



Introduction

Now it is time for you to become acquainted with day-to-day life in the canton of Fribourg. By reading the sections of this chapter you will quickly learn how to adapt and take advantage of your new environment. Besides the more technical aspects such as public transportation or health matters, we also shortly describe social customs and more cultural aspects. Therefore we will start with a section explaining the normal phenomenon of culture shock.

- 4.1 Culture shock
- 4.2 Social customs
- 4.3 Public transportation
- 4.4 Business hours
- 4.5 Banking
- 4.6 Shopping
- 4.7 Postal services
- 4.8 Health matters
- 4.9 Owning and driving a car
- 4.10 Recycling
- 4.11 Taxation of individuals
- 4.12 Leaving (checklist)



4.1 Culture shock

No matter how many times we move or how many changes we have survived in our lives, we all have to learn how to deal with transitions. Transitions help us develop new ways of doing things. They force us to grow and use resources and potential that we were not even aware we had.

In a new country, you learn new cultural cues and different patterns of behavior. Your values are brought into question and you are expected to function quickly and effectively. But the rules are yet unknown to you. Even in their own culture, people are sometimes not even aware of the rules. They are so ingrained and implicit that all we can do is watch and learn.

Why is it important to understand culture shock? Why should we be aware of the emotional and physical signs?

In a new culture, the challenges are more complex. It is always important to try and be yourself. You will not always know how to evaluate appropriate behavior and it is not always possible to have a clear basis for feeling confident. However, it is quite normal to face these challenges when adjusting to a new culture.

Almost everyone experiences minor pains and ailments when going through the adjustment process. It is sometimes difficult to know where these pains come from. Also, one can experience lower than normal energy levels and periods of mental confusion. These are normal reactions to moving to a new country. One might even experience negative feelings towards their host culture.



It is important that when you need assistance, you enlist the help and support of your host country colleagues and management. Do not depend exclusively on the expatriate community. Research shows that a certain amount of identification and bonding with people from your home culture is natural. But it also shows that the most successful, long-term adjustment occurs when bonds are developed with people in host organizations.

There are five stages one experiences going through the adjustment process. The process has a beginning and an end, and it is a matter of allowing oneself to go through the process. These stages are shown on the following diagram, with a description of the emotions experienced during each stage.

Transitional Stages and Emotions of Culture Shock

Stage 1	Stage 2	Stage 3	Stage 4	Stage 5
Honeymoon	Disintegration	Reintegration	Autonomy	Independence
Months 1-2	Months 2-4	Months 4-6	Months 6-8	Months 8-9
Excitement	Confusion	Anger	Self-assurance	Trust
Enthusiasm	Disorientation	Frustration	Relaxation	Humor
Stimulation	Loss	Anxiety	Warmth	Love
Playfulness	Apathy	Nervousness	Empathy	Sensitivity

As you can see, one experiences everything from honeymoon euphoria, to confusion and loneliness, to anger and frustration to becoming self-assured, relaxed, loving and sensitive.



It is truly a wide range of emotions. But if you allow yourself to take the steps necessary to adapt - language lessons, making new friends slowly, visiting new places, writing home to your friends and families, and making sure that you express what you feel - the process should go smoothly and you will soon enjoy your new life in Fribourg.

If you move with children, be sure to allow them time to express what they are also going through. The transition is not only for the individual - it is also for the family.

Out of the transition comes the thrilling discovery of a new culture, capabilities and new personal dimensions that will help you enjoy and maximize your new living experience.



4.2 Social customs

It takes everyone time to become accustomed to different ways of living and to make friends no matter where you live. But here in Switzerland once you become integrated into the community, you will see that friendships are true and long lasting. You often hear of foreigners that do not want to leave Switzerland after being here for a few years.

Every country has its unique set of customs and traditions. Certain rules of etiquette that apply here in Switzerland may greatly differ from those of your home country; therefore we have tried here to group together some of the more important aspects of the Swiss 'savoir vivre'.

- When meeting someone instead of just saying 'hello' you will **shake hands** or, if they are friends or relatives, give them what is called the '**bise**' / '**Küsschen**' which is at least one but normally three kisses on the cheeks.
- When **calling and answering the phone**, it is usual to state your own full name (first then last) at the beginning of the conversation. Whereas most English speakers simply answer with 'Hello', the Swiss will say 'Hello, Joe Smith speaking'.
- Try to remember that it is not the Swiss custom to call a person by their **first name** until you have known each other for a certain period of time and have developed closer relations, unless introduced that way. Using the informal forms in an inappropriate way would be considered overly friendly and could make the recipient feel uncomfortable.



- When **moving in**, you are the one who should make the first step and introduce yourselves to the neighbors, surprising though this may seem.
- The Swiss are very strict with **respect to noise**. For example, if you live in an apartment, it is unacceptable and considered bad manners to have a radio or TV on loud enough to disturb the neighbors after 10 pm. If you have a garden, you should abstain from using powered lawn mowers and electric hedge clippers on Sundays and holidays. As for the telephone, try not to call before 8 am or after 9 pm except to family and close friends.
- A great importance is given to discipline, self-discipline and the respect of others' private life. If you rent an apartment, you will receive a statement of regulations indicating your rights and duties. Sometimes, this set of rules is posted in the building entrance hall.
- If you own a **dog**, you are required to clean up after your pet in public parks and on the sidewalks, using plastic bags available in green-colored containers in public areas.
- **Littering is strictly forbidden** hence the pristine beauty of the roadsides and public areas.
- When entertaining, informal **invitations** among friends may, of course, be extended by telephone. For more formal occasions, written invitations should be sent at least ten days in advance with RSVP (response required) written in a lower corner. This should ensure a reply. It would be seen as impolite to drop into a friend's house or apartment without being invited. A Thank-You note or phone call is customary after receiving gifts and/or invitations.



- **Punctuality** used to be synonymous with the Swiss, however a 10-15 minute late arrival for dinner invitations is quite common. Parties are generally over at a reasonable hour. For any formal or informal appointments it is normal to inform of any unforeseen difficulty that leads to either a particularly late arrival or cancellation.

Tipping in restaurants, taxis and hairdressers is not an obligation any more, as service is included in the bill. However, you might want to round up the amount due. If you have received special attention in a restaurant, it is appropriate to give a larger tip, perhaps 5 to 10% of the total bill.

Smoking is forbidden in cinemas and theaters, doctors' and dentists' waiting rooms, most areas of hospitals, many public buildings and on trains and buses. Larger restaurants often have non-smoking areas, *espace non-fumeurs / Nichtraucher-Zone*.

When calculating the **time difference**, Switzerland, like most of continental Europe, is on Central European Time. Daylight Saving Time usually begins on the last Sunday of March. The clocks are set forward one hour then set back again on the last Sunday of October (remember: spring forward, fall back).

While you are not required by law to carry your passport or foreigners' booklet, *livret pour étrangers/ Ausländerausweis*, with you, it is sensible to carry some form of **identification** in case of an accident. It is also advisable that children going out alone carry a phone card or tax card, as many public phone booths do not accept cash.



In Switzerland, it is customary to reward an individual who finds and returns a **lost item** to you. Lost items are often turned in at the train or police station. When claiming a lost item, be prepared to pay a finder's fee of up to 10% of the value of the object.

Christmas in Switzerland is definitely a family affair, *une fête de famille / Familienfest*. On Christmas Eve the Christmas tree is lit with the whole family present including, of course, children of every age. Gifts are exchanged and the traditional gastronomic dinner is served.

New Year's Eve is a festive occasion usually concerning adults. The stroke of midnight ushers in the New Year with toasts of champagne and warm embraces. On New Year's Day and for the five days following, it is customary to wish everybody one meets a Happy New Year, *bonne année / frohes neues Jahr*, with at least a warm shake of the hand. A generous gratuity in an envelope goes to the superintendent, domestic help, the postman and to delivery men from shops, etc.



4.3 Public transportation

Switzerland is famous for its reliability, diversity, and the extent of its public transportation. While living here, you will certainly want to ride boats, trains, cable cars and buses, both for sightseeing and pleasure, as well as for day to day transportation.

If you are still trying to decide where to live, you might want to take into account the convenience of the local transit service. Ask about the frequency of trains or buses, as well as the location of stops from your future home and work place. Living near a well-served stop may mean you do not need a second car or that you do not need a car at all. Since public transportation is very safe, it also provides mobility for children. Older children in Switzerland often take relatively long trips (to other towns, ski resorts, etc.) on their own.

