

Although the need for sleep declines with age, try to maintain a natural rhythm as far as possible (lead a healthy life). Avoid stress, vexation, arguments and excessive noise. Watch out for the secondary effects of medicines. Engage in intellectual and stimulating activities, but avoid them after 4 or 5 p.m.!

#### Daily exercise

Daily exercise is an extremely important means of keeping your muscles in good shape and maintaining neuromuscular tonus and reflexes. You can rent mattresses to avoid sores and can hire exercise bikes, etc. Make sure that your diet is balanced and rich in vitamins, oligo-elements and essential amino acids.

# Useful advice

Organize your living quarters in terms of the future as well as the present:

- avoid multi-story buildings if possible
- have banisters installed on both sides of staircases as well as solid handles on the sides of showers, bath tubs, etc.
- cover the floors of showers and bathrooms with self-adhesive non-skid material
- purchase suitable bedding (the right types of mattress and bed base are extremely important, particularly after age 60)
- have a portable telephone in the bedroom
- make sure that you can easily open and close your shutters without having to lean out
- use fitted carpet on staircases: bare polished steps may be slippery
- avoid storing things too high up in cupboards so as to avoid the need for a stool

Always keep a list of the addresses and telephone numbers of persons to be contacted in case of difficulty (children, neighbours, doctor, ambulance, fire brigade, first aid, social assistant, etc.) near to your telephone or front door, and on your person when you go out.

Always keep on your person a document indicating the medicines you regularly take, such as hypotensives, antidiabetic agents or anticoagulants, together with a brief health record in the case of heart patients, diabetics, asthmatics, etc.

# On the different seasons of adult life

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*"If I am not I, who will be?"*

**Henry David Thoreau**

It was 18 September 1973. My grandmother had died a few months earlier. That day, it was raining in the town of Sherbrooke in which was located the *Saint-Vincent de Paul* hospital where I had just given birth to a first son. That unique moment arrived when the nurse handed my baby to me. At last I could hold in my arms this long-awaited baby that I had carried inside me for nine months. I gazed at him insatiably. I could touch him differently, not only inside my being, inside my warm belly without eyes or hands. I could see him, caress him. Just as I had not been able to imagine the exact form of his features and body while carrying him (they say that pregnancy is the only time in her life when a woman would like to be a bit older), neither could I imagine what he would look like at the age of five, ten, fourteen, twenty, fifty or seventy. And by one of those tricks of the imagination that are possible in daydreams, a face with the fuzzy features of an old man transposed itself onto my son's face, while my eighty-five year-old grandmother's face turned into the chubby face of a baby. So, there was an old person lying in wait with every baby and, just as I had thought looking at the photo of Grandmother, behind every old person there was the face of a baby, one whom I had never known, but who had been gazed upon by another woman just as awestricken as I was now.

Much has been said about childhood and adolescence, far less about the stages of adult life: youth, midlife and old age. Their singularity and differences call for better understanding by recognized scholars and especially by those with the first-hand knowledge of their day-to-day experience. Better understanding is also needed of the decisive moments, thresholds and passages they entail, of their periods of stability and the issues involved which, in the same individual, weave threads of continuity through the transformations that take place and, among people of the same cohort, create bonds of solidarity through individuation. Bridges need to be built between generations that live side by side, that rub shoulders but often do not meet.

My aim is to sketch the perception of time particular to each season of adult life and then to broadly depict these periods of youth, midlife and old age from a psychosocial perspective. I will draw attention to the issues that arise in each of these stages of life, ending with a description of the passages, great and small, from one to the other, so that the reader may better accept in him – or herself and in others “these successive beings” that life makes us, to borrow the elegant words of Gabrielle Roy.

## *The perception of time: a viewpoint that changes with the seasons of adult life*

The boundaries between youth, midlife and old age are relatively well marked yet tenuous; chronological age serves as an indicator rather than a criterion, and is used to situate youth between 18 and 40 and middle age between 40 and 65, give or take a few years in either case, and old age from 65 on. The stages of life are therefore seasons, not just turning points.

Within each of these seasons of life there is scope for periods of stability and periods of transition, each one leading to the next. Thus, the whole of adult life can be seen as a constant process of transformation towards individuation, which is, according to Carl Gustav Jung, the process by which a being becomes a psychological individual, meaning an autonomous and indivisible unit, a whole. By this same process of individuation, the puppy becomes a dog and the acorn becomes an oak. Just as the growth of the embryo takes place through cell division, we also differentiate by separating from others and by accepting our diversity. We thus become ourselves, each with a oneness and wholeness of his own.

A first viewpoint from which to consider the changes in adult life is the subjective perception that each person has of time.

### **Changes in the subjective sense of time**

We can probably all remember those seemingly endless schooldays of discovery and play. A day then was far more generous with time than the days of middle age. With age – and this is an experience shared by many – the years go by as if they were months, but days can seem very long. Is there something in this which can be borne out by knowledge? Apparently, there is. As we become adults, a new concept of time sets in whereby not only does our relationship to time change, we structure time differently.

### **Youth: life ahead of us**

The young adult thus starts out under the impression that he has his “whole life ahead of him”, time stretching out before him like an endless plain, so distant that it becomes difficult to estimate its span, as though time were in(de)finite. According to Roger Gould, a psychiatric doctor and psychoanalyst at UCLA and the author of a book entitled *Transformations*, during his twenties, the young adult acquires a linear and defined sense of time; in his late twenties, he has an adult past and an adult future, which is a different way of structuring time. During youth, therefore, there is change in the subjective sense of time which goes beyond the differences in perception that can be ascribed to personality (those of an anxious disposition do not see things in the same way as those who are carefree for instance, something that is true for all stages of life, with personality issues overlapping with psychosocial factors all along the way).

### Midlife: temporal urgency

Once certain choices have been made and reflected upon, certain experiences undergone and assessed, time takes on a different air. It is structured differently, split in two by a sword of Damocles with the time that has passed since birth on one side and the time left to live on the other. It is as though time expanded and contracted like an accordion, plunging the middle-aged adult into a feeling of temporal urgency. Time is not an inexhaustible resource; on the contrary, it is rationed. However long it may last, “my” time is precious.

Gone forever is the sense of in(de)finite time! Gone forever is the feeling of time being so long-lasting that it is immeasurable! From this point on, it is as though the adult is wandering along on a funny kind of bridge from which he contemplates the water that has passed underfoot and that which has not yet passed. This new factor will direct his choices. Forty years! Fifty years! Sixty years! *Tempus fugit!* We can all say, “I have never been so old but never again will I be so young!”

### Old age: a temporal desert

And so, with each passing day, the years to come weigh more heavily than those gone by. As we grow older, we perceive time in terms of the time we have left to live. Our time is counted by our impending death, near and yet so foreign. From this swathe of time, like a wool sweater that has shrunk in the wash, rise the contours of beloved faces, places lived in and familiar tunes, while the path, which may still be quite long, leads up to a white, so very white, double door...

### *A temporal desert*

Old age is a desert of time – hours, days, perhaps years – with little to do. We therefore have ample time to take a hard, long look at everything we have had, everything we have been and everything we have done; all things can be drawn together, from without and from within. We have time to make them our own.

“She has aged so incredibly,” said Maman. “I watched her coming and going and I became aware of it all at once. It’s curious. Apparently we don’t notice from day to day or from year to year that our parents are growing old. Then suddenly we find ourselves before the irreparable.”

Then, because her mother had grown old, Maman herself looked a great deal older and began to cry.

It was strange, though. In order to make us see how old her mother had become, Maman needed first, it seemed, to make us see her as she’d been when she was young.

“You know that she was considered a very beautiful woman in her time?”

No, we hadn’t known.

“With sparkling eyes and abundant jet-black hair. And such a carriage! And her memory too: just like drawers, beautifully tidy, in perfect order, dates, names, every event in its place. She was a remarkable person,” said Maman.

“And now?” I asked, thinking chiefly of the drawers.

“Let me give you an example,” said Maman. “Twice in the same day she asked me what year I was born and how old that made me.”

I did not find this so shocking, doubtless because Grandmother had so often had to ask me too, “How old are you?” Even my name, which I must admit had disconcerted me a little. The thing that confounded me most was Maman herself, the way her face changed, becoming sad and tender when she spoke of Grandmother when she was young, then only sad and despondent. I could make almost nothing more of this coming and going of one human being through the memory of another. A grandmother who was old and who might perhaps grow a little older I could admit, but a grandmother with a brisk step, fiery eyes, and thick black hair I could not. I suppose I must have believed that Grandmother had always been old.

Gabrielle Roy, “My Almighty Grandmother”, in *The Road Past Altamont*, translated from the French by Joyce Marshall, Lincoln, University of Nebraska Press, 1994, pp. 18-19.

Old age brings about another experience of time in which each person knows that most of his life is already behind him, which is a way of structuring time in the life cycle. The relation to time may vary from one individual to the next, the days may be full, too short, or too long. Moreover, the notion of one’s impending death becomes a factor that structures the subjective sense of time.

This temporal desert lends itself well to the work of integration that awaits us at this period in life.

The fact that one has reached the end of the day is in no way, however, a bar to vitality and plans for the future, as exemplified by one 74-year-old woman who had just begun psychoanalysis and was asked, “What for?”.

“My future is all I have left!” she replied. The same attitude underlies the saying “Today is the first day of the rest of my life”.

Beyond these changes in the subjective sense of time, there are other distinguishing factors between youth, midlife and old age. These are the factors of psychosocial development that are unique to each of the seasons.

## *The different psychosocial factors linked to youth, midlife and old age*

Freud was apparently once asked what characterized adult life. He replied, “Lieben und arbeiten”: loving and working, two main stretches on the road to maturity. Let us be clear from the outset that by *work* I mean the conversion of a person’s interests and abilities into an activity enabling him to take part in society (taking for read that I consider the following activities as “work”: child-rearing, voluntary work, painting), and that by *love* I mean the ties and bonds that link the individual to other people. We do not love in the same way at 20, 50 or 75. Similarly, our approach to work changes with age. Let us try to pinpoint the difference.

