DEAR FRIENDS AND MEMBERS OF THE STCC

Most of us shall gladly remember the many colorful and festive moments spent during 1st of August Celebrations at the Embassy, the hosting of Cultural events and visiting delegations when we were treated to fine cuisine with a personal touch and excellent Swiss wines.

We all would like to thank Madame Ambassador for a job well done and to wish her lots of success in her new position in the BRD!

The year 2014 seems to have passed so quickly and very soon we will be celebrating Christmas and New Year!

Overall – 2014 has not been very positive as Thailand’s reputation has been tarnished by too many events, starting with several months of street demonstrations in Bangkok, followed by the Coup d’etat and related actions straining Thailand’s relations with many countries worldwide, especially with the EU and Switzerland.

The massive corruption cases

SUPPORTED BY

THE PRESIDENT’S MESSAGE

For those of you who have not yet heard the News: Our Ambassador Mrs. Christine Schraner Burgener has been appointed to the very prestigious position of Ambassador to Germany, effective mid 2015.

We are very sorry to lose her as Christine has made many very positive contributions towards improving Swiss-Thai Relations and Co-operation in General and has helped to bring Switzerland and its culture, industry and services closer to the Thai people as well as to the Swiss Community.

TOP NEWS

Deutsche Bank: Recovery Still In The Distance
DFDL: Annulment
Contribution: Golden Age, Vivo Bene
Interview: Margaret Kankaew
School News: The Fall Of The Berlin Wall

SERVICE

STCC CALENDAR

Thursday, 11th December 2014:
Stamm at Amari Boulevard Hotel, 18:00

Sunday, 14th December 2014:
Swiss Society Bangkok Christmas Brunch at 11:30 at Amari Atrium Hotel, New Petchburi Road (now Avani Atrium Hotel)

Tuesday, 16th December 2014:
Swiss Society Bangkok, Hoeck @ Grottino Rest, Suk 19

Wednesday, 17th December:
2014, Zuerich University String Orchestra @ Thai Cultural Center at 19:30

For above events please wait for the invitation-mail or get it from www.swissthai.com, click on “events”
THE PRESIDENT’S MESSAGE

which were recently made public involving top Police officers and the less than satisfactory handling of the murder investigation of the two British tourists in Koh Tao have further blackened Thailand’s international image. So while the outlook for the New Year is not overly positive, it certainly can only get better!

I have been STCC’s President for two and a half years and have recently received my first Old Age Pension cheque from the AHV. Therefore I have decided not to stand for re-election as President in January 2015 and would like to propose our senior STCC Board member Bruno Odermatt to take over.

Please support him with your vote – Thank you.

I would like to take this opportunity of wishing you all a very Merry Christmas and a most successful year 2015.

Yours sincerely

Luzi A. Matzi
(Lersan Misitsakul)
President
Swiss-Thai Chamber of Commerce

SUPPORTED BY

SERVICE
MEMBER DETAIL UPDATES

Do you have changes among your delegates or changes to your e-mail, mobile, telephone, or fax numbers? Please send all updates to secretary@swissthai.com
ECONOMY REPORT BY DEUTSCHE BANK

RECOVERY STILL IN THE DISTANCE

- Economic outlook: In light of continued weakness in economic activities and sharper than expected disinflation, we are revising down the 2014 and 2015 growth forecasts to 1% and 4%, respectively, and pushing out our first rate hike call to 2016.

- Main risks: Political risks continue to cloud the outlook, while household balance-sheet concerns may cause an ultra-dovish bias in monetary policy, delaying debt consolidation and allowing economic distortions to fester.

Thailand remains mired in a weak consumption investment nexus.

Durable goods consumption remains weak both in the urban and rural areas. We think the headwind in the urban area reflects high leverage on household balance-sheets (the government’s policy review documents have made the same argument recently), while rural area weakness should be seen in the context of low agricultural production and prices. While the fact that Thai households have high levels of debt (83% of GDP) is not news, the ongoing decline in commodity prices add a new dimension to the already beleaguered farm economy of the country. Farm income continues to decline as a wide range of key output prices is under pressure. As the below chart shows, rubber prices have been in weak territory the last few years.

