

Expatriates Guide to Fribourg



STATE OF FRIBOURG
ETAT DE FRIBOURG
STAAT FREIBURG

Development Agency FDA
Promotion économique PromFR
Wirtschaftsförderung WIF



Welcome
Day to day life Banking
Health matters
Housing Dining out
Kids
Switzerland
Moving preparations
Business hours
Quality of life
Language schools Settling in
Social customs
Culture shock Discover the region
Social security system
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Leisure Museums
Work and residence permits



Ministry of Economic Affairs **MEA**
Direction de l'économie et de l'emploi **DEE**
Volkswirtschaftsdirektion **VWD**

Preface

Discovering a new region and a new home is a fantastic and enriching experience – especially if it is the canton of Fribourg! Nonetheless, getting ready to move, obtaining the necessary information, and settling in may seem to some persons an unpleasant challenge to face. This guide is a key!

Based on the experiences of expatriates who have preceded you, we have gathered plenty of tips on all the main topics to accompany you step-by-step from your current residence to your new home.

This preface also gives us the opportunity to warmly thank the main contributors of this guide. We offer our full appreciation to the American Women's Club of Lausanne for letting us use their own guide as an inspiration and framework, and we give many thanks to Mr. Albert Maillard for the very useful contributions.

Now that we are done with this official part it is time to open the guide and to have fun. Welcome to the canton of Fribourg!!!

Fribourg Development Agency

Nota bene:

Modifications and updated versions of the guide can be found on our website,
www.promfr.ch or www.expats-fribourg.ch.

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Chapter 1 – Discover the region

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1. Discover the region

This first chapter aims to give you some brief information about Switzerland and the canton of Fribourg. We want to make you feel comfortable with the country, its characteristics, its history as well as the political system. As it is not the goal of this guide to be too specific in this matter, it has intentionally been kept quite simple and therefore accessible. If you are interested in delving deeper in any of these topics, you can find more complete information in the numerous books and websites focused on Switzerland. For example, the Swiss Tourism website, www.myswitzerland.com, gives you some broad insight into the country, as well as provides many useful links. For more statistical data and figures, try www.swissworld.org or www.ch.ch.

1.1 Quality of life

Switzerland is a small country well known for its superior quality of life, which is generally recognized as among the best in the world. This amazing statement can be made due to several factors and aspects such as the beauty and variety of the landscape, the personal safety, the health infrastructure, the outstanding educational system, the unspoiled environment, the famous sport facilities, the overall efficiency of the public services, the legendary cleanliness, and of course the renowned Swiss precision.

Even the bigger cities of Switzerland offer a very high quality of life. An important confirmation of this statement was made by a study conducted in 2015. This study, conducted annually by Mercer LLC - a consulting company with offices in over 180 cities and 40 countries, aims to assist multinational companies in assessing international quality of life standards before placing their expatriate workers. It ranked more than 230 cities on the five continents, on the basis of 39 different criteria, including political, economical and environmental factors. Cities were ranked in comparison to New York as the base city with a score of 100. The results - published in 2015 - showed that Switzerland has **two cities** in the top ten: Zurich (2nd) and Geneva (8th). Note that Switzerland and Germany are the only 2 countries to have more than one city in the top ten of this quality of living ranking.

As Alexander Kraft of Sotheby's International Realty wrote in the "Robb Report" of April 2000, speaking about Geneva: "It may not be hip like Paris or the Côte d'Azur, but it's a safe, stable, clean environment, perfect for raising a family".

Domestic purchasing power comparisons

To make international comparisons, it is necessary to consider not only price levels, but also salaries, social costs and taxes. The purchasing power of income takes into account the cost of an entire basket of goods as well as the level of income in the cities surveyed. Our list shows the net purchasing power (annual income) in 25 cities around the globe, based on net wages (gross wages less tax and social security contributions). We can see that Zurich and Geneva are among the cities in the world with the highest purchasing power.

| | | | |
|------------------------|-------|----------------------------|------|
| 1. Zurich, Switzerland | 110.6 | 14. Dubai, UAE | 79.5 |
| 2. Sydney, Australia | 104.5 | 15. Seoul, South Korea | 78.2 |
| 3. New York, USA | 100.0 | 16. Munich, Germany | 77.0 |
| 4. Geneva, Switzerland | 98.8 | 17. Frankfurt, Germany | 76.1 |
| 5. Los Angeles, USA | 98.4 | 18. Amsterdam, Netherlands | 75.7 |
| 6. Miami, USA | 97.7 | 19. Copenhagen, Denmark | 75.3 |
| 7. Chicago, USA | 91.6 | 20. Vienna, Austria | 74.9 |
| 8. Luxembourg | 87.0 | 21. Auckland, New Zealand | 74.8 |
| 9. Nicosia, Cyprus | 86.8 | 22. Stockholm, Sweden | 74.0 |
| 10. Berlin, Germany | 82.1 | 23. London, UK | 73.0 |
| 11. Dublin, Ireland | 82.0 | 24. Hong Kong, SAR | 72.6 |
| 12. Tokyo, Japan | 80.9 | 25. Oslo, Norway | 71.2 |
| 13. Toronto, Canada | 80.4 | | |

Source: Prices and Earnings around the Globe, UBS, 2012.

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To illustrate the relativity of purchasing power, UBS replaced its abstract basket of goods and services with specific and uniform products, such as a Big Mac or an iPhone. Here again, Zurich and Geneva are among the cities with the highest purchasing power. Changes in currency exchange rates can have a big impact on any international comparison of wages, prices and purchasing power.

As examples, see the exchange rates of the Swiss Franc (CHF) against the Euro and US dollar:

| | Jan 01, 2013 | Jan 01, 2014 | Jan 01, 2015 | Jul 01, 2015 |
|------------------------|--------------|--------------|--------------|--------------|
| 1.00 Euro = CHF | 1.21 | 1.23 | 1.20 | 1.04 |
| 1.00 USD = CHF | 0.91 | 0.89 | 0.99 | 0.93 |

Source: www.oanda.com

Since most international comparisons include only two major Swiss cities - Zurich and Geneva - it is useful to complete this comparison with Fribourg in mind. **In Fribourg, both salaries and living costs are on average 20% to 30% lower than in Zurich and Geneva**, thereby making the purchasing power about the same as in the two cities. Taking into consideration that the salary of expatriates is not always adapted to this Swiss phenomenon (often they are higher), to live in the canton of Fribourg may allow you to enjoy even more purchasing power.

1.2 Switzerland

Switzerland is a small and amazing country in the center of Europe. The grandiose Swiss Alps and varied landscape, along with its rich history and stable political system are only part of the explanation why Switzerland is so special to so many people. It is not possible to have you discover Switzerland by proxy so we do not aim to do so; here you will find some basic background information to trigger your curiosity and entice you.

The total surface of Switzerland amounts to only 41,285 square km (15,941 sq. miles). Consequently it ranks 32nd in size among the 49 European countries. Its bordering neighbors are Italy to the south (734 km of border), France to the west (572 km of border), Germany to the north (346 km of border), Austria to the east (165 km of border), and Liechtenstein to the east (41 km of border).



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The **population** of Switzerland amounts to approximately 8.2 million people in 2015. Among them the percentage of foreign residents is 24.3%, which is the second-highest rate in Europe. Foreigners come to Switzerland in successive waves, mainly to find jobs or for political reasons.

Switzerland is comprised of **three different linguistic areas**: the German, the French and the Italian speaking areas. There is also a fourth official language, Romansh, which is a dialect traditionally spoken in certain mountainous areas of the Alps. The distribution between the various languages is: German 64% of the population, French 23%, Italian 8% and Romansh 0.5%. Furthermore, the recent arrival of large groups of foreigners from different cultures explains why 22% of Swiss residents have a different mother tongue than the four official languages of the country. The total exceeds 100% because people could indicate several main languages.

With respect to the German language, it is valuable to note that “High” German – the language used by the people in Germany – is used in Switzerland mainly as a written language and is spoken in most official and formal circumstances as well as in the school system. In everyday life however, a different German dialect called “**Schwizertütsch**”, literally translated “Swiss-German”, is commonly used. This language is usually not used in a written form.

Throughout Switzerland **English** is generally understood. In business circles, hotels and resorts it is used frequently.



The Swiss landscape can be divided into three major natural areas, each with very different characteristics. In the North lies the **Jura**, a chain of low mountains well known for hiking and biking, where the highest point reaches 1,800 m (5,900 ft). In the middle is the **Plain**, a relatively flat and cultivated area where the vast majority of the population lives. In the South are the Alps, the mountainous region famous for skiing and hiking with its notorious peaks exceeding 4,000 m (13,200 ft). The highest point of Switzerland is the Pointe Dufour in the **Alps** of the canton of Valais (4,634 m, 15,200 ft), while the lowest point is the lake Maggiore (193 m, 633 ft) in the canton of Ticino.

A vast number of lakes and rivers are another characteristic of Switzerland, which is occasionally called the water tower of Europe. In addition to the numerous little lakes located in the mountains, there are several larger lakes such as the Lake of Geneva (Lac Léman), the Lake of Constance (Bodensee), or the Lake of Neuchâtel (the largest lake completely inside Swiss borders). All of this water is the source of three prominent European rivers: the Rhine, which opens into the North Sea; the Rhone, to the Mediterranean Sea; and the Danube, flowing into the Black Sea.

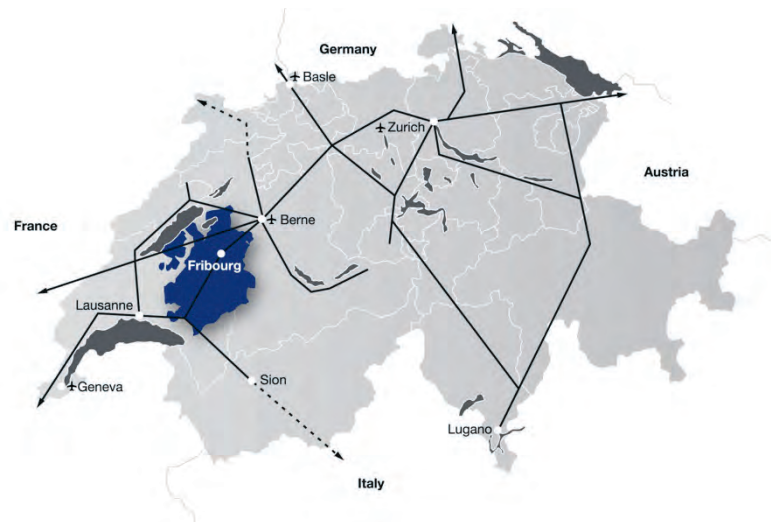
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Access to Switzerland is quick and easy. As it is positioned in the center of Europe, the major highways and railroads reach it directly. By air, the three main international airports - Zurich/Kloten, Geneva/Cointrin, Basle/Mulhouse and a medium sized international airport in Berne - give very reliable accessibility.

Public transportation is very efficient. The railroads' density is one of the highest in the world; it includes connections to the European high-speed trains system, which makes traveling to and from Switzerland fast and comfortable. The TGV (to/from France), ICE (to/from Germany) and Pendolino (to/from Italy) all have terminals in Switzerland.



An important aspect influencing the quality of life is that there are no huge metropolises with widespread suburbs in Switzerland. Most of the population resides in rather small cities that offer all of the conveniences of large cities. The biggest Swiss agglomerations are Zurich (1,233,000 inhabitants), Geneva (541,000 inhabitants), Basle (509,000 inhabitants), Berne - the federal capital - (364,000 inhabitants) and Lausanne (352,000 inhabitants).

The **history** of Switzerland is strikingly different from that of other European nations. In fact most European nations had been ruled by generations of sovereigns before evolving into, or being replaced by, central government rule. Switzerland on the other hand emerged as a federation, built up from very diverse towns and cantons, each having their own history and differences of size, wealth, language, religion and culture. On the **1st of August 1291** - Swiss national day - the Swiss confederation was born when three men, representing the cantons of Uri, Schwyz and Unterwald, made an oath to aid each other if ever threatened by an outside enemy.

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1. Discover the region

Before long new cantons became part of Switzerland. For example the canton of **Fribourg** joined the Swiss Confederation in **1481**.

The whole history of Switzerland is a very rich and interesting matter. Nonetheless here we will just mention two more dates which are fundamental to understanding the roots and spirit of the Swiss Confederation. In **1815** the Swiss territory was established by the Congress of Vienna and at the same time foreign nations recognized the perpetual **neutrality** of Switzerland. In **1848** Switzerland became a federal republic by adopting a new federal constitution. It is now composed of 26 cantons.

Since 1815 Switzerland has been committed to neutrality and **international cooperation**. Currently it hosts many prestigious international organizations, such as numerous United Nation Organizations, World Intellectual Property Organization, World Trade Organization, International Committee of the Red Cross, International Olympic Committee and the World Economic Forum, to name only a few. It has repeatedly hosted international conferences and meetings where the leaders of foreign states met and negotiated agreements of historical importance.

Switzerland is not a member of the **European Union (EU)**; nonetheless Europe is an essential partner. Switzerland belongs to the European Free Trade Association.

To further facilitate relations, both partners (Switzerland and the EU) have signed several bilateral agreements on major issues such as technical barriers, free movement of persons, research, public procurement, overland transport, civil aviation, and agricultural produce. Negotiations are again in progress regarding other issues.

The **political system** of the Confederation is composed of institutions at both a federal and a cantonal level. As the Swiss cantons are not administrative divisions of the Confederation, but small republics on their own (which ceded part of their sovereignty to the Confederation in 1848), the local governments' influence is powerful. All cantons have their own legislatures and governments, and retain sovereignty in all matters except those specifically transferred by the Constitution to the Confederation. At the **federal level**, the executive power is exercised by the Federal Council, which has seven members elected by the Federal Assembly. The Federal Assembly is the legislative power and is made up of two houses with equal power: the Council of States (representing the cantons) with 46 members, and the National Council (representing the people), which has 200 members. The National Council is elected every four years by direct ballot, whereas elections for the Council of States are organized by each canton with varying electoral modes and terms of office. The Constitution grants **the people a right to decision making** through *referendums* or *initiatives*. By means of a *referendum*, a minimum of 50,000 citizens can demand a federal vote on any law that was approved by the Swiss Parliament. Through an initiative, 100,000 citizens can demand that a proposed text of law be put to the federal vote.

Switzerland is a highly developed country, with an efficient **free economy** and limited interference by the state. It has one of the highest Gross Domestic Product [GDP] per capita in the world (according to the 2014 IMF statistics, Switzerland was fourth with US\$ 84,344 per capita). This prosperity is not a gift from heaven. The lack of natural resources (water and salt excepted) makes Switzerland largely dependent on commercial exchange with foreign partners. Swiss companies therefore have no alternative but to produce **high-quality goods**, and to export them. The economic activity measured in the percentage of Gross Domestic Product is distributed between the sectors of service and trading (71%), industry and processing (27.7%) and agriculture (1.3%). Within the service sector the major activities are banking, insurance, tourism, consulting and trading, while the main industrial sectors are (1) electrical, electronic and optical engineering; (2) chemicals, pharmaceuticals; (3) machinery, vehicles, watches; (4) metalworking; (5) food industry. Furthermore Switzerland is one of the most liberal and competitive economies in the world. Consequently international competitiveness studies regularly put Switzerland among the leading countries. Examples include the IMD World Competitiveness Yearbook (2014), which ranked **Switzerland number 2 worldwide**; the World Economic Forum's Global Competitiveness Report (2014-2015) which ranked Switzerland 1st in the world; and the Index of Economic Freedom (2015), that gives **Switzerland a rank of 1st in Europe**. Switzerland is also a signatory to the WTO World Trade Organization agreement on public procurement.

This opens up the most important markets to Swiss trade and industry for public contracts in the EU, the USA, Japan, Canada, etc. Despite its small surface and population of only 8.2 million, Switzerland is a very significant player in international trade. With 2014 exports of merchandise amounting to US\$ 388.9 billion, it ranked 16th worldwide as an exporting nation; with imports amounting to US\$ 333.8 billion, it ranked 17th. Today, Switzerland's prosperity relies more and more on its service sector, which is also very much export-oriented.

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Switzerland: country rankings and international comparisons

| Swiss rank | Criteria (explanations/comments) |
|------------|---|
| 136 | Area in square km. |
| 95 | Population |
| 113 | Public debt in % of GDP (from highest to lowest rates) |
| 26 | Unemployment rate in % (from lowest to highest rates) |
| 32 | Arrivals of foreign tourists |
| 19 | GDP Gross Domestic Product nominal |
| 16 | GDP Gross Domestic Product PPP per capita |
| 16 | Exports (2014) |
| 17 | Imports (2014) |
| 8 | Stock of foreign direct investments at home |
| 9 | Stock of money "M1" |
| 4 | Stock of foreign direct investments abroad |
| 6 | Private economy R & D expenditures in % of GDP |
| 4 | GDP nominal per capita, after Luxembourg, Norway and Qatar. |
| 4 | Net fortune abroad, after Japan, China and Germany. |

Sources: CIA The World Factbook, IMF, World Bank, UBS, Swiss Statistical Office, Wikipedia.

Such lists show that Switzerland is, in several cases, ranked among the top-20, or even the top-10 largest or most efficient economies of the world, quite often just after much bigger nations such as the USA, Japan, the UK, Germany, France, etc.

Therefore it is no surprise that the European Council of American Chambers of commerce rated Switzerland **number 1 in a list of the most favorable countries for business** in terms of political stability, economic environment, business development, infrastructures and worker issues. As shown in the previous chapter Switzerland also offers among the highest quality of life to its residents.

In 2009, the bilateral Free Trade and Economic Partnership Agreement FTEPA Switzerland – Japan entered into force. Switzerland was the first European state to sign such an agreement with Japan, the third most important economy in the world.

The Free Trade Agreement between China and Switzerland entered into force on July 1st, 2014. With this, Switzerland became the first continental European country with a free trade agreement with the second largest economy in the world.

Religions are quite well represented in Switzerland; the most common are Catholicism (38%), Protestantism (26%), Islam (5%) and Judaism. In most cities every denomination is represented.

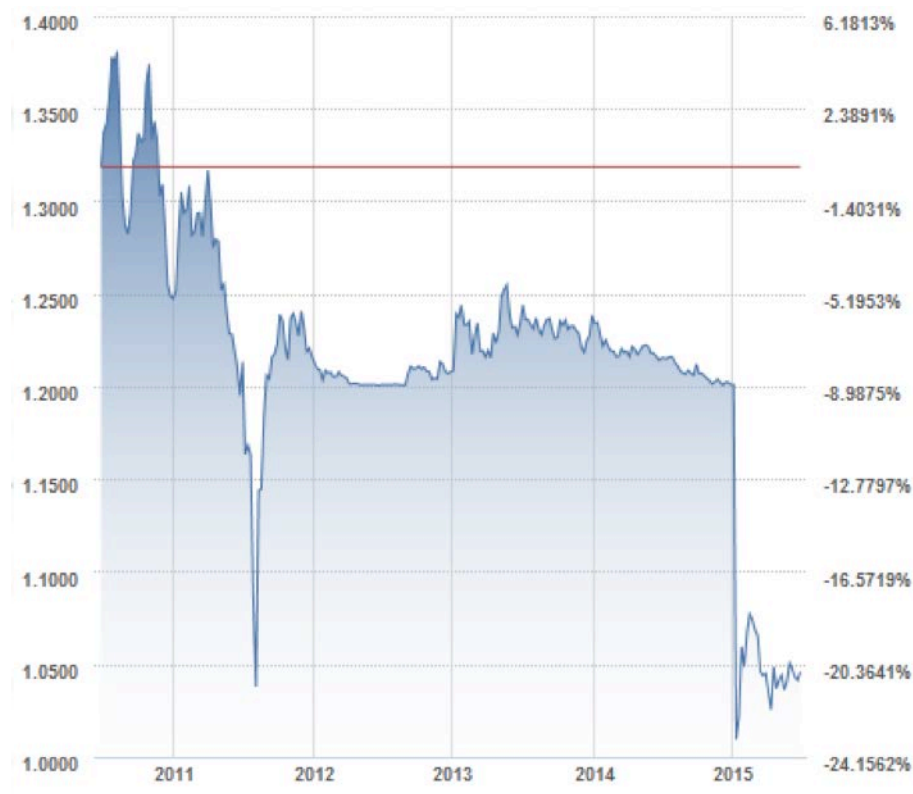
For further information about the Swiss institutions, please have a look at the official website of the Confederation: www.admin.ch. For data, please visit the Swiss Federal Statistical Office at www.bfs.admin.ch.

