

NOTES ON GENERAL ASSEMBLY

26 APRIL 2018

The meeting was perturbed by traffic conditions in Geneva, and had to adhere to a strict timetable. Furthermore, retirees cannot enter the Palais grounds by car because of ongoing renovation work.

A minute of silence was observed in memory of former colleagues and members of the staff who had given their lives while in service.

The Administration was represented by Richard Neufing, Chief of the training section in UNOG, who emphasized the organization's high regard for the retirees and the AAFI-AFICS' contribution to the pre-retirement seminars.

Ms Prisca Chaoui, Executive Secretary of the UNOG Staff Coordinating Council, thanked AFICS for its support over the actions linked to the decrease in the Geneva post adjustment payment.

Ms Sylvia Jacque was elected to chair the Assembly.

Accounts:

Due to the fact that the Treasurer was stuck in the traffic, the accounts, published in the June 2018 *Bulletin*, were introduced by Mohammed Rharha, auditor, who warmly welcomed the strict control of expenditures but also deplored the lack of payment of annual contributions.

Returns on investments were unlikely to improve in coming years.

Ventura Garcia Garnateo, auditor, thanked the treasurer, blocked in the traffic jam, for his excellent work over many years.

The accounts were approved by the Assembly, and the auditors were re-appointed.

I was reminded that the Committee's prerogatives are to vote internally the budget which is published with the Committee's report.

The AFICS President thanked all members of the Committee for their contribution. An appeal was launched for volunteer to stand for membership of the Committee.

The Committee's report was examined chapter by chapter.

The adoption by the UN General Assembly of Resolution 72/262 (official text in English and French published in the report), considered as the strongest text ever endorsed, ensures that the administration of the Pension Fund is now under control.

Each year, the Committee sets its objectives but events sometimes prevent their achievement, e.g. the Pension Fund and taxation in France.

It could be interesting to raise the fact that there is a continuity between the fact of being a staff member and then turning to the retirees status at the seminar for the new staff members.

AFICS participation and presentations in the pre-retirement seminars are appreciated. While this does not bring in new members, it awakens an awareness that retirees must be represented.

Representation of retirees on the Committee of the Insurance Society (UNSMIS) is blocked by the refusal to modify the Statutes to allow a real participation. It is hoped that with the appointment of a new Executive Secretary there will be an opportunity to update the 1947 Statutes, which were never adapted to the change of distribution of members especially the growing number of retirees.

Retirees are fully-fledged members of the Society who pay their premiums but the UNOG Administration is alone in not accepting retirees on the Executive Committee.

There have been many unsuccessful attempts: changing the statutes, FAFICS resolutions, support from the Staff Coordinating Council. The Assembly considered adopting a resolution but decides that a motion would be more appropriate to support all AAFI-AFICS Committee action in this domain.

High-Level Committee on Finance and Budget on ASHI

Katia Chestopalov reported that the High-Level Committee on Finance and Budget on ASHI has been working for three years. A study of the insurance national databases of France, Italy, Switzerland, United Kingdom and Spain to assess whether it was feasible for retirees to be insured by their national schemes has revealed that it would cost more to resort to these primary schemes than the economies envisaged. It is far more important to try to contain costs within each organization.

Presentation by the Pension Fund

(Alan Blythe, Aliamane Bacar Said and Mercedes Burguete)

No specific presentation was made to allow time for discussion.

A *Guardian* article on 25 April had severely criticized the Fund's investment policy and a statement from the Representative of the Secretary-General could not be addressed as investments cannot be commented by the Geneva s' Office of the Fund.

There had been problems with the receipt of the **Certificates of Entitlement** lists. Suspension of payments had already become effective before the lists of missing replies had been received from New York. It should be emphasized that the lack of response is often due to the age of the retirees which makes it even more important for the Associations to receive these lists.

Increase in the cost of living in France and Switzerland, taking note that there had been no increase in Switzerland since 2008: despite a negative index, there would be no decrease of benefits in Switzerland.