As of September, international price of rubber was down 38% YoY, mainly due to elevated inventory levels in China and soft demand from major importing countries, particularly Malaysia and Japan. Rice prices are also soft as a result of renewed offloading of government rice stockpiles. On the production side, overall farm output has been under pressure mainly from rubber and corn production following water shortage due to a late rainy season. On the investment side, the picture is even weaker. Private investment has essentially flattened in recent months, both in construction and machinery and equipment. Overall investment demand is well below trend, despite the authorities’ attempts to clear projects.

Rice and rubber price deflation a key drag to the farm economy of Thailand

Exports to key trading partners losing steam again
ECONOMY REPORT BY DEUTSCHE BANK

A weak exports environment (see chart below), leading to excess capacity formation in a number of sectors, has further compounded the investment momentum this year. Business surveys show that expanding production capacity remains out of favor, while most ongoing investment is still geared towards enhancing production efficiency. In a worrisome development, the value of exports in the first 9 months of the year contracted 0.7% YoY.

Weak investment has weighed in on production, with the manufacturing production index down 4.5% through September.

Beyond production, the tourism sector has seen some improvement due to the return of tourists from Asia, particularly China. But the number of foreign tourists remains well below trend as many countries are still maintaining their travel warning advisory levels due to the political situation. A slowing EU economy and political tension related to Russia have also contributed to the weak tourism environment.

With overall economic activity still fairly anemic, we see real GDP rising by no more than 1% in 2014. For next year, we are still expecting a rebound in investment, public spending, and exports, but consumption headwinds will likely remain. Accordingly, we are revising down next year’s growth forecast to 4%.

This forecast is subject to downside risk as low farm prices, elevated household debt levels, excess production capacity, and continued uncertainty about demand in China and the EU will act as headwinds.
ECONOMY REPORT BY DEUTSCHE BANK

Along with weakening demand, inflation pressure has all but disappeared.

Headline inflation fell to 1.5% in October, marking a 12-month low. Core inflation (excluding volatile raw food and energy prices) also cooled to 1.8%. Looking ahead, we see inflation remaining below 2.5% through the end of next year. Even if some utility tariff adjustments take place, expectations are likely to remain subdued given the likely lack of support for commodity prices globally. Given that the authorities have set a 3.0±1.5% inflation target for next year, we think that the central bank will be comfortable leaving policy rates unchanged all through 2015.

The urgency to adjust rates will likely fade next year even if the US Fed were to normalize policy, in our view. First, a USD rally around Fed policy normalization could bring welcome depreciation of the baht in an unchanged rate environment, helping Thai exporters. Second, with inflation subdued, real rates will be in positive territory almost the entire length of next year.

(see chart above), while the economic recovery will still be at best a fledgling one. Third, with little to worry about inflation and in light of high household leverage, the authorities may prefer wait as long as possible before normalizing rates.

Taimur Baig, Singapore, +65 6423 8681
VIVO BENE - GOLDEN AGE
HOME IN CHIANG MAI

On November 8, 2014, I had the opportunity to attend the opening ceremony of a Swiss pioneering project in Doi Saket, Chiang Mai. Vivo bene Village – the name of this 340 million Thai Baht venture – is a new chance for tourism in Thailand.

The globe-trotting generation of „baby boomers“ is getting older—progressively older! And their demands are getting greater all the time. Despite possible restrictions in their mobility and an often increasing demand for nursing care, this generation mostly enjoys a high standard of living and financial security. „Baby boomers“ are still active and keen to travel the world.

The days when so-called „oldies“ were happy to spend their time sitting at home are gone. Despite the onset perhaps of slower and no longer intact bodily functions or even dementia, the urge to travel remains alive—provided the possibilities are offered.

The inner urge to explore the world is still there, unchanged. Everybody, also those restricted by age or other causes, should be able to make their dreams and wishes reality. Restrictions on their lives arise generally much more from external causes than from physical handicaps.

Vivo bene is a tourism value-added concept, combining the warmth of Thai hospitality with Switzerland’s high quality of standards, attractive and efficiently organized for the fastest growing client group.