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Swiss Francs (CHF) to 1 Euro (EUR), Jan 01, 2010 – Jun 30, 2015

Min = 0.9836 (January, 26th, 2015) / avg = 1.2355 / max = 1.4850 (January 1st, 2010)



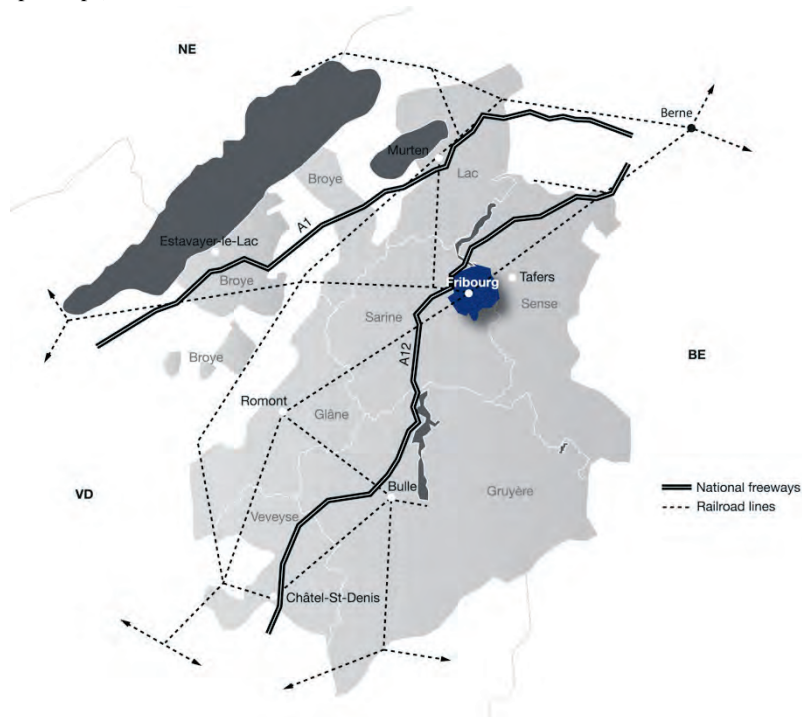
Sources: www.oanda.com / www.fuw.ch

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1. Discover the region

1.3 Canton of Fribourg

The Canton of Fribourg is one of the 26 cantons and semi-cantons forming the Swiss Confederation. With a surface of 1,670 sq. kilometers, it is located in the western part of the country. Its altitude ranges from 429m (1,407 ft) at the shore of the Lake of Neuchâtel up to 2,389m (7,836 ft) at the top of its highest mountain, the Vanil Noir. The cantonal capital city - also named Fribourg/Freiburg - has an altitude of 588m (1,929 ft). Although **mostly** situated **in the plains**, the canton of Fribourg is geographically very diverse, with mountains (pre-Alps), hills, forests and lakes.



The **population** of the canton of Fribourg amounts to about 303,000 people, of which 21.3% are foreigners. Since the language border crosses the canton of Fribourg, the canton has two main communities; about two thirds of the population is French speaking, while one third is German speaking. It is important to point out that **many people are bilingual**. As English is widely understood, we can even say that most of the population has at least basic knowledge of all three of these languages.

The **climate** in the Canton of Fribourg is very pleasant. Extreme climatic events, such as cyclones, hurricanes, blizzards, droughts or floods **do not occur** in Switzerland. There are neither typically dry nor rainy seasons. The year is divided into four seasons, each having its own specific charm. The usual temperature during the summer is about **25C (80F)** and about **3C (37F)** during the winter. Snowfalls are frequent in winter, even in low-altitude areas. Of course the altitude influences the climate. The lower parts of the canton do not get much snow, whereas in the higher regions - over 800m (2,624 ft) of altitude – the quantity of snow makes skiing and other snow activities possible

Access, to and from the canton to all major Swiss and European centers, is very easy and convenient. The main highways and railway lines go through Fribourg. The major Swiss cities (Zurich, Geneva, Berne, Basle, Lausanne, Lucerne, etc.) can be reached in less than 2 hours either by train or road.

The capital city of Berne is only 20 minutes away by car and by train. For those traveling by air, the three major airports of Zurich/Kloten, Geneva/Cointrin and Basle/Mulhouse can be reached within 1½ to 2 hours. Berne-Belp International Airport, which is very convenient for European flights, is only 30 minutes away from the center of Fribourg.

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The **history** of the canton starts with the foundation of the city of Fribourg. In 1157 Berthold IV of Zaehringen founded a city he named “Frei Burg”, literally translated “Free Castle”. This spirit of freedom and the ideal location attracted entrepreneurs and merchants who rapidly made Fribourg a prosperous city. The Duke Berthold IV of Zaehringen was a member of an affluent family of the German Empire of this period. In fact the Canton of Fribourg consists of territories that were either bought or conquered by the City of Fribourg during a long period of time. In 1481 Fribourg joined the Swiss Confederation and became a Swiss canton. From an essentially rural society, the canton of Fribourg slowly grew to a highly educated community. In 1889, the University of Fribourg was founded. Since then, it has continually grown in size and importance. Today, this international university, counting more than 10,000 students, as well as Fribourg’s other renowned technical engineering and business schools, has a major influence on the culture and economy of the city and the canton.

Like the other Swiss cantons, Fribourg is organized as an **independent republic** with its own legislatures and government. It retains sovereignty in all matters except those specifically transferred by the Constitution to the Confederation. At the **cantonal level** the executive power is exercised by the Government or State Council, *Conseil d’Etat/Staatsrat*, composed of 7 members, elected for a 5-year period by the citizens. Its main responsibilities are to carry out the decisions voted by the Grand Council, and to manage the administration and the public services of the canton. The legislative power is embodied in the Parliament or Grand Council, *Grand Conseil/Grossrat*, with 110 deputies, elected for a 5-year period. These deputies are non-professionals, and the Parliament does not function on a full-time basis. The main responsibilities of the Parliament are to vote on laws and the budget, and approve the accounts of the canton. At the **local level**, the canton of Fribourg is formed of about 160 municipalities, *communes/Gemeinden*, which vary considerably in size. Each one has a general assembly of citizens, *assemblée communale/Gemeindeversammlung*, or a general council, *conseil général/Generalrat*, found in the larger municipalities. To some extent these groups can take decisions on such matters as the tax rate in the municipality. The daily business is run by a municipal council, *conseil communal/Gemeinderat*, of five to nine members. Municipalities usually get together and cooperate in domains that go beyond their own borders, such as public transport, schools, social services, hospitals, etc.

Exports are a pillar of the **Fribourg economy**. Throughout the last 20 years, Fribourg-based companies succeeded in continually increasing their exports, sometimes at annual growth rates that were substantially higher than the Swiss average. The goods exported included machines and electronic apparatus, chemicals and pharmaceuticals, watches, food products, etc. Furthermore, many foreign companies decided to establish subsidiaries or affiliates in the canton of Fribourg, contributing to the **internationalization of the economy**. The environment provides resident companies the capacity to operate on an international scale in a business-friendly, decongested and safe setting. About 68% of the active population is working in the service sector, whereas 25% are in the secondary sector and 6% in the primary sector.

From a **religious** perspective Fribourg remained Roman Catholic while its neighbors (Berne, Vaud) and several other Swiss cantons adopted the Protestant reformation. Today the canton still holds a majority of Roman Catholics, although most of the other religions are also represented in the canton. As a Roman Catholic canton, the Roman Catholic celebrations are public holidays in the canton. *See section 6.5, “Local holidays in Fribourg”*

Chapter 2 – Moving preparations

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2. Moving preparations

Getting ready to move is generally accompanied by a combination of excitement and apprehension due to the fact that one is facing a largely unknown situation. To make the experience thoroughly beneficial, in this chapter we have gathered some useful information on the main issues you should prepare for prior to moving, together with a checklist to help you get ready. Knowing about the required permits, housing and its associated issues, as well as the basic customs regulations should not only make your preparation easier but should also help you become more acquainted with some aspects of the country.

2.1 Getting ready to move (checklist)

Moving from your home country to Switzerland - or to any other country - calls for careful planning. Though each case is different, some general advice can be given to each person preparing for an international move:

- > First some good news: inoculations are **not** required to enter Switzerland.
-
- > Get **all documents** ready well in advance, such as:
 - passports (valid for all family members)
 - visas (depending on the country you come from), Assurance of a Residence Permit, *assurance d'autorisation de séjour/Zusicherung der Aufenthaltsbewilligung*
 - marriage and birth certificates
 - criminal record certificate
 - health certificates
 - medical records from your doctor
 - dental records
 - driving licenses
 - insurance policies (accident, health, life, etc.)
 - registration cards for motor vehicles
 - proof of accident-free driving from your car insurance company (enables substantial price reduction by new car insurance company). To obtain the maximum reduction you need evidence that you have not made an insurance claim in the last ten years. Each car will require a separate letter.
 - vaccination certificates for pets
 - ID, extra passport photos
-
- > Prepare a list of all the **goods and items you intend to move**
 - Check if there are specific restrictions for each of the articles, be it to take them out of your home country, to transit through other territories, or to import them into Switzerland. *For further information see section 2.5 "Customs regulations".*
 - Check if your television, DVD and other audio-video equipment is compatible with the systems used in Switzerland (European Pal/Secam, Zone 2 systems). If not, you may want to leave them behind. *For further information see section 3.3 "Television, DVD, video and radio".*
 - As electric power in Switzerland functions at 230 volts and 50Hz, you should check if your appliances are capable of operating on 50Hz before moving. As a matter of fact you can get a transformer to convert your appliances to work on 230 volts, but there is nothing you can do to adapt the North - American 60Hz appliances to work on 50Hz. Either your appliance is already capable of operating on 50Hz, or you may need to use them for shorter periods of time to prevent motor damage. Check the label on your appliance. *For further information see section 2.4 "Utilities".*

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2. Moving preparations

- Make a budget including transport charges and customs taxes and duties; you may find out, for instance, that shipping your car may not really be worth the expense.
 - If you have cook books that you would like to use in Fribourg, it would be better to take the various measuring instruments with you so that you will not have to convert your recipes' ingredients into the metric system. *For conversion tables see section 6.1 "Conversion charts: weights, measures, clothing".*
 - If you have pets to bring with you into Switzerland, you may want to use the services of people with know-how and experience about moving animals internationally. For more information on this topic, contact: ACE Pet Moving GmbH, CH-8058 Zurich Airport www.acepetmoving.ch, +41 44 466 55 11.
 - Arrange shipping: www.international-removals.ch, www.packimpex.ch
-
- > Ask professionals (international movers, lawyers, bankers, doctors, insurance and tax experts, etc.) to advise and assist you in their fields of experience.
-
- > Carefully discuss with a tax expert in your home country about your legal situation as a taxpayer. It will probably be to your advantage to have the assignment in Switzerland for a period of time that is sufficiently long enough to become a non-resident of your home country. That way you would not have to pay income tax in your home country, (unless you are a US citizen, who is required to submit a tax return to the IRS no matter where you live). Inquire attentively about the applicable rules before moving.
-
- > Arrange to have your mail redirected by the post office or send change of address cards to concerned parties.

2.2 Work and residence permits

Essentially you will need permits to establish residence and to work in Switzerland. In most cases you cannot obtain a residence permit without first securing a work permit. Without a residence permit you will not be allowed to lease an apartment or a house. Therefore the work permit is a vital document to have before moving to Switzerland.

For some readers it may be your company that has already settled the details relative to your work and residence permits. As such we will not go into too much detail here and we will just give you a global summary. If you need any more information, the State Secretariat for Migration's website, www.sem.admin.ch, is very complete and will be very useful as it offers the most recent developments on this issue. For specific questions, you can also contact Swiss embassies and consulates.

Tourists

Naturally, **tourists** do not need a work or a residence permit. Anyone holding a valid passport, and visa if required, may visit Switzerland for a period up to **90 days** in any 180-day period. Visitors are **not allowed to work** in Switzerland.

Residence permits

There are basically two ways to obtain a residence permit: either a company in Switzerland obtains a work permit for you, or if you want to retire in Switzerland. As this second possibility is more of an exception we will concentrate on the residence permits for employment.

The Cantons are responsible for issuing the permits. Each canton dispenses a limited number of work permits of different types per year. A distinction is made between citizens of the European Union (EU citizens), the EFTA countries, and the citizens from the remaining countries of the world (non-EU citizens). In 2002, a new agreement with the European Union came into force, which facilitates workforce movement within the parties to the agreement. This agreement distinguishes the policy for EU/EFTA citizens from the one for citizens of other countries. The introduction of this new policy is taking place gradually. Croatia, although a member of the EU, does not benefit from this agreement.

Expatriates Guide to Fribourg

2. Moving preparations

Consequently, Switzerland now has a dual system for granting foreign nationals access to its labor market. People from the EU or EFTA member states, regardless of their qualifications, are granted easier access to the Swiss labor market under the Agreement on the Free Movement of People.

Workers from all other states – named third states – as well as from Croatia are admitted in limited numbers to the Swiss labor market, if they are well qualified and if a person with similar qualifications cannot be recruited from the labor markets of Switzerland or any EU/EFTA member state. The Swiss employer has to prove this situation to get the authorization to hire an employee from a third state, except for transfer of corporate executives or specialists who take up an expat assignment in Switzerland.

Here are the types of permits that can be applied for:

| Permit | EU/EFTA Nationals | Nationals of other countries |
|--|-------------------|------------------------------|
| B Residence permit | X | X |
| C Settlement permit | X | X |
| Ci Residence permit with gainful employment | X | X |
| G Cross-border commuters | X | X ¹⁾ |
| L Short-term residence | X | X |
| F Provisionally admitted foreigners | | X |
| N Asylum-seekers | | X |
| S People in need of protection | | X |

¹⁾ not possible in canton of Fribourg that has not borders with other countries.

Detailed information concerning these types of permits is available at:

www.sem.admin.ch – the web site of the State Secretariat for Migration SEM.

Let's briefly comment on the most common permits:

- > **'L' Permits** are issued to foreigners employed in Switzerland for a definite period of time, as stated in their employment contract. The 'L' permit is usually valid for a one year, but may be extended for a second year.

- > EU/EFTA nationals holding an 'L' permit are allowed to change their place of residence and employment. Non EU/EFTA nationals need a new authorization if they wish to change their place of residence or their employment. Families of both EU/EFTA and non-EU/EFTA nationals are allowed to join the permit holder. EU/EFTA citizens can ask for a renewal of their 'L' permit. For nationals from third states, 'L' permits may exceptionally be extended up to a total maximum duration of 24 months, provided the employer remains the same. Trainees – aged 18-30, are subject to special rules.

- > **B Permit Residence Permits** are issued to foreigners employed in Switzerland for an indefinite period of time. For EU/EFTA citizens they are valid for 5 years and are renewable, whereas for non-EU/EFTA citizens they are also renewable but valid for only one year. The families of EU/EFTA citizens and of non-EU/EFTA citizens are allowed to join the permit holder. A regulation allows the spouse and children of a 'B' permit holder to be employed without being subject to the usual quota restrictions.

- > **C Permit Permanent residence permits** are granted to permanent foreign residents. 'B' permit holders are eligible for 'C' permits after five or ten consecutive years as a resident in Switzerland. Citizens of Andorra, Austria, Belgium, Canada, Denmark, Ireland, Finland, France, Germany, Greece, Iceland, Italy, Liechtenstein, Luxembourg, Monaco, The Netherlands, Norway, Portugal, San Marino, Spain, Sweden, the United Kingdom (U.K.), the United States (U.S.) and The Vatican qualify for a 'C' permit after five years. For citizens of other countries, the qualification period is ten years. Holders of 'C' permits do not require permission to change jobs, their cantons of residence or to become self-employed. There are conditions that enable you to retain your 'C' permit if you leave Switzerland for an extended period of time.

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2. Moving preparations

Unemployed foreign children under **eighteen (EU citizens: 21)** are, except in some very unusual cases, allowed to move with their parents. When they start working, or at the age of eighteen (EU citizens: 21), foreign children must apply for their own residence permits.

Foreign teenagers may apply for work in Switzerland but require an offer of employment from a prospective employer before a permit will be granted.

Foreign students in Switzerland require either an 'L' permit for an intended stay of up to one year, or a 'B' permit for an intended stay exceeding one year. This particular 'L' permit is valid for one year and is renewable. The educational establishment provides students with a certificate verifying their status. After satisfying the authorities that they can support themselves financially, students may apply for a residence permit in the customary way. Students attending University may work for up to fifteen hours per week after the third semester. They may also work during vacations. An authorization must nevertheless be requested.

Procedure

To work and establish residence in Switzerland you have to obtain the appropriate visa before entering the country.

The procedure can be summarized as follows:

For EU or EFTA nationals

Stay with the intent to carry out a lucrative activity for more than 3 months

Workers from EU/EFTA request the granting of a residence permit by personally contacting the canton's labor office, *Service de la population et des migrants, Section Europe/Amt für Bevölkerung und Migration, Sektion Europa*, (Rte d'Englisberg 11, 1763 Granges-Paccot, www.fr.ch/spomi) and provide the following documents:

- a work contract or an engagement letter indicating the percentage of activity and the expected duration -of employment
- a copy of an I.D. card or of a passport
- two passport-size pictures

In the case of an independent worker, he/she will need to exhibit proof that he/she performs an independent activity, in which case a 5-year residence authorization will be granted. He/she will then benefit from professional mobility, in particular the right to carry out a lucrative activity as a dependent (employee).

For nationals of all other States

- > The prospective employer in Switzerland applies for the work permit at the canton's labor office, *Service de la population et des migrants, Section main-d'oeuvre étrangère/Amt für Bevölkerung und Migration, Sektion ausländische Arbeitskräfte*, (Rte d'Englisberg 11, 1763 Granges-Paccot, www.fr.ch/spomi/). Employers must demonstrate that they have first searched candidates on the domestic and EU/EFTA markets before applying for a work permit for a citizen of another State.
- > If such a permit is granted, an Assurance of a Residence Permit, *assurance d'autorisation de séjour/ Zusicherung der Aufenthaltsbewilligung*, is sent to the employer as well as to the prospective employee.
- > While the employer applies for the work permit in Switzerland, nationals who require a visa to work in Switzerland (most non-Europeans) must file at a Swiss embassy or consulate of their home country a personal application form to obtain a work visa.

Expatriates Guide to Fribourg

2. Moving preparations

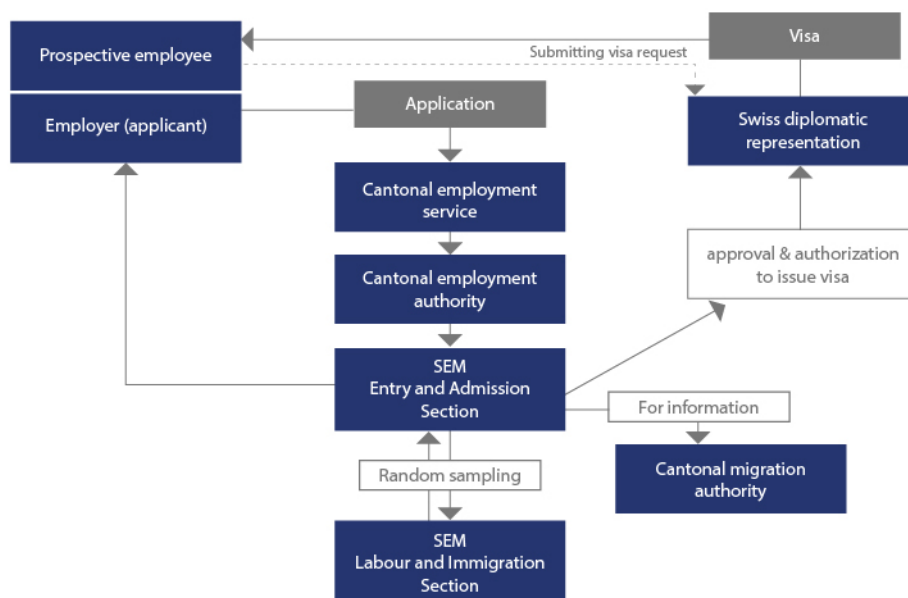
-
- > After the work permit has been issued, an authorization to deliver the visa is sent to the competent Swiss Embassy/Consulate General.
-
- > Once in possession of this visa or of the Assurance of a Residence Permit, you can then enter Switzerland to establish residence.
-
- > The Assurance of a Residence Permit should be presented to the Foreign Police, *Service de la population et des migrants / Amt für Bevölkerung und Migration, Police des étrangers/Fremdenpolizei*, **within fourteen days of arrival** and, in any case, before starting work.
-
- > At that point the appropriate residence permit will be issued to you.
-
- > Holders of residence permits are subject to local regulations and taxes, but do not have the right to vote and are not obliged to perform Swiss military service.

