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## **How to have your Cake and eat it**

**To many Swiss abroad the Solidarity Fund resembles a paper tiger. They doubt whether it really helps in cases of need, and they fear that they will have to run the gauntlet of endless formalities before they can get to their money. Others prefer to put their capital elsewhere and think they will obtain better terms that way. – Dr Hans J. Halbheer, Banker and «Head» of the Fund, gives us some facts.**

*How many people have applied to the Solidarity Fund for compensation in recent years?*

Dr Hans J. Halbheer: In the years 1982 to 1984 a total of 40 applications were submitted. The Executive Committee had to reject six of them. The persons concerned had indeed lost their jobs, but the dismissals were due to structural or economical difficulties in their firms and not to political coercive measures such as nationalization or discriminatory acts. One of these applicants, however, took the decision to the Appeals Commission and won his case.

*Does a negative decision mean that the victim goes away empty-handed?*

Dr Halbheer: Not necessarily. In borderline or hardship cases the Committee can grant the applicant temporary assistance out of the Relief Fund. We work on the principle that rapid help is doubly effective.

*Don't victims have to run the gauntlet of all sorts of administrative formalities before they can get to their money?*

Dr Halbheer: The procedure is unbureaucratic and speedy. The person concerned has simply to submit a written request convincing us that he has lost his livelihood. If this is inadequate the Fund will ask for further information. In some cases it will obtain confir-

mation from the competent Swiss embassy or consulate. In obvious cases the decision is made within one or two months after receipt of the request. Naturally it will take longer if any points are not clear.

*For Swiss living in relatively stable countries aren't there more attractive investment opportunities than the Solidarity Fund?*

Dr Halbheer: You forget that solidarity and the fear of losing one's livelihood are not the only reasons for joining the Fund. The free choice of risk class also makes the Fund worthwhile for people looking for somewhere to put their capital. In the third risk class the interest paid corresponds to a gross return of 5.38 per cent because it is not subject to withholding tax. Remember that, in the long term, the Swiss franc is the most stable currency in the world, even in relation to the US dollar, so that, reckoned in the foreign currency, the income actually received usually exceeds the nominal income.

Thanks to the Fund's careful investment policy, the security of the deposits is fully guaranteed. It should also be remembered that the Confederation gives a deficit guarantee for the payment of lump-sum compensations.

Finally – and I can say this with a clear conscience – the Fund really lets you have your cake and eat it too: on one hand, it offers in-



surance against loss of livelihood due to war, internal unrest or general political coercive measures, and on the other hand a savings investment that can be drawn on at any time, that is to say, irrespective of loss of livelihood. Moreover, the amount of lump-sum compensation in relation to savings capital varies according to the risk class, so that individual members can choose the conditions which suit them best.

*Interview:  
Federal Department  
of Foreign Affairs  
Service of the Swiss Abroad*

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