Vivo bene addresses itself to a constantly growing client group, thanks to the creation by experts of an infrastructure consequently designed and built to meet the special needs of those within it. Nursing care and warm personal attention are services run by Vivo bene at a standard and price probably available only in Thailand. Chiang Mai, with its pleasant climate, medical and tourism infrastructure, and above all the respect in which elderly people are held by the Thai people, offers itself as an ideal destination.

Holidays and nursing care
Vivo bene Village is located 18 km from Chiang Mai, in the district of Doi Saket. In the extensive grounds, covering 36’000 m² (the size of five football pitches), and richly planted with shady trees, are six one-storey pavilions, each with 12 light and airy rooms and a community area and activity room, both flooded with daylight. An ideal place for the various activities offered by Vivo bene and to enjoy the delicacies from the household kitchen.

A small lake separates the pavilions from the hotel complex of four bungalows, each with two luxury rooms and a large terrace. Footpaths within and outside the village and a large swimming pool are there for relaxation.

Naturally, everywhere at Vivo bene is wheelchair-accessible. A water-treatment facility built according to Swiss specifications ensures that the water is everywhere potable. The club house, with its large reception area, houses a cafeteria, with its own bakery, and a Swiss restaurant, Roessli, where guests can enjoy the best of Swiss specialties and the full range of
MEMBER CONTRIBUTION

exquisite Thai cuisine. Such Swiss delights from the bakery as Kirschtorte and Rüeblitorte are already in demand from foreigners in the area.

The Wellness-Center has a full program of treatments to pamper guests, including massage and a beauty salon.

A medical practice is on hand and a doctor available on demand, but it is hoped that the well-appointed ward will be sparingly used.

**Long-term residence**

Guests booking long-term or permanent residence at Vivo bene can take advantage of the long-stay offer. Caring partners are especially welcome; they find at Vivo bene a community that experiences necessary care as needed combined with personal freedom.

Vivo bene is also specially designed and built to admit and care for guests with dementia and their caring relatives. The six independent pavilions permit residents to live in a correspondingly homogeneous society.

Vivo bene dispenses with the measurement of various stages of care, and the only difference we make is between a request for care and the care itself.

Vivo bene Village is managed by Marc Dumur, hotelier und honorary consul.

Contributor:

Bernhar Rutz, b.rutz@vivobene.ch
MARRIAGE #3: ANNULMENT

Our last article outlined the ways the legal status of a marriage comes to an end. To recap, Thai law provides that a marriage can end in one of three ways: death, divorce or by being cancelled by the court (annulment). This month we look to conclude our series on marriages by looking at annulments and explaining the differences between annulments and divorces.

An annulment is often defined as a “declaration by the court that a marriage was never legally valid”. This legal definition transcends jurisdictions and also applies to Thai marriages. Annulments in Thailand are governed by Sections 1494 – 1535 of the Civil and Commercial Code (the “Code”). Before we begin analyzing annulments, an important distinction should be made between divorces and annulments. An annulment is a declaration that the marriage between the two parties never existed, whereas a divorce is the legal termination of a marriage that did exist. The formal existence/non-existence of a marriage can have severe implications in regard to the assets of the marriage, child support obligations and inheritance. Though the distinction between the two was of more importance in that past where many religions and societies condemned divorcees which could have substantial negative consequences, including in some an inability of a woman to remarry. Thus despite many societies having progressed beyond stigmatizing divorcees, annulments are still frequent today due to the legal effect they have.

For a court in Thailand to declare a marriage void, the court must issue an order declaring that marriage is void based on one of the relevant provisions under the Code. At this point it is worth distinguishing between a “void marriage” and a “voidable marriage”. A voidable marriage is one that is valid until it is declared otherwise by the Court, on the other hand, a void marriage is considered by Thai law to never have existed in the first place. For a voidable marriage to be declared void by a court, a petition must be submitted to the court within a prescribed time frame.