Expatriates Guide to Fribourg

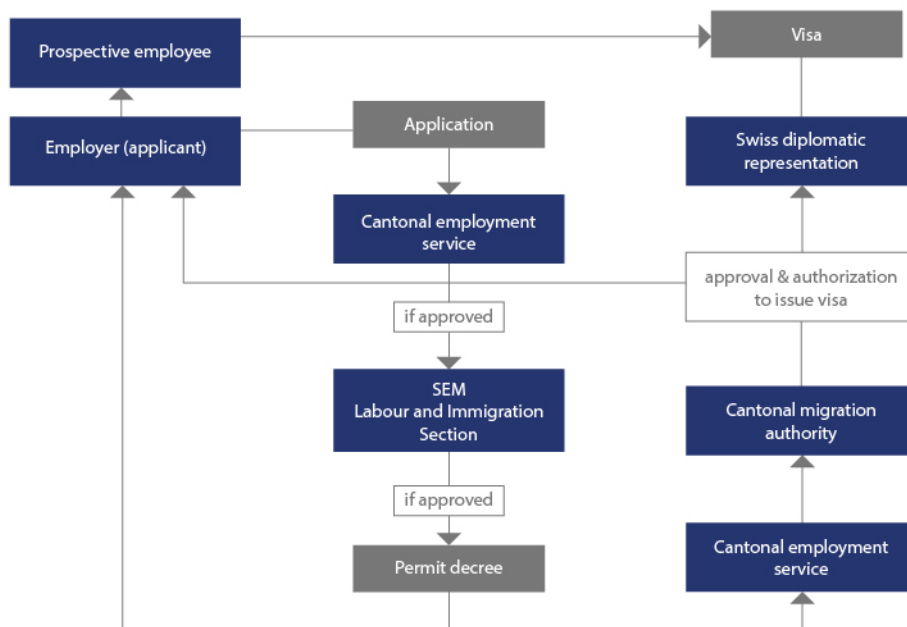
2. Moving preparations

Application procedure by third-state nationals:

1. for a permit up to 4 months:



2. for a permit over 4 months :



Source: www.sem.admin.ch

Expatriates Guide to Fribourg

2. Moving preparations

2.3 Housing

Most foreigners moving to the canton of Fribourg initially rent housing. It is much easier to find moderately priced apartments and houses in Fribourg than in larger cities.

In the canton of Fribourg the typical description of housing mentions each room, *une pièce/ein Zimmer*, as a livable space, therefore kitchens and bathrooms are not always counted. A $\frac{1}{2}$ *pièce/Zimmer*, normally means that the kitchen is big enough to be used as a dining area. For example, *un appartement 3½/3½ Zimmer-Wohnung*, means that there are 2 bedrooms, 1 living room and 1 kitchen with enough place to put a table.

Contrary to other cantons, in Fribourg most housing is rented with a refrigerator, a stove, and an oven as well as, in most cases, a dishwasher. Washers and dryers are usually located in the basement of the building for all tenants to use on a rotation basis.

Most housing is rented without furniture and light fixtures. If you desire to rent furniture you can ask the Development Agency for the addresses of furniture stores that do make such offerings.

Garages and parking spaces are generally not included in the lease and are rented separately.

Very useful information:

“Living in Switzerland – All the information you need when renting a flat”: a 12-page brochure you can download from www.bwo.admin.ch/dokumentation/00106/00112/00121

How to find housing

Real estate agencies, *Agences immobilières/Immobilienagenturen*, or *régies/Liegenschaftsverwaltungen*.

Check in the telephone book for a complete list of agents in the city you intend to move to. Most real estate agencies have websites, where they list properties for rent or sale. The information is appropriately organized into different categories. You can sometimes register with the site to be contacted by e-mail when a property that suits your needs comes on the market. Furthermore the association of real estate agents of Fribourg, which includes most of the real estate agencies, publishes a free list of available housing on the website, www.cfi-ikf.ch. **On the web** you can also use various websites such as, www.immoscout24.ch, www.immomig.com, www.homegate.ch, www.immostreet.ch or www.immoclick.ch, which include ads of many real estate agencies.

There are also daily ads in **local newspapers** under *Appartements à louer/Mietwohnungen*. Besides ads of real estate agencies you will find ads from private owners. Addresses may or may not be given. A quick phone call will give you the address plus any additional information about the rental. A typical ad will give you the price plus utilities, *charges/Nebenkosten*, additional sums added to the rent for heating and hot water.

You can also ask your company’s human resources department. They may know of housing that is to be vacated due to a transfer, or other available housing.

Another source of information is to scan the bulletin boards at the customer service sections of large department stores and supermarkets.

An additional approach is to place an ad in the local paper under *Demandes de location/Mietgesuche*. It is advisable to place the ad personally rather than doing it by telephone. This can be done through:

media f sa

Bd de Pérolles 38 – CP 221
1705 Fribourg
Tel. +41 26 426 42 42
www.media-f.ch

Publicitas SA

Rte du Petit-Moncor 1 – CP 1232
1752 Villars-sur-Glâne
Tel. +41 26 408 29 29
www.publicitas.ch

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2. Moving preparations

When you move from abroad, professional relocation agencies can save you a lot of hassle. For a fee, these companies contact real estate agents, preview properties and take you to see only the properties that they feel best suit your requirements.

In Fribourg, the following companies offer these services:

MS Group Services

Z.I. Moulin-du-Choc B
1122 Romanel-sur-Morges
Tel. +41 21 869 00 33
info@ms-group.ch
www.ms-group.ch

Packimpex

Brunnmattstrasse 5
3174 Thörishaus
Tel. +41 31 888 14 14
info@packimpex.ch
www.packimpex.ch

ReloCare

Promenade de Belle Croix 12
1752 Villars-sur-Glâne
Tel. +41 26 402 14 84
info@relocare.ch
www.relocare.ch

Terms and technicalities

A lease, *un bail/Mietvertrag*, is usually drawn up with a three-month notice clause, *le préavis/die Kündigungsfrist*, given to either side for cancellation of the lease. Many leases allow cancellation on only two dates/periods per year (end of March and end of September). However, you can be released from the lease contract if you find a new solvent leaseholder ready to take over the lease contract. Cancellation of a lease must be made by registered mail.

The leases are detailed documents. It is essential to have someone fluent in both French or German and your mother tongue read it through with you. Rent may be increased or rarely, decreased, each year depending on the amount of interest being charged to the owner for his mortgage, inflation and maintenance expenses.

Housing usually requires a deposit, *une caution/eine Kaution*, of one to three months' rent. This money is usually deposited in a bank account, from which you will receive interest. Joint signature, from you and the real estate agency, is required to release the money. When the premises are vacated providing no damage has been done, the deposit is returned.

When you first move into your rented housing, you will be asked by the landlord to walk around with him and to establish a detailed inventory of the premises, *l'état des lieux/Übernahmeprotokoll*. This should describe in minute detail everything that is damaged or worn. A form should be filled and signed. When you leave, a similar inspection will take place and anything that is found to be damaged, which is not on the list, will be considered to be your fault.

To a certain extent, normal wear and tear is allowed, with consideration given to the age of the item(s) in question. Everything must look practically the same when you leave as when you entered. If you do not notice some things during the inspection, and find them after moving in, you have ten days to report them to your landlord.

Some of the utilities (e.g. heating) may be included in your rent, but most likely you will have to pay for them separately. The electricity costs are normally not included in the rent. *For more information see section 2.4 "Utilities".*

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2. Moving preparations

Insurance

- > **Building Insurance**, *assurance bâtiment/Gebäudeversicherung*. If you own a building such insurance is compulsory. It covers your building against fire, explosion and natural disasters. This insurance is done through the *Etablissement cantonal d'assurance des bâtiments/Kantonale Gebäudeversicherung*, (Maison-de-Montenach 1, 1701 Fribourg/Granges-Paccot, Tel. +41 26 305 92 92, www.ecab.ch or ecab@fr.ch).
- > **Household Insurance**, *assurance ménage/Hausratversicherung*, is not mandatory but strongly recommended. Its coverage includes theft, water damage, and some glass breakage. You will need to provide an estimate of the value of your household contents. All insurance companies offer such coverage and the premium is quite low.
- > **Liability Insurance**, *assurance responsabilité civile/Haftpflichtversicherung*, is not mandatory but strongly recommended as well. It covers accidental damage to your home and its contents.

Nearly everyone has a policy of this kind. Some owners even request a copy of your policy when you rent an apartment or villa. A great advantage of this is that it covers you, for example, if you break something in someone else's home. All insurance companies offer such insurance and the premium is quite low.

Tenants' Association

Swiss Tenants' Association – ASLOCA, *Association Suisse des Locataires/Schweizerischer Mieterinnen- und Mieterverband*, defends the rights of tenants in Switzerland and will help if you have any problems.

Association Suisse des locataires (ASLOCA)

ASLOCA Fribourg
Case postale 18
1774 Cousset
Tel. +41 848 818 800

Acquisition of real estate by foreigners

Anyone with a B or C Permit is allowed to purchase real estate to establish their main place of residence or to use it for their economic activity, with the exception of realtors.

2.4 Utilities

Central heating, *le chauffage/die Heizung*

The cost of central heating is usually included in the utilities, *les charges/die Nebenkosten*, of an apartment or multiple-unit building. The service charge is a fixed amount, based on an estimate of real costs. Generally, you will be billed the estimated amount and at the beginning of the following year the owner will calculate the actual amount due and then will either reimburse you or bill you a supplement to cover the actual costs.

For those occupying a single-family dwelling, it is generally the responsibility of the tenant to maintain the heating system and to check and re-order oil if it is not done automatically. Be sure to verify your obligations before signing the lease.

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Chimneys, les cheminées/der Kamin

In houses, regular inspections by a chimney sweep, *un ramoneur/der Kaminfeger*, are required for validation of the obligatory fire insurance policy. Typically, the owner is responsible for payment, but not always, so please be sure to look into this. Prices vary according to the number of chimneys. Frequency depends on the age and size of the house. If the chimney sweep does not come, contact your local town hall, *l'administration communale/die Gemeindeverwaltung*, for his name.

Electricity, l'électricité/die Elektrizität

Remember that the electrical system in Switzerland is 230 volts, 50Hz. You cannot use your 110-volt appliances without a transformer. Even with a transformer, some appliances, such as blenders and sewing machines, may need to be used for shorter periods of time to prevent motor damage. Note that electrical outlets differ from those used in the UK, America and most overseas countries. Adapters are available in hotels and can be bought in many shops.

Groupe E, (Tel. +41 26 352 52 52, www.groupe-e.ch, info@groupe-e.ch), handles new contracts, cancellations and billing service for electricity. Total consumption for all electrical appliances is payable by the tenant and is usually billed directly. A deposit is sometimes required. Bills are sent every three months. You can make arrangements to have these bills paid automatically from your bank or your post account.

Water, l'eau/das Wasser

Each individual house has a water meter and bills are usually sent twice a year. If you lease an apartment, the cost of water is included in the utilities cost for heating.

Garbage, les ordures/der Abfall

In most municipalities you must use special “official” garbage bags that carry a tax. You can find them in local stores or at the communal administration office. Unofficial bags will not be collected and people not using official bags are subject to a fine. In apartment buildings, the superintendent, *concierge/Abwart*, will explain the procedure to follow. Ordinarily, there are regulations for the disposal of glass, grass and yard trimmings, newspapers and large objects. If you live in a village, ask a neighbor or telephone your town hall concerning local regulations. *For further information see section 4.10, “Recycling”.*

Cantonal administration, administration cantonale/Kantonsverwaltung

If you need to contact any official service of the canton of Fribourg, look in the Fribourg telephone book (Local Guide) under *Administration Cantonale/Kantonsverwaltung* and locate the appropriate agency. Office hours are listed as well. You can also take a look at the official cantonal administration's website, www.fr.ch.

2.5 Customs regulations

General rules

The general principle of the Swiss customs taxation is quite unusual. Switzerland is one of few countries in the world to levy import duties **based on weight, volume or number of pieces**. There are no restrictions regarding the import or export of Swiss and foreign bank notes

In addition to the customs taxation, a VAT (Value Added Tax), *TVA/MWST*, of 2.5% on basic food products and books, and 8.0% on all other goods, will have to be paid at Swiss customs. On the other hand, you may be able to get the VAT of the foreign country returned. Inquire at the place of purchase for details.

On duty-free and tax-free items, you have a daily allowance of **CHF 300 worth of goods purchased abroad per person** – for your personal use. For this, a child is considered an adult. If the total value of goods per person exceeds CHF 300, then all goods become taxable.

Any cumulating of this limit for several people traveling together is excluded – e.g. you will have to pay duties and VAT on a new television worth CHF 400, even if there are two of you crossing the border together.

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In this duty-free and tax-free allowance you should consider the quantity limitations of special items listed below:

Alcohol (minimum age: 17), *alcool/Alkohol*

| | |
|--------------------|---------------------|
| Below 18% vol. | 5 liters <i>and</i> |
| More than 18% vol. | 1 liter |

Tobacco (minimum age: 17), *tabac/Tabak*

| | |
|--------------|---------------|
| Cigarettes | 250 <i>or</i> |
| Cigars | 250 <i>or</i> |
| Pipe tobacco | 250 grams |

Meat, *viande/Fleisch*

| | |
|-----------------------------------|------------|
| Meat (game and fish are excluded) | 1 kilogram |
|-----------------------------------|------------|

Do not forget to keep **sales receipts** as they can be required to prove the place of origin and price. Also, keep your customs declarations in the event that they are required for verification. Remember that the CHF 300 limit includes everything, even repairs on your car if they are made outside Switzerland, so make sure you declare everything.

If you need more detailed information, the website of the Swiss customs authority is very useful, www.customs.admin.ch

Household effects, *effets de déménagement/Haushaltwaren*

Fortunately, for **household goods** there is a different rule. If you import your own possessions and articles – which you have owned for at least 6 months prior to your change of residence - and you do not intend to sell them in Switzerland - their import into Switzerland is **duty-free** and **tax-free**. Of course the removal and importation of goods into Switzerland must take place within a reasonable period after the change of residence. On the web site of the Swiss customs, you will find a list of such goods and indications about the way to declare them on the customs form.

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In order to import your goods duty free into Switzerland you will have to present the following **documents** to the Swiss Customs:

- your Swiss work and residence permit
- the lease or property title of your new apartment or house in Switzerland
- a detailed inventory of the goods
- the Swiss customs form 18.44, which exists in French, German and Italian (www.zoll.admin.ch), with English non-binding translation

Please note that subsequent shipments are possible, but they have to be declared with the inventory when clearing the first shipment.

Some specific rules

Pets, animaux domestiques/Haustiere

A cat, dog or bird can be imported, or re-imported, only if you can show a certificate proving that it was vaccinated against rabies not less than 30 days and not more than 360 days before moving. Dogs younger than 5 months cannot be imported if they have their tail and/or ears cut off. If you import more than 3 pets at the same time, a check-up at the vet's before leaving may be necessary. For all other animals, please contact the Swiss customs authorities. Most probably, an import license and a sanitary visit will be required.

Motor vehicles, véhicules motorisés/Motorfahrzeuge

Cars, boats, planes, etc. can be imported with their foreign registration cards and foreign plates. To be considered as part of your removal goods - therefore duty and tax-free - a motor vehicle must have been in your possession for at least 6 months before changing your residence. The foreign registration card will have to be presented to Swiss Customs. In addition to this, you will have to sign a declaration stating that you do not intend to sell your vehicle for the next year. If you decide to sell the vehicle within the 12-month period, or if you have owned the vehicle for less than 6 months, the import will be treated as a "standard" import, i.e. import duties, VAT and taxes will be levied.

Works of art and antiques, oeuvres d'art/Kunstwerke

They will be handled as other removal goods. You must be able to prove that you are the actual owner.

Alcoholic beverages, boissons alcoolisées/alkoholische Getränke

Included in the removal goods, you can import tax-free a quantity of alcoholic beverage that is estimated reasonable and appropriate to the situation of the owner. By reasonable and appropriate, Swiss Customs means up to 200 liters of wine or beer per person. Otherwise, the usual duties and taxes will be levied, and they can be quite high. For strong liquor (over 25% of alcohol), the maximum quantity that can be imported duty-free is 12 liters. For additional quantities, heavy duties and taxes will be levied.

Plants and fruit, plantes et fruits/Pflanzen und Früchte

A number of ornamental, aromatic and medicinal plants can be imported without a phyto-sanitary check-up (the list can be found on the website www.customs.admin.ch), up to 20 kg per person per day. For other plants, fruits and vegetables, phyto-sanitary inspections are required, and import of many overseas plants is forbidden. For precise information, contact the Swiss customs authorities.

Arms and ammunitions, armes et munitions/Waffen und Munition

All arms, weapons and ammunitions as well as their parts, must be declared with Swiss Customs during import, export or transit. When you are preparing to move, it is strongly advisable to check with Customs on the guns you plan to import. Some arms are allowed without import licenses. Others are allowed but subject to an import license. Some weapons and their parts are forbidden and will not be allowed to enter the Swiss territory.

Chapter 3 – Settling in

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3. Settling in

Due to the lack of references and the understanding that much administrative work will have to be undertaken, many people tend to be anxious about the settling in phase. Many difficulties and concerns are far from being fatal, and can be easily avoided with some useful tips. Therefore in this chapter we have gathered the main information on issues that you will have to deal with on arrival. To be very pragmatic we have also prepared a short checklist for you. You will see it is quite easy and fun.

3.1 Arrival (checklist)

This is a summary of the tasks you must complete when you arrive in Switzerland.

On arrival at the Swiss passport control

- > Present your Assurance of a Residence Permit, *Assurance d'autorisation de séjour/Zusicherung der Aufenthaltsbewilligung* or your visa, and your passport to the immigration official for date-of-entry stamping.
-
- > If importing a car, have all your papers with you. *See section 2.5 "Customs regulations"*.

In the days following arrival

Within 8 days of arrival, register at the cantonal *Service de la population et des migrants/Amt für Bevölkerung und Migration* (Les Portes de Fribourg, rte d'Englisberg 11, 1763 Granges-Paccot, Tel. +41 26 305 14 92, www.fr.ch/spomi). They will deliver the residency permit to you. You will need to show your passport with the stamp of your arrival date and bring along 1 completed entry form, 2 ID pictures, your wedding certificate, and any document indicating the purpose of your stay in Switzerland (work, study, etc.). You must register even if you are living in temporary housing. You will also have to prove that you do not have a criminal record. Countries that do not provide such records usually offer the possibility to get a certificate (affidavit) at their embassy or consulate in Switzerland. For instance, US citizens can get their affidavit at their embassy in Berne; British citizens can get it at the British consulate in Geneva. In any case please call your embassy/consulate.

Within 14 days after having received a confirmation from the Service de la population et des migrants, you will have to register at the official service of your residing municipality (*Administration communale/Gemeindeverwaltung*).

- > Arrange all the necessary insurance, especially compulsory health insurance. In case you have to be hospitalized, the hospital you are admitted to will inquire about your insurance coverage. If you do not have Swiss medical insurance, the hospital will probably require some advance payment, or some form of financial security. *See section 3.4, "Insurance"*.
-
- > Register at the Fribourg Electricity Company, Groupe E, (Tel. +41 26 352 52 52, www.groupe-e.ch, info@groupe-e.ch). Outside the city of Fribourg, it may be another company that delivers the electricity; the Groupe E will give you the contact information. Before contacting the Groupe E, ask the real estate agency, as they may have already undertaken this formality for you. *See section 2.4, "Utilities"*.
-
- > Register with Swisscom (www.swisscom.com) to get a home phone line. *See section 3.2, "Telephone and Internet"*.
-
- > Register with Billag for television and radio reception's right, Tel. + 41 844 834 834 (or www.billag.ch). *See section 3.3, "Television, DVD, video and radio"*.
-
- > Register with the nearest Post Office in order to let them know where to deliver your mail.

Expatriates Guide to Fribourg

3. Settling in

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- > Registering with your embassy or consulate is advisable. Embassies often offer services to their citizens and can be very helpful in case of difficulties.
-
- > It is advisable to open a bank or post office account and give the details to your employer in order to facilitate the payment of your salary.
-
- > If you have children under the age of sixteen, sign them up with a pediatrician straight away. You can ask for a *petit contrôle/kleine Kontrolle*, which will turn out to be a thorough check-up, and which gives you and your child an opportunity to meet the doctor before seeking any additional treatment.
-
- > The same applies to any member of the family with a health problem, as well as for women. Finding a sympathetic, English-speaking gynecologist is not always straightforward, and they often have full appointment books.
-
- > **Within one year**, you will need to go to the cantonal department of motor vehicles, *Office cantonal de la circulation et de la navigation/Amt für Strassenverkehr und Schifffahrt* (Rte de Tavel 10, 1700 Fribourg, Tel. +41 26 484 55 55, www.ocn.ch) to get a Swiss driver's license and Swiss license plates. If you are here for less than a year, your original driver's license is valid. *See section 4.9, "Owning and driving a car".*
-

3.2 Telephone and Internet

Calls within Switzerland

To call within Switzerland dial the **10-digit number** (area code and the seven-digit number).

