

WESTLAKE CHURCH

Welcome to our area!

This brochure has been produced in an effort to provide you, a newcomer to our area, with some useful information. We know how difficult it can be to move to a new area – where everything seems strange and unfamiliar – and the simple practicalities of life can become overwhelming. This is why we are providing you with information that might help you with some of the logistical problems of settling into life here – with the hope that soon you will begin to feel at home and enjoy your stay, for as long or as short as that may be!

And for those of you who are not so new, perhaps you will find something here which you didn't already know – we hope so!

Emergency Numbers

In Switzerland:

Firemen	118
Police (accident or emergency)	117
Gendarmerie (cantonale) in Nyon	022 557 5421
Gendarmerie (cantonale) in Lausanne	021 644 4444
Ambulance	144
The 144 central will determine whether a specially equipped ambulance is required	
Urgences (Emergency Services), anti-poison	145
Helpline for Children and Adolescents	147
Car Breakdown Service (Secours Routier)	140

In France:

Emergency number in Europe (the Police will answer and redirect afterwards)	112
Anti-Poison Centre (Hospital in Lyon)	0033 472 11 69 11

If you need any further information, or if we can help you in any way, please feel free to send an email to the care ministry. We are here to help you – whether you are a newcomer to our area or are not-so-new. If we can't help you ourselves, we will find someone who can!

Want to know more about our church? Visit our website at www.westlakechurch.com.

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Useful Information

Vignette (permit) for cars costs Sfr.40.-. It must be displayed on the car windscreen if using the highway system in Switzerland. It can be purchased from post offices, garages and at customs posts. It is renewable every year – before 1st February. Fine on the spot otherwise!

Vignette for bicycles needed each year before end of May. It can be purchased from post offices – also from some Migros' stores.

Identity papers/passport and driving license should be carried with you at all times – you can be fined otherwise. You are also required to have Sfr.10.- on your person at all times.

Rubbish/garbage is generally disposed of in clearly-marked areas in your apartment block or in the area in which your house is. The Swiss are very good at recycling and normally you will be required to dispose of household rubbish, glass, paper and aluminum in different places – usually well-indicated. You should also only use the 'déchetterie' nearest to your home – if you use the wrong one, or fail to dispose of your garbage in the proper manner, you may be contacted by your commune. You should receive a letter from your commune when you move in, giving very clear instructions about where and when to dump your rubbish.

Shop opening hours in Switzerland are normally Mon–Fri 9am-6.30pm, Sat 8.30am-5pm; though over the border in France, grocery stores will often be open from 8am-8pm. Quiet Sundays are sacrosanct, with only bakeries and tourist-type shops open. Most towns operate universal late opening until 9pm for one day a week, generally Thursday/Friday. Shops and cafés in the subterranean malls at train stations stay open daily (even on Sundays), and also close later.

Cafés fall into two broad categories. Those that open in the morning for coffee and breakfasts might then close when the shops shut, at about 6 or 6.30pm. Some, though, open for lunch or in mid-afternoon, and then become bars until midnight or so. Those that serve full meals (which is most of them) will only do so at the customary mealtimes: roughly noon to 2pm and 6 to 10pm. Outside those hours, you'll generally be able to find only snacks. Formal restaurants keep to the same mealtimes, closing altogether in-between times. Closing times of all establishments are regulated by each individual municipality.

Tipping - All bar, restaurant and hotel bills are calculated with fifteen percent service included, and tipping is officially abolished. Nonetheless, unless service was really bad, everyone rounds things up at least to the nearest franc; in restaurants, it's common to add a few francs.

Permits - There are several kinds of permits. The A Permit (permis saisonnier) – valid for the duration of a particular seasonal work project or for a maximum nine months – generally covers work through the summer or winter tourist seasons only. The renewable B Permit (permis de séjour) is valid for a year, but is issued usually to skilled professionals with a job already set up,. Hold a B Permit for five years, and you automatically get a C Permit (permis d'établissement), conferring the right of permanent residence. All these are issued in accordance with an annual quota system in each canton. Without a permit, you can't stay more than 90 days in a row, and a total of six months per calendar year in Switzerland. All foreigners living in Switzerland for more than three months must also register with the authorities of the commune (not the canton) in which they reside.

For complete information, contact the nearest Swiss embassy, or – for plainer answers – get *Living and Working in Switzerland* by David Hampshire, published by Survival Books in London (<http://www.survivalbooks.net/>).