Trains

The Swiss railway network is very dense and convenient. The Swiss Federal Railways, *Chemins de fer fédéraux (CFF) / Schweizerische Bundesbahnen (SBB)*, crisscross the country and connect mountain railways as well as postal buses. All trains circulating between Geneva and Zurich stop in Fribourg and make travel to any Swiss location very fast and easy. For local destinations there are also regional railway lines.

Tickets are bought at the station, either from the ticket office or ticket machine, before you get on the train. Ticket machines give instructions in four different languages, including English.



As traveling by train can become quite expensive if you buy regular full price tickets, it is worth looking into the various opportunities to obtain reduced rates. The main types of reductions are described below. For more extensive information ask at the desk of the train station or check on the web site, www.rail.ch (available in four languages), which presents extensive information about prices, schedule, special offers and so on.

- Children under 6 years old travel for free
- Children under 16 years of age pay half of the adult fare. If accompanied by their parents, all children between the ages of 6 and 16 can travel by train for free during a whole year provided that the family buys a junior card, *carte junior / Junior Karte*, for CHF 20.
- The Half-Price Fare Card, *abonnement demi-tarif / Halbtax*, is the most popular pass, entitling the holder to buy tickets for half-price. This includes rail tickets, as well as tickets for travel on postal buses, many boats, and some cable cars and private railways. You can purchase a half price pass at the train station. At the present time a one-year pass costs CHF 150. The two-year pass is CHF 250. A passport size photo is required for each. The pass will arrive by mail about two weeks later; however, you will be given a validated temporary pass.
- The Multiple Journey Card, *abonnement de parcours / Streckenabonnement*, is a pass for regular train commuters that can be purchased for the week, month or year. This is a point-to-point pass and can only be used between the two destinations indicated on the pass.
- For people planning on traveling often by public transportation, the General Pass, *abonnement general / Generalabonnement (GA)*, which allows you to travel anywhere in Switzerland on practically any means of public transport, may be an advantageous offer.



Together with the Half-Price Fare Card you can purchase a Day Card, *carte journalière / Tageskarte*, that allows you to travel for one day anywhere in Switzerland, including buses in major cities.

If you forget your Pass, *abonnement / Abonnement*, you will have to pay the regular fare and ask for a refund later. Do not forget to ask for a receipt. You will have to present the receipt and your *abonnement* at the CFF office to obtain a partial refund (a commission of CHF 5 is retained).

The CFF also offers day packages for skiing or for visiting museums, special events, or scenic locations, as well as rail/hotel packages for longer trips. English is spoken at most of the CFF information offices.

For foreigners wishing to discover Switzerland by public transportation, a special offer called the Swiss Pass is available. Prices and conditions can be found on the website, www.rail.ch or at any train station.

Bus transportation

Transports Publics Fribourgeois / Freiburgische Verkehrsbetriebe, commonly referred to as TPF, www.tpf.ch, provides an extended bus service in the city of Fribourg area as well as in the whole canton of Fribourg. Within the city of Fribourg, on most lines, buses run on a 6 to 12-minute cadence, depending on the hour of the day. At bus stops you have to purchase a ticket before entering the bus. Ticket distribution machines can be found at bus stops. Some small change or a prepaid card can be used to purchase the ticket. You can buy prepaid cards at newspaper kiosks, or buy day-tickets, monthly or annual cards at the station. There is also the possibility to buy an annual pass for all public transportation within

the agglomeration of Fribourg. The easiest way to get acquainted with the opportunities is to ask at the central desk, which is located at the main train station.

For regional buses that go outside the city limits of Fribourg, drivers will sell tickets on the bus. Ticket prices will vary depending on your destination.

Taxis

Do not overlook taxis as an alternative form of transportation. A CHF 10 to 20 taxi fare, for example, may be all you will need to bring a load of groceries home. This is money well spent when you are new in town or only have one car or no car at all. It is worth asking what the cost will be before you travel to avoid any surprises. Shop around to find out which taxi company best suits your needs. Please note that when you enter a taxi a base charge of CHF 5 is typical. As the fare is more expensive outside the city limits, if you are traveling from within the city limits to outside the city limits, the meter will start clocking up the more expensive rate at the cut-off point. When you book a taxi, it is advisable to inform the company if you have a dog, as some drivers do not allow them.

Air transport

There are 2 inter-continental airports in Switzerland, and several airports for national or continental flights. The two major Swiss airports of Zurich and Geneva are easily accessible by car and by train. Underground train stations in the airports themselves allow passengers to easily connect from train to plane. The Berne-Belp airport is a 30-minute drive from Fribourg. This very convenient airport offers flights to most major European cities. You will find plenty of current information and links on the website, www.airport.ch.



4.4 Business hours

First be sure to take note that the 24-hour time system is used throughout Europe. To facilitate this conversion for you, below you will find a useful table:

02h00 = 2:00am	14h00 = 2:00pm
04h00 = 4:00am	16h00 = 4:00pm
06h00 = 6:00am	18h00 = 6:00pm
08h00 = 8:00am	20h00 = 8:00pm
10h00 = 10:00am	22h00 = 10:00pm
12h00 = 12:00pm	24h00 = 12:00am

Hereafter you will find the normal opening hours. It is important to be aware that there are many variations, depending on the areas and types of businesses. Nonetheless it will give you an idea of the rhythm of day.

Offices:	Monday to Friday	8:00am to 12:00pm 2:00pm to 5:00pm
	Saturday	closed
	Sunday	closed
Banks:	Monday to Friday	8:30am to 4:30pm
	Saturday	closed
	Sunday	closed

At airports and major railway stations, money exchange is also possible outside the above hours.



Shops:	Monday	1:30pm to 7:00pm
	Tuesday to Friday	8:00am to 7:00pm
	Saturday	8:00am to 4:00pm
	Sunday	closed

One evening per week (for instance in the city of Fribourg on Thursdays), shops can remain open until 9:00pm.

Small shops and grocery stores are also open later at night and during a few hours on Sunday mornings, in particular those located in tourist areas, railway stations, etc. The grocery store at Fribourg's train station is open 7 days a week until 10:00pm. Many gas stations in the canton have a small grocery store open until 7:00pm from Monday to Sunday, except for Saturday, until 4:00pm.

Restaurants

Their business hours vary widely. Usually, they open as early as 6:00am until midnight, with one day off per week. It is advisable to call before planning a lunch or a dinner in any restaurant. A few restaurants in Fribourg are open until 3:00am.



4.5 Banking

Swiss currency

The ISO code for the Swiss Franc is CHF. The Swiss currency is divided into Francs, *francs / Franken*, and Centimes, *centimes / Rappen*, 1 Franc equals 100 centimes.

You will find banknotes for: CHF 10, 20, 50, 100, 200, 1'000

While there are coins of the following values:

CHF 1, 2, 5 and 5, 10, 20, 50 centimes

As Switzerland is not a member of the European Union - and most likely will not join it in the near future - the Swiss Franc will remain in force.

Writing the amounts correctly

To avoid misunderstandings and problems when writing payment orders, it is important for you to note that monetary amounts are written somewhat differently in Switzerland than in English spoken areas.

For example, write:

CHF 19.80 for nineteen francs and eighty centimes

CHF 19'800 for nineteen thousand eight hundred francs
and zero centimes



Americans should also be careful to write the numbers in the European style. It means, when writing figures, the number seven should be crossed with a stroke horizontally through the center, to avoid confusion with the number one, which Europeans write with a tail that can look like an uncrossed seven.

Swiss banking sector

The Swiss banking sector is one of the most developed worldwide, and is entrusted with the management of a substantial part of the world's portfolio.

Foreigners quite often have inaccurate notions about the Swiss banking secrecy and numbered accounts. Swiss banking secrecy is intended to prevent banks from passing on information about their customers without prior permission. Consequently it offers extensive protection to the banks' clients. However, in cases involving tax fraud (e.g., forging of documents), the courts may suspend banking secrecy and provide judicial assistance upon the requests from foreign authorities. No judicial assistance is provided in cases of mere tax evasion.

Switzerland plays a vigorous part in the fight against organized crime and money laundering. Therefore all Swiss banks have concluded a due diligence agreement that requires them to identify a client when starting a business relationship.



Swiss bank accounts

Once you are in possession of your residency permit, it is quite easy to open a personal (non-business) account in Switzerland. Nonetheless some banks may require a minimal deposit when you open the account.