For example: the area code is usually "026" in the canton of Fribourg, therefore to call a number in Fribourg you have to dial: 026 + seven-digit number

International calls

Switzerland's international country code is 41.

If you call **from abroad to Fribourg**, dial:

your outgoing international code + 41 + 26 + seven-digit number

Switzerland's outgoing international code is 00.

If you **call abroad from Switzerland**, dial:

00 + country code of the country you are calling + number

Home telephone

There are more than 100 providers in Switzerland offering various types of telephone services. Historically, the primary supplier is Swisscom. upc cablecom is the leading combined provider of TV, internet and telephone services (VoIP) in Switzerland. No Swisscom line is needed for upc cablecom services.

You may remain a customer of Swisscom in parallel with the secondary supplier. For example, depending on the secondary supplier, you may pay Swisscom for the line rental and a supplier for local or international calls. For a comparison of many of the different companies, including current rates, check the website, www.comparis.ch.

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To obtain a telephone line, you must first complete a telephone registration form, *Demande de raccordement téléphonique/Antrag für Telefonanschluss*, which is available from a number of sources including the back of the telephone book, any post office, or any Swisscom shop. The completed form should be returned to your nearest Swisscom office. Online registration is also available at www.swisscom.com. Depending on the type of residence permit you have, you will be required to make a deposit upon registration.

If your home already has a telephone, you may keep it or you may rent or buy your phone from Swisscom. The models are available at local Swisscom shops. Alternatively, phones may be purchased from private suppliers, but all models must comply with the Federal Office of Communication's standards. If your home has no telephone outlet, contact a local telephone installer.

Swisscom and other providers offer a number of additional phone services such as a holiday phone service that reverses the charge to your home for calls from abroad and an answering service in case of absence or when your line is busy. Details for these and other services can be found in the phone book or on the suppliers' websites.

The telephone bill arrives monthly and will include the rental of the telephone, if applicable, the line rental and the total of all phone calls made. Although the bill gives the totals for Swiss and international calls separately, calls are not itemized individually unless this service is specifically requested. You can also keep track of your calls by using a telephone with a built-in counter. Note: 1-800 numbers that are toll-free in the U.S. and Canada are not free of charge when calling from Switzerland.

When you move out of your Swiss residence, you must notify Swisscom; thirty days' notice is recommended. Make sure that your phone has been disconnected when you leave. Be sure to get back any deposit you may have paid. If your phone was rented, you may take it with you if you are moving within Switzerland.

Phone book

Local Guide is the phone book, *Annuaire téléphonique/Telefonbuch*, published by local.ch, a 100% subsidiary of Swisscom. You will automatically receive a copy when you register at Swisscom. Besides phone numbers, the phone book provides a large amount of regional information. For information on telephone, fax and address listings, call 1811, for directory assistance for non-European telephone numbers, call 1818, for assistance in placing international calls, call 1141. The phone directory is also available on the Internet at www.local.ch, www.pagesblanches.ch for private numbers and www.pagesjaunes.ch for business numbers.

Mobile telephone

There are three mobile phone providers in Switzerland: Swisscom, Sunrise and Salt. Swiss cellular telephone standard frequencies are GSM 900 and 1800 MHz, UMTS 900 and 2100 MHz, LTE 800, 1800 and 2600 MHz. US mobile phones use the GSM 1900 MHz frequency and are not compatible with the European standard. Tri- and quad-band GSM phones (850-900-1800-1900) can be used in Europe and North America (as well as in most parts of the world). Mobile phones can be purchased from Swisscom or from any private suppliers. There are two types of mobile payment systems, either with monthly charges like regular fixed phones or with a prepaid chip that can be "refilled".

Internet

Switzerland has one of the highest broadband penetration rates in Europe. DSL networks have overtaken cable Internet access as the principal technology for broadband access. Newcomers will have plenty of providers and technologies to choose from.

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3. Settling in

3.3 Television and radio

Switzerland uses the European PAL/SECAM standard for television. NTSC, PAL and SECAM refer to the different kinds of video standards used around the globe. For your video to play in a foreign country's system, it must be converted to the correct format. NTSC is used in North America. PAL is used in Western Europe excluding France, Australia, South Africa and parts of Asia. SECAM is used in France, Eastern Europe and parts of the Middle East.

DVD and DVD players have different zones. Zone 1 is the system used in North America, Zone 2 in Europe and Zone 3 in Asia. In Switzerland you are currently able to buy multi-zone DVD players. Otherwise be sure to check the zone of your player before purchasing or renting DVDs.

Some TVs and DVD players are multi-system (or multi-standard), meaning that you can play all videos and DVDs on these systems. Before moving to Fribourg, check if your equipment is compatible with the systems used in Switzerland. If not, you may prefer to leave it in your home country and purchase suitable sets in Switzerland.

All television and radio owners must register and pay reception fees (approximately CHF 40 per month), which are billed through Billag, Tel. +41 844 834 834. You must register immediately or you may be fined. Important: these fees are due even if you do not listen to Swiss programs. Registration forms may be obtained at the post office or from Billag, or you may register online (www.billag.ch).

There are several Swiss-made radio and TV channels: in German, French and Italian, and some broadcasts in Romansh. As an expatriate, you will probably be interested in obtaining more programs in other languages.

To do this, you have several possibilities:

- > Most municipalities have cable services for television and radio, which cost approximately CHF 40 per month. Available English language channels usually include CNN International, CNBC, BBC World, BBC Prime, Cartoon Network and Eurosport.
-
- > Satellite dishes can be purchased, but permission may be needed from your landlord and the municipality to install the dish.

These solutions will provide you with a multitude of programming choices broadcast from other Western European countries, the USA and other overseas countries.

Many television shows are broadcast in both their original language and the local language, although only on the Swiss channels. To receive the broadcast in the original language, you must have a stereo television. Press the A/B button on the set, usually located on the remote control (or look in your instruction manual). If you will be buying a TV while here be sure to check with the salesman if this option is available.

3.4 Insurance

Insurance is a complex and important matter in everybody's life. International insurance is an even more complex subject, and therefore a systematic approach is advisable.

It is recommended to bring all your policies with you, including emergency contact numbers in case you need to contact them. Do not assume that your present policies will automatically extend the same coverage in your new country of residence.

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3. Settling in

In Switzerland, in addition to the social security system (*See section 3.5*), there are many **individual mandatory** insurance requirements. These include:

- Accident Insurance
- Health Insurance
- Car Insurance
- Motorbike Insurance
- Building Insurance

Beside the mandatory insurance requirements, there are **optional forms of insurance** that are not legally required, but that are generally considered essential for standard coverage:

- Household Insurance (not mandatory but often requested by real estate agencies or owners)
- Liability Insurance (not mandatory but often requested by real estate agencies or owners)
- Salary Insurance
- Legal Insurance
- Life Insurance
- Valuable Object Insurance

Mandatory insurance

Accident Insurance, *assurance accidents/Unfallversicherung*

For employed persons, there are two categories of compulsory accident insurance. The professional accident insurance, *Assurance Accidents Professionnels/Berufsunfallversicherung* which is paid in full by the employer, covers accidents at work, accidents that occur while traveling to or from work or accidents or illnesses while traveling on company business. In addition to this, there is also the non-professional accident insurance, *Assurance Accidents Non-Professionnels/Nichtberufsunfallversicherung*. Employers may pay all or part of this premium. This insurance covers hospitalization in a shared room, ambulance costs and prescription medicines. Supplemental coverage can be privately arranged.

Non-employed persons (including housewives, children, etc.) as well as people working less than a given percentage must be affiliated with a recognized private Health insurance Company, *caisse maladie/Krankenkasse*, providing basic accident coverage in accordance with Swiss Federal law, *LAMal/KVG*.

Make sure your family is covered against private accidents.

If you hire a housekeeper or gardener, you must insure them in case they have an accident while working on your property. *See section 3.9 for more information concerning domestic help.*

Health Insurance, *assurance maladie/Krankenversicherung*

Anyone residing in Switzerland for more than 3 months must be insured by a recognized Health Insurance Company, *caisse-maladie/Krankenkasse*, providing basic sickness coverage in accordance with Swiss Federal Law on Health Insurance, *Loi sur l'Assurance Maladie (LAMal)/Bundesgesetz über die Krankenversicherung (KVG)*. Basic coverage includes hospitalization in a shared room, basic ambulatory treatment and medication recognized by Federal Office for Social Affairs, *Office Fédéral des Assurances Sociales (OFAS)/Bundesamt für Sozialversicherung (BSV)*.

Supplemental coverage can be purchased for those wishing to cover spas, medication not recognized by *OFAS/BSV* prosthesis, ambulance expenses, homeopathy, private and semi-private rooms, etc. Dental insurance can be purchased; however, premiums are often high and coverage is generally not very comprehensive, except perhaps for children. The insurance company will request a dental examination before accepting the risk.

You need to check your agreement carefully to understand the extent and/or limitations of your coverage. For instance, maternity care may not be covered if a woman is pregnant when she takes supplemental coverage; dental treatment is rarely covered except after an accident; coverage for eyeglasses and contact lenses may be limited and alternative therapies may be excluded.

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The actual cost to the insured person will depend on the amount of co-insurance, or deductible rate, *franchise/Selbstbehalt*, selected (amount to be paid by the insured person before the insurance starts paying). Available co-insurance generally ranges from a minimum CHF 300 to a maximum CHF 2,500. There is also a 10% cost participation on the effective expenses. *For more information on this topic, including an estimate of your health insurance premiums, go to en.comparis.ch/krankenkassen/default.aspx.*

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, who will provide the medicine without requiring payment from you. With a pharmacy sheet, *feuille pharmacie/Apothekerschein*, - available from your insurance company - the pharmacy will send the bill directly to the insurer. Alternatively, you may have to pay the bill and then get it refunded by your insurance.

Car Insurance

Before obtaining license plates for your car, you must bring a certificate of **liability insurance**, provided by a recognized Swiss insurance company (a garage can also obtain it for you) to the Cantonal Department of Motor Vehicles, *Office cantonal de la circulation et de la navigation OCN/Amt für Strassenverkehr und Schifffahrt ASS* (See section 4.9, "Owning and driving a car"). This insurance covers your liability towards a third party. Optional passenger insurance can also be purchased for death, invalidity, daily incapacity from the first day, and medical expenses.

There are two kinds of optional **damage insurance**, Complete and Partial. Complete loss and damage waiver insurance, *casco complete/Vollkasko*, gives full coverage and *casco partielle/Teilkasko*, gives partial coverage. Most drivers do take a form of damage insurance. If you are not used to driving in Europe, on steep hills or in winter weather, it is a great comfort to know that you are insured. If you lease a car, you will have to take a complete loss and damage waiver insurance policy.

Tip: Ask your insurance company for a blue booklet, European Accident's Statement, *Constat Européen d'Accident/Europäisches Unfallprotokoll*, and keep it in your glove compartment at all times. If you have an accident and you decide not to call the police, this blue booklet should be completed and signed by the drivers of both vehicles, regardless of the damage or injuries involved.

Motorbike Insurance

Same as for cars.

Building Insurance, *assurance bâtiment/Gebäudeversicherung*

If you own a building such insurance is compulsory. It covers your building against fire, explosion and natural disasters. The premium is quite low.

Optional insurance

Household Insurance, *assurance ménage/Hausratversicherung* is not mandatory but strongly recommended and often requested by real estate agencies and owners. Its coverage includes theft, water damage, and some glass breakage. You will need to provide an estimate of the value of your household contents. Your private insurer can inform you of the parameters of evaluation for your household effects such as furniture, clothing, electronic equipment, antiques, silverware, collections, etc. The premium is quite low.

Liability Insurance for an individual or a family, *assurance responsabilité civile/Haftpflichtversicherung*, is not mandatory but strongly recommended and often requested by real estate agencies and owners. It covers accidental damage to your home and contents. Nearly everyone has a policy of this kind. Its great advantage is that if, when visiting, you break something in someone else's home, there is no embarrassment or need to pay for the damage since the insurance policy covers it. Basic coverage is for material damage or bodily harm caused to a third person.

Salary Insurance, *assurance perte de gain/Erwerbsausfallversicherung* covers your salary in the event of illness or accident. Premiums, the portion paid by employees, and the benefits paid, vary from one company to another. This insurance is not compulsory, as employers do have to continue to pay salaries to employees who are ill or who are victims of an accident. This obligation on the part of the employer is for a limited time only and employees can choose whether or not to take this particular insurance.

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Legal Insurance, *assurance protection juridique/Rechtsschutzversicherung*, provides you with coverage to pay for legal services if anyone takes you to court or if you file a court case against someone. There are two kinds of insurance: Traffic legal insurance - covers legal expenses up to a definite amount for automobiles, motorbikes, bicycles, public transport and pedestrians; Private legal insurance - covers legal expenses up to a definite amount for issues with employment contracts, rental contracts, Swiss matrimonial and inheritance laws, etc.

Life Insurance, *assurance-vie/Lebensversicherung*, is available under many different policies according to individual requirements. Benefits are either in payment of capital or annuities, in case of invalidity, age or death. Policies are often combined with special savings plans and are useful as guarantees for bank loans. Participation in the company's surplus is offered with such insurance policies. You can take advantage of consulting and personal-needs analysis free of charge from any insurance company.

Valuable Object Insurance can be purchased for jewelry, furs and collections. An appraisal by a recognized expert is needed unless a recent bill can be presented. Insurance companies are very strict on this.

There are many other forms of insurance available. Make sure you understand the conditions in your contracts. Some companies provide English translations of their policies, and with some of the larger companies you may be able to deal with an English-speaking representative.

For basic information and premium comparisons regarding:

- health insurance
- car insurance
- household effects and private liability insurance
- legal protection insurance
- travel insurance

go to www.comparis.ch

3.5 Social security system

Compared with other countries, the Swiss social security system gives more weight to individual responsibility. Consequently, the social charges deducted from an employee's salary are not as heavy as in other European countries.

Social security in Switzerland is governed partly by federal and/or cantonal laws and partly by collective employment agreements. The federal social security legislation is compulsory for everyone, whether an employee or self-employed.

The Swiss social security system is based on the so-called "three pillars":

Compulsory

| | |
|------------------------|---|
| 1 st Pillar | Old Age and Survivor's Insurance (AVS/AHV), Invalidity Insurance (AI/IV) Objective: to meet the retirees', survivors' and invalids' basic needs |
| 2 nd Pillar | Company's pension plan Objective: to maintain the standard of living after retirement |

Non-compulsory

| | |
|------------------------|---|
| 3 rd Pillar | Private pension funds Objective: to build up a private capital, encouraged by tax exemptions, but left to everyone's individual responsibility. |
|------------------------|---|

More comprehensive information is available on the website of the Federal Office for Social Security, www.bsv.admin.ch

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The First Pillar: the Old Age and Survivors' Insurance (AVS/AHV)

Resident individuals with gainful employment in Switzerland are required to contribute to the Federal Old Age and Disability Insurance plan. Currently, the total contribution is 10.1% of the total employee remuneration, without a salary ceiling. Half of it - that is 5.05% - is paid by the employer and the other half by the employee. Employers are required to deduct the employee's contribution from their gross salaries, and to remit the total amount to the social security authorities.

Contributions by self-employed persons are determined by the AVS/AHV compensation office, based on the insured person's income. Contributions of non-gainfully employed persons are based on their wealth and income through pensions.

At retirement, social security benefits are based on the premiums paid and on the number of years of the individual's contributions.

Temporarily transferred employees

Switzerland has concluded social security agreements with many countries. Generally, these agreements allow those employees who are temporarily transferred to Switzerland to remain subject to the social security system of their home country if they wish to do so. The agreements also typically enable the employee to receive credit, into both systems, for payments that have been made into the social security systems of one of the signatories of the treaty.

The following countries have signed or are currently negotiating social security agreements with Switzerland:

| | | |
|----------------|---------------|----------------------|
| Argentina | Greece | Portugal |
| Australia | Hungary | Romania |
| Austria | Iceland | San Marino |
| Belgium | India | Slovak Republic |
| Brazil | Ireland | Slovenia |
| Bulgaria | Israel | South Korea |
| Canada | Italy | Spain |
| Canada/Quebec | Japan | Sweden |
| Chile | Latvia | Turkey |
| China | Liechtenstein | UK |
| Croatia | Lithuania | Uruguay |
| Cyprus | Luxembourg | USA |
| Czech Republic | Macedonia | Yugoslavia (former)* |
| Denmark | Malta | Bosnia-Herzegovina* |
| Estonia | Netherlands | Montenegro* |
| Finland | Norway | Serbia* |
| France | Philippines | |
| Germany | Poland | |

* Agreements are under negotiation. As soon as signed, they will replace the one with former Yugoslavia.

For questions regarding this topic, please contact the cantonal office for social security, *Caisse cantonale de Compensation AVS/Kantonale Ausgleichskasse AHV*, (Impasse de la Colline 1, 1762 Givisiez, Tel. +41 26 305 52 52, www.caisseavsfr.ch).

In the absence of a social security agreement, foreign nationals may have their contributions refunded if the contributions have been paid for at least 5 or 10 years and if their home country grants reciprocal rights to Swiss citizens. The employer's contributions may not be recovered.

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Personal insurance certificate

All those - Swiss and foreigners alike - who are required to pay contributions receive a **personal insurance number** as well as a certificate upon joining AVS/AHV. This certificate has to be carefully kept as it must be shown to each new employer and to the competent office upon making claims for AVS/AHV benefits.

Benefits of Disability Insurance

This insurance aims to offer rehabilitation measures in order to improve present or future earning capacity. If these rehabilitation measures are without hope or if they are unlikely to restore earning capacity, cash benefits can be paid.

The Second Pillar: the Company Pension Plan

Company pension plans are compulsory, under Swiss federal law, for all employees aged 18 or over and subject to the Old Age and Disability insurance.

The federal law sets the framework for minimum contributions and benefits. At retirement, the pension depends on the amount of retirement credits and interest accumulated. The cost for a minimal pension plan amounts to about 10% of the gross salary, but varies according to the age of the person. The contributions of the employee and employer are shared equally by law. In practice some companies make contributions that exceed the minimum required, in order to make the scheme more attractive.

The benefits included are for an old age pension, a disability pension, as well as benefits to the survivors in the case of death.

If none of these circumstances come about and the insured leaves the employer's pension fund, he/she may claim withdrawal benefits (portable credit benefits). As a rule, when the insured person withdraws from a pension fund - this usually corresponds to the end of employment - the withdrawal benefit is then transferred to a blocked account or insurance policy. Citizens who wish to leave Switzerland definitively may ask for cash payment of the benefit. The request should be addressed to the last employer's pension fund.

Important advice:

There is no centralized governing body for the second pillar, as there is for the first one. The insured person should deal with the last employer's pension fund. It is therefore highly advisable to keep all insurance certificates received from pension funds. Before leaving Switzerland, **do not forget to inform your pension fund** of where to transfer withdrawal benefits.

Children allowances

Swiss companies must contribute to a child allowance scheme. Each canton operates its own system, with different conditions of funding and benefits. In the canton of Fribourg, the charge is currently 2.59% of the salary, and the benefits range from a monthly amount of CHF 245 to CHF 265, depending on the age and number of children. The birth allowance amounts to CHF 1,500. In practice, these allowances are added by the employers on the salary statement, and are then **refunded to the employer by the Social Security Services**.

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3.6 Language schools

Where to learn French and/or German will be an important decision to make once you are in Fribourg. As a matter of fact your level of proficiency will be a key factor in determining your circle of friends, your capacity to deal with everyday situations, and the enjoyment of your surroundings.

You will find the addresses of many language schools in the phone book under *écoles de langues/Sprachschulen*. Each school offers a variety of types of classes. It should not be difficult to find courses that suit your needs. First, it is important to determine the level of fluency you hope to attain and then to ask for recommendations. For instance, other expatriates who have already learned French or German might be of precious help sharing their experiences.

Most schools offer both individual and group lessons. If you prefer a private tutor, it is possible to locate one through the University of Fribourg, your (or your spouse's) employer, the newspapers or the bulletin boards in large stores.

Unless you are especially gifted or already have a good command of French or German, you should not be taken in by promises of fluency in four or five weeks. Be patient, if you do not desperately need to speak French or German reasonably well in a matter of weeks, it is probably best to space your lessons out over a longer period of time.

Once you have found a school that appeals to you, ask for a free sample lesson or first choose a short course. This way, if the method does not suit you as well as you had anticipated, you will not have wasted a lot of time or money. Do not forget to read any contract very carefully before signing it. For example you may find that you are liable for the full cost in the event of a cancellation.