Trains - The Swiss are the most frequent train users in Europe – not surprising, given both the quality of the network and the astonishingly good-value half-fare travel card (Abonnement demi-tarif), which costs SFr.150.- for a year and lets you buy unlimited first- or second-class tickets at a fifty percent discount across virtually the entire network. This is such a popular way to go for the locals that most published offers, and all automatic ticket machines, are marked for full price (1/1) and half price (1/2); if you intend being in Switzerland for more than a month, the card is certain to repay itself, not least because it also gives discounts on bike rental from train stations. You need a passport-sized photo in order to buy it. Once you have one, you can then buy day-card add-ons for SFr.52.- (first class SFr.87.-) to give free unlimited travel nationwide for that day, including busses and boats; multi-day add-ons, valid for any six days, cost SFr.260.-/430.-. If you're under 25, you can pay SFr.99.- for a Track 7 card which gives a year's free travel nationwide after 7pm; unlimited half-price travel before 7pm plus free travel after 7pm costs SFr.249.-.

Travelling with children is extremely easy and very rewarding, with facilities galore for kids of all ages, and endless opportunities for diversions and fun. Locals regularly travel in family groups for outdoor holidays in various parts of the country, family skiing is well established in almost all resorts, and there's a host of perks to take advantage of. An add-on to the Swiss Half-Fare Card to cover partners and children costs SFr.20.-, while parents can also request a free Family Card, which lets your own kids (up to the age of 16) travel with you for free, and knocks fifty percent off the fares for Swiss Passes or Flexi-Passes for other children travelling with you.

Post offices – identified by a yellow logo and La Poste or– generally open Monday to Friday 7.30am–noon & 1.30–6.30pm, and Saturday 8–11am, although watch out for slight regional variations and restricted hours in smaller branches. Some main offices stay open over the lunch break.

For both domestic and international post, there's a two-tier system. A–Priority post is delivered next day in Switzerland, within five days to Europe, and within ten days worldwide (both of the latter by airmail); B–Economy post takes three days domestic, up to ten days to Europe, and up to eight weeks by surface delivery worldwide. Currently sending a postcard or a 20g letter by A/B post costs SFr.1.-/0.85 within Switzerland, SFr.1.30/1.20 to Europe, or SFr.1.80/1.40 worldwide. Liechtenstein has stamps which look different but cost the same. For all A post, you should write a prominent "A" with a box around it above the address, or ask for one of the blue stickers.

Telephones - The former public utility Swisscom was privatized in 1998, and although it currently retains its monopoly over land-lines and local calls, and still owns and operates all the public phones, there is now rapidly increasing competition in the long-distance and international call markets, and prices are dropping.

A few public phones still accept coins, but the majority take only Swisscom phonecards ("taxcards"), available from post offices, many hotels, newsagents, kiosks, train station ticket counters, and some vending machines in SFr.5.-, SFr.10.-, SFr.20.- and SFr.50.- denominations. Pressing button L on the phone switches the display to English.

You can also use credit cards in public phones (Visa, Mastercard, Amex, etc), with no surcharges – you're charged only for the call cost, but have to put up with Swisscom's inflated rates. Slide the card in, then pull it out straightaway, and dial.

Electricity - 220v, 50Hz (the same as in the rest of continental Europe). Plug sockets are generally of the round or flat two-pin or three-pin type. British appliances will need a plug adaptor, while North American appliances will also need a 220-to-110v transformer.

Winter sports - Skiing is generally split into two varieties. Alpine or downhill skiing (skifahren, ski alpin, sci) and Nordic or cross-country skiing (Ski Langlauf, Ski Wandern; ski de fond, ski nordique; sci di fondo) . Prepared trails, known as Loipen or loipes, are laid on signposted routes fanning out from most resorts, with the cream of the crop in the Engadine Valley in Graubünden. The Swiss Ski Federation has plenty of information in English on cross-country skiing in Switzerland, and can be contacted at Haus des Skisports, Worbstrasse 52, Postfach 478, CH-3074 Muri bei Bern (031/950 61 11). Snowboarding is massively popular throughout the country.

The winter season runs from December to April with the busiest times clustered together in early January and mid-February: these peak times are when you'll pay most for ski passes and accommodation. The last week of March and first week of April are when you can take advantage of late snow and snap up deals on resort accommodation, since winter skiing is finished across the board by mid-April – though at altitudes above 2000 or 2500m the season extends from November to May. Year-round summer skiing is possible in a few resorts on glaciers at around 3000m.

Ski passes vary hugely in price, but a rough average is around Fr.40–60 per day, decreasing for longer periods. Use of buses in and around resorts is usually included. You can always rent any amount of **equipment** after you arrive at a resort: one day's downhill gear is approximately Fr.45–50, cross-country gear around Fr.20–25. InterSport (<http://www.rentasport.ch/>) and SwissRent (<https://www.swissrent.com/english/index.html>) have outlets in virtually every resort in the country and both also allow you to reserve equipment via the Internet before you leave home.

If you're an absolute beginner, all Swiss resorts have ski schools attached, where you can, in most cases, just turn up and pay for a day's or a week's tuition in a group or one-to-one. Prices vary dramatically, from Fr.150 to Fr.200 for five mornings' tuition; for more information, contact the Swiss Ski School Federation, Oberalpstrasse, CH-6490 Andermatt (041/887 12 40, fax 887 13 69).