A marriage is automatically declared void (non-existent) if:

(i) the spouses are the descendants of one another, or are siblings;
(ii) one or both spouses are adjudged insane or mentally incompetent at the time the marriage ceremony took place;
(iii) the spouses failed to register their marriage at the appropriate district office (thus those marriages celebrated via traditional ceremonies as described in the first article of this series are void until the spouses register their marriage appropriately); or
(iv) one or both of the spouses was married to another at the time of the marriage ceremony. In order to have a marriage declared void, interested persons (which include parents, guardians, or one of the spouses) are permitted to apply for a court order declaring the marriage void.

Let us apply the above principles to some uniquely Thai example. If a man got married to a woman only to realize that the woman was at the time of birth a man and subsequently had an operation, then it is likely that the marriage would be declared void based on the premise that same-sex marriage are not permitted in Thailand. The reasoning behind this is that in...
the eyes of the law, a man who underwent a gender change operation is still considered to be a man as the law does not permit one to legally change their sex. This example of a marriage would also fall under the definition of a “voidable marriage” as we will discuss below.

A voidable marriage, in contrast, occurs where (i) the spouses had not attained marriageable age and entered marital relations without first obtaining the consent of their parents or guardians; (ii) there had been a case of mistaken identity of the spouse; (iii) the marriage took place on the basis of a fraud; or (iv) the marriage took place under duress.

The issue of age is fairly self-explanatory; the following situations are examples of other potentially voidable situations:

(a) If a groom met a woman in an online chat-room/dating website, came to Thailand in order to marry her, and only after the marriage discovered that the woman with whom he had been corresponding with online was actually the bride’s sister.
(b) If a bride marries a man while already pregnant with another man’s child, unbeknownst to the groom.
(c) A man gets a woman pregnant, and the woman’s father threatens the man with violence unless he marries the woman (i.e. the proverbial “shotgun wedding”).

The first two examples might be voidable on the basis of mistaken identity or fraud, and the third on the basis of fraud, and an application for an annulment could be made within 90 days of the marriage. The last example could be voidable on the basis of duress, and an application for an annulment must be made within 1 year after the cessation of the duress. It is interesting to note that one of the most famous (and historic) grounds for annulment – a failure to consummate the marriage – is not a ground for annulment in Thailand.

So how does the legal effect of an annulment differ from the legal effect of a divorce in regard to marital property? An annulment results in a different distribution of property than a divorce. With an annulment, no property relations between the spouses existed as the marriage is declared to never have existed in the first place. Based on that reasoning, the property which was possessed or acquired by either spouse before or after the marriage, as well as the financial benefits flowing from that property, remain as that acquiring spouse’s property. Property which was considered to be marital property before the marriage was annulled is divided equally unless the court deems it proper to other otherwise after taking into consideration the obligation of the family and the earning capacity of both parties as well as their status in life.

We hope you enjoyed our series on marriage. Stay tuned next month!

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MEMBER INTERVIEW

MARGARET KANKAEW

Name:
Margaret Kankaew

Occupation/Employer:
I retired about 3 years ago as Financial Controller of the Asian Trails Group.

When did you arrive in Thailand and what brought you here?
I arrived here 31 years ago together with my Thai husband and my daughter who was about two months old.

A few words about your private life e.g. family, hobbies etc.
Being a working mother it was not all the time easy to manage the time wisely. But I was very happy when my daughter told me when she was about seven: Mom, it is good that you have a job, it would be very boring for you if you would have to wait for me to come home from school every late afternoon.

Hobbies:
Travelling and reading.

What achievement in your life are you most proud of?
To have had an interesting job and a family. For this kind of live the obstacles would have been higher in Switzerland.

Which Restaurant in Thailand would you recommend to your friends?
You will have to visit Nonthaburi with the boat from Bangkok and embark on the last station. Turn right and walk about 200 meter where you’ll find a nice Thai restaurant on an old raft on the Chao Phraya River. The raft was once used to sign a contract between Laos and Thailand on the Mekong.

Where do you go for vacation in Thailand?
We will go to visit the family of my husband in the Northeastern part of Thailand. Here some places on the way up and down:

Nakhon Ratchasima Province, Khorat:
Thao Suranari Festival from 23 March to 3 April. Thao Suranari saved the city during the reign of Rama III, she convinced the women to seduce the Lao soldiers and then the Thai men launched a surprise attack, which saved the city.