Each bank offers a wide variety of accounts. There are practically no restrictions on deposits, but depending upon the type of account and the interest rate, there may be restrictions on withdrawals. Ask for information on the different accounts offered. You will almost always find someone who speaks English who can help you. All banks offer practically the same services and interest rates. The difference is mostly in the quality of service.

Among the various types of accounts, the most famous numbered account is paradoxically the less used. It offers the customer more discretion within the bank. Therefore, in his dealing with the bank, the numbered account holder is identified by a number only. The identity of this holder is known only to a small number of chosen staff within the bank. Generally, a minimum deposit is required to open a numbered account, usually CHF 100'000.

If you deposit a check in your Swiss account, you will usually have to wait until the check clears before withdrawing the money. It can take between ten and fifteen days and you will have to pay various administrative charges. Therefore it is advisable to ask your bank to wire the money directly from one bank to another.



Money withdrawals

The account card can be used at any branch of your bank. You may use an automatic banking machine or simply ask the teller for the amount that you wish to withdraw and give him your account card. If they do not know you at this bank, they might ask you for your passport or another identification card. Then you will have to sign the withdrawal slip and you will receive a copy and the money.

The Euro-check Card, *Carte Eurochèque / Euroscheck-Karte* is the most useful bankcard available in Switzerland. Nearly all banks issue it. You can use it in 2 ways:

- From any EC-ATM in all but the smallest banks, 24 hours a day, 365 days a year, you can use it as a cash card to withdraw money up to your personal limit, usually CHF 1'000 per day (or CHF 5'000 at your bank's branches). The ATM is usually inside the bank building. Outside opening hours, you can use your EC-card to open the outer doors.
- At many larger stores and at many service stations, denoted by the EC-Direct sign, you can use it as a direct debit card to pay for your items. For example you can buy gasoline with your card any time, day or night. Make sure you go to the correct checkout counter, also marked EC-Direct, and fitted with a small card-reader. You simply insert your card, key in your PIN, and the amount is automatically debited from your account.

This is a debit card and not a credit card. It should not be confused with the Eurocard. The card can be programmed to issue instructions in English when used. You are given a secret personal identification number (PIN) that is genuinely secret. If you forget it,



the bank cannot tell you what it is and you will have to pay for a new card to be issued. You can change your PIN code at an EC-ATM whenever you like. You are given three chances to enter the correct code; if you get it wrong three times, the machine will not return your card.

Credit cards

Credit cards are quite common in Switzerland. The most used credit cards here are Eurocard/Mastercard, VISA, American Express and Diners.

Bills

When you receive a bill, it will be printed on an orange, blue or pink payment slip, *bulletin de versement / Einzahlungsschein*. If the payment slip is not included, blank ones are available at the post office. As checks do not exist anymore, people make payments through bank or postal transfers.

If you choose to go to the post office to pay your bills, you should present the *bulletin de versement / Einzahlungsschein* with the money at the window. If you have a postal account (similar to a bank account but at the Post), you may also pay using your postal account. The postal clerk will stamp and return the left part of the *bulletin de versement* as your receipt. A book for recording the payments, which is stamped by the clerk, is also available.

Banks offer many solutions to make payments easier. All operations, including paying bills, can be done by correspondence or internet. For example the bank will give you a series of



preprinted payment orders, *ordres de paiement / Zahlungsaufträge*. You just have to list your creditors plus the amount owed, include the payment slip provided by each creditor, the *bulletin de versement / Einzahlungsschein*, and send them to your bank. You can also ask for a *liste de paiements / Zahlungsliste* where your regular creditors are printed on the payment order. Other services such as direct bill-paying service (LSV) may also be offered. Ask your bank for such features. There may be a small fee per service. Telebanking via the Internet is another option now offered by almost every bank.

Permanent (standing) orders, *ordres permanents / Daueraufträge*, are very convenient for fixed amounts to be paid to fixed creditors on fixed dates, such as rent, insurance payments, car leasing or transfers from one account to another.

Loans

There are numerous types of loans available at variable interest rates. There are slight regional differences. Your type of residence permit and length of stay could determine if you obtain a loan. Talk to the credit manager at your bank. He should be able to advise you on an appropriate loan.



4.6 Shopping

Open air markets

Check your local municipality for their weekly or twice-weekly market day. The market stalls carry delicious local produce, some organically grown, plus imported goods. They also often have in-season plants for sale as well as freshly cut flowers. It is always a nice treat to wander through the market. Such open-air markets give you not only the occasion to buy fresh products in a nice atmosphere, it also gives you a social opportunity to meet neighbors and friends.

Clothes shopping

There are many clothing shops for men, women and children in Fribourg and the surrounding areas. They range from small boutiques to large department stores and from expensive designer clothes to off the rack teenage fashion. As there are too many shops to list them all, it would be best to go exploring and find your own treasures. If you need to find a particular shop, your phone book might be of some help.

As the sizes are different in many countries, you will find a [clothing conversion table](#) at the end of the guide (*section 6.1*) to help you during your first days of shopping.

Food items

To help you find some basic food items while discovering the supermarkets, you will find below some indications to assist you:

Dairy products, *produits laitiers / Milchprodukte* are one of the Swiss specialties.

Milk, *lait / Milch*. You will find milk in one liter and half liter cartons. Milk and cream marked UP, *upérisé / uperisiert*, and UHT, ultra heat-treated, are stocked in the non-refrigerated shelves of the dairy section. *Upérisation / Uperisation* is a sterilizing process. UP/UHT products can be kept for several weeks without refrigeration. Check the expiration date carefully. Once opened, these products should be refrigerated. Pasteurized milk is found in the refrigerated cabinets.

Lait entier / Vollmilch - pasteurized, homogenized whole milk, relatively high in butterfat.

Lait drink / Milchdrink - pasteurized, homogenized milk containing 2.7% butterfat.

Lait semi-écrémé / Halbentrahmte Milch - semi-skimmed milk. Half of the milk fat is removed.

Lait écrémé or lait maigre / Entrahmte or Magermilch - skim milk.

Lait condensé sucré / Gezuckerte Kondensmilch - sweetened condensed milk, available in tubes or cans.

Cream, *crème / Rahm*. There are several types of cream available in most supermarkets, either in ¼ or ½ liter cardboard containers or plastic pots, goblets. In addition, fresh cream is available from local dairies.

Crème fraîche de la Gruyère or double crème de la Gruyère / Greyerzer Doppelrahm - this is a fresh, thick double cream.

Crème entière / Vollrahm, usually UP - whole cream. Can also be whipped.

Crème à fouetter, demi-crème à fouetter / Schlagrahm, Halbrahm schlagbar - these are whipping creams. Refrigerate before whipping for best results.



Crème acidulée / Sauerrahm - sour cream. Is usually found in the yogurt section of the supermarket.

Demi-crème acidulée / Saurer Halbrahm - low fat sour cream.

Crème à café / Kaffeerahm, usually UP - coffee cream. Does not whip.

Butter, *beurre / Butter*

Beurre / Butter - pasteurized butter that is usually unsalted.

Beurre salé / Salzbutter - salted butter.

Beurre de cuisine / Kochbutter -- unsalted, un-pasteurized butter specifically for cooking.

Margarine - Margarine. Available plain or with 10% or 20% butter. Light margarine is also available. Check the package to see if the margarine is for spreading only, *à tartiner / Brotaufstrich* or also for cooking, *à cuisiner / zum Kochen*.

Cheese, *fromage / Käse*. The variety is endless. Products labeled *mi-graisse / halb-fett* are lower in calories.

Fromage frais / Frischkäse - a whole milk product, fermented in the same way as yogurt, and including live bacteria, but with a much higher milk solids content, which gives it a firmer consistency. There are many varieties; 0%, 20%, and 40% fat contents are available; fruit, flavorings or spices are often added. *Petit Suisse* is a very sweet variety popular with children.

Blanc battu - another yogurt-type product with a high solids content that has cream added to it and is then whipped. It comes with 0%, 20% and 40% fat content. It can also be used as a substitute for whipped cream, sour cream or yogurt to serve with desserts or to fill cakes.



Try some of the local cheeses such as Gruyère, the famous local cheese renowned worldwide; Vacherin fribourgeois, a very tasty local cheese also used for fondue; Tomme, a fairly soft cheese often with cumin added; Vacherin Mont d'Or, in a wooden box with a crust top; the round Tête de Moine, which should be shaved into thin slivers.