The difference resides primarily in the challenges of growth accompanying each phase of life. Every age has its “labours of Hercules”, opportunities for psychosocial growth that present themselves as challenges to all men and all women, regardless of their cultural background. Hence the importance of not confusing the challenge associated with growth with the resolution of that challenge (the challenge being analogous to an existential problem and its resolution corresponding to an answer to the problem), whether this be on an individual or cultural level.

### Youth

How do we love and how do we work during the years of youth?

Although his knowledge of himself and the world around him is as yet incomplete and at times hesitant, the young person has to integrate into society; whether one was twenty in 1914, 1929 or 1995, or was born in Moscow, Peking, Santiago or Montreal, will make a difference. For the twenty-year-old twentieth-century North American, it means *making choices* about his *career path*, in respect of *love*, *separating from his family of origin* – something which is no mean feat and which requires time – and *testing different lifestyles while exercising his budding autonomy*.

Entering the adult world, finding one’s place there and becoming a young adult in one’s own right: that’s what life is about at around twenty and during youth. In some societies the context offers less choice or fewer possibilities to the young adult, but this does not change the fact that he must separate from the family he grew up with and make a place for himself in the adult world.

To do this, a young person must understand the world in which he is growing up: the whole world with its secular history and its new dimension as a global village; society, with its codes, norms and values (including the notions of youth and old age, of love and work), its contradictions, its blind alleys and its challenges. He needs to understand this world in order to make sense of it and above all in order to integrate himself and find his place in it. His world view becomes increasingly part of him as it comes into contact with the world view of others (teachers, friends, colleagues, his partner’s family), with the influence of the media and of the culture in which he is immersed.

This implies, furthermore, that the young person must understand himself and free himself in his own mind from the expectations of others. He will be prompted to ask himself a series of questions: Who am I? What are my *interests*, my *skills*, my *talents*? What is my *life dream*? What are my preferences and *sexual orientations*? What are my *values*? What is important to me? The purpose of these questions is to establish the many facets of his life structure. When that life structure becomes less satisfactory, the young person makes an initial reassessment and, by trial and error, finds which adjustments need to be made.

During this period, young people move up the hierarchical ladder and accumulate work experience which can make them *young adults*; some of them will marry (or decide to live together), become parents and devote a large amount of their energy to bringing up their children. They may divorce during this phase.

These experiences of work and love lay the foundations for psychosocial growth. Indeed, a major transformation is taking place: to enter into adulthood, we must learn to *relate to others as equals*, whether at work or in private. This is a radically different situation from the original family sphere where, vis-à-vis father and mother, we first became familiar with “relations between unequals”, to use Gould’s expression. Relationships between equals start to be built at school and during adolescence, but there is still much to be discovered and assimilated. When living away from home for instance, the first time a young adult comes down with a nasty flu it dawns on him that there is no one to offer to make him chicken soup or hot milk and honey. The “relations between unequals” are over. However, that being the model of relationship most familiar to him, he will have to work on himself to learn to deal with “relationships between equals”. Conflicts tend to arise mainly in close relationships. This is all part and parcel of the pleasure (not to mention the price) of emancipation.

As can be seen, in spite of the kind of energy particular to youth, it is by no means a restful season of life! Erik Erikson describes the challenges of growth associated with youth as a tension between two poles, with *intimacy* on one side defined as the capacity to relate to oneself, to others and to the world, and *isolation* on the other taken to mean remaining affectively distant from oneself, others and the world. Erikson writes:

If the estrangement typical for this stage is isolation, that is, the incapacity to take chances with one’s identity by sharing true intimacy, such inhibition is often reinforced by a fear of the outcome of intimacy: offspring – and care. Love as mutual devotion, however, overcomes the antagonisms inherent in sexual and functional polarization, and is the vital strength of young adulthood. It is the guardian of that elusive and yet all-pervasive power of cultural and personal style which binds into a “way of life” the affiliations of competition and cooperation, production and procreation.<sup>1</sup>

Seen in this light, entry into adulthood is a defining moment: the young adult has to act on several fronts simultaneously and carve a niche for himself which reflects his dreams, abilities and values, but which is also in keeping with the possibilities and needs of his society, a process that requires continual readjustment. A thrilling journey, no doubt, but a difficult one with pitfalls that vary from one culture or society to another.

### Midlife

How do we love, then, and how do we work in midlife?

We find our first grey hairs. We feel out of breath after going up stairs. We don’t recognize the songs on the radio. We have health problems. Bank clerks call us “Sir” or “Madam”. We get the feeling we’ve explored everything our backyard has to offer, and long to see what is on the other side of the fence.

All this can happen to us in midlife, which sets in when, in the words of the Jungian psychoanalyst Murray Stein: “life is no longer seen from a perspective of beginnings through a fantasy of continuous expansion and growth, but rather from a perspective of ends and of death through a fantasy of fate and limitations”.<sup>2</sup>

In midlife, the psychic forces are rearranged and people come back to themselves, prompting theoretician Bernice Neugarten to say that there is a movement of *growing interiority* in adult life. It is as though the youthful objective of *succeeding in life* shifts in middle age to *succeeding at life*.



This coming back to oneself, together with a sense of temporal urgency, with physical change (the first illnesses often appear at this time), inter-personal changes (children growing up and one's personal relationship in flux) and changes in work, leads us to take stock, to assess our *achievements and our dreams*.

What have I done? What am I proud of? What is most important to me? What do I really feel attached to? What parts of my life dream have I made reality? Which ones have I neglected? What is my way of loving my partner? My children? My family? My colleagues? Do I have projects that my heart is set on and that I would like to get started on? What is my personal contribution to making the world a better place? These questions are often accompanied by the more hidden interrogation. Who am I? But the reader should rest assured: a deep personal crisis does not necessarily ensue!

The fact that *new parts of oneself* start to emerge and ask to be delivered into the world is one source of the fresh vitality which is experienced by adults in middle age and which counter-balances all of the *necessary losses*. Desires long dormant reawaken. One might, for example, enroll in a course on cinema, decide to spend time with the dying, take up cross-country skiing, go back to school or leave a job which is no longer fulfilling; obviously where the context is such that jobs are increasingly scarce, this mobility will be different in practice. For this one has to give up over-ambitious aspirations and build within the limits and constraints of reality. It can sometimes be liberating to let go of something; when, for example, an adult becomes conscious of the fact that although he wanted to provide a bigger house for the family, the family is attached to its current home and perfectly happy there. Things like this can be painful to get over because we have to accept to let go of ideas and dreams about ourselves and others, ideas and dreams which have a high price in the long run in terms of psychic energy but which bring little more than stress and unnecessary worries, or worse still have tragic consequences: in *The Dead Poets Society*, a father obsessed with his own dreams cannot accept the life dream of his son, who wants to be an actor. At other times, it can be revitalizing to break with the past, as when one breaks with the paradigm of romantic love to enter that of imperfect connections, which contains within it the taste of deep love of the everyday sort, the kind less frequently mentioned.

These changes lead us to *readjust our identity as a middle-aged man or woman*, as there are numerous opportunities to make over our self-image. The mirror, the gaze of others, together with our own experience of ourselves, reveal to us the wondrous work of the years. Brought face to face with the animus and anima polarities, with the creative and destructive forces within us, with our seemingly contradictory needs to make a commitment and to be alone, and with the strange experience of feeling both young and old, we are given the chance to refine our identity.

Everyone knows that *accepting life as it is* rather than as one would have liked it to be is a long and slow process not devoid of pain, but everyone also knows that the resulting sense of inner freedom and the feeling of being oneself are worth the trouble. Accepting life as it is has nothing to do with self-resignation, but is rather a question of *positively consenting to life*. Accepting our parents, our children and our partner as they are rather than as we would have liked them to be implies an effort at maturity: we have to take back the disguised and patched-up old dreams with which we have draped them, when they were in fact our own, come to terms with our own conflicts which are often reactivated by their way of being, and build positively within our own limits and theirs.

As one can see, the dissatisfactions felt by an adult can become a springboard to direct his decisions. Depending on the answers he finds to his questions, by measuring his life to date against the yardstick of his desires and deepest aspirations, his personal limits and the constraints of reality, an adult is able to make choices. Sometimes he will choose to change his relationship to his work (or to his partner, his children or himself), sometimes he will decide to change jobs or to leave his partner. In most cases, the fact that he has re-established contact with his life dream and with those parts of him that had hitherto been neglected increases his sense of being alive. He may, however, experience discouragement, despondency even, if the discrepancy is too great. Some people – between five and ten per cent of the population according to Midmac (MacArthur Foundation Research Network on Successful Midlife Development) – experience a deep personal crisis<sup>3</sup> at this time of life.

This is of course not the first time that the adult takes stock of the situation, nor the last. Particular to the assessment of middle age, however, is that it derives from two new viewpoints: on the one hand a *growing awareness of one's own finite existence*, on the other a *preoccupation with the up-and-coming generation*. In fact, Erikson describes the psychological challenge of midlife as a tension between the pole of *generativity* and that of *stagnation*. Generativity has, first and foremost, to do with procreation and care of one's own progeny, in other words, the founding of future generations through genitality. In a broader sense, this denotes a preoccupation with up-and-coming generations and with the world in which they will live. It is important, therefore, not to reduce generativity to its primary meaning. As Erikson says:

Generativity, then, is primarily the concern for establishing and guiding the next generation. [...] And indeed, the concept of generativity is meant to include productivity and creativity. [...] the mere fact of having or even wanting children does not "achieve generativity". Some young parents suffer, it seems, from a retardation in the ability to develop "true care".<sup>4</sup>

*Stagnation* is the opposite extreme where the person is self-absorbed and primarily concerned with his own comfort. The challenge for the middle-aged adult consists in developing his *solicitude*, or propensity to take an interest in others and look after them. A taste for *leaving one's mark* and making one's mark emerge, leading him, among other things, to become attentive to matters of inheritance and succession. Often, by *becoming a mentor*<sup>5</sup> the middle-aged adult helps the young adult to pursue and consolidate his professional and personal identity.