Khon Kaen, Phu Wiang National Park:
Explore different Dinosaur sites.

Udon Thani, Ban Chiang:
Archaeological digs uncovered artefacts dating back to 3600 BC. The area was declared a Unesco World Heritage Site in 1992.

Nakhon Phanom:
visit the Illuminated Boat Procession, Wat Phra That Phanom and the Thai-Lao Friendship Bridge 3.

Yasothon:
visit the Rocket Festival in May and June.

Surin:
visit the famous Elephant festival in November.
MEMBER INTERVIEW
MARGARET KANKAEW

Pimai:
Prasat Phimai is one of Thailand’s finest surviving Khmer temple, it once stood on an important trade route linking the Khmer capital of Angkor with the northern reaches of the realm. - Khao Yai National Park, looking for elephants, tigers, pythons, monkeys and more.

If you travel to Isan from August to October you can enjoy the green and endless rice fields. On the way back to Bangkok do not forget to buy some Mudmee Silk with the typical geometric patterns, which are hand woven by the Isan women. You can use the silk for a shirt, blouse, dress or decoration material in your home. For more details see lonely planet “Thailand”.

What is your favorite movie and book?
Movie: I am fascinated by AVATAR.
Book: Not long ago I read Salman Rushdie, Joseph Anton, a memoir. In Joseph Anton, Rushdie tells the tale behind the infamous fatwa. It is a remarkable story of one of the crucial battles, in our time, for freedom of speech, but also an unflinchingly honest and fiercely funny account of a life turned upside-down.

If you had 40 Million Thai Baht to spend, what would you do?
I would invite my husband to join me on a trip around the world (hopefully this would cost not more than 1/10). The rest would be invested in a project for Thai children to improve their English with the help of sport (football). (I am available to work for any organization who has a related project and needs help.)

If you were the Thai prime minister, what would change first?
I would allow elections immediately. What should change in Thailand? After voting (see question above), the elected Government should then try to establish a democratic system following the models of Switzerland and Sweden.
On 18th December 2014, RIS Swiss Section - Deutschsprachige Schule Bangkok invites all friends of the school to its traditional Christmas party. The event will start at 2pm with Christmas workshops organized by the students of the school. There will be many activities and crafts in front of and inside the different classrooms. From 5pm onwards, there will be performances by the different classes in the amphitheatre. From 6pm onwards, a Christmas buffet will offer typical Christmas dishes and visitors will be entertained with performances by the students in front of the school building. No registration is needed, please just come along.
On Thursday, 6th November 2014, RIS Swiss Section - Deutschsprachige Schule Bangkok celebrated Loy Krathong, one of the most important and beautiful festivals of Thailand.

It is an event when the people of Thailand pay respect to the goddess of the waters by Krathongs on any and all waterways around the kingdom. The sight of thousands of Krathongs is a really magical sight, and there are many of places in Bangkok and all over Thailand where you can get involved with the festivities.

Every year, RIS Swiss Section - Deutschsprachige Schule Bangkok invites students, parents and friends to a special assembly to celebrate Loy Krathong. Students, teachers, administration staff, parents and other guests were greeted with welcoming words in Thai language from the Principal Dominique Tellenbach. Students performed various colorful Thai cultural presentations, explained the meaning of this festival for the Thai people and performed for their guests traditional interpretations of Loy Krathong dances and songs.

Later all students joined the activities in mixed age groups and practiced how to make and decorate the Krathong (floating banana leaf vessel). At 11.30am all students proudly presented their Krathongs to the guests in the inner school yard.

Please visit our website - www.ris-swiss-section.org - and get more information about our upcoming events.
RIS Swiss Section - Deutschsprachige Schule Bangkok students visit the exhibition “The Fall Of The Berlin Wall”

The fall of the Berlin wall marked the beginning of a new era in history. It was the end of the Cold War, the beginning of a fully united Europe, and proof that peaceful change is possible, even in the moments when it seems most unlikely. As the Wall fell in 1989, pictures of the Brandenburg Gate in Berlin travelled around the world and became indelible symbols of freedom regained. Autumn 2014 marks the twenty-fifth anniversary of the fall of the Berlin Wall.