Fondue and *raclette* - you can buy a mixture of fondue cheese, *mélange pour fondue / Fonduemischung*, at any shop where cheese is sold. Most supermarkets also sell prepackaged mixes. *Raclette* can be found at any cheese counter, also found with peppercorns and paprika already added.

Bread, *pain / Brot*, is widely available in many varieties. In a supermarket, bread labeled from the baker's is likely to be better and fresher than the ordinary range. The best bread typically comes from the local bakery, *boulangerie / Bäckerei*. Fresh European bread contains few conserving agents and is best eaten on the day of purchase. If you want to save bread, wrap it well and freeze it, then revive it by heating for a few minutes in the oven after having rubbed it with a damp towel. This works well for croissants too.

Pain blanc / Weissbrot - white bread.

Pain mi-blanc / Halbweissbrot - made with unbleached flour.

Pain complet or *pain graham / Vollkornbrot* or *Grahambrot* - made with whole meal or graham flour. Sometimes called *pain noir / Schwarzbrot*.

Pain paysan / Bauernbrot- this country bread is made from natural flour, is usually round or oval and frequently contains whole grains. Try the type that is baked over a wood fire, *au feu de bois / vom Holzbackhofen*.

Pain de seigle / Roggenbrot- rye bread.

Pain de son / Kleiebrot - bran bread.



Baking and cooking products

Poudre à lever / Backpulver - baking powder is available in small packets at most stores. Look next to the flour or sugar sections.

Bicarbonate de soude / Natron - bicarbonate of soda, baking soda, is available in small packets at most supermarkets or pharmacies.

Farine / Mehl – flour. U.S. cake flour is called *farine à gateau / Kuchenmehl* - Whole-wheat flour, *farine complete / Vollkornmehl*, is widely available. Some health stores sell fresh-milled flour. Health stores also have other specialty flours.

Fécule de maïs / Maisstärke – Maizena - cornstarch, corn flour. Potato flour, *fécule de pommes de terre*, is also widely available.

Gélatine / Gelatine - powdered gelatin available everywhere.

Gelée / Gelee - a salted and flavored gelatin used for aspic, etc.

Flocons d'avoine / Haferflocken – oats with or without added vitamins.

Son de froment de blé / Weizenkleie - bran is available in granules or flakes.

Cacao soluble / löslicher Kakao- unsweetened baking cocoa - widely available.

Oil, huile / Öl - comes in many varieties. There is corn, *maïs / Mais* - olive, *olive / Oliven* - peanut, *arachide / Erdnuss* - sesame, *sesame / Sesam* – cole seed, *colza / Raps* - sunflower, *tournesol / Sonnenblumen* - walnut, *noix / Walnuss*.

Pastry dough, pâte / Teig - ready-to-use is available at most food stores. *Pâte feuilletée / Blätterteig*, is puff pastry; *pâte brisée / Mürbeteig* or *pâte à gâteau / Kuchenteig* is more similar to piecrust or short crust pastry.

Salt, *sel de cuisine / Kochsalz* - cooking salt available with added fluoride and iodine in green boxes. *Sel de table / Tafelsalz* is finer than cooking salt. Seasoned salt is available in many varieties. Note: *Reosal* and other salts that are found next to the cleaning products are for use in dishwashers to prevent buildup of mineral deposits. Do NOT use them for anything else.

Sugar, *sucre fin / Feinzucker* or *sucre cristallisé / Kristallzucker* - granulated sugar, can be substituted for English castor sugar or regular American white sugar.

Sucre glace / Puderzucker - icing sugar.

Sucre de canne brut / Rohrohrzucker- brown sugar.

Cassonade / Brauner Zucker- similar to soft brown sugar.

Sucre gélifiant / Gelierzucker - use for jams and jellies. Equivalent to English preserving sugar.

Yeast, fresh/dried, *levure fraîche, levure sèche* / Hefe. Available fresh in 20 gram packets at larger stores (check the frozen breads section).

Herbs, spices and miscellaneous. Try all the fresh herbs in season from food stores and open-air markets. Some of the more common are: basil, *basilica / Basilikum* - chervil, *cerfeuil / Kerbel* - dill, *aneth / Dill* - mint, *menthe / Minze* - parsley, *persil / Petersilie* - rosemary, *romarin / Rosmarin* - sage, *sauge / Salbei* - tarragon, *estragon / Estragon* - and thyme, *thym / Thymian*. Spices are readily available in most supermarkets although you may need to shop around for specific ones.

Mushrooms, *champignons / Pilze*, are abundant and can be found dried and canned as well as fresh at the open-air markets and supermarkets; button mushrooms, *champignons de Paris*, are



available year round. There are also delicately flavored chanterelles, *bolet/cèpes / Steinpilze*, morels, *morilles / Morcheln*, and others. Many Swiss gather their own but it is not wise to do this unless you are really sure you know your mushrooms. If you do, however, you can have your collection checked by a local expert at the weekly outdoor market. Ask the police where an inspector is available.

Many delicious **fruits** such as apricots, pears, peaches and plums come from the canton of Valais. Soft fruits are abundant but tend to have a short season. Freeze red currants, *groseilles / Johannisbeeren* - blackberries, *mûres / Brombeeren* - and black currants, *cassis / Cassis*, to enjoy out of season. Raspberries, *framboises / Himbeeren* - strawberries, *fraises / Erdbeeren* - blueberries, *myrtilles / Heidelbeeren* and even stoned plums, *pruneaux / Zwetschggen* are usually available in freezer sections in sweetened and unsweetened versions.

With saltwater fish and **shellfish**, the choice is endless. Fresh lobster and crab arrive several times a week from France in large refrigerated trucks. Mullet, *rouget / Rotbarbe* - dorado, *dorade / Goldbrasse* and squid can be found next to the plaice, *filets de carrelet / Goldbutt* on the fishmonger's slab. Try fresh tuna steaks, *steaks de thon / Thunfish-Steaks*, lightly grilled with a little butter and garlic and served with asparagus and hollandaise sauce; sea bass, *loup de mer / Meerbarsch*, with a fennel sauce, or barbecued fresh sardines with herbs.

Meat, *viande / Fleisch*, can be bought at a supermarket in pre-packaged portions either fresh or frozen or over the counter from the store butcher. However, throughout Switzerland there are small butcher shops to cater to your needs. They are very helpful in explaining the preparation of the cuts and can suggest the amount to buy for a particular number of people.

Lard à griller / Bratspeck, bacon, is similar to American smoked bacon. *Lard cru / Rohessspeck*, is a cured raw bacon, ready to eat, primarily used as a cold cut. *Lard sale / Kochspeck*, is salt pork but more meaty. *Lard de jambon* is the same as Canadian bacon. *Lardons / Speckwürfel*, are diced bacon.

Cheval, horse / *Pferd*. There are also butchers who specialize in horsemeat, *boucherie chevaline / Pferdemetzgerei*.

Ragoût / Ragout, stewing meat.

Bouilli / Siedfleisch, meat for soup.

Emincé / Geschnetzeltes, small tender pieces of meat for stir-frying.

4.7 Postal services

The Swiss Post, *La Poste Suisse / Die Schweizerische Post*

It does more than just mail letters and packages. It performs a wide variety of services. This section describes only some of the current services. But you can find all possible information about the services and prices in English on the website, www.post.ch.

Opening hours

You can find post offices almost everywhere. Their opening hours can vary from place to place. Usually, they are as follows:

Monday to Friday	7:30am to 12:00pm	1:30pm to 6:00pm
Saturday	8:00am to 11:00am	(until 4:00pm in towns)
Sunday	closed	closed

Mail delivery

A little tip for when you first arrive: if you want to be sure to get your mail, do not forget to inform the nearest post office about your arrival and your new address.

If you are not at home to receive a package or any other item that you have to sign for, an orange slip named 'invitation to withdraw', *invitation à retirer un envoi / Abholungseinladung*, is left in your mailbox. It will tell you where the package originated, what it weighs, where and between what dates you can pick it up. If not claimed before the time limit, usually one week, the post office will return the item to the sender. You should present the form with identification at the mentioned post office or call to see if you can have it re-delivered to your home.