Midlife is a time of many changes that shape the body and soul. The manner of loving and working stems from a reorganization of the adult's psychic forces, the fruit of the resolution of the conflict between generativity and stagnation. This reorganization in the person always takes place from within a culture. It would seem that in the modern world some adults have "run out of truths", which may make it difficult to express generativity. Whatever the social context, each person has to resolve the different challenges of middle age in his own way. Here again, the variations on this theme are multiple and we each have to find our own register.

### Old age

For some people, this last season of adult life coincides with retirement and with qualitative and quantitative changes in their inter-personal network. Whatever the individual aspects of change with regard to work and love, is there a universal transformation of love and of work during old age?

According to Jacques Laforest, old age is “an existential state of crisis resulting from an inner conflict experienced by the individual between his natural aspiration to growth and the biological and social decline sequential to his aging”. The point of this conflict, Jung would say, is to acquire greater integrity, greater wholeness.

How can greater integrity be achieved? An elderly person can get there by reworking his relationship with himself, with others and with the world, hence the following three crises (the terms are Laforest's):

- The *identity crisis*: faced with his new body image, his declining physical strength, following changes at work, the elderly person has to deal differently with himself, to readjust his self-image and self-esteem.
- The *crisis of autonomy*: faced with illness, disabilities, weaknesses and other forms of loss of autonomy, the elderly person has to renegotiate his relations with others.
- The *crisis of belonging* to society and to the world: when he loses the social roles that were formerly his, the elderly person has to redefine his place in society. Here we should ask ourselves whether the view of old age which we perpetuate as a society helps the elderly person to find a purpose to his advancing years.

Insofar as the elderly person has continued to move on within himself and insofar as his individuation is growing in strength, he will – at least according to my hypothesis – have less need to use the identification process, will be more able to accept other people for what they are and will accept his existential solitude with greater ease, thereby renewing his capacity to cope with his solitude. This scenario reflects a common notion of wisdom whereby the sage is perceived as being able to enjoy his solitude and know his limits and is thus considered to be a fulfilled and free person.

### Growing in age: becoming otherwise

This old photograph fascinated me so much that I forgot everything else. Through it, at last, I think I began to understand vaguely a little about life and all the successive beings it makes of us as we increase in age. I raised my eyes from the original. There was not much resemblance. I came, with the book open at that page, to show my grandmother the portrait she no longer resembled.

“You were beautiful in those days,” I said.

Did her eyes not sparkle a little? Perhaps... But at that moment I noticed Maman in the doorway. She had come up without a sound and must have been standing there motionless for a moment, watching and listening to me. She gave me a sad and very tender little smile.

But why did she look so pleased with me? I was only playing, as she herself had taught me to do, as Mémère also had played with me one day... as we all play perhaps, throughout our lives, at trying to catch up with one another.

(Gabrielle Roy, *The Road Past Altamont*, "My Almighty Grandmother", translated from the French by Joyce Marshall, Lincoln, University of Nebraska Press, 1994, pp. 29-30.)

Does the quality of elderly people's affection for those closest to them change? It would seem so. With age the feelings are not lesser but apparently different. In western societies, the relationship of grandparents to their grandchildren has been observed to be less tumultuous and complicated than that of parents to their children. According to the British psychoanalyst Anthony Storr, this can be explained by the fact that interpersonal relationships become less projective.

Furthermore, having to come to terms with one's "own death" might explain the new quality of affection for others. Is this not what Erikson intuits when he says that at this stage in life one's interpersonal relationships extend to the whole of humanity? Obviously, this is a theoretical interpretation of development; in practice, during old age we continue to struggle with our own conflicts and especially with our chosen adaptive strategies (called defense mechanisms by some). Thus we can have the impression of hardly having changed at all.

Erikson focuses on integrity. The psychosocial challenge at this time of life manifests itself as a tension between two poles, the integrity and despair that an elderly person may feel as the life cycle ends and death approaches. *Integrity* consists in reconciling oneself with one's own life cycle as it has been lived and with the whole of one's experience, and in being able to say: "Well then, so that is what my life has been!" accepting what has been; there may be some regrets, but they will be minor. *Despair* is the other side of integrity; it is what a person experiences who has not managed to reconcile himself with his life and who feels disgust at what he has done and what he has been and even towards life as a whole. Despair can express itself in several ways, when one tells oneself that time is too short to do anything at all, for instance, or it can camouflage as chronic displeasure, general dissatisfaction, self-contempt or misanthropy.

To resolve this challenge, we look back over our lives – some people call this process a re-reading of life – revisiting either spontaneously or in an organized fashion all earlier stages and taking them on board in a new way (do we not remake history, with and without a capital "h", with each new reading? It is my profound belief that these readings of life help to consolidate identity). As with the other seasons, old age is a period which is far from uniform: a 65 year old does not experience age like an 85 year old. We need to refine the descriptions of these different phases of old age, which have been categorized by Neugarten into three groups: the young-old, the middle-old and the old-old.

These seasons have transitions between them and within them. Let us look at this more closely.

### *The different phases of the transitions*

It is astonishing that most people understand and think of their lives in terms of stability interspersed with periods of change (one of the recurring images inherent to this view is when we imagine that “we pass through time”), whereas it would seem to be far more true to reality to imagine ourselves in a state of perpetual and continuous change with a few images of ourselves which, like photos, somehow freeze us in time. We should therefore perceive ourselves in terms of change. We are beings of desire, and that is only possible because we are beings of time. Thus transition emerges as the predominant state of human life, especially adult life, with periods of only relative stability perceived as periods when change is less momentous, fleeting moments of peace, harmony and tranquillity.

Periods of transition occur not only between the three main seasons of adult life, but also within the seasons themselves and may vary in length and intensity. They can have a bearing on one or more areas of a person’s life, i.e. family life, personal life, working life, interpersonal life and social activity, thereby affecting the impact of the transition. My hypothesis is that those who go through a “burn-out” or a deep personal crisis call themselves into question not in one area of their lives, in their working life for example, but in several.

What happens during these transitions in adult life? How are their dynamics to be understood? It is not always easy for us to witness our own change. It is often through the image projected back at us by our social network and those near to us that we are driven to modify our self-image. In some cases, the new sense of identity is the means through which our own transformation is revealed to us. What takes place when a man starts seeing himself as a senior rather than as a middle-aged man, or when a woman who considered herself young sees herself as middle-aged? What happens within a person and in their whole life structure to produce such a metamorphosis? <sup>6</sup>

The model of liminality developed by Murray Stein describes a three-stage transitional space and the dynamics of the transitions of adult life, as he says, all experiences of transitions include some experience of liminality. To illustrate my point, I will use the example of Louise, a young woman who has reached midlife.

#### **Stage one: The phase of separation**

How did Louise come to have the identity of a middle-aged woman? Her children are at secondary school. Not so long ago, she was taller than them. This is no longer the case. She is well aware that she needs to learn a new way of being a mother. With her husband, she finds that routine takes up a lot of space. At work Louise has just been offered a managerial position. Two weeks ago she bumped into an old classmate from secondary school and found herself thinking

how awfully old her schoolmate looked, then wondered whether the latter was thinking the same thing about her. She feels less on form physically and can no longer have late nights like she used to. Recently, a colleague addressed her in formal terms, as “Mrs”. A young man gave up his seat for her on the underground. She had to have her picture taken for a new passport and found she looked old. Louise is aware that she is no longer a young woman. Yesterday, as she was putting the key in the lock she caught herself thinking, “Am I going to come home from work like this every day, make dinner, see the children, my husband, the house, year in, year out?” At first she laughs. Then she begins to worry. A creeping sense of dissatisfaction gnaws at her: “Is this what life comes down to? Is this what *my* life comes down to?” She no longer recognizes herself. (As the reader will have gathered, this portrait of Louise is a condensed one.)

At this stage, the person must let go of what, for her, was linked to the idea of being a young woman, a notion which varies from individual to individual. Louise has to get over her attachment to her former self, even if only by telling herself, “I will no longer be the mother of young children”, “I will no longer be sexually attractive like I was when I was young”, “I will never again be 30 and will never be again...”. Louise can no longer rely on the sense of herself she had as Louise the young woman. This vision of herself falls into obsolescence and is no longer of use to her in making decisions or guiding her actions.

The phase of separation is characterized by a process of psychological destructuring; the dominant structure of the organization of the self that had hitherto prevailed becomes increasingly inappropriate for channelling the energies devoted to a behaviour pattern and for shaping the person’s identity. In other words, we break with our old selves. It is crucial for us to accept the losses involved if we are to move on, a process that may well bring about sadness and regret, but also a sense of liberation, all familiar experiences during this phase. We must detach ourselves from realities which used to be but which are no longer important. In Stein’s words, by shedding its former self, the soul becomes free for new identifications and ready to open up to something new. This is the groundwork that paves the way for other parts of oneself to emerge.

A phase of separation may begin, according to Stein and Stein (1987), with the onset of a variety of feelings such as “strong and persistent feelings of boredom, disillusionment with life; the fading away of youth’s dreams; bouts of depression filled with nostalgia and regret; a quickened sense of life’s fragility and limited duration; new and unpredictable behaviour”.<sup>7</sup>

During the phase of separation, the process of destructuring is often accompanied by highs and lows in affectivity, explaining certain mood swings. We may alternate between depression and enthusiasm, depending on whether we “disidentify” ourselves from the old aspects of our being, or identify with the new aspects emerging within us.