There is a 2.1% increase for France.

All the data were available on the MSS and the representatives of UNJSPF encourages the retirees to enroll and therefore get the information as soon as published.

There would be **no annual letter** from the Pension Fund but information would be available in a financial report.

Beneficiaries who until 2015 had received their pensions at the beginning of the month had been notified that the payment would be recuperated on the death of the retiree. This measure had not been well received, and the procedure has been modified to recover the amount on the final payment with an appropriate explanation.

TAXATION:

Concerning taxation on pensions, the differences between countries are explained but future retirees are not able to make a choice based on these criteria. An appeal is launched to the United Nations to undertake negotiations that pensions should not be taxed.

Once again, staff members believe that their salaries are not taxed and information is again provided on the staff assessment which is the equivalent of national taxation.

The representatives of the Pension Fund were warmly thanked for their presence and for the Tuesday permanences in the offices of AAFI-AFICS.

The meeting was resumed at 11:45.

Presentations on EMS in France and in Switzerland

The subject was added to the general assembly as requested in the assembly held in 2017.

Two representatives from France:

Mme Solène Wete , directrice of the **Cyclamens Challex, Pays de Gex** (<http://www.cyclamenschallex.com/>), and **Mme Elodie Ducher** , Directrice of the **Jardins du Mont-Blanc, Haute Savoie** (<http://www.lesjardinsdumontblanc.com/>),

and **Florian Erard** for Switzerland, in charge of projects for the **FEGEMS**, (<https://www.fegems.ch/vie-en-ems/>)

The psychological aspect of entering an EMS is especially important.

The DomusVi Group; a private group of homes for the elderly in France, Spain and Portugal, offering a number of services, including retirement homes and assistance at home.

1. 300 residences
2. 60 home help agencies
3. 30,000 collaborators
4. User satisfaction: 92%
5. Objectives: homes of life, empathy, confidence and enthusiasm
6. A solution for each situation
7. Care for those suffering from Alzheimer

Tariffs and financial assistance:

1. No restraints on nationality
2. Cost depending on medical records, tax returns, and family records
3. Study of the dossiers
4. Age of entry: 88
5. Independence
6. Possibility of making a trial stay: not necessarily a commitment if not satisfied
7. Homes that welcome pet animals
8. One medical record in France, so it can be copied to several residences
9. Assistance in adapting to a new life"
10. Freedom to come and go (merely informing an outing)
11. Wide visiting hours
12. Tariff for foreigners: € 5000
13. Tariff for French citizens: assistance if affiliated to the SECU

Underlined: the importance of a humane attitude

For Switzerland

1. Selling one's property to finance an EMS, unless donated within the last 10 years
2. Assistance: complementary service if premiums have been paid in Geneva
3. Pre-inscriptions, no obligations, you remain on the waiting list
4. No differences in tariffs between Swiss citizens and foreigners
5. Similar systems in all the Cantons: 150 establishments in the Canton of Vaud
6. No deposit on entry
7. Specific measures for staff who have a spouse affiliated to the AVS

Day centers in France and Switzerland: in France, there are day centers in specific establishments (not in the two presented), and also in Switzerland. PROSENECTUTE (<https://www.prosenectute.ch/fr.html>) organizes day centers and short stays to relieve the family.

Financial assistance depends on affiliation either with the AVS or the SECU.

1. Three tariffs for accommodation
2. Dependency tariff
3. SECU: €3000 to 4500 per month

Financial assistance for those living in Switzerland needs to be further explored.

Pierre Vangeleyn is thanked for having made all the arrangements for these presentations.

The AAFI-AFICS thanks the interpreters, namely Andrew Brookes, Norman Lusted, Françoise Meral and Kathleen Roy Brookes and, last but not least the President Officer.

The meeting is adjourned at 12:30.

Odette FOU DRAL, translation Elisabeth BELCHAMBER