Customs duty may be payable on packages received from outside Switzerland. For gifts with a value of less than CHF 100, or for non-gifts worth less than CHF 67, the package is duty-free. If not, the recipient will have to pay 7.6% VAT duty plus an additional postal handling fee of CHF 10. If applicable, the postman will collect the money when delivering the package. A weight-based charge could also be applicable. For more information about the customs aspect, please check the Swiss customs website, www.customs.admin.ch.

If you will be away and you do not want to have any packages or registered mail returned to the sender, it is recommended that you have the post office hold your mail.

Postal rates

Basically Swiss postal rates, *tarif postal / Postarif*, are divided into **A-Post** (Priority mail) and **B-Post** (Non-priority mail). The latter is slower and less expensive. Domestically, A-Post, *Courrier A / A-Post*, is delivered by the next day and also on Saturday, while B-Post, *Courrier B / B-Post*, is delivered by the third working day. For foreign mail, 'A' Priority, *Courrier prioritaire / A-Post*, will be delivered to a European or Mediterranean destination within two to four days and, to other countries within five to nine days. Whereas 'B' non-priority mail, *courrier économique / B-Post*, takes five to nine days within European and Mediterranean countries and three to eight weeks to others. Prices for international post depends on size, weight and destination. The current rates are listed on postboxes, in a brochure from the post office, and on the site, www.post.ch.



Stamps can be bought not only at all post offices, but also at kiosks and automatic stamp distributors.

For information on **sending letters**, the booklet, *Adressage et Conditionnement des Envois / Verpacken und Adressieren*, available at most post offices, describes in detail how to address letters. For example:

Monsieur
Marc HENRIOD
Ch. de la Prairie 10
1700 FRIBOURG

Special services

To send **registered letters**, *lettres signatures / eingeschriebene Briefe*, you must go to a Post Office, seal the letter and write the sender's name and address. They are delivered as priority mail. The current fee is CHF 5.

Swiss Post offers **Swiss Special Express delivery services**. See the current availability on the site, www.post.ch. Such services have a high competition level; as a matter of fact there are several private delivery companies that offer international courier services as well. For a short list of such companies see the end of this section.

When you go abroad, you can ask the Post to hold your mail or to have your mail forwarded to a temporary address. The post will charge you for this service.



When moving permanently, do not forget to inform the post office. All mail, including packages and printed matter, will be forwarded to you for up to one year. If you are moving outside Switzerland, only letters and cards will be forwarded for a fee, although forwarding of packages and printed matter can be arranged for an additional charge. Free postage-paid change of address cards can be obtained from the post office.

It is possible to **transfer cash** to a person who does not have a bank or a Swiss Post account. You may pay by cash, post check or from your postal account. The letter carrier will deliver the cash to the person or notify him or her by receipt to pick up the cash at the post office. Money can also be transferred to other countries.

More detailed information on the services offered by Swiss Post can be found on the Internet at, www.post.ch.

Postal account

Banking services are also offered by Swiss Post. Many people have a postal account, which is similar to a bank account. You can use it to pay bills and to withdraw money with proper identification at any post office in Switzerland. You can also have money delivered to your home by the letter carrier for a small fee.

Packages

If you are sending a package overseas, you will be asked to fill in the customs forms, *Formules Douanières / Zollformular*, at the post office and the green customs sticker, *Etiquette Douanière Verte / Zolletikette*. All packages are automatically insured for CHF 1'000.



If the value exceeds this amount, you have the possibility to opt for an insured package, *colis assurance / Paketversicherung*, which provides insurance up to CHF 3'000. There are a number of packaging options available, just ask the post clerk about the various options.

As an alternative you can find many courier companies with international services operating from Switzerland:

DHL	www.dhl.ch
Fedex Federal Express	www.fedex.com/ch
TNT Express	www.tntswisspost.ch
United Parcel Services	www.ups.com
World Courier	www.worldcourier.com



4.8 Health matters

The quality of healthcare in Switzerland is renowned worldwide. The density of physicians – one for every 546 inhabitants - is one of the highest in the world. Physicians, many of whom have studied abroad for a few years, are knowledgeable in modern techniques. Hospitals, both public and private, are operated with efficiency and supplied with the newest technological equipment. Therefore, foreigners will find the same standards here as those they are accustomed to, or even better.

It is also true that this high quality comes with a high price. Consequently, all newcomers are advised to carefully check their healthcare and accident coverage. Let's point out again that health and hospitalization insurance is mandatory. It is up to each person to verify not only that he/she is appropriately insured, but also that all the members of his/her family are. *For further information concerning insurance see section 3.4.*

As many doctors have studied abroad, you should be able to easily find physicians who speak English. However, if you are not confident in your ability to explain the problem in French or German, it may be less stressful to go to the hospital or doctor's office with a French- or German-speaking friend.

In the local telephone directories, under the headings *médecins / Ärzte*, you will find a complete listing of doctors and dentists along with their specialization.

The secret of taking the panic out of a crisis is to prepare as much as possible in advance - if you go to the right place and follow the right procedure, the whole situation is much less stressful. The following tips will help smooth your way.

- If you have children up to the age of fifteen, sign them up on arrival with a pediatrician. You can ask for a brief check-up, which will give you and your child an opportunity to meet the doctor before seeking treatment.
- The same applies to any member of the family with a chronic health problem as well as to women. Finding a sympathetic, English-speaking gynecologist is not straightforward, and they often have full appointment books.
- When you go to a doctor or the hospital take your residence permit, *permis de séjour / Aufenthaltsbewilligung*, and a copy of your insurance policy. Give these to the receptionist for the inevitable form completion so you will not have to spell out names or repeat long numbers. You will be asked for your telephone number.
- It is very helpful to keep a brief record of the medical history of each member of the family. Note details of relevant family history, pregnancy and delivery, a record of vaccinations, chronic conditions and medication taken, major illnesses and operations, sensitivity to drugs, food, etc.
- After a doctor has agreed to see you as a patient, it is recommended that you request your former physician to forward your medical history to the new doctor in Switzerland. This is particularly important for anyone suffering from a chronic illness.
- Take a small dictionary or phrase book with you - you will probably have time to look up a few key words in the waiting room.



- The selection of one medical facility over another is dependent upon three factors: insurance, choice of doctor and the nature of the medical problem. Knowledge of whether or not one's insurance covers a particular facility is imperative. Many insurance policies simply do not cover private clinic care. Therefore, check on the coverage of your own specific insurance before entering a clinic or hospital as a private patient. Similarly, when choosing a doctor, it is important to ascertain which hospitals/clinics he/she is affiliated with. Except in emergencies, admittance to a hospital is arranged through a personal physician.

Healthcare services, *soins à domicile / Hauspflege*, can be obtained by the local Red Cross, *Croix-Rouge / Rotes Kreuz*, e.g. **City of Fribourg Tel. 026 347 39 40**, www.croix-rouge-fr.ch. Under a doctor's prescription, this service provides at-home nursing care on a daily basis.

Emergencies

In the event of a **medical emergency**, there are two very important telephone numbers to know and remember:

Ambulance, *ambulance / Ambulanz* **Tel. 144**
Police emergency, *urgences / Notruf* **Tel. 117**

All family members should memorize these numbers. In addition, it is very important that you learn how to say your address and telephone number in French in the likely event that the emergency response person you call on the phone does not speak English.



The essential information required for an accident is the exact location and street address, and type of accident. If the location is difficult to find, someone should meet the police or ambulance at a nearby landmark and guide them to the accident scene.

In the event of **poisoning**, English-speaking operators at the *poison center in Zurich*, Tel. 145, www.toxi.ch/eng/welcome.html can provide immediate information on appropriate antidotes.

If you – or a family member - feel sick and your usual doctor is not reachable, you can call the **doctor on duty**, *Permanence Médicale / Ärztlicher Bereitschaftsdienst* Tel. 026 350 11 40 or 026 426 71 11. It is a 24-hour central telephone service that provides information and advice. If necessary they will locate doctors, dentists and pharmacies on call for any given day.

Hospital emergency services, *urgences / Sanitätsnotruf*, 144 or 026 426 71 11, mail@hopcantfr.ch. handle cases in order of their urgency. The cantonal hospital in Fribourg has the most important emergency service of the canton. You do not need to go there in an ambulance, you can go there directly with your private car if you are able to. The hospital will inquire about your insurance coverage. If you do not have Swiss medical insurance, the hospital will probably require some advance payment, or a financial security.