Walking in Switzerland - Paths are well maintained, and always clearly marked with regular yellow signposts displaying the names of major landmark destinations, often with an estimate of the time it takes to walk to them. Most signposts also have a white plate giving the name and altitude of the spot you're standing on. There are two major types of path. A Wanderweg, chemin de randonnée pédestre, sentiero escursionistico remains either in the valley or travels the hillsides at a modest altitude, is sometimes surfaced and will be graded at a relatively gentle angle. Yellow diamonds or pointers show the continuation of the route. (You may also spot some cultural trails – old pilgrims' roads and the like – signposted in brown.) A Bergweg, chemin de montagne, sentiero di montagna is a mountain path which runs higher or steeper and can be quite demanding, often rough, narrow and sometimes fading if not in regular use. They're marked with the same yellow signposts, but with a red and white pointer instead of yellow. Waymarks along a mountain path are marked with similar white-red-white bars, and you may occasionally come across cairns directing the way across boulder slopes, or where poor visibility could create difficulties. Higher, extremely tough Alpine trails, marked in blue, are only for those accompanied by a mountain guide and carrying specialist equipment.

For more information, and general guidance about walking, contact the Swiss Hiking Federation, Im Hirshalm 49, CH-4125 Riehen (061/601 15 35). Switzerland Tourism publishes a brochure "Ways to Switzerland", introducing and mapping six major long-distance hiking routes of particular cultural interest, including the network of Roman roads in Switzerland, the "Chemins de St Jacques", followed for centuries by pilgrims heading from Germany to Santiago de Compostela in Spain, and trans-Alpine mule-tracks used by traders in former ages.

Other sports -To complement the country's many cycle routes, there are also currently three long-distance inline skating routes of around 200 km each, from Geneva to Brig, Zürich to Yverdon, and Bad Ragaz to Schaffhausen. Eurotrek can take care of your gear, and provide more information.

Swimming and watersports have big followings at all the lakeside resorts, and almost everywhere is clean enough (signs are posted otherwise). Boats and equipment for windsurfing are available for rent on almost all lakes, but getting enough of a breeze can be a problem. Rowing and canoeing are also popular, especially on the Rotsee near Luzern.

Swiss National Holidays

The following holidays are legal holidays all over Switzerland:

New Year's Day (*Neujahr/jour de l'an/capodanno*): January the first.

Good Friday (*Karfreitag/ Vendredi Saint/Venerdi Santo*). First Sunday after the first full moon after the Spring Equinox (late March).

Easter Sunday and Monday (*Ostern/Pâques/Pasqua*) : Second and third day after Good Friday.

Ascension Day (*Auffahrt/Ascencion/Assensione*) : 40 days after Easter Sunday.

Whit Sunday and Monday (*Pfingsten/Pentecôte/Pentecoste*) : 10th and 11th days after Ascension Day.

National Day (*Bundesfeier/fête nationale/festa nazionale*): August the first (Celebrates the Oath of 1291, which is considered the start of the Swiss Confederation).

Christmas Day and St. Stephen's/Boxing Day: (*Weihnachten/ Noël/Natale*): December 25th and 26th. Note that St. Stephen's Day is not always a holiday, as it often depends on company's good will.

Federal Fast (*Bundesfast/Jeûne federal*): Second Monday of September except in Geneva where the Genevan Fast is celebrated on the first Thursday of September. Don't be mistaken; these two dates are occasions of feasts rather than fasts.

Crossing borders

Many people cross the border every day, and often shop the other side from where they live. This is easy enough if you are aware of the restrictions. Be aware that even if you shop in the country where you live but then cross the border on your way home – even if you plan to take the produce back with you - you will still be liable for customs duties if they stop you. Allowances change and there are some more complicated issues, so if you plan to buy major items it is worth asking at the border beforehand.

Border restrictions – from France to Switzerland

The quantities listed in the table below are per person per day, children count for all items except alcohol and tobacco - the total amount of all purchases may not exceed SFr 300.- per person (or you must declare them and pay tax accordingly).

Butter and cream - 1kg or 1 liter	Cooking butter - 2kg
Milk, cheese other dairy – 5 liters or 5kgs	Eggs - 2.5kgs
Vegetables and fruit - 20kg per variety	Potatoes – 2.5kg
Fresh and frozen beef, veal, pork, lamb, goat, horse – 0.5kg	
All other meats *(eg poultry) - 3.5kgs	
Chocolate and honey – 1kg	Cat and dog food – 3kgs
Fruit juices – 3kgs	Spirits – 1liter
Wine – 2 liters	Cigarettes\cigars\tobacco – 200\50\250g

For exceptions and more details, you can get a copy of a free leaflet from the border police. If you need to declare goods, ask the shop to fill out a tax reclaim form. Write your name and Swiss address on the form, then have it stamped by the French border police before crossing into Switzerland. At the Swiss border present the receipt and they will calculate the duty to be paid. To reclaim the French tax, return the form to the vendor within 6 months.