### Stage two: liminality proper

Following the stage described above, there comes a halfway period when Louise feels neither young nor middle-aged. She doesn’t really know who she is. She feels as though she is in a no-man’s land between the old Louise and the new Louise who has not yet materialized. At the

same time, she feels alienated, outcast and particularly vulnerable. She feels as though she can no longer be sure of herself. She was offered a new job and can't reach a decision. Some days she feels as though she is starting a new life. On others she feels as though she'll never make it. She can no longer behave in accordance with her old self – it would be senseless to do so – and she tries out new ways of behaving, sometimes without feeling really at ease, sometimes more easily.

This is the period of liminality proper, a border zone *par excellence* that is inherent to a particular period; it corresponds to a state of transition, which is the psychic space between two stable entities, namely the one which prevailed at the beginning of the phase of destructuring and the one which will prevail at the end of that phase. We should recall that the word liminality originates from the Latin *limen*, meaning threshold or doorway. Liminality is, so to speak, the corridor of transformation.

How do we recognize the phase of liminality? It begins when the individual no longer manages to have a clear picture of who he is and realizes, according to J.O. Stein, that the process is irreversible and that there can be no return to the former pattern of organization of the self. Murray Stein tells us: "Liminality, Hermes' home, occurs: when the ego is separated from a fixed sense of who it is and has been, of where it comes from and its history, and where it is going and its future; when the ego floats through ambiguous spaces in a sense of unbounded time, through a territory of unclear boundaries and uncertain edges; when it is disidentified from the inner images that have formerly sustained it and given it a sense of purpose".<sup>8</sup>

The psychological state of liminality is characterized by a sense of suspended identity, by an increased degree of vulnerability and a state of fluidity. Stein says: "In the state I am calling psychological liminality, a person's sense of identity is hung in suspension. [...] The 'I' is caught up in a field that it cannot control, whose patterns it does not recognize as 'me'."<sup>9</sup> It is a phase in which there is a kind of floating consciousness, the psychic structures are fluid and the sense of personal identity is away from home. Blackness is often associated with the world of ambiguity and unclear borders, Murray Stein also tells us.

During this phase we may seem frustrated, confused, lost or disillusioned, all of which could be interpreted as pathological signs. Yet these manifestations are, in most cases, merely the expression of the person's developmental crisis which is completely within the natural order of things. Overall though, however disquieting liminality may be, it is a phase full of effervescence, for:

Then, the unconscious is disturbed in its archetypal layers, and the Self is constellated to send messages: big dreams, vivid and powerful intuitions, fantasies, and synchronistic and symbolic events. The function of these messages is to lead the ego forward, and this guidance helps it to do what it has to do, whether this is to enter liminality further or, later, to emerge from it. (Hermes, as will be detailed later, leads the soul both into and out of that most radical symbol of liminality in Greek myth, the underworld.) Liminality, precisely, is the psychological territory in which the Hermetic message and Hermes' guidance befall the voyager.<sup>10</sup>

The phase of liminality is potentially a period of transformation of the person, since “...in liminality the soul not only comes free but also awakens”, in the words of Murray Stein.<sup>11</sup>

### **Stage 3: the phase of reconstruction of the self**

The awakening of the soul initiates the third stage, a period of effervescence which should lead to a new sense of identity and make way for a new self, since “in liminality, a person has the chance to realize he is a self, a soul, and not only a function, an ego. In Jungian terms, this is awareness of the unconscious itself, and it leads to a sense of the foundations upon which the consciousness rests, the archetypal dimensions of psychological reality”, as expressed so well by M. Stein.<sup>12</sup> The challenge is clear: we can realize that we are something other than a function and move closer to our deeper being.

Let us return to the example of Louise. She has decided to accept the job offered to her, which she had been dreaming of for several years. She has sat down with her teenagers and her husband and suggested that they put their heads together to come up with a new distribution of the household chores; for this she has had to accept that the clothes will not be as neatly folded as when she did it, but it seemed important to her that the teenagers learn to wash and put away their clothes. She feels that she is a new Louise, an older Louise who can still please and be beautiful, but in a different way. As one sees, over time we take on new attitudes, values and behaviour and feel at home with them. Louise has acquired a new self-image as a middle-aged woman. She recognizes herself in new constituent parts which henceforth form an integral part of her identity. This is the phase of reconstruction of the self.

During this third phase a more concrete feeling emerges in the adult of what he wants and what he is. A new pattern of organization of the self is gradually put in place, bringing with it the feeling of being more complete and whole: these feelings of integrity and wholeness are all the greater in the adult for the fact that other, hitherto neglected, parts of his being now have their place both within him and in his life structure. The new identity is established and experienced as such.

Summing up, the model of liminality with its three phases – separation, liminality proper and reconstruction – is invaluable in describing both big and small transitions. It applies to changes in one's self-image (becoming widowed, unemployed, retired, etc.), to the study of a transition related to a life event such as a birth, a promotion, a change of house or marriage. Immigrant students have found it a very rich means of describing their experience as immigrants: leaving behind the identity of the country of origin, feeling that they are neither Argentinian, Algerian, or a Quebecker, and finally feeling Québécois. It is also useful for analysing less spectacular changes such as that of becoming the father of a school-age child.

It seemed important to me to illustrate the complexity of the periods of transition by means of these three phases, for grasping their differences makes them easier to handle.



### *Conclusion*

I have chosen to focus on difference when speaking about the seasons of adult life. As we have seen, on one hand the subjective sense of time is transformed, on the other the psychosocial challenges shift, generally colouring our ways of loving and working which change registers between 20 and 80 years. Finally, the transitions, seen as phases of separation, liminality and reconstruction, run on from each other and are interwoven.

Awareness of the challenges of intimacy, generativity and integrity, challenges which permeate our entire adult existence and which are predominant at certain moments in time, is an important tool in understanding other generations and making contact rather than rubbing shoulders. Seeking a mentor, becoming a mentor, reassessing one's way of being a man or a woman, parent, partner, friend and worker, and above all, understanding that others also have to cope with these developmental labours, enables us to become allies and to build bridges between generations, between the up-and-coming generation, people in midlife and the elderly.

In the course of a lifetime, one is not born only once. Adult life teems with opportunities for birth and rebirth in relationships and in connection with events. It is up to each one of us to take advantage of these opportunities for growth. As Picasso said at the end of his life, "It has taken me a long time to become young!"

I hope that this reading on difference will enable each person to understand themselves better, to understand others better and to act differently. Is the creation of one's identity not the work of a lifetime?

What a metamorphosis from the embryo to the old man. How many transformations did the newborn baby we held in our arms experience to become the wrinkled face in the obituary photograph?

Between the two, life passes. Between the two, time passes. Unless it is just we who pass in time, as one likes to say. Yes, it is us passing in time, which is also passing. *Panta rei kai ouden menei...* "Everything flows, nothing demurs", said Heraclitus. Life is a river in which no one bathes twice in the same water. Man's passing movement in the eternal movement of endless time.

## Notes

1. Erik H. Erikson, *Identity, Youth and Crisis*, W.W. Norton and Co. Inc., 1968, p. 138.
2. Murray Stein, *In Midlife, a Jungian Perspective*, Dallas, Spring Publications, 1983, p. 41.
3. See my article (in French) on the subject: “Y a-t-il une crise du milieu de la vie?”, *Le journal des psychologues*, France, June 1994, No. 118, pp. 34-40.
4. Erik H. Erikson, *op. cit.*, p. 138.
5. The reader may wish to consult the two following articles (in French) on the subject: Renée Houde, “Mentorat, supervision et travail social: 1. La nature du mentorat et les fonctions du mentor”, in *Travail social*, Revue de l’Association suisse des assistants sociaux (ASAS), Vol. 6, June 1992, pp. 2-12; Renée Houde, “Mentorat, supervision et travail social: 2. L’évolution de la relation de mentorat et les programmes de mentorat”, in *Travail social*, Revue de l’Association suisse des assistants sociaux (ASAS), Vol. 9, September 1992, pp. 2-16. See also the books by the same author: Renée Houde, *Des mentors pour la relève*, Montreal, Méridien, 1995, and Renée Houde, *Le mentor: transmettre le savoir-être*, Paris, Hommes et perspectives, 1996.
6. Similarly, one might attempt to describe how a working woman comes to see herself as a retiree, how a married woman who loses her partner comes to see herself as a widow or divorcee, how an employee who has been dismissed comes to see himself as unemployed, and so forth. Suffice it to think of a couple trying to decide whether or not to invite a friend, a recent divorcee, to the next dinner party to gain a glimpse of the psychosocial complexity of the transition of adult life.
7. Jan O. Stein and Murray Stein, “Psychotherapy, Initiation and the Midlife Transition”, in Madhi, Louise Carus *et al.*, *Betwixt and Between*, LaSalle, Illinois, Open Court, 1987, p. 293.
8. Murray Stein, *op. cit.*, p. 22.
9. Murray Stein, *op. cit.*, p. 8. One might also use the image of being out of the picture, or out of focus, as in photography, which conveys the image of fogginess, imprecision and confusion. Although this is not the image Stein intended, I find it an eloquent one.
10. Murray Stein, *op. cit.*, p. 22.
11. *Ibid.*, p. 60.
12. *Ibid.*, p. 61.

# Chapter 4

## Keeping in touch

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Former ITU Staff Members Section

Association of Former International Civil Servants  
(AAFI/AFICS)

Federation of Associations of Former International  
Civil Servants  
(FAFICS)

*The ITU retirees' office:* at the entrance of Varembe.

*“Café du Soleil”* regulars, retired international civil servants from all the organizations, meet twice a month for meals, conversation, support, etc. (further information from the Social Welfare Officer).



# Former ITU Staff Members

## Section

A small group of former ITU staff members, who had continued to meet regularly following their retirement, very soon felt the need to maintain a link with both the ITU administration, particularly in regard of the health insurance fund, and their former colleagues, both in service and retired. Therefore, they prepared a draft statute defining the framework within which such a link could be established. To that end, they drew extensively on the arrangements that exist in other organizations such as ILO and WHO, to name but two.