In remembrance of this historical event, the German Embassy in Thailand presented “25 Years of Freedom — The Fall of the Berlin Wall and the Transformation of Central Europe” exhibition, which was running at the Bangkok Art and Culture Centre (BACC). Held in collaboration with the Austrian, Czech, Hungarian, and Polish embassies, the exhibition recounts the history of the Berlin Wall and the freedom movement in central Europe in 1989. On 14th November 2014 students of grades 10 and 11 of RIS Swiss Section – Deutschsprachige Schule Bangkok visited the exhibition with their history teachers. They were led by the journalist Luc Citrinot, who visited East and West Germany regularly during that time. His first-hand accounts of what happened in 1989 truly made history come alive. Touring the museum and reliving the history of the fall of the Berlin Wall was an incredible experience for the students and RIS Swiss Section – Deutschsprachige Schule Bangkok. Thanks to Luc Citrinot for the very interesting exhibition tour as well as to Ms. Annette Sévery, the German Counselor of Press and Cultural Affairs, for allowing us to visit.
CHURCH CONTRIBUTION

NIKOLAUS PARTY

Ecumenical Nikolaus Party am 29.
November 2014

At the end it was rather tight on the parking lot of the catholic community house. More than hundred children and adults were present at the ecumenical Nikolaus party of the protestant and catholic community of Bangkok. Despite the great number of kids, there were enough presents for Nikolaus, retired Swiss teacher Albin Ruffner, to distribute.

Before, the visitors celebrated the life story of bishop Nikolaus with reflective advent tunes.

A special THANK YOU to all who supported the event with home made pies or voluntary participation in organising this great event.

Ulrich Holste-Helmer
WEIHNACHTSGOTTESDIENSTE

Deutschsprachige Gottesdienste in Thailand zur Weihnachtszeit 2014

Heiligabend, 24. Dezember (Mittwoch)

Evangelischer Gottesdienst am Heiligabend um 17.00 Uhr anschließend weihnachtlicher Kirchenkaffee
Sampanthawong Kirche Bangkok
Si Wiang Road
(Sathorn Nord, in der Nähe der BTS Station Surasak)

Evangelische Weihnachtsfeier mit Weihnachtsandacht am Heiligabend um 17.00 Uhr Gemeindezentrum Pattaya
Naklua Road zwischen Soi 11 und 13 (hinter der Naklua Sauna)

Thai-deutschsprachiger Weihnachtsgottesdienst am Heiligabend um 16.30 Uhr mit musikalischen Beiträgen von Sopranistin Kristina Hager, Deutsche Oper Berlin
The Empress Hotel, Chiang Mai
(Stadtzentrum, Nähe Nightbazar)
ADVERTISMENT

Katholische Christmette am Heiligabend um 21.00 Uhr mit musikalischer Begleitung durch ein Bläserquintett, anschließend gemeinsamer Umtrunk
Kapelle des Saint Louis Hospitals Bangkok
215 Sathorn Road (in der Nähe der BTS Station Surasak)

Erster Weihnachtstag, 25. Dezember (Donnerstag)

Evangelischer Gottesdienst am 1. Weihnachtstag um 11.00 Uhr
anschließend weihnachtlicher Kirchenkaffee
Gemeindezentrum Pattaya
Naklua Road zwischen Soi 11 und 13
(hinter der Naklua Sauna)

Katholisches Weihnachtshochamt am 1. Weihnachtstag um 11.00 Uhr
Kapelle auf dem Gelände des Redemptoristen-Zentrums
(Father-Ray-Foundation), Pattaya
Sukhumvit Road

Evangelische Gemeinde Deutscher Sprache in Thailand
Deutschsprachige Katholische Gemeinde in Thailand
Thai-Deutsche Gemeinde Chiang Mai

www.die-bruecke.net
www.gemeinde-bangkok.com
http://thai-deutsche-gemeinde.com
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ผนังมาตรฐานคลุม พร้อมรีโมท SMART CAP ให้การป้องกันการขโมย

ขนาด 18.9 ลิตร