When crossing borders, some have a special lane for nothing to declare - to use this you must have a green sticker to hang from your rear view mirror, again available at customs.

Border restrictions – from Switzerland to France

This is simpler – you are allowed 75 Euros worth of produce per person in the car. If you go over this limit then they will charge you 19.6% tax (although you can claim back Swiss tax which is about 7%).

Warnings

In an effort to catch people tempted to smuggle, the border police will set up check points inside the border, rather than at the border crossing, as since Shengen accords, border crossings have been greatly simplified. They are also allowed to visit your home to look for previously smuggled goods if they have reason to be suspicious, though this is extremely rare. If you do get caught with more than your allowance you can be fined an extra tax, and will probably be held up by over an hour.

If you receive items by post from abroad you will still probably have to pay tax – unless you live in France and import from other EU countries in which case there will be no tax.

Schooling in Switzerland

(this section is submitted by Marie Petraitis – see Interactive Language Centre below)

Local schools in French:

Beginning at 4 years old through to 15 years (Enfantine – Collège) 1st Year Kindergarten until Year/Grade 9. Some schools have a special French program for foreigners learning French. Then the children go either onto Gymnase or Apprenticeship programs.

Some private schools offer classes to English-speaking children who attend the local French schools. The curriculum is set per grade in order for the children to maintain a high level of reading and writing in English. These classes (1 class per week) are in addition to the local school curriculum.

Interactive Language Centre, Gland (Vaud, near Nyon)

Tel. 022 364 77 71, <http://interactive-language.ch/>

Bell School, Geneva

Tel. 022 740 20 22, www.bell-school.ch

English Private Schools:

C'Hiboulette

A bi-lingual kindergarten for children from 2,5 years. Children have structured play in an English and French environment.

Rue des Tuillières 1

1196 Gland (Vaud, near Nyon)

Tel: 022 364 77 71

www.interactive-language.ch

Collège du Léman International School

The Collège du Léman International School has two academic programs: one with instruction in French, preparing for the French Baccalaureat and the Swiss Federal Maturité, and the other, taught in English, preparing for entrance into colleges and universities in the United States and Canada as well as for the British IGCSE and GCE 'A'-level examinations.

Route de Sauvigny 74

1290 Versoix (Geneva)

Tél. 022 775 55 55, Fax 022 775 55 59

E-mail: info@cdl.ch

Institut International de Lancy

Nursery-school, primary and secondary classes. French syllabus, with English taught from the age of four in an international environment. Preparation for the Swiss Maturité, the French Baccalaureat and the International Baccalaureat. Preparation for O-Level English language. Girls and boys to the age of fifteen.

Avenue Eugène-Lance 24

1212 Grand-Lancy (Geneva)

Tel : 022 794 26 20, Fax : 022 794 51 13

E-mails: info@iil.ch - adm@marietherese.ch

Deutsche Schule Genf

The German School of Geneva is accredited by the Government of the Federal Republic of Germany. The School offers a kindergarten, a pre-school as well as primary and secondary education programs leading to the same examinations as the schools in Germany.

Grundschule/Vorschule

Chemin Dr. A. Pasteur 13

1209 Genève

Tel.: 022 734 34 36, Fax: 022 733 60 08

Ecole Moser

Boys and girls from 10 to 20. 450 pupils, 50 teachers. Secondary school 5-9th year. Maturité Fédérale A-B-C-D-E in six semesters. 10th year: general revision. Lunch and study periods. One campus is in Nyon and one in Geneva.

Ch. De-La-Montagne 136	Av. Reverdil 4-6
1224 Chêne-Bougeries (Geneva)	1260 Nyon
Tel: 022 348 44 45	022 361 05 91
Fax: 022 349 74 63	022 361 44 23

www.ecole-moser.ch

Geneva English School

The Geneva English School is a private, non-profit-making primary school which was founded in 1961. The main objective of the school is to offer education on British lines for children of primary school age living in or near Geneva, and to prepare them for secondary education in any English-speaking school.

Route de Malagny 36
1294 Genthod (Geneva)
Tel: 022 755 18 55
Fax: 022 779 14 29

International School of Geneva

The International School of Geneva, the first international school in the world and now the largest private school in Switzerland, was founded in 1924. It has three campuses, for a total of 3,000 students: both boys and girls from pre-school to class 13 (university preparation). The school offers classes in English and French, as well as a bilingual program (E-F).

La Grande Boissière	La Châtaigneraie
Route de Chêne 62	1297 Founex (Vaud)
1208 Genève	Tel. 022 960 91 11
Tel. 022 787 24 00	Fax. 022 960 91 20
Fax. 022 787 24 20	

Useful websites :

www.geneva.ch/education.htm
www.global-education.ch
www.montessori.ch

Playgroup Programme, Ferney-Voltaire organizes structured, English-language playgroup sessions for children aged from 18 months to 7 years. Sessions are held every weekday at Crossroads Church in Ferney-Voltaire. For further information, contact the Registrar, Karen Jones 00 33 450 59 11 36.