The question facing the authors of the draft was how to organize themselves in order to establish such a body. In this regard, they are grateful to the committee of the ITU Staff Union for having authorized them to set up a section for former ITU staff members within the Staff Union. This enables the Section to use all the existing facilities, including secretarial services, communication and publication facilities, etc. The General Assembly of the Staff Union, held on 2 June 1998, adopted the “Regulations of the Former ITU Staff Members Section”, which are now annexed to the Staff Union Regulations.

The “Former ITU Staff Members Section” was officially established following the assembly of former ITU officials on 2 February 1999 at ITU Headquarters.

The aims set out in the Regulations are, broadly speaking, the following:

- to represent the interests of former staff members in all aspects of their relations with ITU and to defend them if necessary;
- to provide regular information on all matters of interest to retirees;
- to come to another retiree’s assistance in case of need, and to that end, to develop genuine solidarity between former staff members and those still in service;
- finally, and above all, to facilitate contact between retirees.

It is by no means intended that the Former ITU Staff Members Section should compete with or duplicate the work of AFICS (see pages 87 to 89), which deals with more general issues relating to the common system. On the contrary, the Section aims to provide a more structured link with the AFICS Committee, since a delegate from each of the associations of retired staff members (ILO, WHO, WTO) sits regularly on that Committee. For this reason we strongly encourage all retired staff members to join both the Former ITU Staff Members Section and the AFICS, which has recently decided to reduce the cost of a lifetime membership to 200 Swiss francs (from 300 Swiss francs), for retirees who are lifetime members of one of the retired staff associations in Geneva.

Membership of the Section is open to all retirees, whether or not they were members of the Staff Union when they were in service. We now have more than 280 members, which is very encouraging and shows that the creation of the Former ITU Staff Members Section really meets a need.

The Section is administered by a six-member bureau which is elected for a two-year term of office by all members of the Section. Following the elections which took place at the end of the year 2003, the current Bureau is composed as follows:

President:	Jean Balfroid
Vice President:	Eddy Augsburger
Secretary:	Liliane de Michely-Jeanmonod
Treasurer:	Pierre Johner
Members:	Jacques Bacaly, Fabio Bigi

At regular intervals, the Bureau publishes a bulletin and a list of Section members, together with their addresses, so that they can get in touch directly if they so wish. A member of the Bureau is available in the Section's office (V.23) between 1330 hours and 1530 hours on the first and third Tuesday of every month to provide any information its members may require on any matter concerning either the Section or other personal matter.

The Bureau also organizes social activities such as outings to cafés or restaurants, excursions and visits to exhibitions, with the aim of facilitating our members to establish or renew contact with former colleagues. It also holds an "annual get-together" each autumn, which acts as a general assembly and provides a relaxed forum for members to make suggestions on the running of the Section. As of last year, the Bureau of the Section has started running a session in the pre-retirement seminar.

There is another important point regarding our activities: the possibility of remaining covered after retirement by the complementary health insurance scheme (*Mutuelle Santé Prévoyance Internationale*). This insurance is taken out on a collective basis by the Staff Union.

Detailed information concerning the Former ITU Staff Members Section is available from the Secretariat of the ITU Staff Union (Tel. 022 730 5795) or by visiting the Section's office (V.23) between 1330 hours and 1530 hours on the first and third Tuesday of every month.

# Association of Former International Civil Servants

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concerning pensions and the adjustment system, taxation, choice of country of residence and general problems you may encounter as a retiree.

- **Representation**

by experienced colleagues who will defend and promote your pension and health insurance rights and your other interests vis-à-vis international and national bodies.

- **Social events**

organized by the Association in Geneva for its members: lunch meetings three times a year, including one in connection with the ordinary session of the Association's General Assembly.

**AAFI/AFICS represents retired staff of all the organizations of the United Nations family:**

- *it studies and prepares solutions* to problems which former international civil servants and their survivors have to face,
- *it negotiates* with the relevant international and national bodies,
- *it informs and advises* its members and, where necessary,
- *it helps* them defend their rights.

The Association has around 2600 members living in some 85 countries. It is independent of staff unions and associations and of the administrations of United Nations organizations. It has a strong and respected voice in representing retirees in both international and national bodies.

To become a member of the Association, complete the attached form and send it to:

AAFI/AFICS  
Room C.542-1  
Palais des Nations  
CH-1211 GENEVA 10

or telephone us through the United Nations:

022 734 60 11 or 022 731 02 11 extension 3330 or 2626

**Our offices are open for visitors and calls on Wednesdays from 0930 to 1230 hours.**

The annual membership fee is CHF 30.

Life membership is CHF 300.

You can join the Association before or after retirement.

**Payment addresses:**

1. Compte de chèques postaux (Switzerland) 12-7881-5
2. UBS SA, compte 128.594 LUT, Geneva



**AAFI**

**ASSOCIATION DES ANCIENS  
FONCTIONNAIRES INTERNATIONAUX  
GENÈVE**

**AFICS**

**ASSOCIATION OF FORMER  
INTERNATIONAL CIVIL SERVANTS  
GENEVA**

### APPLICATION FOR MEMBERSHIP

Name: .....

First name(s): .....

Name of spouse (optional): .....

Address: .....

Postal code: ..... Place: .....

Country: ..... Telephone: ..... Fax: .....

Date of birth: ..... Date of retirement: .....

Preferred language of communication: English/French\*

*I am/will be\* in receipt of a retirement/survivor's\* pension from  
the United Nations Joint Staff Pension Fund following  
service in the (name or acronym of the organization): .....*

I wish to join the Association as:                      – A life member (CHF 300)\*  
   – An annual member (CHF 30 p.a.)\*

\* Delete as appropriate.

Date: ..... Signature: .....

*Please return this form to the address given below*

Reserved for the secretariat

**Address:** AAFI/AFICS, Palais des Nations, CH-1211 Geneva 10 (Switzerland)  
**Tel.:** +41 (0)22 917 33 30 (Secretariat), +41 (0)22 917 26 26 (President) – Fax: +41 (0)22 917 00 75  
**Permanence:** Mercredi/Wednesday 09:30-12:30, Room/Bureau No. C.542-1, Palais des Nations, Geneva  
**Chèques postaux:** Geneva No. 12-7881-5 – Bank: UBS SA, Geneva, compte 128.594 LUT

**This application for membership form is distributed separately**

# Federation of Associations of Former International Civil Servants (FAFICS)

Palais des Nations  
Room C.542-1  
CH-1211 Geneva 10

Do you wish to:

- continue to promote the activities of international organizations;
- meet other former international staff members through social and cultural activities;
- keep up with international developments;
- obtain information about your pension and health insurance after retirement and find out what your former colleagues are doing;
- seek advice on any practical problems you may encounter after your retirement; or
- make sure that your interests are defended in various bodies such as the United Nations Joint Staff Pension Board?

Such are the objectives of the associations comprising the Federation of Associations of Former International Civil Servants (FAFICS). Their addresses are given below.

**Go ahead and join one!**

# Associations affiliated with FAFICS

## **Argentina**

Asociación de Ex-Funcionarios de las Naciones Unidas de Argentina (AFICS Buenos Aires)  
Casilla 2257  
1000 BUENOS AIRES

## **Australia**

Australian Association of Former International Civil Servants (AAFICS)  
c/o Dr John Hirshman  
212 Old South Head Road  
VAUCLUSE NSW 2030

## **Canada**

Canadian Association of Former International Civil Servants (CAFICS/ACAFI)  
c/o ICAO, 1000 Sherbrooke Street West  
MONTREAL, QUE. H3A 2R2

## **Chile**

Asociación de Ex-Funcionarios de las Naciones Unidas en Chile (AFICS Santiago)  
Edificio Naciones Unidas  
Avenida Dag Hammarskjöld  
Casilla 179 D  
SANTIAGO DE CHILE

## **Denmark**

Nordic Association of Former International Civil Servants (NAFICS)  
c/o WHO European Office  
8 Scherfigsvej  
21000 COPENHAGEN 0

## **France**

Association des anciens fonctionnaires de l'UNESCO (AAFU)  
Bureau Miollis S.2-73/S.2-74  
UNESCO, Place de Fontenoy  
75700 PARIS

**India**

Association of Former United Nations Personnel in and of India (AFUNPI)  
Post Office Box 8011  
Sadashivanagar Post Office  
BANGALORE 560 080

United Nations Pensioners' Association (UNPA)  
D/17-a Kailash Colony  
NEW DELHI 110 048

**Italy**

Association of Former FAO and WFP Staff Members (FFOA)  
c/o FAO  
Viale delle Terme di Caracalla  
00100 ROMA

**Mexico**

Asociación de Ex-Funcionarios de las Naciones Unidas en México (AFNU Mexico)  
Presidente Masaryk 29  
Polanco-Chapultepec  
06600 MEXICO D.F.