Pharmacies

Your local **pharmacy**, *pharmacie / Apotheke*, can fill prescriptions and provide over-the-counter medicine, cosmetics and personal care items. Many also sell herbal remedies. In addition, they can provide medical equipment such as breast-milking pumps, respirators, vaporizers, etc., on a rental basis.

During holidays, Sundays, and other times where your local pharmacy is closed, the **pharmacy on duty**, *Pharmacie de service / Dienstapotheke*, listed in the local newspaper or 026 350 11 44 and usually posted on the door of all pharmacies, will be able to serve you. This pharmacy normally stays open until 21h. After that time, any necessary prescription can be obtained from the doctor on duty to whom the *Médecin de Garde / Arztliche Notfalldienste*, will refer you.

Reimbursement: When you receive a bill from your doctor or the hospital, you should pay it and then send the original to the health fund or the insurance company for reimbursement. If you are insured with a Swiss health insurance company, *caisse maladie / Krankenkasse*, and you have a prescription, *ordonnance / Rezept*, take it to your pharmacy, which will provide the medicine without asking for payment. With a pharmacy sheet, *feuille pharmacie / Apothekerschein*, available from your *caisse maladie / Krankenkasse*, the pharmacy will send the bill directly to the *caisse maladie / Krankenkasse*.

Additional services

Drogueries / Drogerien, sell non-prescription medicine, certain herbal-based remedies, household cleaning products, chemicals such as bug sprays and insecticides, and often rent carpet-shampooing machines.



There are all kinds of **associations** that unite people who have the same type of interests or face similar health problems. Up-to-date contact information on social service agencies as well as associations is published in the local newspaper. For example each Friday the weekly memento, *mémento hebdomadaire / Agenda*, of the local newspaper *La Liberté* or *Freiburger Nachrichten* provides a complete list of local services and associations. You can also consult the newspaper's website, www.laliberte.ch and www.freiburger-nachrichten.ch.



4.9 Owning and driving a car

An important address for the topics below:

Service of Motor Vehicles for the canton of Fribourg:

**Office cantonal de la Circulation et de la Navigation (OCN) /
Amt für Strassenverkehr und Schifffahrt (ASS)**

Rte de Tavel 10

1700 Fribourg

Tel. 026 484.55 56

info@ocn.ch

www.ocn.ch

Driver's license

If you are here for under a year, your original driver's license is valid. All foreign nationals residing in Switzerland must apply for a Swiss driver's license after a maximum of 12 months of stay in the country. Holders of driver's licenses from Western Europe and North America can obtain a Swiss license without a road test, provided that their foreign permit is still valid. Contact the OCN / ASS for further information.

The minimum driving age is 18 for cars and motorbikes, 16 for a scooter and 14 for a moped.

License plates

In addition to obtaining a Swiss driver's license, newcomers will have to register their cars and get a Swiss license plate. They can drive their imported car with their foreign plates for a maximum of one year, provided their foreign insurance is extended to Switzerland.

Before an imported car can be registered, it has to pass a strict technical test at the Service of Motor Vehicle.

When you get the license plates for your car, proof of liability insurance must be shown.

All cars registered in Switzerland must be inspected, *expertisé / geprüft*. The inspection is done by the OCN/ASS in Fribourg. You will receive a letter advising you that it is time for your car's inspection, *expertise / Fahrzeugprüfung*, in advance of its expiration date, along with the time and date for your appointment at the center. Cars must also comply with Swiss pollution emission standards. This is managed by your car dealer; who will give you an updated sticker.

The OCN / ASS also assesses the yearly tax payable for each car.

Insurance

The cost of insurance in Switzerland varies depending on the driver's age, driving record, and the type of vehicle. Liability insurance, which covers damages that might be caused to another person, is mandatory.

Damage insurance is advisable as it covers wreckage caused by fire, theft and most natural hazards to your car. Comprehensive coverage also covers the collision risks and is recommended for new cars, while it is compulsory for leased ones.



When you take an insurance policy, make sure to have proof of accident-free driving from your former insurance company, as this can result in substantial price reductions. For more information, please refer to *section 3.4, "Insurance"*.

Important road rules

Below you will find a number of road rules in Switzerland, which all motorists should be familiar with:

- Maximum speed limit:

on motorways	120 km/h (75mph)
on country roads	80 km/h (50mph)
in localities	50 km/h (31mph)

- To use motorways, you must have a toll sticker, *vignette / Vignette*, affixed to the windshield of your car. This sticker costs CHF 40 and is valid for the current year. It can be bought at the border, at gas stations, or in any post office.

- **Careful** – passing on the right is strictly forbidden.
– turning right at a red light is strictly forbidden.

- On secondary roads without 'right-of-way' signs (a yellow diamond on a white background), the vehicles coming from the right have the right-of-way. Failure to observe this rule is the cause of many accidents. The right-of-way to the right rule also applies in car parking lots.

- Pay careful attention while driving in a round-about or traffic circle as the right-of-way is given to the car arriving from the LEFT.



- Both front and back seat passengers are required to wear safety belts, while children under the age of 12 are not legally allowed to sit on the front seat.
- You should be very cautious regarding driving under the influence of alcohol. The legal tolerance is 0.5‰. A higher level of alcohol in your blood can cause a hefty fine and the withdrawal of your driver's license.
- Low beam headlights must be used in tunnels, fog, snowstorms, heavy rain and when visibility is less than 200 meters.
- When two vehicles meet on a narrow mountain road, the ascending vehicle has the right-of-way and therefore the other one must back up if necessary. Post buses always have the right-of-way, regardless of their direction. The driver will honk his horn to announce his approach at blind corners and narrow turns.
- You should not drive in bus, taxi or bicycle lanes unless necessary to avoid a stationary vehicle or some sort of obstruction. Be sure to keep clear of tram lines and stay outside the restricted area indicated by a line.
- The Fribourg Public Transportation (TPF) buses should be given the right-of-way when the left indicator light is blinking and the bus is pulling into the stream of traffic.
- If you need glasses or corrective lenses to drive, you are required by law to have a second pair in the car with you when driving, in case something happens (lost, broken) to the first pair.



- A red triangle is part of the compulsory car equipment. It must be carried in your car, not in the trunk, at all times. In case of an accident or a breakdown, you should put the red triangle 50 meters behind your vehicle to warn approaching traffic.
- In some cantons and towns, there are mandatory regulations requiring motorists to switch off the engines when waiting at traffic lights or railway crossings (usually indicated by a sign). Also when stopped in tunnels due to a breakdown, accident or traffic jam, switching off your engine is necessary.

The police might stop cars for random inspections to check your driver's license, car registration, tires, lights, and to ascertain that the triangle is in the car and that the driver and all passengers are wearing their seat belts. There is a fine for each infraction.

If you intend to drive in high-altitude areas, it is important to check the conditions of the roads before leaving. In winter, roads may be closed, or accessible only with winter tires or chains. The phone number 163 is available 24 hours per day to give you updated information on traffic and road conditions.

Driving inside large Swiss cities is not generally recommended, as they are congested and parking is expensive. Often there is a parking lot outside the city where you can leave your car and then take public transportation to the center.

Parking lots and meters

A blue sign with a large 'P' designates public car parks. A 'hat' over the 'P' indicates underground parking. Remember to check the hours of the underground car parks, as they may not be open 24 hours a day.

There are numerous and varied public car parks: outdoors, underground, at grocery stores and shopping centers. Typically, upon entering a **car park**, you push a button and receive a parking ticket. When you are ready to leave, look for a payment kiosk, as you must pay the required fee prior to departure. After paying, your validated ticket will be returned to you. You have approximately fifteen minutes between the time you pay and the time you exit. At the exit, insert your validated ticket into the machine to raise the bar. Be careful not to bend your ticket as you may find yourself unable to exit. If this should happen, push the intercom button for assistance.

Parking meters, *parcomètre collectif / Parkometer*. There are various methods of paying for metered parking depending on their location and the type of meter: entering the number of your parking space in the meter and then paying for your desired length of stay, keying in your license plate number before paying, or paying and displaying the ticket in your car. Parking meters generally take: 10, 20, or 50 centimes, or 1 or 2 franc coins and have a maximum length of stay of approximately 2 hours.

In blue and red parking zones, **parking discs** are used. Such a disc can be obtained at most gas stations for free. The same disks are used throughout Europe. Meters and disks are checked regularly and thoroughly and fines are expensive. Display the disk on the dashboard with the time of arrival and check the required time of departure.