3.7 Child care

As mandatory schooling only begins when children are between 4 and 5 years of age, the existing structures for child care before this age play an important role in the flexibility of family life. By law, the municipality you live in is the representative who is there to help you in finding solutions to take care of your child while you work. Below you will find the main possibilities that could assist you in your daily life.

Baby-sitting. If the supply of neighborhood baby-sitters is suddenly depleted, or for those who haven't had an opportunity to meet them yet, one of the best resources for trained, reliable and reasonable baby-sitters is the Red Cross, *Croix-Rouge/Rotes Kreuz*. The *Croix-Rouge/Rotes Kreuz* runs a training and referral service that you can call Monday to Friday from 8:00am-12:00pm and 1:30pm-5:00pm, Tel. +41 26 347 39 40. Requests must be made at least 2-3 days in advance. There is a one-time membership fee of CHF 30. The sitter's hourly rate is about CHF 8 until midnight and CHF 10 thereafter. On the day before official holidays the rate rises to CHF 15 per hour. Please note that you will have to bring the baby-sitter home, or pay for a taxi. Due to insurance issues you are not allowed to make your own direct arrangements with the baby-sitter the second time.

Day-mothers, *Mamans de jour/Tagesmütter*, are qualified women who belong to the Fédération fribourgeoise d'Accueil familial de Jour (Rue de Romont 2, 1700 Fribourg, Tel. +41 26 322 69 26, www.accueildejour.ch). This association is widely used by families who do not necessarily want nursery schools but prefer to have more individual care for their child or children. The association will find a woman living near you who will take care of your child for as many hours a week you may need. The women who offer their services are checked out and managed by the association and therefore tend to be more reliable than a *maman de jour/Tagesmutter* you may find on your own. The hourly rate is dependent on your family's income.

Nursery schools, *crèches-garderies/Kinderkrippen*, are the closest equivalent to the day-care centers commonly found in the US, the UK, and Scandinavia. They provide qualified child-care for infants and children from 6:30am or 7:00am to 6:00pm, Monday to Friday. These nursery schools are reserved, with priority given to children of the resident municipality and the waiting list is often quite long. The daily rate is calculated with regard to the level of family income. Note that ill children are not accepted, thus it would be necessary to arrange some alternative day-care provider for those inevitable sick days (note that you still have to pay for the absent day unless the child is sick for 5 consecutive days with a doctor's certificate).

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Daycare, *garderies d'enfants/Spielgruppen*, are pre-schools for children. They usually offer morning sessions from 8:30am or 9:00am until 11:00am or 11:30am. They can also have afternoon programs from about 1:30pm until 3:30pm or 4:00pm. They emphasize arts and crafts and have good quality materials available. A list of options can be found in the phone book under "*Garderies d'enfants*"/"*Spielgruppen*".

Haltes-Garderies/Kinderhorte are organized by parents, local residents' associations, parishes, large department stores, etc. for the purpose of freeing up the parent for a few hours during the day on an occasional basis (for example to let you do your shopping in peace). There is no advanced registration or reservation needed, the prices are moderate, and although the personnel may not necessarily possess any specific training in early childhood education, they do provide reliable baby-sitting for your child for a few hours.

For example you will find this service in the Migros department store of Avry-sur-Matran.

Kindergarten, *école enfantine/Kindergarten*, is mandatory by law, and it is widely viewed as an excellent opportunity for children aged 4 and 5 to learn fundamental social behavior and basic language skills. It is free of charge. This two-year long schooling is very important for the future development of a child's intellect and his/her ability to perform well in subsequent schooling. This is particularly important for foreign children. Kindergarten gives them an excellent opportunity to improve their linguistic skills and to adapt to a culture that may be different from their own. Children attend kindergarten in their municipality of residence.

At the age of 6 or 7 children will have to start elementary school, which is mandatory and lasts six years. *More information about this educational system can be found in section 3.8, "Educational System".*

3.8 Educational system

In this section you will find information about mandatory school as well as the main possibilities of higher education. *If you are looking for information about childcare please refer to section 3.7, "Child care".*

The long tradition of decentralized organization in Switzerland is reflected in its educational systems. The elementary and high schools are the responsibility of the cantons and the municipalities, whereas universities and advanced vocational training schools are the joint responsibility of the Confederation and the cantons. *See below a diagram of the Swiss Educational System.*

For over two centuries, the canton of Fribourg, and especially its capital city, has built a reputation as a center for academics. In the canton of Fribourg, studies at all levels, from primary school through University, are possible in French and in German; an advantage that is quite unique in Europe. At primary and secondary school, children must follow their studies in their main language, while they can choose their language of studies once they enter high school and beyond. This ensures that students who graduate from these schools will not only be well educated, but also multilingual, a clear advantage today for a successful career.

As we saw in section 3.7, "*Child care*", at the age of 4 and 5, children have to go, free of charge, to **Kindergarten, *école enfantine***.

Elementary school, *école primaire/Primarschule*, is **compulsory** for children once they reach the age of 6 or 7, and lasts six years. Children go to the school located in their municipality. For smaller villages, there might be one school for several municipalities. In such cases, the transportation to and from school is usually organized. Since children at elementary schools usually eat lunch at home, it is necessary for parents to make appropriate arrangements. Also, school hours do not begin and end at the same time every day and, typically, these hours are not the same as standard office working hours.

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Junior high school, *cycle d'orientation/Orientierungsschule*, is **compulsory** and lasts 3 years. After successfully completing elementary school, teenagers go to junior high school, where they can choose - depending on their grades - between three different sections:

- Higher: this section is more demanding and is the preparation for higher education.
- General: this section prepares them for either an apprenticeship (vocational training) or for higher schools.
- Basic: this section offers more basic education and training for students who will seek employment upon graduation.

The age of 15 or 16 is an important age in Switzerland. Children finish their compulsory schooling and have to choose their next step. About 70% continue their education with vocational training, 20% with senior high school in preparation for University and 10% continue with technical schools.

In order to help **foreign teenagers** moving to Switzerland, who do not yet have the necessary French or German knowledge to follow the regular classes, special “integration” classes are organized at the Junior high school level. The program focuses on the teaching of French or German and other relevant topics. It aims to help the student catch up as fast as possible and to integrate in to regular classes. A similar program is organized by certain municipalities for children attending primary school.

Vocational training or apprenticeship, *apprentissage/Lehre*, lasts two to four years. During the entire training period, it combines practical subjects at the work place, most often in companies, and theoretical subjects in schools, at the rhythm of one to two days a week. This ideal combination of a sound theoretical knowledge with hands-on experience gives the apprentices the best chances to find a job when they successfully conclude their apprenticeship. Another option is to go to the full-time Technical School. Both options give the successful apprentices many possibilities to continue their education at higher levels.

Senior high school, *collège/Gymnasium*, prepares students for further studies in university or an institute of technology. They are open to students who successfully complete the highest section of junior high school and it lasts 4 years. In the canton of Fribourg, senior high schools are located in Fribourg and Bulle, as well as in Payerne, in the canton of Vaud, which welcomes students from the Broye region in both cantons. Students do not choose the high school they are going to attend; it depends on where they live.

English-speaking private schools

If English-speaking families intend to settle down and stay in Fribourg for a longer period, it would be advisable that their children become fluent in French or German, and consequently be able to take courses in public schools. But if the family is here for only a short period of time, they may choose to enroll their children in a private school with British, U.S. or international programs. In Switzerland, there are 22 primary and secondary schools that offer US programs and curricula, and six universities that offer US-certified BA or MBA programs.

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3. Settling in

There are more than 400 private schools and institutes in Switzerland. Some of them are quite popular with foreign nationals for several reasons:

- teaching programs that meet the US, British, French or international requirements and standards
- low teacher to student ratio, which allows students to receive more attention than in public schools
- private schools are quite often small institutions where students can stay overnight and participate in a wide variety of cultural and sport activities.

There is a private day-school for children aged 3 till 16 only 3 km away from Fribourg (www.tagesschule-sesam.ch, St. Wolfgang 13, 31865 Düringen, Tel. +41 26 496 02 89). Native German, French and English speaking children attend the school, although the main language of the school is German.

The fundamental insight that no two children learn or develop in exactly the same way is behind the highly individualized approach to learning followed by the school. This is especially valuable for children coming from other school environments because curriculum issues can be handled flexibly. The school is a state approved private school for grades Kindergarten through 9.

For children between 2 and 5 years of age, there is also an English speaking playgroup in the “**Drei Rosen**” Building, (Alfons-Aeby-Strasse 15, 3186 Düringen, Tel. +41 79 949 68 73). Every Monday, Wednesday and Friday, from 8:45am until 11:15am, Claire Neuhaus will play, sing, dance, talk, create, laugh and have a good time with the kids from all nationalities.

Cap Canaille (www.capcanaille.ch, in Villars-sur-Glâne, Tel. +41 26 510 53 20 and Bulle, T. +41 26 510 53 26) are bilingual (English-French) Daycare Centers that welcome Infants (3 to 18 months), Toddlers (18 months to 3 years) and Pre-schoolers (3 years and over). Cap Canaille provides a happy, safe environment for children to develop their skills and learn through play. Licensed by Service de l'Enfance et de la Jeunesse, Cap Canaille adopts an educational program, structured around a range of fun-learning activities carried out by a team of qualified teachers.

Culture Kids (www.culturekids.ch, Avenue de Beauregard 18, CH-1700 Fribourg, Tel. +41 26 422 41 74) is a private Day Care for children aged 4 to 12 years opening Monday to Friday during school times. On Wednesday afternoons, Kids Club proposes cultural, artistic and sports activities. During the school holidays, Kids Break is offering a variety of daily activities such as excursions, museums, theater, dance classes, etc.

Foreign residents in Fribourg have the possibility to send their children, aged 3 to 19, to the **International School of Berne** (www.isberne.ch, Mattenstrasse 3, CH-3073 Gümliigen/Berne, Tel. +41 31 951 23 58). **ISBerne** is a private day-school of 310 students. The international curriculum is taught in English, and the school offers both an accredited U.S. High School Diploma and the internationally recognized and reputable International Baccalaureate (IB) Diploma. ISBerne is about a 30-minute drive from Fribourg – an easy commute on a daily basis. For older students there is a direct train from Fribourg to the Gümliigen station, which is a mere 200 meters from campus. ISBerne also offers competitive sports teams, an integrated ski program, outdoor education camps, after-school activities and child-care service, before and after school, for working parents.

The International School of Monts-de-Corsier, (www.ism-school.org, Champ des Pesses, CH-1808 Les Monts-de-Corsier, Tel. +41 21 948 08 08), is a day school catering to children between the ages of 4 months and 11 years. English is the language of instruction. Foreigners who consider registering their children in one of the many private schools in Switzerland will find plenty of useful details about their programs, conditions for admissions, and languages in a directory entitled “Private schools in Switzerland”, published by the Swiss Federation of Private Schools in Switzerland (www.swiss-schools.ch, Hotelgasse 1, P.O. Box, 3000 Berne 7, Tel. +41 31 328 40 50).

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3. Settling in

Higher education

Advanced Vocational Training schools belonging to the University of Applied Sciences, *haute école spécialisée/ Fachhochschule*, offer university-level courses, but with a more practical and technical emphasis. Students with a diploma from one of these schools may continue their studies at any university or at Federal Institutes. In Fribourg, the advanced vocational training currently offers higher education through four institutes:

The School of Engineering and Architecture of Fribourg, (www.heia-fr.ch), *Haute école d'ingénierie et d'architecture Fribourg/Hochschule für Technik und Architektur Freiburg*, with programs in architecture, engineering (chemistry, electronics, electrical energy, construction, computer science and mechanics), as well as in information technology and telecommunications.

The School of Management Fribourg, (www.heg-fr.ch), *Haute école de gestion Fribourg/Hochschule für Wirtschaft Freiburg*, offers a program including an Executive MBA in Integrated Management.

The Health School Fribourg, (www.heds-fr.ch), *Haute école de santé Fribourg/Hochschule für Gesundheit Freiburg* proposes bachelors in nursing and osteopathy, as well as continuing education and postgraduate programs.

The School of Social Work Fribourg (www.hef-ts.ch), *Haute école de travail social Fribourg/Hochschule für Soziale Arbeit Freiburg*, offers both bachelor and master programs, as well as continuing education.

The University of Teacher Education Fribourg, (www.hepfr.ch), *Haute école pédagogique Fribourg/Pädagogische Hochschule Freiburg* offers notably a bachelor of art in pre-primary and primary education, in French or German, or as a bilingual diploma.

University, *Université/Universität*, (www.unifr.ch). The University of Fribourg was founded in 1889 and today hosts more than 10,000 students. It is unique in Switzerland thanks to its bilingualism. Most lectures and courses are available in German and French, enabling the students to choose. Students who combine the two languages may be awarded a bilingual degree. Truly international, the student community consists of 23% natives of the canton of Fribourg, 59% natives of other Swiss cantons, 13% originating from other European countries and 5% from overseas.

The University of Fribourg has five renowned faculties: (1) economics and social sciences, (2) law, (3) science, (4) theology, and (5) arts and humanities. Information about the programs can be found on the site, www.unifr.ch. Furthermore, there is intense activity in research and development. More than 200 research teams are currently carrying out a wide range of projects financially supported by the Swiss National Science Foundation. Some of these research projects are part of European R&D programs. They are conducted in collaboration with private industries, which also support them financially.

Both **Federal Institutes of Technology**, *écoles polytechniques fédérales/Eidgenössische Technische Hochschulen*, are located not far away from the Canton of Fribourg, one in Lausanne (www.epfl.ch), the other in Zurich (www.ethz.ch). These institutes enjoy a worldwide reputation and participate in a number of international R&D programs.

These two institutes of technology, the ten universities, as well as many private companies are active in cutting-edge research and attract scientists from all over the world. The results are remarkable. In proportion to its population, Switzerland has the **highest share of Nobel Prize winners** and the greatest number of patents in the world. Per country, number of patents per 1,000,000 inhabitants: (1) Switzerland 144, (2) Japan 121, (3) Sweden 74. (Source: OECD, February 2015).

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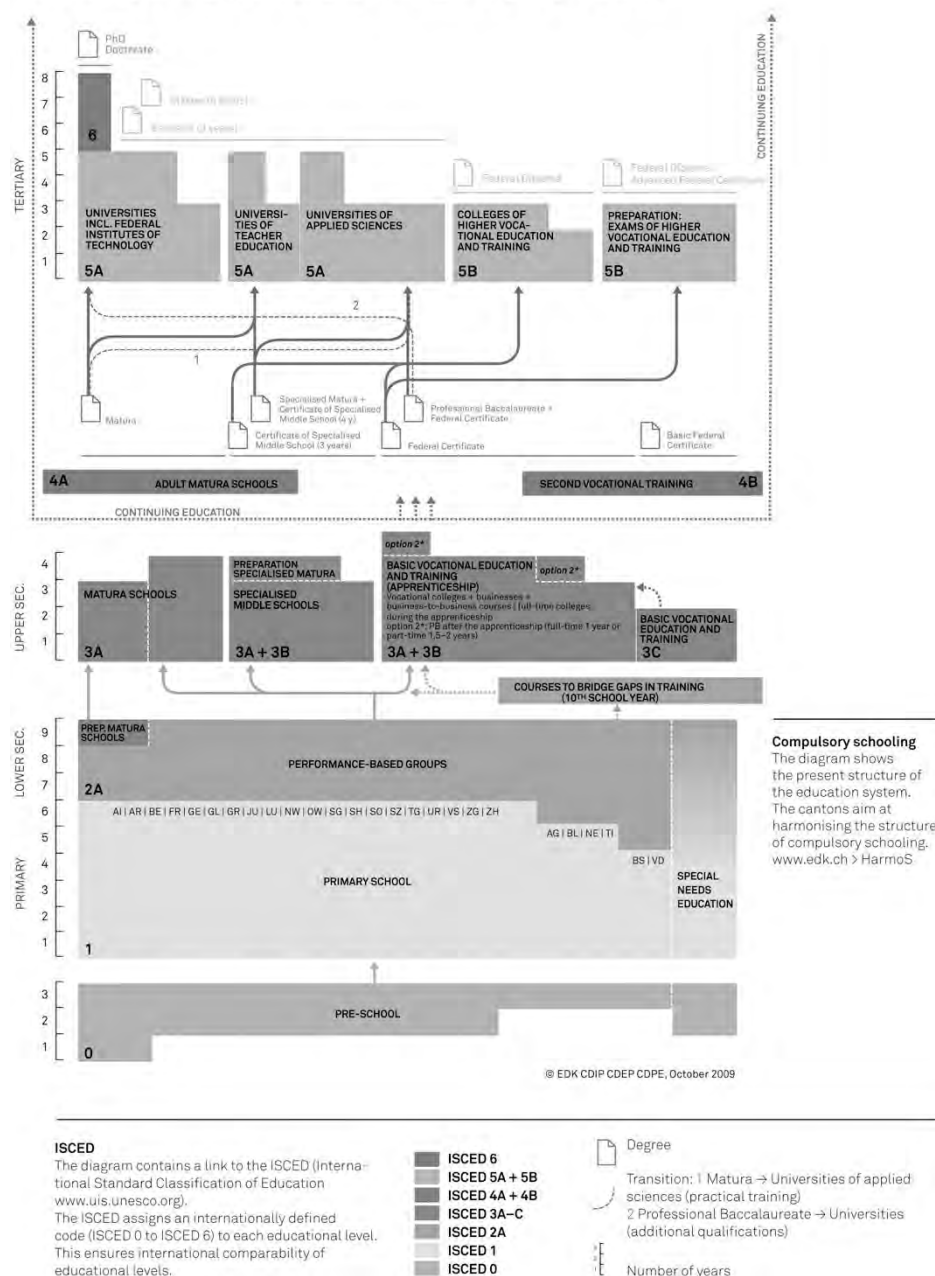
3. Settling in

Adult education

In Switzerland, adult education attracts people of all ages who wish to continue and improve their education. A large variety of possibilities are offered by a number of private schools and institutes, such as languages, commercial skills, computer and internet-related programs, etc. These courses frequently take place in the evening hours so that full-time workers can also participate.

For instance, in the city of Fribourg, the *Université Populaire/Volkshochschule* (rue de Romont 12, 1700 Fribourg, Tel. +41 26 322 77 10, www.unipopfr.ch) and the *Ecole-club Migros/Klubschule Migros* (rue Hans-Fries 4, 1700 Fribourg and 1630 Bulle, Tel. +41 58 568 82 75, www.ecole-club.ch) are very popular institutions. They offer a very wide choice of classes.

THE SWISS EDUCATION SYSTEM



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3. Settling in

3.9 Domestic help

If you wish to hire domestic help, the best way to proceed is to first ask your new colleagues and/or neighbors. They may know of a reliable person or give you useful tips to find one through their network. You can also place an ad on bulletin boards at the supermarkets, or place it in one or two of the local newspapers.

Your colleagues and neighbors can also inform you of the salary or the price to pay. The current hourly rate for a cleaning person is usually about CHF 24.

Typically, the cleaning person will come to your home for an initial meeting to make an estimate of the time and effort needed to clean it, and to negotiate the fee with you. During this meeting, or before hiring anyone, it is important to carefully check the person's identification, and in particular the work permit presented. The person must have a valid work permit, *permis de travail/Arbeitsbewilligung* or you can be subject to a heavy fine.

As you will have to pay social insurance on the salary of your employee, you are requested to contact the responsible service, *Caisse de Compensation/Ausgleichskasse*, Tel. +41 26 305 52 52, to obtain the inscription form for your employee. Based on the salary, you will receive a yearly bill to pay the social insurance costs. The global rate is 16.71% of the salary, but 6.15% can be withdrawn from the salary of the employee.

When you hire domestic help, be careful not to forget to take out private accident insurance in case they have an accident while working on your property. It is not expensive and can save you a lot of trouble.

If the monthly salary exceeds CHF 1,763 (value January 01, 2015) you must also participate in a pension fund (*LPP/BVG*) for your employee. Please contact any private insurance company to discuss this obligation and obtain a quote.

Chapter 4 – Day to day life

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4. Day to day life

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

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

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4. Day to day life

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 8am or after 9pm 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.

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4. Day to day life

-
- > 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 all public buildings, including restaurants, cinemas and theaters, doctors' and dentists' waiting rooms, most areas of hospitals, state buildings, trains and buses. A few restaurants and bars have smoking sections.

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.

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4. Day to day life

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 Railway, *Chemins de fer fédéraux (CFF)/Schweizerische Bundesbahnen (SBB)*, crisscrosses the country and connects 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. It is also possible to buy online- or mobile-tickets.

Traveling by train can become quite expensive if you buy regular full price tickets so 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, schedules, 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 travelcard, *carte Junior/Junior-Karte*, for CHF 30.
-
- > 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 175. The two-year pass is CHF 330. 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 général (AG)/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.