**Switzerland**

Association des anciens fonctionnaires internationaux (AAFI/AFICS)  
Palais des Nations,  
Bureau C.542-1  
1211 GENEVA 10

**United Kingdom**

British Association of Former United Nations Civil Servants (BAFUNCS)  
c/o United Nations Association (UNA)  
3 Whitehall Court  
LONDON SW1A 2EL

**United States of America**

Association of Former International Civil Servants (AFICS New York)  
United Nations, Room DC 2-837  
NEW YORK, NY 10017

# Other associations of former international civil servants

## **Austria**

Group of retired IAEA, UNIDO and United Nations staff in Austria  
c/o IAEA, P.O. Box 200  
1400 VIENNA

## **Brazil**

Associação de Antigos Funcionários Internacionais no Brasil (AAFIB)  
C.P. 37672 Barra Shop  
22642 RIO DE JANEIRO

## **India**

Association of Former United Nations Personnel in and of India (AFUNPI Bombay)  
F-50 Venus Apartments  
Worli Sea Face  
BOMBAY 400 019

## **New Zealand**

N.Z. Association of Former United Nations Officials (AFUNO)  
c/o Mr Ed Dowding  
16A Moore St.  
BIRKENHEAD, AUCKLAND 10

## **Philippines**

Philippines Association of Former International Civil Servants (PAFICS)  
WHO Regional Office for the Western Pacific  
UN Avenue, P.O. Box 2932  
MANILA 2801

## **Palais des Nations**

8-14 Avenue de la Paix  
1211 GENEVA 10  
(Telephone: (022) 907 12 34, 917 12 34)

## **AT THE PALAIS DES NATIONS:**

### **Association of Former International Civil Servants (AAFI/AFICS)**

Secretariat: Room C.542-1, extension 73330  
(open on Wednesdays from 0930 to 1230 hours)

**United Nations Joint Staff Pension Fund**

Geneva office, Room 300-16, extension 73233/73264

**Provident and Insurance Group of International Officials (GPAFI)**

Room C-419, extension 72620/73946

(open from 1000 to 1200 and 1400 to 1500 hours)

**Purchase and Order Group of the International Civil Servants (SAFI)**

Information: Room 1, extension 72591

**International Civil Servants' Mutual Association (MEC)**

Room B-214, extension 73510

(open from 1000 to 1530 hours)

**Staff library**

1st basement, between stairways 3 and 5

Secretariat building, extension 74095

(open every day from 1230 to 1330 hours and on Friday evenings from 1600 to 1800 hours)

# Chapter 5

## **A few useful hints !**

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Addresses in Geneva  
and the Canton of Vaud

Addresses in France





# Useful hints for retirees living in Geneva

## General

If you live in the canton of Geneva, regardless of whether you are a Swiss national or foreigner, you can request assistance and information from one of the social centres situated in each district (ask the Hospice général (022 420 52 00) for the telephone number of your nearest centre).

You can also obtain advice and information, assistance and support, free of charge from:

Pro Senectute  
Rue de la Maladière 4  
CH-1205 GENEVA  
Tel. 022 807 05 65  
E-mail: [info@ge.pro-senectute.ch](mailto:info@ge.pro-senectute.ch)

Telephone and make an appointment.

Pro Senectute is a foundation that assists the elderly by offering a range of services free of charge to make life easier for them (information on pensions, insurance, inheritance and taxes, loans of wheelchairs and beds, list of retirement homes).

## Home care<sup>1</sup>

Home care Tel. 022 420 20 20

Assistance and services for the elderly Tel. 022 301 33 88

## Safety at home

TELECONTACT, TELEALARM and TELEBLINK are security devices for the elderly. For information, demonstrations and installation, telephone 022 420 20 20.

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<sup>1</sup> The charge for these services depends on the income and fortune of the person concerned.

## **Legal advice**

You can obtain legal advice from Pro Senectute, the Hospice général, Centre social protestant or Caritas.

The Permanence de la Chambre des Notaires, rue Verdaine 13, 1204 Geneva can help you in drafting a will. The major banks also have legal services which will help you to draw up a will without charge.

## **Medical care**

Service social de l'Hôpital Cantonal  
24, rue Micheli-du-Crest  
1205 GENEVA

Tel. 022 305 54 17

Service social  
Hôpital Beau-Séjour  
26, av. Beau-Séjour  
1206 GENEVA

Tel. 022 382 35 10

SOS Infirmiers  
36, av. Cardinal Mermillod  
1227 CAROUGE

Tel. 022 420 24 61

SOS Médecins  
43, rue Louis-Favre  
1201 GENEVA  
(call answering service and Téléalarm 24h/24h)

Tel. 022 748 49 50

Réhabilitation de la mémoire et centre de jour  
69, rue des Vollandes  
1207 GENEVA

Tel. 022 718 45 90

Anti-pain consultation  
Hôpital Cantonal  
1205 GENEVA

Tel. 022 372 99 33



## Geneva – useful addresses

**Caisse cantonale genevoise de compensation (AVS)**  
54, route de Chêne  
1208 GENEVA

from 0900 to 1200 and  
from 1300 to 1600  
Tel. 022 718 67 67

**Office cantonal de la population (residence permit)**  
(Geneva and Vaud)

1-3, rue David-Dufour  
Case postale 51  
1211 GENEVA 8

from 0745 to 1100 and  
from 1345 to 1630  
Tel. 022 327 44 11

2, rue Caroline  
1014 LAUSANNE

Tel. 021 316 46 46

**Boutique d'informations sociales**

12, cours de Rive  
1204 GENEVA

Tel. 022 420 52 15  
Réception: 022 420 52 00

**Association des médecins du canton de Genève**

12, rue Micheli-du-Crest  
1205 GENEVA

Tel. 022 320 84 20

**Administration fiscale cantonale**

26, rue du Stand  
1204 GENEVA  
Internet: <http://www.ge.ch/df>

from 0900 to 1600  
Tel. 022 327 70 00

**Service des automobiles**  
(Geneva and Vaud)

86, route de Veyrier  
1227 CAROUGE/GENEVA

Tel. 022 388 30 30

110, av. du Grey  
1014 LAUSANNE

Tel. 021 316 82 10

**Université du troisième âge (UNI 3)**

Secretariat: 2, rue de Candolle  
1211 GENEVA 4  
E-mail: [uni3age@uta.unige.ch](mailto:uni3age@uta.unige.ch)  
Internet: <http://www.unige.ch/uta>

Tel. 022 379 70 42  
Ext. 2042

**Permanence juridique S.A.**

9, rue de la Terrassière  
1207 GENEVA

from 0800 to 2000  
price of consultation: 50 CHF  
Tel. 022 735 81 83

**Permanence de l'ordre des avocats**

13, rue Verdaine  
1204 GENEVA

from 1000 to 1900  
without consultation fee: 60 CHF  
Tel. 022 310 24 11

**Centres médico-sociaux de quartier**

(look in telephone directory  
under “Centres médico-sociaux”)

## **More useful addresses**

(Additional information is given in the booklet “Retraités à Genève” distributed at the retirement briefing. It can be ordered from the Hospice général, 12 Cours de Rive, 1204 Geneva. Tel. 022 450 52 00.)

**Gymnastique Seniors Genève (GSG)**

24, av. Ernest-Pictet  
1203 GENEVA  
E-mail: [gsg@bluewin.ch](mailto:gsg@bluewin.ch)

Tel. 022 345 06 77

**ATD QUART MONDE**

This association seeks voluntary helpers to work with  
extremely disadvantaged children

Bibliothèque de rue  
5, Chemin Galiffe  
1201 GENEVA

Tel. 022 344 41 15

**Mouvement des Aînés pour la Suisse romande**

2, boulevard Carl-Vogt  
CP 14, 1211 GENEVA 8

Tel. 022 329 83 84

**L'AVIVO**

An association for the protection of retirees' rights  
25, rue du Vieux-Billard  
1205 GENEVA

Tel. 022 329 13 60

**Centre genevois du volontariat**

7, avenue Pictet-de-Rochemont  
1207 GENEVA  
E-mail: [cgv@swissonline.ch](mailto:cgv@swissonline.ch)

from 1400 to 1800  
Tel. 022 736 82 42

**CARITAS**

A Catholic association active in all fields on behalf  
of the most disadvantaged  
53, rue de Carouge  
1205 GENEVA

Tel. 022 708 04 44

**Centre Social Protestant**

An association working on behalf of the most disadvantaged  
and seeking voluntary helpers  
14, rue du Village-Suisse  
1205 GENEVA  
E-mail: [info@csp-ge.ch](mailto:info@csp-ge.ch)  
Internet: <http://www.csp-ge.ch>

Tel. 022 807 07 00

**La musique, activité créatrice**

A studio open to retirees  
9, avenue de Miremont  
1206 GENEVA

Tel. 022 346 89 92

## Your own address list

[illegible]

# Social services in Geneva

How can assistance be obtained from a social service in the Canton of Geneva?

## 1. Polyvalent social services

These services provide assistance to everyone, without distinction. They are either public or private.

Their activities may cover the entire canton or be confined to a district or commune.

### 1.1 Hospice Général (HG) – a public social service

Social Services  
12 Cours de Rive  
1204 GENEVA

Tel. 022 420 52 00

It supports and informs Genevans, other Swiss nationals, foreigners and refugees of all ages, and provides them with assistance. Its social workers are active in the various districts and communes. They examine requests for public assistance and provide the public with information of all kinds.

Other sectors that may be of interest to persons in the frontier zone:

- social and legal information service
- child and youth sector

### 1.2 Social Service of the City of Geneva (SSVG)

8, rue Chandieu  
1202 GENEVA

from 0800 to 1200 and from 1400 to 1700  
Tel. 022 919 70 40

This municipal social action centre is active in the following four areas:

#### 1.2.1 Financial assistance and social welfare consultations

*Objective:* – to combat poverty and social marginalization

- Means:*
- provision of monthly financial benefits to elderly persons and/or families of modest means resident in the municipal area
  - consultations on social problems (information, advice, assistance), available to all, with certified social assistants attached to social centres in various districts
  - subsidization of over 100 private social welfare institutions

### **1.2.2 Home help**

- Objective:*
- providing home help to persons requiring care and assistance in connection with their day-to-day life

- Means:*
- household help
  - laundry, washing, mending and ironing
  - provision of devices enabling persons in difficulty to call for help
  - operation of a day-care centre

## **2. Specialized social services**

These cater either to a specific segment of the population or focus on very specific problems.