Yellow markings are generally used for reserved and private parking. Unauthorized parking there can be very expensive, your car may even be towed by the police. Outside business establishments, you are sometimes allowed to park in yellow zones while making or taking a delivery.



Car rental

You can easily find car rental companies in all major cities. With most companies you must be 20 or older to hire a standard car. To hire a prestige or larger automobile, you usually must be at least 25. For addresses of car rental companies, please check in the yellow pages of the local phone book under “*location de véhicules*” / “*Autovermietung*”.

What to do in case of an accident

If you are involved in an accident, the following guidelines are aimed to help you to comply with applicable requirements.

The best way to handle the case depends on the damage:

- If you damage a parked car, you should leave a message with your name, address and phone number on the car.
- If you are involved in an accident where nobody is injured, and the vehicles have suffered only minor damage, it is not always necessary to notify the police. It could be enough and much easier to fill-out the European Accident report, *Constat Européen d'Accident* / *Europäisches Unfallprotokoll*. Remember to have this blue booklet (available from the OCN / ASS or any insurance company) in your glove compartment at all times. This booklet is used to establish the facts. Regardless of the damage or injuries involved, the blue booklet **should be completed and signed by the drivers of both vehicles**. Do not forget to obtain the name and address of the other driver as well as his driver's license number and the name and address of his insurance company. You may also make a drawing of the scene of the accident, with the location of vehicles on impact, braking distances, other conditions, etc.

Also, make note of witnesses' names and addresses. If there are any problems, just call the police in order not to have any problems later. Before leaving the scene of the accident, do not forget to remove any items left on the road.

- The next step is to immediately contact your insurance company and to send them a copy of the *Constat Européen d'Accident / Europäisches Unfallprotokoll*.
- If one or more vehicles have been immobilized or anyone has been injured, you should act very carefully:
 1. Do not move the car unless absolutely necessary for the protection of injured persons or for safety. (If it is necessary to make any changes, quickly take note of the positions of the vehicles and any other objects before moving them. For this purpose, it may be useful to carry chalk in your car).
 2. Set up one of your red triangles at least 50 meters (approximately 150 ft.) from the point of the accident. One triangle should be placed in each direction. If necessary, direct traffic around the accident until the police arrive.
 3. Call the police, Tel. 117. Give details as to the place and the number of people involved. Give first aid to the injured only if you are trained to do so. If anyone is badly injured, do not move him or her and do not leave him or her alone. Cover him or her with a blanket, coat or other covering to keep warm.
 4. Neither the drivers nor any passengers should leave the scene of the accident without authorization from the police, except to obtain help.



Other Information

- You will find do-it-yourself and/or drive-through car washes close to many gas stations.
- You can buy gas anytime - day or night – in many automatic gas stations located throughout Switzerland. These machines take CHF 10 or CHF 20 bills (no change is given), as well as Post cards, EC-Direct cards and credit cards.
- *TCS* and *ACS* are two driver associations offering quite a wide range of services to their members, such as assistance in case of breakdown. If interested, please check, www.tcs.ch or www.acs.ch.



4.10 Recycling

Most Swiss people are concerned about nature and the environment. Thus, one of the daily challenges is to reduce the quantity of garbage that is potentially recyclable. As the tax on garbage bags is quite high, it is also an easy way to save some money. Here are some helpful hints on how to begin recycling in your own home.

First, remember the 3 basic R's rule: Reuse, Recycle and Reduce!

Second, it is important to locate your **local recycling center** and to ask the municipal administration office for information about the scheduled recycling dates and times. Ask your concierge or neighbors for the place nearest you. Normally you should not put items in the recycling bins after 10:00pm or on Sundays.

The various items currently recycled include:

- **Glass bottles** can be deposited into the large bins marked *Verre / Glas* at the local recycling center. Remove all metal and plastic from around the bottles to allow for the melting of perfect glass and avoid the inclusion of metal that makes the glass vulnerable to breakage. Currently, only about 26 kilograms of glass per inhabitant - fifty percent of the consumption - is being reused per year.
- **Aluminum** recycling includes cans, tin foil, boxes, tubes, etc., cleaned of food and other debris. Most supermarkets and local recycling centers have bins to deposit aluminum products.
- **Non-aluminum cans** may be dropped at most collection centers. Cans should be clean and, to save space, it is recommended to open both ends of the can and flatten it. Also, do not forget to remove the paper label before recycling.



- **Plastic (PET) bottles** that do not have a deposit may be dropped off in most supermarkets in the appropriate bins or at most collection centers.
- **Newspapers**, old papers, and cardboard. Most municipalities provide a periodic paper collection service. Items must generally be well bundled, in paper boxes or bags. Paper cartons should be opened and flattened, then bundled and tied with twine for recycling. In some municipalities, old papers and cartons may be placed near the garbage bins on collection dates. Check with your municipality for collection dates.
- **Compost garbage** - vegetable and fruit peelings, faded flowers, lawn cuttings and fireplace ashes - can be brought to the green-colored bins. Your municipal office will be able to provide a list of locations where you may deposit compost garbage.
- **Bulbs and neon lights** must be returned to your electrical supply store for recycling or deposited at your local recycling center.
- **Batteries and thermometers.** As one tiny watch battery will pollute one meter of good soil for fifty years, please do not throw these in the garbage. They should be deposited in special bins labeled *piles usées*, located near cash registers in almost all stores and supermarkets. If you cannot find these bins, you may take your old batteries to the original place of purchase where they will dispose of them for you.
- **Household oils** may be disposed of in specially designed collection bins next to glass collection bins, marked *huiles usées*. Here, you can pour in old cooking oil, mineral oil and motor oils through the appropriate opening in the top of bin. Check with your municipality for other collection locations.



- **Old medicine** can be returned to your usual pharmacy. Please do not throw these in the garbage.
- **Old tires** can be returned to your garage.
- **Toxic waste**, paint, paint thinner and poisons can be dropped at disposal centers dealing with hazardous wastes. Ask your municipality for further information. Some municipalities publish in the local paper or on billboards when there is a special day for collection of these items. None of these wastes should ever be thrown out in your household trash.
- **Unused Household items** can be donated to various charity organizations. Ask your municipality for more information.
- **Old clothes and shoes** - charity organization pick them up in specially marked bags that are placed in your mailbox in advance. In most recycling locations you will also find some Red Cross, *Croix Rouge / Rotes Kreuz*, containers to collect old clothing.
- **Oversized garbage pick-up days**, *ramassage des déchets encombrants / Sperrgut*. The dates can be found in a leaflet available at your municipal administration office, but your concierge or neighbors can also provide you with this information.

Another idea to save on extra waste is to always carry your own shopping bags and reuse plastic ones offered in shops. Purchasing recycled products wherever possible is strongly recommended. These items, clearly marked recycled, *recyclé / Recycling*, include toilet paper, tissues, writing paper and envelopes.

www.umwelt-schweiz.ch/buwal/eng/fachgebiete/fq_abfall/entsorgung/verwertung/index.html



4.11 Taxation of individuals

General information

Swiss tax legislation is divided into federal and cantonal laws. Federal laws have a nationwide application, whereas each of the 26 cantons has its own cantonal tax laws. So individuals - Swiss and foreigners alike - residing in Switzerland are subject to **3 levels of taxes**: federal taxes, cantonal taxes and municipal taxes, *taxes municipales / Gemeindesteuer*, (incl. parish taxes). An individual's worldwide income is taken into consideration, with the exception of income from foreign real estate and foreign permanent establishments. Some types of foreign source income, such as director's fees, special pensions and partnership profit, may be exempted from taxation in Switzerland depending on the double taxation treaties.

In order to **avoid double taxation** of individuals, who are taxable here and in another country, Switzerland has concluded numerous bilateral income tax treaties. Among the countries with which Switzerland has signed such agreements, we find all European countries, Australia, Canada, China, New Zealand, Russia, South Africa, United States, and many more. A complete list and details about the treaties can be found on the website of the Swiss Federal Tax Administration, www.estv.admin.ch.

Another major advantage offered to taxpayers in Switzerland is that capital gains on private investments are not subject to taxation.

The canton of Fribourg is very attractive for families too. As a matter of fact, there are **no taxes** on inheritance or gifts when the transfer is direct between ascendants, descendants or spouses.