And remember Westlake's own **MOPS (Mothers of Pre-schoolers)** – mothers meet each Tuesday morning for a lecture or discussion or a craft while the children take part in a structured programme according to their age. For further details, you may call the church administrator or send an email to the MOPS ministry.

French Language-learning for adults

Adults' language classes are available at the **Ecole Club Migros**

Chemin de Crève-Cœur 1
1260 Nyon
Tel. 022 362 08 00
Fax 022 362 61 84

For other possibilities, take a look at http://www.cagi.ch/en/scolarite_geneve.htm

Car/Van Hire

If booked in advance the cheapest option is Easy Car (www.easycar.com – where you have to look under ‘France’ and then ‘Geneva’ for some odd reason) - they are just near the airport and can be as cheap as SFr 11.- per day (€ 7.50/\$9.-/£5.-). Booked at short notice however they can cost more than others so shop around. They can also be quite inflexible so if you may need to extend your hire it may be easier to find another company. At the moment most of their cars are Ford Focus, they have some estates (station wagons/breaks) but these cannot be pre-booked. Failing this, probably the cheapest and easiest options will be found on the web by typing “car hire” into a UK or US based search engine or just turn up at the many rental desks at the airport. In France, 100m over the border at Ferney-Voltaire and on your right is Rentacar (www.rentacar.fr) who are reasonable and you can just call in. Autohire (turn right at the first roundabout after the border, over the next roundabout and it is on your left) or Budget (near the small Champion) in the town center.

Car Buying

Buying a new car is relatively easy either side of the border as all the manufacturers have showrooms. In Switzerland they are all present in Geneva with some also in Nyon. In France many are to be found along the road from Ferney-Voltaire to Gex, or in Saint-Genis-Pouilly. It may also be worth going round to Annemasse on the other side of Geneva or even Annecy as these are bigger towns. Otherwise, the web or local phone directories are the easiest source of addresses. In Switzerland ask about discounts for international staff as these can be very generous – at some levels for UN staff for example it can be cheaper to buy a new car than one which is a year or two old. Different manufacturers have different discounts so consider more options than you may have done previously, historically Saab and Volvo have the best deals.

Buying a used car is also easy in Geneva as there are a number of big multi/multi-manufacturer retail sites around Geneva, and a reasonably-sized Emil Frey in Nyon. For an idea of prices or for those who speak French, there is a classified section in the Tribune de Genève which includes cars several times a week. Other options are the classified section at www.wrgfm.com (the website of the English speaking radio station) which has a lot of things people are selling as they leave the area or the bulletin boards in the UN Palais building or the WTO - both have restricted access for UN staff.

In France, this side of Geneva, there is a more limited choice of outlet – so again it is worth including Annemasse and Annecy in your search. Locally, choice is pretty much restricted to the used car sites of the manufacturer showrooms so prices are higher. French dealers are only allowed to accept a maximum of 5,000 Euros in cash and the rest must be a check.

Remember that if you live (reside) in Switzerland, you MUST drive a Swiss registered car, but out of Switzerland you can drive any car. The same applies if you live (reside) in France, you MUST drive a French registered car in France. If you don't and have an accident you may be in big trouble. If you are a tourist, you can drive any car anywhere.

Car Importing

Most people who bring cars with them seem to get them registered fairly easily in either Switzerland or France – though you do have to follow a formal procedure which includes a test, and it can mean a lot of administration. Technically there is no problem with a right hand drive car, but it can be harder to overtake!

Once you are here, the general rule on buying a car on the other side of the border to where you live is “don't”. Even if you find what seems like a better deal it will cost more in the end than you will have tried to save.

Car Maintenance

Many people change their car tires each season, having winter tires and summer tires. (Often the place where you buy them will store the ones you are not using, for a fee.) It is illegal not to have snow chains in your car if you are driving in mountainous areas marked with ‘snow chain’ signs.

A booklet giving you the road regulations and explaining the road signs (which may differ slightly from your own country) is normally available from the Service des Automobiles in your own commune.

You should also know that, if you intend to stay in Switzerland, you have to surrender your own driving license and procure a Swiss one within one year of arrival – otherwise, you will have to sit a driving test to get one.

Renting property

This is probably the thing most locals will warn you about when first arriving - though believe it or not the situation is probably easier now than 2 or 3 years ago. As there is so much demand, the first rule is to keep asking, keep chasing and don't expect anyone who puts you on their list to ever call you.

In Switzerland, specialist letting agencies are called Regies, both sides of the border real estate agents are called Immobiliers (or Immo for short). In many cases even if you see a place you like, you can only register an interest and others will be shown around until a 'closing date'. They will then decide which applicant they like most, but you should not be offended if this is not you as they can choose in very specific criteria. Generally the price is fixed so you cannot offer above the rate for an instant decision.