# Social centres in districts and communes

## **AVANCHETS**

16, rue du Grand-Bay  
1220 LES AVANCHETS  
Tel. 022 420 35 50

## **CHAMPEL**

10, av. Bertrand  
1206 GENEVA  
Tel. 022 789 02 02

## **GRAND-SACONNEX**

Ferme Sarasin  
47, ch. Ed. Sarasin  
1218 GRAND-SACONNEX  
Tel. 022 420 26 00

## **LANCY**

3, av. Eugène-Lance  
1212 GRAND-LANCY  
Tel. 022 420 38 00

## **ONEX**

13, rue des Evaux  
1213 ONEX  
Tel. 022 420 36 00

## **PLAN-LES-OUATES**

8, ch. de Vers  
1228 PLAN-LES-OUATES  
Tel. 022 420 28 00

## **VERNIER**

4, ch. de l'Etang  
1219 CHÂTELAINE  
Tel. 022 420 34 00

## **BERNEX**

313, rue de Bernex  
1233 BERNEX  
Tel. 022 420 40 00

## **CHÊNE**

13A, rue du Gothard  
1225 CHÊNE-BOURG  
Tel. 022 348 70 18

## **GROTTE**

19, rue Fort-Barreau  
1201 GENEVA  
Tel. 022 418 95 00

## **LIGNON**

78, av. du Lignon  
1219 LE LIGNON  
Tel. 022 420 35 00

## **PÂQUIS**

28, rue Amat  
1202 GENEVA  
Tel. 022 418 53 60

## **SAINT-JEAN/ CHARMILLES**

23, av. des Tilleuls  
1203 GENEVA  
Tel. 022 418 90 00

## **VERSOIX**

5, ch. de Versoix-la-Ville  
1290 VERSOIX  
Tel. 022 420 48 00

## **CAROUGE**

3, rue de la Débridée  
1227 CAROUGE  
Tel. 022 420 32 00

## **EAUX-VIVES**

46, rue Montchoisy  
1207 GENEVA  
Tel. 022 418 62 40

## **JONCTION**

2, bd Carl-Vogt  
1205 GENEVA  
Tel. 022 708 03 70

## **MEYRIN**

2, rue des Boudines  
1217 MEYRIN  
Tel. 022 420 30 00

## **PLAINPALAIS/ACACIAS**

46, rue de Carouge  
1205 GENEVA  
Tel. 022 418 80 00

## **SERVETTE/ PETIT-SACONNEX**

91, rue de la Servette  
1202 GENEVA  
Tel. 022 918 21 00

## **VEYRIER**

4, ch. des Etournelles  
1255 VEYRIER  
Tel. 022 420 42 00

# Polyvalent social services in Geneva

## **CARITAS**

53, rue de Carouge  
1205 GENEVA

Tel. 022 708 04 44

This is a private social service which endeavours to mitigate emotional distress or financial difficulties, either individual or collective, and deals with legal or administrative problems, regardless of a person's religion or nationality.

(social service, legal service, debt-alleviation service, clothing, Caritas-Jeunesse: holidays and various activities for children and adolescents)

## **CENTRE SOCIAL PROTESTANT (CSP)**

14, rue du Village-Suisse  
1205 GENEVA

Tel. 022 807 07 00

This private polyvalent social service provides assistance to all, without distinction.

(social sector, voluntary workers, legal sector, clothing and shops)

# Social services in the Canton of Vaud

- Association des services bénévoles vaudois (ASBV)  
2, av. de Rumine 1005 Lausanne Tel. 021 312 13 14
- Association vaudoise d'établissements médico-sociaux (AVDEMS)  
7, chemin Pré de la Tour 1009 Pully Tel. 021 721 01 60
- CARITAS Vaud  
8, rue César-Roux 1005 Lausanne Tel. 021 320 34 61
- Centre ambulatoire, clinique La Source  
30, avenue Vinet 1004 Lausanne Tel. 021 641 33 33
- Centres médico-sociaux de:
 

Montreux	Tel. 021 966 04 88	Renens	Tel. 021 636 01 36
Morges	Tel. 021 811 11 11	Vevey	Tel. 021 925 25 80
Nyon	Tel. 022 365 77 77	Yverdon	Tel. 024 424 39 39
Orbe	Tel. 024 442 95 00		
- Centre social protestant (CSP)  
14, rue Louis Curtat 1005 Lausanne Tel. 021 320 40 60
- Connaissance 3, Université du 3<sup>e</sup> âge  
5, place de la Riponne 1005 Lausanne Tel. 021 321 77 66
- Croix-Rouge suisse, section de Lausanne  
11, chemin du Muveran 1012 Lausanne Tel. 021 323 66 16
- Administration de l'intérieur et de la santé publique  
4, place du Château 1008 Lausanne Tel. 021 316 40 80
- Administration du service de justice, de l'intérieur et des cultes  
1, place du Château 1014 Lausanne Tel. 021 316 45 45

- Département de l'intérieur et de la santé publique  
Service de la prévoyance sociale et des assurances  
2, avenue des Casernes 1018 Lausanne Tel. 021 316 51 75
- Fédération vaudoise de gymnastique, natation et  
sport pour personnes âgées (Pro Senectute)  
51, rue du Maupas 1004 Lausanne Tel. 021 646 17 21
- Ligues de la Santé  
4, avenue de Provence 1007 Lausanne Tel. 021 623 37 37
- Mouvement des aînés de suisse romande  
5, place de la Riponne 1005 Lausanne Tel. 021 321 77 66
- Organisme médico-social vaudois (OMSV)  
4, avenue de Provence 1007 Lausanne Tel. 021 623 36 36
- Permanence juridique de l'Ordre des avocats vaudois  
8, rue du Grand-Chêne 1003 Lausanne Tel. 021 320 20 60
- Pro Senectute, Vaud  
51, rue du Maupas 1004 Lausanne Tel. 021 646 17 21

# Social services in France

## THE “CIRCONSCRIPTION”

Each *département* is divided geographically into *circonscriptions* (districts) for social service purposes.

Although their names may differ, namely:

- in Ain: *circonscription de travail social et de service social* (a total of nine);
- in Haute-Savoie: *circonscription d'actions médico-sociales* (a total of five),

their functions are identical.

In accordance with the social policy adopted by the Regional Council (*Conseil Général*) of each *département*, the *circonscription* provides:

### **users with**

- information and guidance,
- assistance and care;

### **social workers with a focal point for:**

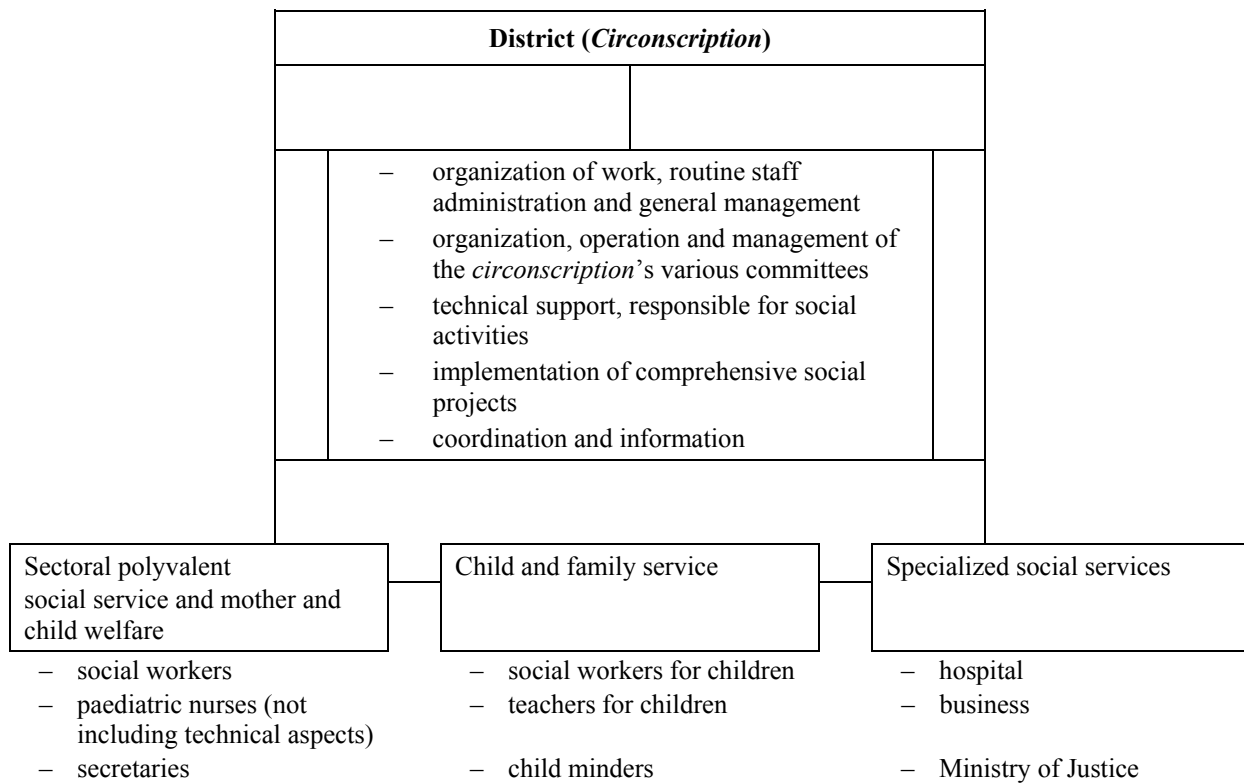
- the organization of work and routine administration of the *département*'s staff,
- technical support: the official in charge of the *circonscription* is responsible for the social activities carried out,
- the coordination of medical-social activities with the various partners (elected officials, other social workers, officials of associations, etc.),
- meetings and exchanges of views on their professional work,
- information.