It is important to note that income earned from salaried employment is subject to tax in the canton and municipality in which the taxpayer resides rather than at the place of employment. An individual becomes fully liable to Swiss income tax if he/she:

- is domiciled in Switzerland, or
- is resident and earns an income in Switzerland, or
- lives in Switzerland without earned income for a period exceeding 180 days (six months), or
- lives in Switzerland for a period exceeding 90 days (three months) and stays in his/her owned property.

There are two different ways a foreign taxpayer can be taxed: Taxation at source or Ordinary Taxation.

Taxation at source (or Wage withholding tax system)

The taxation at source applies to most foreigners moving to Switzerland. The basic principle is that a foreign taxpayer will be subject to tax at source if he/she is not yet holding a C-permit.

There are mainly two exceptions to this principle: if the resident foreigner owns real estate in the canton of Fribourg, or he/she is married to a Swiss national, then the resident foreigner is subject to ordinary taxation.

Taxation at source includes all income taxes (federal, cantonal, and municipal). The employer, on the basis of an applicable withholding table prepared by the tax authorities, makes the retention of tax. In other words, the taxpayer receives a net salary, all taxes already retained by the employer. The rates of the tax at source depend on the gross annual income, the civil status of the



taxpayer and number of children he/she supports, as well as the number of salaried persons in the couple.

For example, the average total tax at source for a married person with two children is 11.83% for a gross income of CHF 120'000 or 22.73% for a gross income of CHF 250'000.

In two cases, a foreigner who is subject to taxation at source **must also file an ordinary tax return** at year-end. If his/her annual salary exceeds CHF 120'000; or if he/she receives other sources of income in Switzerland, which are not yet taxed - for instance interests on bank accounts. In both cases, this foreigner will still be subject to taxation at source, but an ordinary taxation will be calculated too. Based on this taxation, the amounts already retained from his/her salary will be considered as a pre-payment and eventually the tax authorities will refund the money.

Salaried foreigners who have other sources of income (other than the salary from which the tax at source has been retained) abroad are under the obligation to advise the cantonal tax authorities so that a corrected tax assessment may be made.

Expatriates with salaries exceeding CHF 120'000 per year can ask to be taxed directly under the "ordinary income tax" system without being subject to taxation at source. In this case, the company has to guarantee the payment of its employee's taxes.

Ordinary income tax

In the canton of Fribourg ordinary taxpayers have to file one tax return form **annually**, on which basis the different taxes will be calculated:

1. the rate of federal income tax, *impôt fédéral direct* / *Direkte Bundessteuer*, is progressive from 0.1% to a maximum of 11.5% for a taxable income of more than CHF 700'000;
2. the rate of Fribourg cantonal income tax is progressive from 1% to a maximum of 13.5% for a taxable income of more than CHF 300'000;
3. municipal income taxes and parish taxes are calculated as a percentage of cantonal income tax and differs from municipality to municipality; in Fribourg City, for instance, the communal income tax amounts to 85% of the cantonal income tax and the parish tax represents 7%.

In Switzerland, various expenses are authorized **deductions** from the gross income, e.g. expenses necessary for the operation of a business, a profession or real estate, including personal expenses required for earning income; interests on any type of debt; Swiss or foreign social security premiums and pension plan premiums. Some tax-deductible items are standardized, such as insurance premiums, education costs, travel and meal expenses. Charitable contributions and medical costs are deductible for cantonal and municipal tax purposes within certain limits.

Special deductible expenses for expatriates

Like all Swiss taxable residents, expatriates are entitled to a standard deduction of professional expenses.

For a period of five years, expatriates can also benefit from particular professional deductions on their gross income. Such deductions can be either a fixed amount of CHF 1'500 per month or the effective costs linked to their temporary residence in Switzerland (such as moving expenses, reasonable housing costs



in Switzerland if a permanent residence is kept in the country of origin, all schooling expenses in the mother tongue, even if one's children remain outside of Switzerland.)

Other taxes

Inheritance

In the canton of Fribourg, there are **no taxes** on inheritance or gifts when the transfer is direct between ascendants, descendants or spouses.

Capital gains

Capital gains on movable property are exempted from federal tax and also from cantonal tax in the canton of Fribourg. However, if a taxpayer is engaged in a trade or a business and is thus required to keep accounting records, any gain on disposal of business assets becomes part of his/her taxable income.

Capital gains on immovable property are generally subject to a separate real estate gains tax.

Wealth tax

Wealth taxation is assessed on net assets (gross assets less debts). Individuals also have to pay a cantonal and municipal tax on their net wealth. Foreign real estate and foreign permanent establishments are exempt from this tax, but taken into consideration for the determination of the progressive tax rates. The net worth tax rates are quite low - rarely over 1%.



Value-added tax

The price of goods bought domestically usually includes VAT. Individuals will also have to pay VAT on the products they import from abroad, be it as consumers or for resale. The **current VAT rate (2007) is 7.6%** on usual manufactured articles and services; there are lower rates for first-priority goods such as foods, pharmaceuticals, newspapers, etc. Note that these rates are much lower than in EU countries, where they range between 15% and 20%.

Withholding tax

A 35% withholding tax is levied on dividends and constructive dividends from Swiss corporations to shareholders, on bank interests and on interests from publicly offered bonds, debentures and other instruments of indebtedness that are issued by a Swiss resident borrower.

For resident taxpayers, Swiss or foreign, this tax is fully recoverable. For foreigners, non-residing in Switzerland, this tax may be final, unless a **double taxation agreement** has been signed between their home country and Switzerland. If such an agreement exists, foreigners may get the tax refunded, at least partially.

Lump-sum taxation (special status)

Resident foreigners who have lived abroad for the past 10 years may qualify for a special tax concession called lump-sum taxation, provided that they do not engage in any employment or carry on a business in Switzerland. The lump-sum tax is imposed on income imputed from the living expenses of taxpayers and their families.



4.12 Leaving (checklist)

If you are leaving Fribourg definitively or if you are just moving to another residence, here is a useful checklist to help you prepare for the move:

- Give your landlord at least three months' notice before vacating rented housing (check the terms of your contract for possible fixed dates of termination). Send your letter by registered mail letter signature, *lettre signature / eingeschriebene Briefe*. If you don't give sufficient notice, you may be required to find someone to sublet the apartment, or you might have to pay the rent until the landlord finds a tenant.
- Try to give children's schools or daycare one term's notice.
- Inform your present municipality, *Contrôle des Habitants / Einwohnerkontrolle*, eight days before leaving.
- Inform Swisscom and/or your telephone service provider; there is a form for this in your telephone book but it can also be done via Internet. Recover your telephone deposit, if applicable.
- Inform the electricity, gas and water companies, for example *Le Groupe e*, www.groupe-e.ch, info@groupe-e.ch.
- Inform BILLAG (www.billag.com), the television cable company at least one month prior to the move.
- Inform your insurance company and check the insurance policies. For example, you might be entitled to a rebate on road tax, motor and other insurance policies. If you are leaving Switzerland, do not forget to ask for a certificate from your Swiss motor insurance company stating the length of time during which you have not filed a claim.



- If you have been living in Switzerland for less than a year and you leave Switzerland, you are required to re-export all the personal effects you brought with you.
- Contact your pension fund to inform where to transfer withdrawal benefits.
- If you have a Swiss driver's license or a Swiss-registered car, inform the *Office de la Circulation et de la Navigation/Amt für Strassenverkehr und Schifffahrt*, (*rte de Tavel 10, 1700 Fribourg*, www.ocn.ch), within fourteen days of moving. If you are moving to another canton, you can get a refund on road tax, but you will need to re-register your car in the new canton and apply for a new driver's license.
- If you move to a new canton, settle your tax liability in the previous canton. Check with the cantonal tax authorities whether you qualify for a rebate on tax, state pension and private pension. *Service cantonal des contributions / Kantonale Steuerverwaltung*, (*rue Joseph Piller 13, 1700 Fribourg, Tel. 026 305 33 12*).
- Arrange to get your apartment cleaned; it should be spotless. There will be an inspection and an inventory made, *un état des lieux / Wohnungsabgabeprotokoll*, before you leave. Professional cleaning is strongly recommended - see the telephone book under "*nettoyages, entreprise de nettoyages*" / "*Reinigungsunternehmung*", and ask for an estimate, *devis / Offerte*.
- Get your deposit back from your landlord.
- Let everyone know your new address. Free change-of-address cards are available from the post office. Arrange to have your mail redirected to your new address, a request application is available at the post office.