You should be aware of the notice period included in the contract as they can run in periods of one year, with no break in between (unless you are UN staff when you have a right to a 3 month reassignment break clause).

There are too many Regies in Geneva to recommend, but a good website is www.naef.ch whilst in Nyon, Rytz have a good choice of property.

In France the contract situation is much simpler and they can be broken at 3 months notice anytime - even the day after you sign. The landlord on the other hand cannot force you out for at least 3 years though the rent may increase each year. It is also possible to get an instant decision if you make an offer.

Either side of the border it pays to set your search area as wide as possible. Outside Geneva there are almost no nasty towns in Switzerland or France so all are worth considering if there is a suitable house. Instead consider likely journeys to work and schools, noise from the airport or motorway/freeway, etc.

Agents will add a fee. In France it is usually 5% of the first year's rent – paid in advance.

As with cars, good sources of information are the classified sections of the Tribune de Genève, local free property papers found outside estate agents and some stores and the website of the English radio station www.wrgfm.com. If looking in the phone book, look under "Agence Immobilière"

In France, the two main places for Immobiliers are Ferney-Voltaire and Divonne-les-Bains, though there are a few in Gex and S- Genis. A selection is:

Divonne

ABI - Avenue Geneve 0450 20 19 33

Agence Bastien – rue Bains 0450 20 72 61 www.bastien-fr.com

Agence Divonne Immobilier – 1 Grande Rue 0450 20 01 60

Cabinet Immobilier Gessien - 76 Grande Rue 0450 99 01 20

Reference Immobilier (with other sites also and probably the biggest in the area) – 187 Avenue de Genève 0450 99 17 50

Ferney-Voltaire

ABA – 12 Grande Rue 0450 40 81 81 www.aba.fr

Agence Guy Hoquet – 4 Rue de Versoix 0450 42 00 00

'Century 21' - 4 Grande Rue 0450 40 88 17 www.century21jbximmobilier.com

I2C – 13 Grande Rue 0450 40 40 20

Immo de France (and other sites) – 18 Avenue Voltaire 0450 42 8 02

<http://www.immofranceain.com/>

Regie Bouteille – 27 Avenue de Jura 0450 40 09 09 www.bouteille.fr

Regie du Lemman - 4 Rue de Versoix 0450 40 49 59 www.snpi.com

Buying property

This probably requires visits to immobiliers to have the situation explained as it is quite complicated in many respects. Locals have a saying that you should only buy if you will be here for 5 years and given the amount of tax and agency fees you will pay, it is certainly worth being sure you are here for a while - though with recent price rises and the cost of rent it can be worth it even for less time.

In Switzerland be aware that you need a 20% down payment in cash (plus taxes). France is supposed to be cheaper, but the gap has closed in recent years as cross border moves have become easier. The best mortgage option in France is a Swiss franc loan from a French bank, with rates still possible under 2%. Rates are higher in Switzerland.

Insurance (*this section is submitted by Marie-Madeleine Berthoud*)

It is very important to find out from your employer how and under what conditions you are covered by them. It is also important to check if the coverage via your own country is compatible with Swiss norms. Some conditions also differ from one canton to the other. If you work for an international company the conditions differ.

1. Sickness : basic insurance is compulsory - this includes medical care, medicine, ambulatory treatment, x-rays, physiotherapy etc. and especially hospitalization in an ordinary ward in a state hospital. For all refunds you have to have a prescription.

Conditions of insurance : It's preferable to join a big insurance company than a small private one. Every year, you sign up for a "franchise" (deductible/excess). The lowest being about SFr 300.-, which you have to pay yourself before they start refunding you. The higher your "franchise" the lower your monthly payment. You also have to pay 10% of certain bills.

Complements to basic insurance: You can take out a private or semi-private insurance policy so as to be treated as a private patient - this is important in state hospitals (where they have private or semi-private rooms) but especially for private clinics. However certain tests and minor operations can be done in private clinics in agreement with your insurance company - you then only spend 24 hours there, with a basic insurance.

Your private doctor very often has no access to state hospitals even if he sends you there. You then will be treated by a hospital doctor. The costs of certain treatments such as osteopathy are not met by the basic insurance, but may be included in the complementary insurance. Dental care is not included in the health insurance. You can take out a special dental insurance but it is very expensive. Some people go over to France for dental care, which is cheaper (see tel. numbers in this flyer).

Accident insurance - It doesn't come automatically with the basic health insurance. Usually the employer provides this; if not, all insurance companies provide basic health insurance and insurance in case of accidents.

2. Insurance for loss of wages: in case you are out of work for health reasons for a long period of time - usually provided by the employer.

3. "Chômage" - Unemployment : compulsory - employers usually have their own "caisse de chômage": if made redundant, it pays for several months, a certain percentage of your last salary.

4. AVS - Swiss old age pension (1er pillier) is compulsory. Usually the employer pays half of the subscription. If you work independently, you have to pay the full subscription. You may have to build up your own old age pension.