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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 3 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 the city of Fribourg. This very convenient airport offers flights to many European cities. You will find plenty of current information and links on the website, www.airport.ch.

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4. Day to day life

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

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 remain open until 9:00pm.

Small shops and grocery stores are also open later at night and on Sundays, in particular those located in tourist areas, railway stations, etc. The grocery stores at Fribourg's train station are open 7 days a week until 9:00pm. Many gas stations in the canton have a small grocery store open until 9:00pm 7 days a week.

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 or 6:00am.

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4. Day to day life

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 and 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 centime

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 financial portfolio.

Foreigners quite often have inaccurate notions about 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.

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4. Day to day life

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 Maestro Card is the most useful bankcard available in Switzerland. Nearly all banks issue it. You can use it in 2 ways:

- > From any 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 card to open the outer doors.
- > At many larger stores and at many service stations, denoted by the Maestro 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 Maestro, that is 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. 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 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 common in Switzerland. The most widely used credit cards here are Mastercard, VISA, American Express and Diners.

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Bills

When you receive a bill, it will be printed on an orange or red 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.

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4. Day to day life

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, but they also provide you with 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 among Switzerland's 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.

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4. Day to day life

Butter, beurre/Butter

Beurre/Butter - pasteurized butter that is usually unsalted.

Beurre salé/Salzbutter - salted butter.

Beurre de cuisine/Kochbutter - unsalted, unpasteurized 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 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 is likely to be better and fresher than the ordinary variety. 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/Kuchennmehl* - 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.

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Oil, huile/Öl - comes in many varieties. There is corn, *mais/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, *chanterelles/Pfifferlinge*, *cèpes*, *bolets/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/Zwetschgen* 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 salé/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.

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4. Day to day life

4.7 Postal services

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

It does more than just distribute 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:

The Swiss Post

| | | |
|-------------------------|-------------------|-------------------------|
| 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 8% 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.

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Stamps can be bought not only at all post offices, but also at kiosks and automatic stamp distributors. For information on **sending letters**, the flyer *Correct addressing, Adressage correct/Richtige Adressierung*, available at www.post.ch, 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/ingeschriebene 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 5.30.

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 |

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4. Day to day life

4.8 Health matters

The quality of healthcare in Switzerland is renowned worldwide. The density of physicians – one for every 464 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 as well. *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.

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- > 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. +41 26 347 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 , <i>ambulance/Ambulanz</i> | Tel. 144 |
| Police emergency , <i>police/Polizei</i> | 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, <http://www.toxinfo.ch> 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. +41 26 350 11 40 or +41 26 426 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 +41 26 426 71 11, mail@hopcantfr.ch, handle cases in order of their urgency. The cantonal hospital in Fribourg has the most important emergency service in the canton. You do not need to go there in an ambulance, but 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 +41 26 350 11 44 and usually posted on the door of all pharmacies, will be able to serve you. This pharmacy normally stays open until 9pm (21h.) After that time, any necessary prescription can be obtained from the doctor on duty to whom the *Médecin de garde/Dienstarzt*, will refer you.

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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 insurance company *caisse maladie/Krankenkasse*, the pharmacy will send the bill directly to the *caisse maladie/Krankenkasse*. Note that some health insurance companies may ask you to pay the pharmacy bills. They will then reimburse you receipt of your proof of payment.

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, *memento 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. +41 26 484 55 55

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.

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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. Children under the age of 12 or under 150 cm tall need to have a children's seat. With the children's seat they are also allowed to sit in the front seat of the car.
-
- > 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 by night and day. By day it's also possible to drive with daylight running lamps.
-
- > 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.

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-
- > 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 TCS web site www.tcs.ch gives 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.

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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 sometimes white 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.

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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, Maestro 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.

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4. Day to day life

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, about 44 kilograms of glass per inhabitant - 95 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.

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4. Day to day life

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- > **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.

Ask your municipal administration about the way to dispose of waste. As example, see on the following page the information about the disposal of waste in the city of Fribourg, published in several languages on the municipal web site www.ville-fribourg.ch.

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4. Day to day life

| How to dispose of waste? | |
|---|--|
| Waste collection | Household waste <ul style="list-style-type: none"> Collection 2 x week <ul style="list-style-type: none"> Mondays + Thursdays Tuesdays + Fridays See zones on map |
| | Organic waste <ul style="list-style-type: none"> Collection 1 x week <ul style="list-style-type: none"> Tuesdays – For waste deposits call: <ul style="list-style-type: none"> ☎ 026 351 75 18 ✉ 026 351 59 29 Internet form |
| | Paper and carton <ul style="list-style-type: none"> Collection 1 x per month <ul style="list-style-type: none"> ① ② ③ Wednesday Town centre: every Wednesday see map Neigles municipal rubbish dump |
| Local waste collection sites and Neigles municipal rubbish dump | Bulky items and Waste metal <ul style="list-style-type: none"> Neigles municipal rubbish dump free House-to-house collection <ul style="list-style-type: none"> Reservation by phone every Monday from 7:30 to 11:30 am call ☎ 026 351 75 17 |
| | Glass bottles <ul style="list-style-type: none"> Local waste collection sites Neigles municipal rubbish dump |
| | PET bottles <ul style="list-style-type: none"> Local waste collection sites Neigles municipal rubbish dump Shops |
| | Tinplate and aluminium <ul style="list-style-type: none"> Local waste collection sites Neigles municipal rubbish dump |
| | Clothing <ul style="list-style-type: none"> Local waste collection sites Neigles municipal rubbish dump |
| | Waste oils <ul style="list-style-type: none"> Local waste collection sites Neigles municipal rubbish dump |
| | Household appliances <ul style="list-style-type: none"> Neigles municipal rubbish dump Shops |
| | Office electronics informatics <ul style="list-style-type: none"> Neigles municipal rubbish dump Shops |
| | Toxic and hazardous waste <ul style="list-style-type: none"> Neigles municipal rubbish dump Chemists/Pharmacies |
| | Batteries <ul style="list-style-type: none"> Neigles municipal rubbish dump Shops |
| | EPS (sagex) <ul style="list-style-type: none"> Neigles municipal rubbish dump |
| | Building site waste and wood <ul style="list-style-type: none"> Neigles municipal rubbish dump SFR Posieux, CTD Vuaders |
| | Misc. <ul style="list-style-type: none"> Cars (scrap) ➔ Kaufmann SA Glisiez Animal corpses ➔ Sanima Dudingon Restaurant leftovers ➔ Kirchenmann SA Transauto SA |
| | Window glass Ceramics <ul style="list-style-type: none"> Neigles municipal rubbish dump |
| | Plastic non-PET <ul style="list-style-type: none"> Local waste collection sites Neigles municipal rubbish dump |
| | Neon lamps and light bulbs <ul style="list-style-type: none"> Neigles municipal rubbish dump Shops |
| | Coffee capsules <ul style="list-style-type: none"> Neigles municipal rubbish dump Shops |
| | Tires <ul style="list-style-type: none"> Neigles municipal rubbish dump Shops, garages |
| 026 351 79 00 Neigles municipal rubbish dump 026 322 88 33 Information waste and compost www.dechets-ville-fribourg.ch E-mail: dechets@ville-fr.ch | |

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 profits, 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 more than 80 bilateral income tax treaties. Among the countries with which Switzerland has signed such agreements, we find most 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.

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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 8.58% for a gross income of CHF 120,000 and 19.18% 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:

- > 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 843,000.
-
- > 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 203,900.
-
- > 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%.

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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 is 8.0%** 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% and even more.

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.

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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/ingeschriebener Brief*. 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 that 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. +41 26 305 33 00).

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- ☐ 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; an application is available at the post office.

Chapter 5 – Leisure

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5. Leisure

Time to have fun! After the more serious chapters, it's nice to come to a more relaxed one. Indeed being close to splendid surroundings and at the same time enjoying an intense cultural life is not very common. That is the enticing quality of life the canton of Fribourg offers. For an entire day or just a few hours, you will find a wide range of activities to choose from and enjoy. Not only the gourmets and the sport fanatics, but also the kids and the museum freaks will find plentiful opportunities to feed their passions. We would have liked to mention more tips in this chapter, but unfortunately we had to yet again restrict ourselves to a few main ideas. We are sure you will have a great deal of pleasure in discovering many more possibilities on your own.

5.1 Sports

Sporting facilities in Switzerland are extremely well equipped and offer you the opportunity to enjoy almost any sport in great conditions. In addition to regular indoor and field sports, the Alps offer fantastic possibilities to practice skiing, hiking, climbing or even paragliding. Fribourg not only has its mountains, but several lakes, where water sports, such as sailing, wind surfing, etc., are on the cards too. And if you are more enthusiastic about aerial sports, you will probably appreciate the proximity of the various airfields and the possibility of paragliding, gas and hot air ballooning.

To come back to more common sports, you will find in – or at least close to – your municipality many different kinds of clubs, e.g. tennis, soccer, basketball, volleyball, badminton, golf, chess, etc. If you would like a list of the people in charge of the various clubs in your area, do not hesitate to contact the local administration of the town. Participating in a sport in a club is also a good way to make friends in the neighborhood.

The canton's tourism website offers a great deal of information about sporting possibilities, www.fribourgregion.ch.

Of course we will not try to list all of the sport possibilities here, it would be far too long. In this section we just want to give you some specific information about activities you are perhaps less acquainted with. As they are usually not practiced in clubs, it is likely that not many people would be able to give you this precious information.

Some winter sports

Downhill skiing, *ski alpin, ski de piste, Skifahren*

As approximately 40% of the population ski regularly, downhill skiing could probably be named “Switzerland's national sport”. In most resorts the ski season begins in December and ends in late March. In resorts at or above 2000 meters the season lasts two months longer. Summer skiing is possible in resorts like Zermatt, Saas-Fee, Les Diablerets and Verbier.

Insurance. Before going skiing do not forget to carefully check your insurance coverage in case of an accident. Make sure you are well insured for both accidents and private liability. If you have foreign friends coming with you, make sure they have adequate coverage. If you are not sure, do not hesitate to call your insurance company. Special ski insurance for short periods is possible.

Where to go. There are plenty of ski resorts, from little ones to very famous destinations such as Zermatt, St. Moritz, Crans-Montana and Verbier. It is important to choose a resort according to the time you have available and the level of the skiing you are looking for. For beginners, or if you do not want to spend 3 hours driving for a day trip, there are many smaller resorts only half an hour away from the center of Fribourg i.e.: Charmey, Schwarzsee (Lac Noir), Moléson, Les Paccots, La Berra and Jaun. In a little over an hour you can reach some medium size ski resorts such as Les Diablerets, Les Portes du Soleil (four inter-connected resorts), Nendaz, Anzère, Gstaad.

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There are so many ski resorts; the best way to choose is to ask your friends for recommendations or to ask at the tourist office of the area you are interested in. You can also check information on websites such as, www.myswitzerland.com or directly on the websites of the ski areas.

Accommodations. Hotels and pensions are abundant in the ski resorts. Renting an apartment or a chalet is also a very nice way to enjoy your vacation. As some periods of the year are very busy, it is advisable to check the opportunities through tourist offices or real estate agencies before arriving at the ski resort.

Ski rentals. Most ski stores rent boots, poles and skis in excellent condition with good safety bindings - a good idea for beginners. Rental prices are usually highest in the ski villages, but it's a long way back to town if there is a problem. Renting for the season is also possible.

Lift tickets. In many resorts you can buy a limited area ski-lift pass or a half-day pass, e.g., from noon to closing, which is cheaper than buying a day pass for the whole area. Passes, *abonnements/Mehrtageskarten*, for any number of days, are cheaper than daily rates. Ask for family rates on all tickets. Children under sixteen usually get a reduced rate ticket. Children under six do not usually need a pass if they ski with an adult, except for nursery slope lifts. An ID photo is usually needed for passes for over six days.

Swiss ski schools. Standard techniques are taught in all Swiss ski resorts in either group or private lessons. If you wish to reserve a teacher for a specific date, you should call the tourist office or directly to the local ski school in advance.

Weather conditions. Most newspapers, e.g. *La Liberté*, *Freiburger Nachrichten*, give information about the weather forecast, including snow conditions in local ski resorts. Websites such as, www.meteo.ch or www.meteoswiss.ch give more comprehensive information. To obtain information about the quality and quantity of snow, it is usually possible to consult the ski area's website or <http://snow.myswitzerland.com>.

Avalanches. If you respect the warning indications, avalanches do not present a danger. The potential danger is well controlled by Swiss experts. To venture off the ski trail, or to pass yellow and black-checked flags, is very dangerous.

Trails, pistes/Pisten. Trail maps are available at ticket offices. Trails are marked on maps and on slopes with posts in 3 different colors, blue being the easiest, progressing to red, then black, the steepest and most difficult trails.

Swiss ski guides. If you are experienced skiers and you want to ski glaciers or off-piste powder, you can hire a Swiss ski guide. On long treks, sleeping in Alpine cabins, *cabanes/Berghütten* is an adventurous possibility. More information on the website, www.4000plus.ch.

Avoiding accidents. Unless absolutely necessary, you should avoid coming to a complete stop in the center of the trail, *piste/Piste*, particularly in narrow passages or where visibility is restricted. If you fall, move to the side of the piste as soon as possible. If you want some tips on how to avoid ski accidents, the Swiss Commission for the Prevention of Accidents on Ski Runs and Cross-Country Trails (SKUS), publishes a booklet in English, *Guidelines for skiers and snowboarders*, www.skus.ch.

Skiing accidents. If you are involved in an accident or collision you should:

1. Obtain the names and addresses, local and permanent, of all people involved and any witnesses.
2. Report the accident to the local police within 24 hours. This is essential if you wish to make a claim against an insurance policy or a third party.
3. Make notes and diagrams of the accident scene while it's still fresh in your mind.
4. Notify your insurers as soon as possible and forward on any documentation to them.

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Cross-country skiing, *ski de fond, Langlauf*

Cross-country skiing is easy to learn and offers superb exercise. It can be enjoyed at any pace over any distance, so both the not so fit and the keen athlete take pleasure in it. Most ski resorts offer cross-country skiing, though some are better suited than others. Equipment can be rented, but it is not too expensive to buy. You should buy an annual vignette to use most of the cross-country trails. More information on the websites www.skidefond.ch and www.langlauf.ch.

Other winter sports

Telemark skiing, freestyle or slalom snowboarding, para-skiing, racket hiking, sledding and ski touring offer a wide range of possibilities for all tastes.

Some summer sports

Hiking

The Alps are splendid, but they can also be very dangerous. You should know that 73% of all mountain accidents happen to hikers who are wandering about without proper bearings and who are under-equipped. So do not forget to wear good profiled boots, take an extra sweater and waterproof jacket (rainy and cold weather arrives fast in the mountains), and a picnic including drinks. Your smartphone could also be very useful in case of an emergency.

The scenery is breathtaking. Hiking is not only good for your health but also for all the bonuses: flowers, mushrooms, minerals and fossils, ruins, photographs, friendly greetings along the way and a leisurely appreciation of it all. To help you make your choice, several guidebooks list itineraries, some guides even include the difficulty and the estimated time for the trip.

In the mountain regions, it is best to invest in detailed topographical maps to check the walk carefully before starting out. Then ask the local tourist office about the current dangers on your itinerary. You could potentially encounter all sorts of problems, from avalanches to logging operations or army maneuvers. If the army is having a shooting practice in the area, it will be posted in the neighboring villages under shooting notice, *Avis de Tir/Schiessanzeige* - fortunately never on Sundays. If you see a sign that says danger, *Danger/Gefahr* - forbidden, *Interdit/Veboten*, it really does mean "keep out". To avoid all these organizational worries you can also join the Swiss Alpine Club or local tourist agencies, which organize regular excursions.

To help you find your way, on many itineraries you will find yellow arrows giving the direction, distance and average walking time of specifically named walks. The times given on the posts are roughly accurate for an experienced walker. Maps for hiking, but also biking, skating and canoeing, are available on the website, www.switzerlandmobility.ch.

Biking

Biking, mountain biking and e-biking has recently become quite popular in Switzerland. Many people enjoy touring on small roads. To help cyclists choose their itinerary and stay off busy roads, specialized books and maps indicating various itineraries can be found in bookstores and tourist offices. Basic maps can be ordered on the canton's tourism website, www.fribourgregion.ch.

Golf

If you like golf, you will be delighted to hear that there are 5 golf clubs within a 30-kilometer radius from the city of Fribourg. Usually, to be authorized to play, you need to present a membership card from a golf club (from your home country for example). As the admission conditions change quite often, it is easier to contact the club directly to get them. You will find all useful information on the site, www.swissgolfnetwork.ch.

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5. Leisure

5.2 Museums

You will find here not only renowned museums proposing prestigious exhibitions of prominent artists, but also much smaller – and sometimes very funny - museums focusing on some particular topics, e.g. the frog museum in Estavayer-le-Lac.

To give you a first overview on the various possibilities, we have decided to mention not only museums located in the canton of Fribourg but also a selection of other museums in the broader region, which can easily be visited on a day trip. As it is not possible to give all information here, websites, guides and the tourist office of the region you plan to visit will give you some additional tips. As entrance hours and fees tend to change, it might be a good idea to verify this information prior to a visit.

Museums located in the city of Fribourg

Please note that updated information can be found on the web site of the city of Fribourg, www.fribourgtourism.ch

The Museum of Art and History

Rue de Morat 12, 1700 Fribourg, Tel. +41 26 305 51 40
www.fr.ch/mahf

Here you will find a rich collection of art and objects of historical importance that date from Fribourg's origins to the present day.

The Museum of Natural History

Ch. du Musée 6, 1700 Fribourg, Tel. +41 26 305 89 00
www.fr.ch/mhn

Free of charge.

Permanent exhibitions on mineralogy, history of the earth, geology, local wildlife, zoology, birds, insects, fish, reptiles, and batrachians as well as temporary exhibitions on various subjects.

Espace Jean Tinguely - Niki de Saint Phalle

Rue de Morat 2, 1700 Fribourg, Tel. +41 26 305 51 40
www.fr.ch/mahf/en/pub/espace_jean_tinguely.htm

This former tram depot is now the Jean Tinguely - Niki de Saint Phalle Arts Complex. It was created to exhibit the work of both artists. Its magnum opus is the monumental “Alterpiece of Western Wealth and Totalitarian Mercantilism”.

The Swiss Puppet Museum

Derrière-les-Jardins 2, 1700 Fribourg, Tel. +41 26 322 85 13
www.marionnette.ch

Puppets, lively, graceful characters made of wood and cloth, masks for acting and dancing, stages made of paper, and various accessories share the space of this small museum in the middle of Fribourg's old town. Several shows are given at the puppet theater throughout the year.

Fri-Art, the Contemporary Art Center

Petites-Rames 22, CP 582, 1701 Fribourg, Tel. +41 26 323 23 51
www.fri-art.ch

Fri-Art, Fribourg's contemporary art center, has one aim: to always be ready to listen to today's artistic tendencies, to convey the meaning, and to emphasize the aesthetic options.

The Fribourg Gutenberg Museum

Place Notre Dame 16, 1702 Fribourg, Tel. + 41 26 347 38 28
www.gutenbergmuseum.ch

The Fribourg Gutenberg Museum is a center of information about the cultural history and technology of writing and printing.

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Swiss Sewing-Machine Museum

Grand-Rue 58, 1700 Fribourg, Tel. +41 26 475 24 33,

Mr. Edouard Wassmer, www.museewassmer.com

Visits only on request.

In the middle of the city of Fribourg, in a vault that dates from the 12th century, you'll find in this museum various household utilities from all around the world.

Botanical Gardens

Chemin du Musée 10, 1700 Fribourg, Tel. +41 26 300 88 86

www.unifr.ch/jardin-botanique

Visit the University of Fribourg's botanical gardens. You'll find about 6000 different species in this "living museum" that measures 1.5 hectares. There are three greenhouses in which you will discover tropical plants and plants from the dry regions of the world.

Museums located in the canton of Fribourg

Tafers/Tavel

Sensler Museum

Kirchweg 2, 1712 Tafers, Tel. +41 26 494 25 31

www.senslermuseum.ch

Regional museum located in a beautiful wooden house of the 18th century, which displays various aspects of the life in the district of Sense.

Romont

Musée du Vitrail

Château de Romont, Tel. +41 26 652 10 95

www.vitromusee.ch

Stained glass windows from the Middle Ages, Renaissance and Baroque periods. There are also temporary exhibits.

Bulle

Musée Gruérien

Rue de la Condémine 25, Tel. +41 26 916 10 10

www.musee-gruerien.ch

A museum with a good collection that shows life in the Gruyère region.