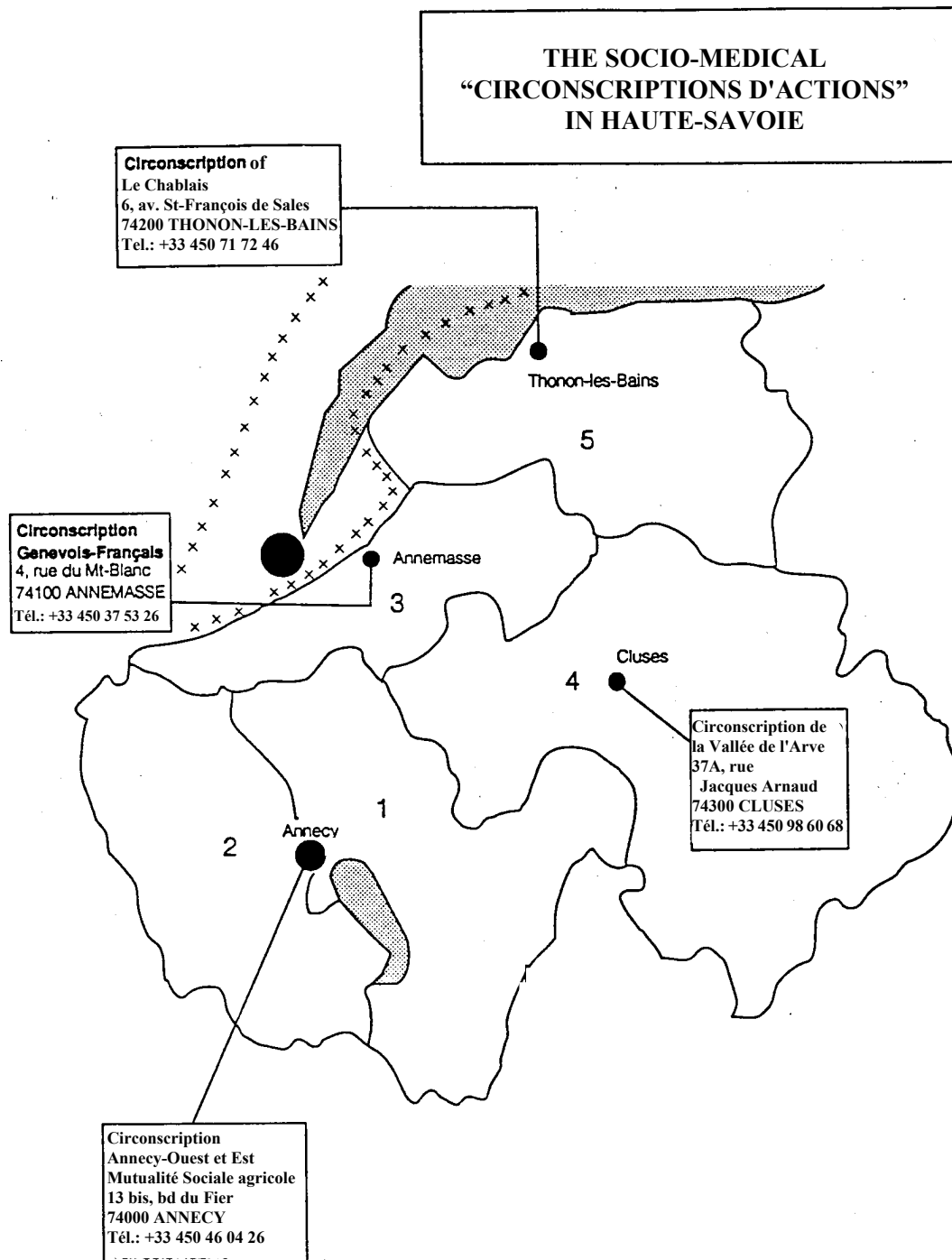
Working closely with users, officials of the *circonscription* evaluate their needs, bring them to the attention of decision-making bodies and submit practical proposals in respect of social welfare matters.

**By telephoning its secretariat, social workers can obtain information about available services (social services, establishments, associations, various bodies, etc.).**

**See maps pp. 93-94.**

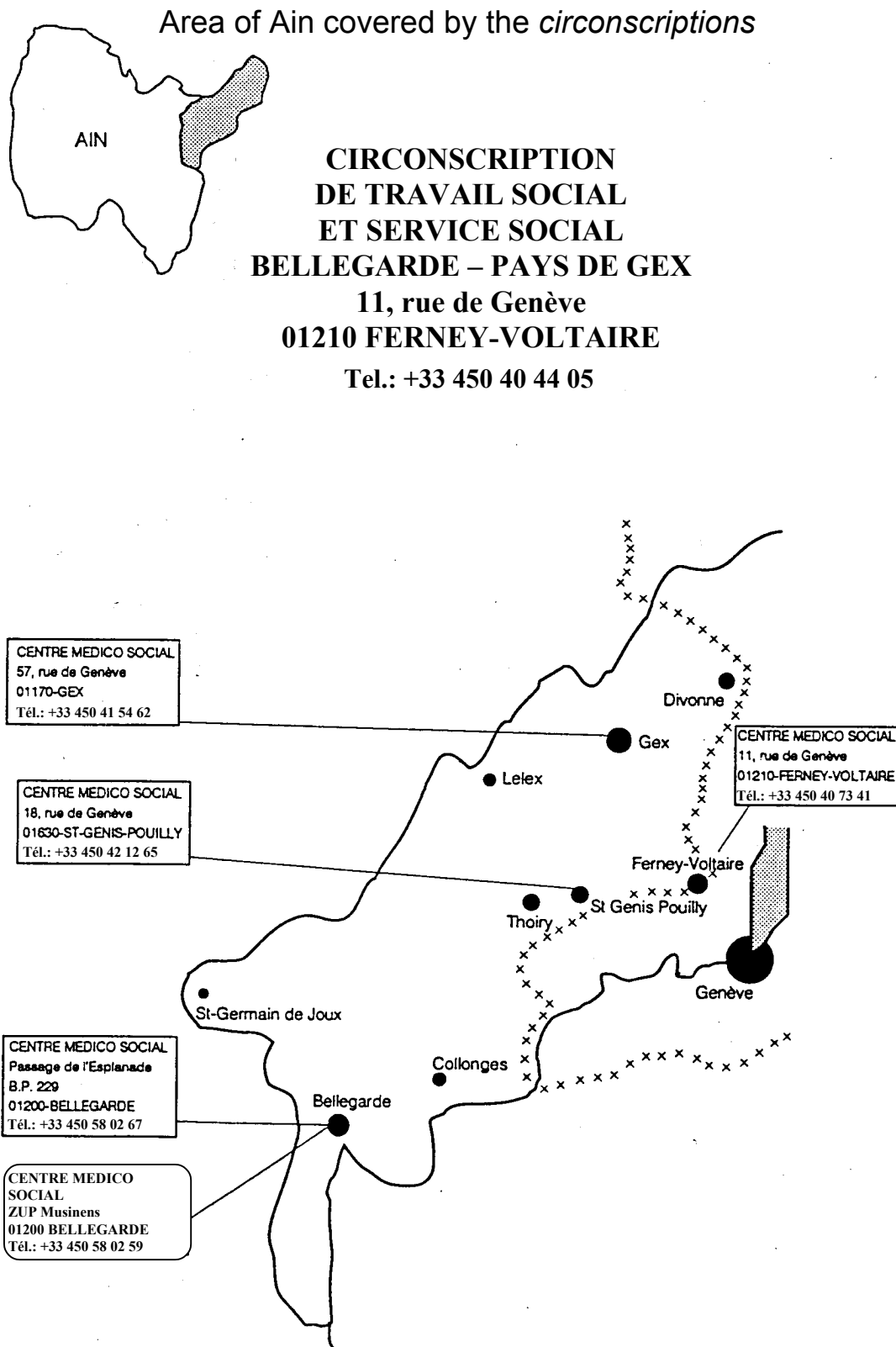
# Ain and Haute-Savoie





The following are the names of the Haute-Savoie *circonscriptions* and their identification codes:

- |                     |                 |
|---------------------|-----------------|
| 1 Anancy-Est        | 4 Vallée d’Arve |
| 2 Anancy-Ouest      | 5 Le Chablais   |
| 3 Genevois-Français |                 |





# France – useful addresses

## DÉPARTEMENT DE L'AIN

Association départementale pour l'information sur  
le logement (housing information)  
BOURG-EN-BRESSE

Tel. +33 474 21 82 77

Préfecture de région  
BOURG-EN-BRESSE  
(Service des étrangers, carte de séjour  
[Foreigners' Service, residence permits])

Tel. +33 474 32 30 00  
Tel. +33 474 32 30 66

Sous-Préfecture  
GEX

Tel. +33 450 41 51 51

Trésor public (public revenue department)

BELLEGARDE 11, rue Ampère  
FERNEY-VOLTAIRE 1 bis, avenue Voltaire  
GEX Place Gambetta

Tel. +33 450 48 24 09  
Tel. +33 450 40 55 93  
Tel. +33 450 41 51 03

Direction départementale des affaires sanitaires et sociales (DDASS)  
(health and social affairs)  
33, av. Mail  
01210 BOURG-EN-BRESSE

Tel. +33 474 32 80 60

Préfecture  
45, avenue Alsace-Lorraine  
01210 BOURG-EN-BRESSE

Tel. +33 474 32 30 00

## DÉPARTEMENT DE LA HAUTE-SAVOIE

Direction départementale des Affaires sanitaires et sociales (DDASS)  
(health and social affairs)  
9, rue Dupanloup  
74000 ANNECY

Tel. +33 450 88 41 11

Direction de la Solidarité + Service Administratif APA:  
20, avenue du Parmelan  
BP2 444  
74000 ANNECY

Tel. +33 450 33 50 24

Aide aux personnes âgées (APA)

Tel. +33 450 65 56 10

## DÉPARTEMENT DU RHÔNE

CRAM Rhône-Alpes  
(for persons who have worked in France and accumulated *points de retraite*)  
35, rue M Flandrin  
69436 LYON Cedex 03

Tel. +33 472 91 92 00

## If you have any comments or would like further information, please contact:



This booklet was produced by the following persons and organizations:

Ms Jacqueline ROUX, Social Welfare Officer, ITU

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Mr Jean BALFROID, retired ITU staff member

Association of Former International Civil Servants (AFICS)

Federation of Associations of Former International Civil Servants (FAFICS)

and in accordance with WHO and UN documents.

All figures, scales and telephone numbers are provided for information. They were valid at the time of publication but may well change subsequently; ITU assumes no responsibility for any such changes.

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Jörg Allinger  
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