5. Pension (2ème pillier). Usually partly paid by your employer. If your employer doesn't provide for one, you can take out a private pension (3e pillier) with your bank – or include it in a life assurance policy.

6. Everyone should have a 'responsabilité civile (RC)' which basically covers you in case you cause an accident to someone or in case you damage someone else's property – and this insurance is obligatory for your child when he/she starts school.

Medical Treatment

Doctor: You are free to choose your doctor. There is a complete list in all telephone directories of doctors in towns or villages (when there is one). For Geneva it is easier as all the villages are under Geneva. You usually receive a bill which you pay and then send on to your insurance for refunding.

Emergencies: There is always a doctor on call for adults and children, at night and at weekends. You can get the phone number via the Police, N° 117. The number also appears in local newspapers. (This service has become expensive.) You can also go directly to emergencies at the local hospital. Phone before leaving, as waiting at the hospital can be long.

District Nursing: This service is very well developed both in the Geneva area and in the Canton de Vaud. In Vaud each district has its CMS (Centre Médico-social) which caters for health problems and medical care. There is also a prenatal and postnatal service with midwives (who come to homes). For this service, see with the maternity, your gynecologist or pediatrician.

Social Services: There is a social service in each "commune". For information, phone the "administration communale" where you live. They can also give you advice on AVS, "chômage" etc.

Chemists: To have your medicines (drugs) refunded, you have to have a prescription from your doctor. Not all medicines are refunded by insurance companies. Usage differs, with some insurance companies you have to pay for your medicine, then the company refunds you; with others the chemist sends the bills to the insurance company, who sends you a bill for what you have to pay. Two taxes figure on the bill: one to open a file, the other, chemist's control.

Useful numbers

To get a Doctor in an emergency:

In Nyon Region, call 0900 794 11 55 (Adults) or 021 213 77 77 (children)
For Coppet-Versoix, call 079 310 45 00
For Tannay, call 022 776 65 53
For Rolle-Aubonne, call 0848 877 987
For Morges, call 021 803 44 44

In Geneva, Association des Médecins de Genève 022 322 20 20

SOS Médecins: 022 748 49 50

Emergency Medical Help: 24 hour hotline 0848 133 133

Pharmacies on call:

In Nyon Region, 022 361 16 21
For Coppet, call 022 776 14 04
For Rolle-Aubonne, call 079 301 27 28
For Morges, call 021 801 21 84 (weekdays) or 021 811 59 00 (weekends)
For Saint-Prex, call 021 806 26 26.

To see a doctor without an appointment, go to Urgences at your local hospital or:

Centre Medico-Chirurgical Nyon 022 362 0362
Av. Reverdi 4-6
La Combe in Nyon
Open Mon-Fri 7.30am-7pm, Sat. 8am – 6pm,
Closed Sunday. Bank Holidays 10am – 5pm

Centre Medical de Morges 021 802 1414
Rue de la Gare 15
Open Mon-Fri 7.30am – 8pm,
Sat., Sunday & Bank Holidays 9am-5pm

Please note that the following have been recommended by one or more Westlakers, and not necessarily by the church. For a complete list, consult the telephone directory.

Dentists:

Dr Gustave Dutruy (Nyon) 022 361 66 25
Dr Martin Reber (Geneva) 022 310 50 77
Dr Charles Surber (Coppet) 022 776 33 04
Dr Lindsay Risk (Geneva) 022 344 25 25
Dr. Lone Snedker (Divonne) 0033 450 20 01 89

Emergency Dental Help:

Permanence de Bel Air 021 320 32 81
Place Bel Air 1 (Lausanne)
Open 7/7 days

Centre Dentaire (Signy) 022 363 00 00
Open 7/7 days

See also 'urgences' column of local newspaper for name of on-duty dentist.

In addition, the hotline of the Société Vaudoise des médecins-dentistes can be reached everyday on 0848 133 133.

Dentists on call in an emergency:

For Nyon, Rolle, Aubonne, Morges, call 021 213 77 77

For Morges, call 078 798 77 78

For Genolier, call 022 366 17 82

General Practitioners:

Dr Damaris Estoppey (Nyon)	022 361 29 28
Dr Ralph Henke (Coppet)	022 776 34 41
Dr Alain Michaud (Nyon)	022 365 67 10
Dr Jean Walther (Nyon)	022 365 67 10
Dr Pierre Oesterlé (Genolier)	022 366 31 21
Dr Pierre Widmer (Crans)	022 776 12 22
Dr Abel Lanaspa (Gland)	022 364 44 24
Dr Sebastien Jotterand (Aubonne)	021 808 6173

Pediatricians:

Dr Nicolas Eisenhoffer (Nyon)	022 361 37 17
Dr Yvon Heller (Nyon)	022 361 43 00

Gynecologists:

Dr Pierre-Alain Brioschi (Nyon)	022 362 50 00
Dr Pierre-Jean Ditesheim (Nyon)	022 361 87 24
Dr Sylviane Fonjallaz (Nyon)	022 362 46 23
Dr Jean Laburthe (Balexert)	022 733 70 65
Dr Sylvain Meyer (Morges)	021 803 23 29
Dr. Nancy Newsom (Meyrin)	022 719 74 95

Allergy Specialist:

Dr Olivier Estoppey (Nyon)	022 361 29 28
Dr Roland Oppliger (Nyon)	022 361 73 00

Skin Specialist:

Dr Françoise Moinat (Nyon)	022 362 10 75
Dr Michel Grimaitre (Nyon)	022 362 90 80

Opticians:

Dr Louis Cuttat (Versoix)	022 755 50 59
Dr Donata Beati (Nyon)	022 990 18 50
Dr Philippe Moret (Nyon)	022 362 85 80

Eye Specialist:

Dr Eva DeAncos (Morges)	021 803 49 49
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Osteopaths:

Dr. Anke Kern (Nyon)	079 332 17 45
Dr. Stéphane Beirmaert (Nyon)	022 361 02 91
Daniel Gavillet (Nyon)	022 361 21 43

Physiotherapists:

Daniel Gavillet (Nyon)	022 361 21 43
Alison Dalzell (Gland)	022 364 57 89
Physio Centre (Coppet)	022 776 27 27

Chiropodist: (podologue ?)

Anne-Marie Gallo (Nyon)	022 361 60 30
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Hospitals:

Hôpital de Nyon	022 994 61 61
Hôpital de Morges	021 804 22 11
Hôpital Cantonal Geneva	022 372 33 11
Hôpital de la Tour (Private hospital, Meyrin)	022 719 61 11
Centre Hospitalier Universitaire (CHUV, Lausanne)	021 314 11 11
Children's Hospital (Hôpital de l'enfance, Lausanne)	0848 133 133
Clinique Cecil SA (Lausanne)	021 310 50 00
Clinique la Lignière (Gland)	022 999 64 64
Clinique de Genolier	022 366 90 00

Veterinary Services:

Cabinet Vétérinaire (Pully)	021 729 83 33
Dr. Nicholas Chenevière (Versoix)	022 755 46 24
Dr. Norley Omaboe (Mies)	022 755 55 33
Dr. Wolfgang Uebersax (Bellevue)	022 774 25 25

Cat and Dog Kennel:

Refuge SPA, Route de Trelex, Nyon	022 361 61 15
Refuge SVPA, Rte de Berne 318, Chalet-à-Gobet (Lausanne)	021 784 80 00

Counseling/Psychiatric help:

Westlake has a team called the One2One Team (info available from the administration of the church or email to the One 2 One ministry - this is a team of Westlakers who are happy to accompany you through difficult periods of your life. If you are looking for professional help, then there is also a highly recommended Christian Center of Psychology in Nyon:

Paloma
 Route de St-Cergue 33
 1260 Nyon
 Tel. 022 990 23 23
 E-mail: paloma.psy@bluewin.ch , www.palomapsy.com

Professional counseling is also available at:

Social Services Centre Social Régional, Rue des Marchandises 17, Nyon	022 365 77 00
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Useful resources

Useful websites:

www.tdg.ch (English Corner tab)
www.switzerlandisyours.com
<http://www.xpatxchange.ch/>

<http://www.swiss-cities.ch/>
<http://www.ilovegeneva.ch/index.php?lg=1>

Useful books:

Rough Guide to Switzerland published by **Rough Guides Ltd**, London, available at <http://switzerland.isyours.com/e/guide/rg.html> or at <http://www.amazon.com/> or at <http://www.amazon.co.uk/>

Living & Working in Switzerland by David Hampshire published by Survival Books and available at <http://www.amazon.com/>

Know it all parents by Lisa Ciriaco, available on their website at <http://www.knowitall.ch/indexpage.html?home.html&3> and also at local stores like **Kiddie Club**, Rte de Chêne 66, Geneva.

Out and about in France & Switzerland by Veronica Munro & Deborah Zimmerman published by the Playgroup Programme, Ferney-Voltaire, France (<http://www.playgroupprogramme.org/>)

Other sources of information:

The American International Women's Club of Geneva, <http://www.aiwcgeneva.org/>

Anglophone is a 24-hour English-speaking information and talk line 0900 576 444.

Radio 74 has mainly English-speaking programming, including news, many family programs and other Christian programs and essentially Christian music. Available at 88.8 FM Stereo. www.radio74.org.

Radio WRG has also mainly English-speaking programming, including BBC news, drive-time programs and health programs. Available at 88.4 FM Stereo. www.wrgfm.com

Swiss Operator – 1811 – can provide names and numbers of doctors, dentists, vets and pharmacists available day or night.

Can't find a telephone number? Go to <http://www.directories.ch/pagesblanches/index.aspx>