Gruyères (close to Bulle)

Castle of Gruyères

1663 Gruyères, Tel. +41 26 921 21 02

www.chateau-gruyeres.ch

An impressive town to visit; the castle is a bonus with various items from the past including tapestries and furniture. A popular tourist destination.

Broc (close to Bulle)

Maison Cailler

Rue Jules Bellet 7, Tel. +41 26 921 59 60

www.cailler.ch

An unforgettable experience during a day out at the Maison Cailler in Broc, Gruyère. The Swiss chocolate factory is the most visited museum in Western Switzerland.

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Charmey

Musée du Pays et Val de Charmey
1637 Charmey, CP 5, Tel. +41 26 927 55 87
www.musee-charmey.ch

Local museum with a permanent exhibition all about life in the Pre-Alps as well as temporary exhibitions by local artists.

Granges-Paccot

Chemins de fer du Kaeserberg
Imp. des Ecureuils 9, 1763 Granges-Paccot, Tel. +41 26 467 70 40
www.kaeserberg.ch

Kaeserberg is a model railroad built on three levels on a scale of 1:87. It took seventeen years to complete the Kaeserberg rail network, which comprises 2045 meters of track.

Estavayer-le-Lac

Musée des grenouilles/The Frog Museum
Rue du Musée 13, 1470 Estavayer-le-Lac, Tel. +41 26 664 80 65
www.museedesgrenouilles.ch

This museum is perhaps best known for its collection of preserved frogs from the 19th century displayed in human activities, such as playing games.

Vallon

The Roman Museum in Vallon
Carignan 6, 1565 Vallon, Tel. +41 26 667 97 97
www.museevallon.ch

Situated on a Roman archaeological site, the museum traces the region's Roman heritage with mosaics, mural paintings and various objects.

Some main museums outside the canton of Fribourg

Morens/Payerne

Clin d'Ailes – Musée de l'Aviation Militaire de Payerne
Base aérienne, 1530 Payerne, Tel. +41 26 662 21 20
www.clindailes.ch

Museum of the Swiss military air force.

Avenches

Musée Romain/Roman Museum
Old tower next to the amphitheater.
1580 Avenches, Tel. +41 26 557 33 00
www.aventicum.org

Guided tours available through the tourist office, Tel. +41 26 676 99 22.
Remains of Aventicum, the Roman capital of the Helvets from the 1st to the 3rd century.

Martigny

Fondation Pierre Gianadda
Rue du Forum 59, 1920 Martigny, Tel. +41 27 722 39 78
www.gianadda.ch

This museum houses permanent collections and temporary exhibitions of a very high standard. The garden has some archaeological ruins and an open-air display of sculptures including works by Moore, Miro, Dubuffet and Rodin.

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Lausanne

Musée Olympique, Olympic Museum
Quai d'Ouchy 1, Tel. +41 21 621 65 11
www.olympic.org/museum

A really outstanding museum. Enjoyable even if you do not like sports.

Musée de Design et d'Arts
Pl. de la Cathédrale 6, 1005 Lausanne, Tel. +41 21 315 25 30
www.mudac.ch

Temporary exhibitions of contemporary applied art. Also a collection of glass sculptures.

Fondation de l'Hermitage
Rte du Signal 2, CP 38, 1000 Lausanne, Tel. +41 21 320 50 01,
www.fondation-hermitage.ch
Temporary, quality art exhibitions. House and grounds well worth a visit.

Vevey/Montreux

Alimentarium, Museum of Food and Culture
Quai Perdonnet, rue du Léman 1, Vevey, Tel. +41 21 924 41 11
www.alimentarium.ch

An interesting and modern museum that explains different aspects of nutrition from production to consumption. Full use is made of both permanent and temporary displays.

Castle of Chillon
Av. de Chillon 21, 1820 Veytaux (Montreux), Tel. +41 21 966 89 10
www.chillon.ch
Furnishings, weapons, tapestries, archaeological artifacts and documents.
This castle is in excellent condition and receives many visitors each year.
Made famous by the poet Lord Byron. Allow at least two hours.

Geneva

Musée International de la Croix Rouge, International Red Cross Museum
Av. de la Paix 17, 1202 Geneva, Tel. +41 22 748 95 11
www.micr.org
Reservation requested/visitors service: Tel. +41 22 748 95 95
The history of the movement is shown in a panoramic diorama.
An archive system features over 7 million cards that list the names of the men and women detained in prison camps during the First World War.

Musée d'Art et d'Histoire
Rue Charles-Galland 2, 1206 Geneva, Tel. +41 22 418 26 00
www.ville-ge.ch/mah
Free of charge.
Contains one of the most important collections of the history of civilization, including over 500,000 items ranging from Egyptian artifacts to paintings from the Impressionist movement.

Musée d'Histoire Naturelle
Rte de Malagnou 1, 1208 Geneva, Tel. +41 22 418 63 00
www.ville-ge.ch/mhng
Free of charge
This museum has living creatures in the aquarium, vivarium and terrarium sections. It also has a dinosaur display.
The geology section is good with a not-to-be-missed display of luminescent minerals.

For other museums in Geneva: www.geneve-tourisme.ch

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Nyon area

Musée National Suisse, Swiss National Museum
Château de Prangins, 1197 Prangins, (near Nyon), Tel. +41 22 994 88 90
www.musee-suisse.ch
Museum depicting the history of Switzerland between the 18th and 19th centuries.

Berne area

Kunstmuseum
Hodlerstrasse 8 -12, 3000 Bern 7, Tel. +41 31 328 09 44
www.kunstmuseumbern.ch
This museum houses a fine collection of 13th to 20th century paintings.

The Zentrum Paul Klee
Monument im Fruchtländ 3, 3006 Bern, Tel. +41 31 359 01 01
www.zpk.org
The concept featured here outlines the criteria for the presentation of Paul Klee's works within the open architectural setting of the Zentrum Paul Klee.

Basel area

Fondation Beyeler
Baselstrasse 101, 4125 Riehen/Basel, Tel. +41 61 645 97 00
www.beyeler.com
This beautiful modern museum was opened in 1997 and built in harmony with the environment. Here modern masters such as Cézanne, Picasso, Mondrian and Giacometti are in direct interaction with sculptures from Africa and Oceania.

Kunstmuseum
St. Alban Graben 16, 4010 Basel, Tel. +41 61 206 62 62
www.kunstmuseumbasel.ch
The museum contains the largest art collection in Switzerland. The works are displayed in rotation, so the entire collection is not always available for viewing. The collection consists mainly of 15th to 16th century paintings and drawings as well as 19th to 20th century art.

Other museums in Basel: see www.museenbasel.ch

Lucerne

Swiss Museum of Transportation, Verkehrshaus der Schweiz
Lidostrasse 5, 6006 Lucerne, Tel. +41 41 370 44 44
www.verkehrshaus.ch
This museum has over half a million visitors per year. Apart from transport, it also has a planetarium, a film theater and a gallery with the works of Hans Erni displayed. Many explanations are in English.
Children and adults alike will enjoy this museum.

Rosengart Collection (Picasso Museum)
Pilatusstrasse 10, 6003 Lucerne, Tel. +41 41 220 16 60
www.rosengart.ch
Some paintings and drawings plus nearly 200 photographs taken by David D. Duncan during the last seventeen years of Picasso's life.

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Zurich area

Kunsthau

Heimplatz 1, 8001 Zurich, Tel. +41 44 253 84 84

www.kunsthau.ch

An important permanent collection

from the 15th century to the present day includes the largest

Munch collection outside Scandinavia. There are also temporary exhibits.

Swiss National Museum

Museumstrasse 2, 8021 Zurich

Tel. +41 44 218 65 11

www.musee-suisse.ch

History of Swiss life and times from prehistoric times to the present day.

Winterthur

Kunstmuseum

Museumstrasse 52, 8400 Winterthur, Tel. +41 52 267 51 62

www.kmw.ch

Swiss and foreign paintings are represented.

Oskar Reinhart Collection

Haldenstrasse 95, 8400 Winterthur, Tel. +41 58 466 77 40

www.roemerholz.ch

A very impressive private collection endowed to Switzerland, ranging from a painting

by El Greco to drawings from Picasso's Blue Period. The 19th century is well represented

by painters such as Renoir and Van Gogh.

5.3 Kids

It is sometimes difficult to find activities that would interest children and when you are in a foreign country it can be even harder. Therefore in this section you will find a small selection of ideas of what is out there. To get even more suggestions of the many different possibilities that Switzerland offers, a special guide named "Kids" is sold in almost all bookstores. You might find their site, www.kids.ch to be very useful as well although you have to pay to access some parts.

- > Usually children really enjoy visiting magnificent old middle age castles. Close to Fribourg, the castle of Gruyères is a must (www.chateau-gruyeres.ch). Next to Gruyères, in Pringy, you will find a demonstration museum where you can see how Gruyère cheese is made, www.lamaisondugruyere.ch. A few minutes away, in Broc, La Maison Cailler (the ultimate chocolate experience, on the site of the Cailler chocolate factory) can be visited, with plenty of delicacy tasting www.cailler.ch. Along the Lake of Geneva the castle of Chillon is also worth seeing (www.chillon.ch).

-
- > Does your child love **animals**? No problem. You will find zoos not too far from Fribourg. For example the zoo "Tierpark" in Berne (www.tierpark-bern.ch) or the zoo in Servion (www.zoo-servion.ch) are nice little zoos. A little bit further away, the renowned zoo of Basle has about 6,000 animals of 600 different species (www.zoobasel.ch).

-
- > There are some **museums** that are particularly adapted for Children. For example, the regional museum of Estavayer-le-Lac presents a collection of preserved frogs displayed in human-like activities (www.museedesgrenouilles.ch) or the Swiss Transport Museum in Lucerne (www.verkehrshaus.ch). For older kids, the International Red Cross Museum (www.micr.org), the Olympic Museum (www.olympic.org), or the Museum of Food and Culture (www.alimentarium.ch) could be fun and educational.

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- > Activity parks such as the Bernaqua Adventure Pool (www.westside.ch), the Aquaparc (www.aquaparc.ch), the Swiss Vapeur Parc representing a miniature railway layout (www.swissvapeur.ch), or the huge labyrinth of Evionnaz (www.labyrinthes.ch) offer activities almost all kids enjoy.
-
- > Of course you should not miss the chance to go hiking in the mountains. It is also a great occasion to take one of the many small alpine trains such as the GoldenPass (www.goldenpass.ch) or the Glacier Express (www.glacierexpress.ch).
-
- > During the month of July, a special day camp program for children aged 7 to 16 is organized in the city of Fribourg. This program, called “vacation passport”, “*passeport vacances*”/“*Ferienpass*” offers kids a very wide range of activities to choose from. The approximate cost for 2 weeks is CHF 25. You can obtain all information at the tourist office of the city of Fribourg, (Place Jean-Tinguely 1, Tel. +41 26 350 11 11, www.fribourgtourism.ch).

This short selection aims to give you a few of the many choices of activities for children. To find more precise information about what is going on at a specific time, our usual advice is still valid; read the local newspaper. Regional tourism information will also give additional ideas.

5.4 Festivals and cultural events

As Fribourg is located in the center of Switzerland on the main axis, in about an hour you can easily reach all the different regions to enjoy what they have to offer. There are a wide variety of prestigious artists who regularly come to Switzerland. All styles of music and art are represented. Let us just mention some of the world-renowned festivals to give you an idea of the variety of styles: the Montreux Jazz Festival (www.montreuxjazz.com), the Gstaad Menuhin festival (www.menuhinfestivalgstaad.com), the Nyon Paleo (www.paleo.ch), the Béjart Ballet (www.bejart.ch), and the Rock'Oz'Arenes (www.rockozaren.ch). Also, due to the fact that Fribourg is located in the center of Europe - Paris is only 4 hours away by train - it will also be quite easy to attend events throughout Europe.

Deciding what to present in this guide from a long list of events is very subjective and difficult. Therefore in this section, we have decided to only mention the main events in the city of Fribourg itself. To become familiar with the exhibitions, concerts and other events, it is recommended to read the local newspaper or to ask the tourist office. Every Friday, most local newspapers print a supplement highlighting the exhibitions, concerts and events happening during the weekend (for example, www.laliberte.ch, www.freiburger-nachrichten.ch, www.lagruyere.ch). It is a very valuable source of information.

Here you will find a few tips about the main annual events in the city of Fribourg and the surrounding area (the current dates for the events can be found on the tourist office website, www.fribourgtourism.ch).

| | |
|--------------------------------------|----------------------------------|
| January | Fribourg Opera |
| February/March | Carnival |
| March/April | International movie Festival |
| June/July | Modern arts Belluard Festival |
| Beginning of July (biannual) | Festival of Sacred Music |
| Mid-July to End of July | Les Georges Music Festival |
| Mid-July to Mid-August | Open Air Cinema of Fribourg |
| August 1 st | Swiss National Day |
| End of August | International Folklore Festival |
| September/October | International Festival of guitar |
| Fall (September – November) | Bénichon |
| 1 st Sunday of October | Running Race Morat-Fribourg |
| 1 st Saturday of December | St Nicholas' parade |
| November – December | Advent Concerts |

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Two particular local events deserve an extra explanation:

La Désalpe. At the end of September, a much-appreciated celebration marks the descent of the herds from the high mountain pastures. Apart from the tribute paid to the *armaillis/Alphirten* - the Fribourg herdsmen - at the end of the grazing season, festivities include an arts and crafts market and a whole host of entertainment revolving around local folk traditions. *La Désalpe/Der Alpbazug* occurs in Charmey, Plaffeien, Albeuve and Semsales. More information can be found on the sites www.la-gruyere.ch and www.schwarzsee.ch.

Bénichon. In early autumn, farmers traditionally celebrate the end of the harvest and the return of the cows to the plains, after six months spent in the mountain pastures. During *la Bénichon/Die Kilbi (Kirchweihfest)*, local specialties can be enjoyed with family and friends, at farms or in local restaurants. This celebration takes place from September to November.

Concerts, exhibitions

Please check in the local newspaper.

Cinemas

A complete list of current films as well as telephone numbers for the cinemas can be found in the local newspapers (e.g. www.laliberte.ch, www.freiburger-nachrichten.ch) and on the following websites: www.cinemotion.ch and www.capcine.ch. Look for V.O. or OV, *Version Originale/Originalversion*, for English or other original language films. V.O. versions are often shown early in the evenings. Times can change from day to day however.

5.5 Dining out

In the telephone book, all restaurants' telephones and addresses are listed under *cafés/Restaurants*. As culinary standards are very high in Fribourg, we are pleased to say that disappointments are quite rare. Dining out in Fribourg offers a multitude of possibilities, from the traditional fondue, raclette or rösti, to world-class international cuisine. In this section, you will find a few helpful hints about local specialties as well as recommendations to set off on an exciting dining adventure. www.bonresto.ch (in French only) will help you in choosing among 5,000 restaurants!

So enjoy your meal! *Bon appétit! Guten Appetit !*

If you want to reserve a table in French, you should say, "J'aimerais réserver une table pour ___ personnes à ___ heures ce soir, s'il vous plaît. Je m'appelle _____."

In German, you should say, "Ich möchte einen Tisch reservieren für ___ Personen um ___ Uhr heute Abend, bitte. Ich heisse _____," (I would like to reserve a table for ___ people at ___ o'clock tonight, please. My name is ____.) Spelling your name is advisable to avoid any misunderstandings.

At lunchtime, during the week, most restaurants offer a daily menu, *menu du jour/Tagesmenü*, consisting of two or three courses. Price is usually quite reasonable, between CHF 15 and CHF 25. Lunch is generally served from 12:00pm to 02:00pm, and it is almost impossible to be served later.

Many restaurants offer the choice between a casual bistro and a more formal dining room. The prices in the dining room are usually a little bit higher. (A tip to know the difference between the dining room and the bistro is that the dining room usually has tablecloths).

Most credit cards are accepted. As it is not always the case, it is wise to check in advance to avoid potentially embarrassing situations.

Tipping is not required, as service is included in the bill. However, if you received special attention or if you were pleased with the service, a small gratuity is customary.

Gourmet specialties

Fresh fish from the lakes are delicacies every visitor to Switzerland wants to try. It is also something those who have lived here always order on return trips. Best known are perch fillets, *filets de perche/Eglifilets*, usually served sautéed in butter, or lightly coated in batter and deep fried, or in a white wine sauce. *Filets de fera/Felchenfilets*, are served the same way. Char, *omble – chevalier/Saibling*, is another delicious fish. Pike, *brochet/Hecht*, is

Expatriates Guide to Fribourg

5. Leisure

Two particular local events deserve an extra explanation:

La Désalpe. At the end of September, a much-appreciated celebration marks the descent of the herds from the high mountain pastures. Apart from the tribute paid to the *armaillis/Alphirten* - the Fribourg herdsmen - at the end of the grazing season, festivities include an arts and crafts market and a whole host of entertainment revolving around local folk traditions. *La Désalpe/Der Alpabzug* occurs in Charmey, Plaffeien, Albeuve and Semsales. More information can be found on the sites www.la-gruyere.ch and www.schwarzsee.ch.

Bénichon. In early autumn, farmers traditionally celebrate the end of the harvest and the return of the cows to the plains, after six months spent in the mountain pastures. During *la Bénichon/Die Kilbi (Kirchweihfest)*, local specialties can be enjoyed with family and friends, at farms or in local restaurants. This celebration takes place from September to November.

Concerts, exhibitions

Please check in the local newspaper.

Cinemas

A complete list of current films as well as telephone numbers for the cinemas can be found in the local newspapers (e.g. www.laliberte.ch, www.freiburger-nachrichten.ch) and on the following websites: www.cinemotion.ch and www.capcine.ch. Look for V.O. or OV, *Version Originale/Originalversion*, for English or other original language films. V.O. versions are often shown early in the evenings. Times can change from day to day however.

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5. Leisure

Vacherin Cheese. A creamy, soft-crusted cheese with a strong taste. Made in the same region as Gruyère, and largely used for “Fondue Fribourgeoise”, but also eaten on its own. Found throughout the Canton.

Fondue Fribourgeoise. A delicious melted cheese dish, made from local Vacherin cheese and/or Gruyère, with or without garlic; eaten by dipping in pieces of bread and potatoes. It is found in specialized restaurants throughout the Canton.

Local wines

Vully. A white or red wine from the shores of the lake of Morat (named “Murten” in German) and award winning in good years.

Traditional menu of BENICHON

The traditional menu of the holiday known as the “Bénichon” is served in most villages of the Gruyère region. Similar to the American Thanksgiving, this is the day, or in some cases days, the people show their gratitude for nature’s gifts. It closely coincides each year with the descent of the cattle from the alpine pastures to the valley farms for the winter. Here is a sample of this fabulous menu:

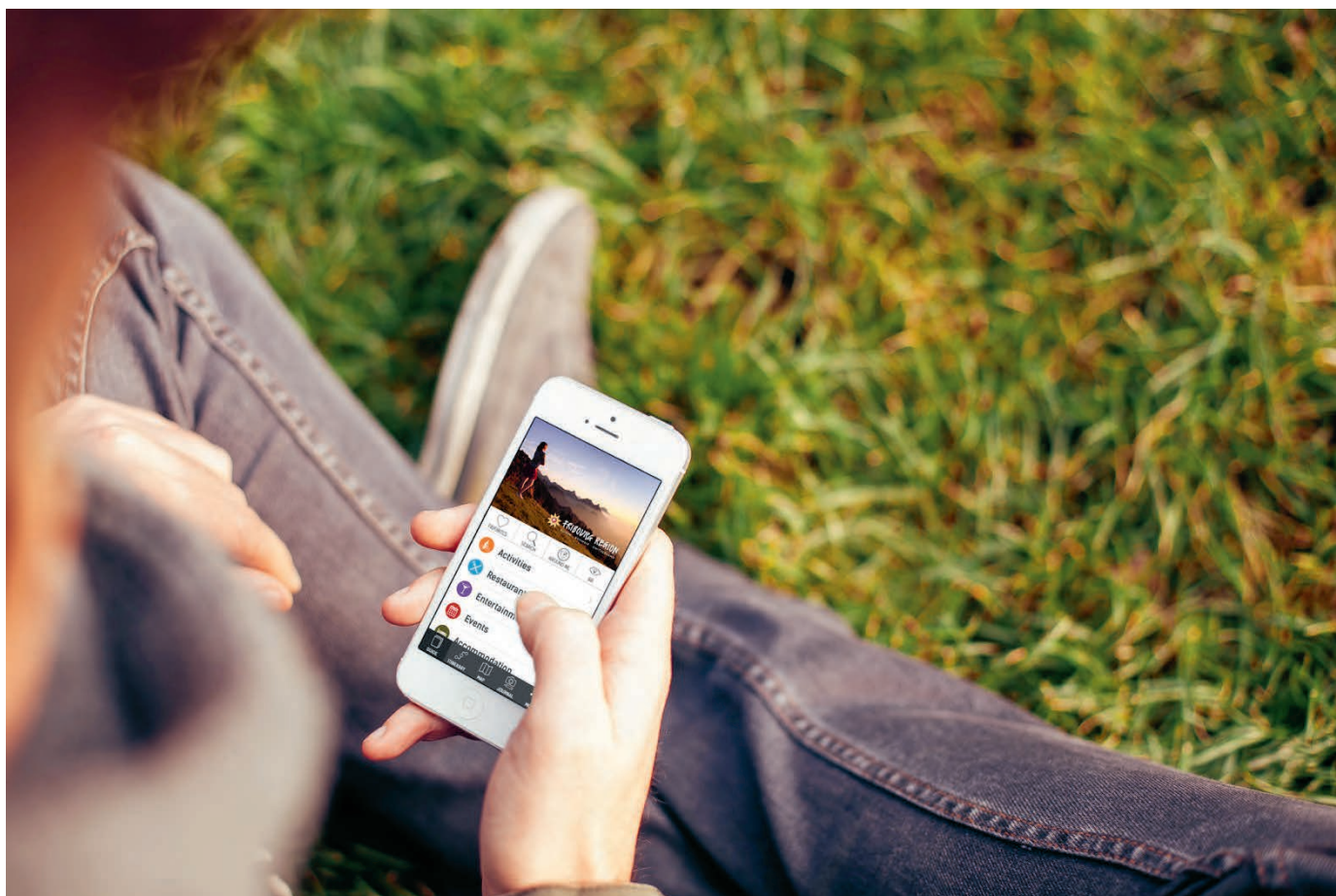
- *Cuchaules – Moutarde de Bénichon/Cuchaule - Kilbisenf*
- *Bouillon/Suppe* (Clear Soup)
- *Ragoût d’agneau aux raisins/Schafsvoressen mit Weinbeeren* (Roasted Lamb with Raisins)
- *Pommes purée/Kartoffelstock* (Mashed Potatoes)
- *Poires à botzi/Büschelibirnen* (Cured Pears)
- *Trésors de la borne: Jambon, saucisson, choux, haricots/Schinken, Saucisson (Wurst), Kabis (Weisskohl), Bohnen* (Treasures of the Land: Ham, Sausage, Cabbage, and Green Beans)
- *Gigot d’agneau à l’ail/Lammkeule mit Knoblauch* (Roasted Garlic Lamb)
- *Pommes purée/Kartoffelstock* (Mashed Potatoes)
- *Salades aux carottes rouges/Randensalat* (Beet root Salad)

Dessert:

- *Meringues/Crème au baquet – Meringues/Greyerzer Doppelrahm* – (Meringues and double cream)
- *Corbeille de fruits/Früchtekorb* (Fruit Basket)
- *Beignets, bricelets, pains d’anis (fabrication maison)/Küchlein, Bretzeln, Anisbrötchen* (Homemade pastries)

Chapter 6 – Tools

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6. Tools

This chapter gathers together a few useful tools that may assist you in day-to-day life. Additional addresses are also mentioned to facilitate further research.

6.1 Conversion charts

Length

| | | |
|-----------------------------|----------|------------------------------|
| 1 Inch, in. | = | 2.54 cm (Centimeters) |
| 1 Foot, ft. (12 in.) | = | 30.48 cm |
| 1 Yard (3 feet) | = | 0.91 m (Meters) |
| 1 Mile (1,760 yards) | = | 1.609 km (Kilometers) |
| 1 cm | = | 0.39 inch |
| 1 m | = | 3.28 feet |
| 1 km | = | 0.62 mile |

Weight

| | | |
|------------------------------|----------|-----------------------------|
| 1 Ounce, oz. | = | 28.35 g (Grams) |
| 1 Pound, lb. (16 oz.) | = | 454 g |
| 1 Pound, lb. (16 oz.) | = | 0.454 kg (Kilograms) |
| 100 g | = | 3.527 ounces |
| 1 kg | = | 2.205 pounds |

Simplified weight equivalents for cans, packages, etc

| | | |
|--|----------|---------------|
| 1 oz. | = | 28 g |
| 1 lb. (16 oz.) | = | 450 g |
| 1½ lb. | = | 675 g |
| 2 lbs | = | 900 g |
| 3 lbs | = | 1350 g |
| 10 oz. (most frozen vegetables) | = | 280 g |
| 10½ oz. (most condensed soup) | = | 294 g |

Cooking measures

| | | |
|-----------------------------------|----------|---------------------------|
| 1 Teaspoon, tsp. | = | 5 ml (Milliliters) |
| 1 Tablespoon, tbsp. | = | 15 ml |
| Fluid ounce, fl.oz. | = | 30 ml |
| 1 Cup, c | = | 240 ml |
| 1 Cup, c | = | 0.24 L (Liters) |
| 1 Pint, pt. (USA) | = | 0.473 L |
| 1 Pint, pt. (GB) | = | 0.568 L |
| 1 Quart, qt. (2 pints USA) | = | 0.946 L |
| 1 Gallon (USA) | = | 3.785 L |
| 1 Gallon (GB) | = | 4.546 L |
| 1 Barrel | = | 163.6 L |

Nota Bene:

to make life easier when making culinary delights, it would be wise, when moving, to bring your usual measuring cups/spoons etc. with you.

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6. Tools

Temperatures

Formula:

$$\begin{array}{lcl} \text{Fahrenheit, F} & (F-32) \times 0.55 & = \text{Celsius, C} \\ \text{Celsius, C} & (C \times 1.8) + 32 & = \text{Fahrenheit, F} \end{array}$$

Examples:

| | F | = | C |
|------------------------------|------|---|-----|
| Normal body temperature | 98.6 | = | 37 |
| Comfortable room temperature | 70 | = | 21 |
| Boiling point | 212 | = | 100 |
| Freezing point | 32 | = | 0 |

Some oven temperatures

| F | C | C | F |
|-------|-----|-------|-----|
| 200 = | 93 | 50 = | 122 |
| 225 = | 107 | 100 = | 212 |
| 250 = | 121 | 125 = | 257 |
| 275 = | 135 | 150 = | 302 |
| 300 = | 149 | 175 = | 347 |
| 325 = | 163 | 200 = | 392 |
| 350 = | 176 | 225 = | 437 |
| 375 = | 190 | 250 = | 481 |
| 400 = | 204 | | |
| 425 = | 218 | | |
| 450 = | 232 | | |
| 500 = | 260 | | |

Clothing

Women's clothing

| | | | | | | |
|-------------|----|----|----|----|----|----|
| British | 10 | 12 | 13 | 16 | 18 | 20 |
| American | 8 | 10 | 12 | 14 | 16 | 18 |
| Continental | 38 | 40 | 42 | 44 | 46 | 48 |

Women's shoes

| | | | | | | | |
|-------------|-----|----|----|----|----|----|----|
| British | 4 | 4½ | 5 | 5½ | 6 | 6½ | 7 |
| American | 5½ | 6 | 6½ | 7 | 7½ | 8 | 8½ |
| Continental | 36½ | 37 | 38 | 39 | 39 | 40 | 41 |

Men's shirt collar sizes

| | | | | | | | |
|-------------|----|-----|----|-----|----|-----|----|
| British | 14 | 14½ | 15 | 15½ | 16 | 16½ | 17 |
| American | 14 | 14½ | 15 | 15½ | 16 | 16½ | 17 |
| Continental | 36 | 37 | 38 | 39 | 40 | 41 | 42 |

Men's suits & overcoats

| | | | | | | | |
|-------------|----|----|----|----|----|----|----|
| British | 36 | 38 | 40 | 42 | 44 | 46 | 48 |
| American | 36 | 38 | 40 | 42 | 44 | 46 | 48 |
| Continental | 46 | 48 | 50 | 52 | 54 | 56 | 58 |

Men's shoes

| | | | | | | | |
|-------------|----|----|----|----|-----|-----|-----|
| British | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| American | 7½ | 8 | 8½ | 9½ | 10½ | 11½ | 12½ |
| Continental | 40 | 41 | 42 | 43 | 44 | 45 | 46 |

Expatriates Guide to Fribourg

6. Tools

Children's clothing

| | | | | | | |
|-------------|-------|-------|-------|-------|-------|-------|
| British | 16/18 | 20/22 | 24/26 | 28/30 | 32/34 | 36/38 |
| American | 2 | 4 | 6 | 8 | 10 | 12 |
| Switzerland | 92 | 104 | 116 | 128 | 140 | 152 |

Children's shoes

| | | | | | | | | | | | |
|-------------|----|----|----|----|----|----|----|----|----|----|----|
| British | 11 | 11 | 12 | 13 | 1 | 2 | 2 | 3 | 4 | 5 | 6 |
| American | 11 | 11 | 12 | 13 | 1 | 2 | 2 | 3 | 4 | 5 | 6 |
| Switzerland | 29 | 30 | 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 |

6.2 Additional useful addresses

Most addresses are already included directly in the previous chapters of this guide. In this section we would just like to add a few more contacts that could be useful to you. More contacts and information on the website: www.expats-fribourg.ch

International clubs

Anglo-Swiss Club of Fribourg

This club meets one evening a month.

Its goal is to help the integration of English-speakers.

Hartmut Menzel, President

Nigel Coombs, secretary

www.angloswiss-fribourg.ch

Fribourg Expat Woman's Group

This club provides numerous opportunities to meet other expat women, chat about mutual topics and basically provide a support group for one another. Members are from all over the world, and a handful of them are even Swiss!

www.fewgroup.org

Expat Connection Fribourg

The Junior Chamber International organizes every first Thursday of each month a *Stammtisch* (German for regulars' table). A nice opportunity to meet people.

www.expatsconnections.ch

International English Speaking Women's Club of Fribourg

This club meets for afternoon activities (Thursday twice a month)

as well as for lunches (last Wednesday of the month).

Mrs. Kirsten Ulrich, Route du Roule 21, CH-1723 Marly, Tel. +41 26 436 29 12

English Speaking Group of the Lake Region

This is a social group for people who want to practice their English with native English speakers in a non-educational, relaxed environment.

The organization is open to everybody and you attend the events that suit you.

Ms. Anna Galvani, a.galvani@freesurf.ch

American International Women's Club of Lausanne

Located on the Riviera, this club offers a wide range of activities.

American Women's Club of Lausanne

Av. Eglantine 6, 1006 Lausanne, Tel. +41 21 320 26 88

www.aiwc-lausanne.org

Expatriates Guide to Fribourg

6. Tools

Unesco Club of Fribourg

This club aims at promoting Unesco's ideals by appreciating and also through contacting the different cultural groups in Fribourg.
www.unesco-fribourg.ch

International associations

You will also find local or area sections of international associations, such as Rotary, Ambassadors, Kiwanis, etc.
Check in the phone book to obtain the exact contact information in your region.

Economic organizations and associations

Fribourg Development Agency
Boulevard de Pérolles 25, P.O. Box 1350
CH-1701 Fribourg, Tel. +41 26 304 14 00
www.promfr.ch

Chamber of Commerce Fribourg

Route du Jura 37 B, P.O. Box 304
CH-1701 Fribourg, Tel. +41 26 347 12 20
www.ccif.ch

Fribourg International

Route du Jura 37 B, P.O. Box 304
CH-1701 Fribourg, Tel. +41 26 347 12 31
www.fribourg-international.ch

International Economic Club

www.iec-club.ch

Religions and churches

Roman Catholic

Evêché de Lausanne, Genève et Fribourg
Rue de Lausanne 86, CH- 1701 Fribourg, Tel. +41 26 347 48 50
www.diocese-lgf.ch

In the canton of Fribourg, mass can be found in French, German, Spanish and Portuguese.
The closest mass in English occurs in Berne every Sunday at 09:30am in the Bruder Klaus church:

Bruder Klaus Kirche
Segantinistrasse 26a, 3000 Berne 31, Tel. +41 31 350 14 14
www.kathbern.ch/bruderklausbern

Protestant

Eglise évangélique réformée du canton de Fribourg/
Evangelisch-reformierte Kirche des Kantons Freiburg
Prelstrasse 11, 3280 Morat/Murten, Tel. +41 26 670 45 40
www.ref-fr.ch

Freie Evangelische Gemeinde Düringen - Freiburg
Bonnstr. 18, 3186 Düringen, Tel. +41 26 493 11 77
www.feg-duedingen-freiburg.ch

The service occurs every Sunday, except the last Sunday of each month, at 09:30 am in German but is simultaneously translated in English.
There is also an English "Bible Group" (cell-group) every week.
For more information, please call +41 26 493 11 77 or write to administration@feg-duedingen-freiburg.ch

Expatriates Guide to Fribourg

6. Tools

Jewish synagogue

Rue Joseph Piller 9, CH-1700 Fribourg, Tel. +41 26 322 16 70

For more information about synagogues and Jewish communities in Switzerland: www.swissjews.ch

Islamic (association islamique)

Rte de la Glâne 9, CH-1701 Fribourg, Tel. +41 26 422 18 48

For more information: Association des Musulmans de Fribourg: www.amfr.ch

Orthodox

Paroisse orthodoxe du canton de Fribourg

www.orthodoxie.ch

6.3 Useful websites and applications

Out of the numerous websites providing information about different activities and interests, here after you will find a short selection of websites and apps which could be used as doors to obtain more information about any specific topic.

Information on Switzerland

www.swissworld.org

General knowledge about Switzerland

www.MySwitzerland.com

Swiss national tourist office site

www.admin.ch

Swiss Federal government and administration

www.parliament.ch

Swiss Federal parliament

www.customs.admin.ch

Swiss Customs site

www.s-ge.ch

Swiss export, location and import promotion office

www.swissemb.org

Swiss Embassy in the U.S.

www.zefix.admin.ch

Swiss central index of business names

www.bwo.admin.ch

Housing in Switzerland

Information on Fribourg

www.fr.ch

Cantonal government and administration

www.fribourgregion.ch

Cantonal tourist office site

www.fribourgtourism.ch

City of Fribourg tourist office site

www.la-Gruyere.ch

Gruyère region tourist office site

www.ccif.ch

Chamber of commerce Fribourg

www.promfr.ch

Fribourg Development Agency

www.expats-fribourg.ch

General information for expatriates

www.fribourg.ch

Miscellaneous information about Fribourg

Miscellaneous

www.swissinfo.ch

News

www.post.ch

Swiss Post

www.swisscom.com

Main Swiss telecommunication operator

www.rail.ch

Swiss railroad information

www.acepetmoving.ch

International moving and transport of animals

www.tpf.ch

Fribourg regional transportation

www.acs.ch

Driver association

www.tcs.ch

Driver association

www.switzerlandmobility.ch

Network for non-motorized traffic

Expatriates Guide to Fribourg

6. Tools

| | |
|--|--|
| www.search.ch | Swiss search engine |
| www.comparis.ch | Engine to compare prices |
| www.local.ch | Swiss telephone directory |
| www.meteoswiss.ch | Swiss weather information |
| www.swissdeluxehotels.ch | Swiss luxury hotels |
| www.bnb.ch | Bed and Breakfast in Switzerland |
| www.youthhostel.ch | Network of Swiss Youth Hostels |
| www.sac-cas.ch | Swiss Alpine Club |
| www.gva.ch/en | Geneva airport |
| www.zurich-airport.com | Zurich airport |
| www.flughafenbern.ch | Berne airport |
| www.kids.ch | Activities for kids (in French and German) |
| www.laliberte.ch | Fribourg newspaper in French |
| www.freiburger-nachrichten.ch | Fribourg newspaper in German |
| www.lagruyere.ch | Gruyère region newspaper in French |
| www.latele.ch | Fribourg-Vaud television in French |
| www.telebaern.tv | Bern-Fribourg-Solothurn television in Swiss German |
| http://bern.usembassy.gov | U.S. embassy in Switzerland |
| www.eda.admin.ch/eda/en/home/rep/forrep.html | Foreign representations in Switzerland |

Some useful applications for mobile devices

| | |
|---------------------------|---|
| Hello Switzerland | App for relocation and living in Switzerland |
| Travel & goods | Customs app: check which goods can be imported from abroad |
| ImmoScout24 | Tool to find your new home |
| local.ch | Swiss phone book |
| Swiss Post | Access to key Swiss Post information and services |
| SBB mobile | Public transport timetable and tickets (Swiss railroad) |
| TPF | Tickets for the Fribourg transportation network (Frimobil) |
| RailAway | Leisure-time ideas |
| Fribourg Region | Travel guide for the canton of Fribourg |
| City Guide | Offline city guides. Available for several Swiss cities |
| Best Swiss Hotels | Find and book the hotel of your dreams |
| Family Trips | More than 1,200 excursion ideas throughout Switzerland |
| museums.ch | Swiss museums guide |
| Cineman | Swiss cinema and movie guide |
| SwitzerlandMobility | Maps of Switzerland with complete network of signposted hiking trails |
| PeakFinder Earth | Shows the names of all mountains and peaks |
| swissinfo | Essential Swiss news, available in 10 languages |
| MeteoSwiss | Weather report, forecast and hazards |
| Snow Report MySwitzerland | Snow report and weather conditions for your ski excursion |
| Rega / iRega | Emergency app, transmits the caller's current position |
| TCS | Roadside assistance |

Expatriates Guide to Fribourg

6. Tools

6.4 Emergency phone numbers

Please do not forget that the up-to-date contact information on social service agencies, as well as associations, is published in the local newspaper. For example each Friday in the weekly supplement, *memento hebdomadaire/Agenda*, of the local newspaper La Liberté and Freiburger Nachrichten, a complete list of local services and associations is provided. You can also consult their website, www.laliberte.ch and www.freiburger-nachrichten.ch.

| | |
|---|-----------------------|
| Police emergency | Tel. 117 |
| Fire | Tel. 118 |
| Ambulance/Paramedics | Tel. 144 |
| Doctor on duty | Tel. +41 26 350 11 40 |
| Cantonal hospital | Tel. +41 26 426 71 11 |
| Dentist on duty | Tel. +41 848 14 14 14 |
| Poison center (ingestion of toxic substance), Zurich | Tel. 145 |

Telephone services

| | |
|-------------------------|-----------|
| Swiss inquiries | Tel. 1811 |
| International inquiries | Tel. 1811 |
| International operator | Tel. 1141 |

Miscellaneous

| | |
|--|-----------------------|
| Helping hand | Tel. 143 |
| Emergency repair service for stranded motorists | Tel. 140 |
| 24-hour key – locksmith, Schlüsselservice in the region of Fribourg | Tel. +41 26 322 85 75 |

Expatriates Guide to Fribourg

6. Tools

6.5 Local holidays in Fribourg

Fribourg is a traditional Roman Catholic Canton. Consequently the holidays in Fribourg are based on the Roman Catholic calendar. Hereunder, we have listed the official holidays for the Canton from 2016 to 2018.

| | 2016 | 2017 | 2018 |
|--|-------------|-------------|-------------|
| New Year's Day <i>Nouvel-An/Neujahr</i> | January 01 | January 01 | January 01 |
| Good Friday <i>Vendredi Saint/Karfreitag</i> | March 25 | April 14 | March 30 |
| Ascension Day <i>Ascension/Auffahrt</i> | May 05 | May 25 | May 10 |
| Corpus Christi <i>Fête-Dieu/Fronleichnam</i> | May 26 | June 15 | May 31 |
| Swiss National Day <i>Fête nationale/Nationalfeiertag</i> | August 01 | August 01 | August 01 |
| Assumption <i>Assomption/Maria Himmelfahrt</i> | August 15 | August 15 | August 15 |
| All Saints Day <i>Toussaint/Allerheiligen</i> | November 01 | November 01 | November 01 |
| Immaculate Conception <i>Immaculée conception/ Maria Empfängnis</i> | December 08 | December 08 | December 08 |
| Christmas Day <i>Noël/Weihnachten</i> | December 25 | December 25 | December 25 |

Please note that only some of these days are holidays for all of Switzerland.

Although not official, the following days are often holidays for most people:

| | 2016 | 2017 | 2018 |
|--|-------------|-------------|-------------|
| The day after New Year <i>Lendemain de Nouvel-An/ Berchtoldstag</i> | January 02 | January 02 | January 02 |
| Easter Monday <i>Lundi de Pâques/ Ostermontag</i> | March 28 | April 17 | April 02 |
| Whit Monday <i>Lundi de Pentecôte/ Pfingstmontag</i> | May 16 | June 05 | May 21 |
| Boxing Day <i>Saint Etienne/ Stefanstag</i> | December 26 | December 26 | December 26 |

Please note that only some of these days are holidays for all of Switzerland.

Development Agency FDA
Promotion économique PromFR
Wirtschaftsförderung WIF

Boulevard de Pérolles 25, P.O. Box 1248, 1701 Fribourg, Switzerland

www.promfr.ch

September 2015