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Open letter to Credit Suisse

Dear Sirs,
As you will be able to confirm, I was the holder of a savings account, which I have just closed for obvious reasons. This account was opened in 1967 with the "Leu Stäfa" bank by my employer at the time for the payment of my modest salary when I was a 15-year-old apprentice.

This account has served me through the ups and downs of life. You can imagine my happiness at receiving my first salary payment, seeing growth in my small savings at the end of the year, being able to withdraw some money during my visits to Switzerland later on and knowing that the small pension that I will receive from Switzerland would shortly be paid into this account.

You will also understand my annoyance at being refused a loan because I lived outside Switzerland, making potential recovery problematic, and my sadness at the death of those who were dear to me and the payment of a small part of the inheritance. But what distressed me most was opening your letter yesterday evening. Your new charges are CHF 40 per month, which is 8.7% a month or 104% a year on the balance at 31 December 2010 – would it have been too expensive to have notified your clients more effectively and to have set a more reasonable threshold of perhaps CHF 1000 before incurring fees?

What are the charges for on an account like mine? I've got no chequebook, no credit card and no overdraft. The few transfers that I made were covered by their own fees. And



you only issue one statement at year-end. I have since learned that these measures were taken to ensure complete transparency towards the countries where your clients abroad

are domiciled. What do you think I am hiding from the French tax authorities? The TWO FRANCS in interest that I received?

It is disgraceful because who is it thanks to that you won the award for best bank in 2010 and the federal authorities congratulated you for having repaid your debts more quickly than the other institutions? I hope you don't overlook the fact that you brought about the crisis yourselves. And now you have to undermine a sacred institution, the savings of small clients! I certainly do not congratulate you.

I am leaving you because I do not have enough francs to cover this year's fees but that is what you were hoping for in any case, wasn't it?

Oh, I almost forgot, as in all divorces, I am returning the only gift you ever gave me, an anti-drip collar, when you held my entire inheritance in 2004 (almost CHF 100,000).

G. FERAUD-FREI, FRANCE

Not an elite island

I have lived in Munich for 35 years and therefore obviously do not have such an objective perspective on the political issues as my compatriots who read the Swiss press and can speak from their own experience. However, the reaction here in Germany to the ban on minarets and now to the expulsion initiative has given me food for thought despite the fact that people I know in Switzerland have had ex-

Legends from the cantons

SWITZERLAND IS FULL OF LEGENDS – mythical exploits, fantastical creatures, talking animals, wizards, goddesses and curses. Every canton has its share. Some tell of their mythical foundation and others of the exploits of their heroes. The book "Suisse: 26 cantons, 26 légendes" (Switzerland: 26 cantons, 26 legends) invites readers to explore the fantastical stories which, for some, remain important symbolically or for tourism purposes. A commentary containing information on origin, meaning and historical context follows each story.

The book inevitably takes us to the canton of Uri to explore William Tell. From Nidwalden, there's Winkelried, the hero of the Battle of Sempach (1386). It covers the dragons' den at Mont Pilate high above Lucerne, and goes on to the canton of Zug with the Baron of Wildenburg and the droit de seigneur.

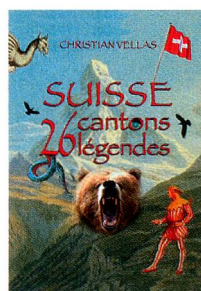
We learn how, in the canton of Schwyz, the crows of the hermit Meinrad pursued his murderers until they were brought to justice. In Appenzell Auser Rhoden, the author goes on the trail of the wizard Dovi, who saved the son and daughter of the King of Spain. In Grisons, we learn of the alpine meadow of the beautiful alpine goddess, Sontga Margriata. The book also features the Count of Gruyere and Chalamala, his quick-witted, flute-playing jester, and visits the border between the cantons of Zurich and Zug where Catholics and Protestants prepared to do battle with one another in 1529 and ate "Kappel milk soup" together as a symbol of compromise.

Let's take a closer look at two of these legends. The king of Berne had a reputation as a bear hunter. A bear spared him from being devoured during a hunt. In the meantime, the Burgundians had invaded his kingdom. Narrowly escaping from his adversaries, he was saved by the hermit Wilfried, who had taken care of the "king of the bears", for which he was very grateful. The monarch implored the bear to help him win back his kingdom. In return, he promised to ban bear hunting, to give him the forests and to engrave his image

on his coat of arms and flag. The king of the bears and his army of fellow animals annihilated the invader and ever since the Bernese flag has contained a black bear. In the canton of Obwalden, a mountain lake served as a burial place for Pontius Pilate. After having condemned Jesus to crucifixion, the Roman governor of Judea was struck by a curse. An indelible bloodstain in the form of a cross appeared on his hand. His mood darkened,

he neglected the affairs of state and he died in prison. His body was sent to the waters of the Tiber but a storm blew up. The corpse was recovered but the curse continued. Pilate was finally thrown into the pure waters of a lake in central Switzerland. As he was submerging, his arm suddenly appeared from the waves and his palm, turned towards the sky, showed that the bloodstain had disappeared.

ALAIN WEY



"Suisse: 26 cantons, 26 légendes" by Christian Vellas, Editions Slatkine, 2010; so far in French only. www.slatkine.com

tremely bad experiences with "foreigners" (for example, the murder of a teacher in St. Gallen).

I nevertheless believe that the majority of foreign nationals living in Switzerland are very well integrated. Switzerland must therefore also think of its image in Europe and beyond as it is particularly susceptible to criticism from abroad on account of its relative isolation as a nation outside the European Union. Switzerland is not an elite island, as I sometimes hear in discussions with friends and family. This perception should not be enhanced through outspoken opinion that even contravenes international law!

Y. AESCHBACH, GERMANY

Where is the logic?

I read R. H. TUCKER's letter on voting rights for the Swiss living abroad with great interest. I left Switzerland 22 years ago without any intention of returning. This is why I have not used my right to vote. What do I know about life in Switzerland? What right do I have to give my opinion on matters that no longer concern me? I vote in my adopted country, which seems logical since I live, work and bring up my children here.

In my view, Swiss expatriates should be able to use their right to vote for a short period – no longer than a few years – if they are working abroad, for example, but people like myself who are detached from what is going on in Switzerland should not be able to take part in referenda or elections. Why should foreigners who have lived in Switzerland for many years not have their say while Swiss people living in Timbuktu for 30 years can still vote? I don't understand the logic.

C. ZITOUN, ISRAEL

Ignoramuses?

In January's "Swiss Review", an appeal was made urging the Swiss abroad to vote en masse in Switzerland. Like R.H. Tucker in Hawaii, I question how well founded this practice is and I would like to thank him most sincerely for his letter on the vote for the Swiss abroad. He wrote: "How can people who do not pay taxes in Switzerland and do not know conditions first-hand make really informed decisions on what is right and what is wrong for the country???" He is absolutely right, particularly if these people have never even set foot in Switzerland.

I read in the flyer that came with the January 2011 edition of "Swiss Review": "We are firmly convinced that the Swiss resident abroad have a major role to play in national political debate. Strengthened by their international experience, they can contribute a different and fresh viewpoint from those of their fellow-citizens at home on Swiss political issues. It is therefore absolutely vital that their voice be heard in Switzerland."

Does this mean that the Swiss at home are ignoramuses who are dull-witted, shut off from the outside world, incapable of judgement and lacking in political experience? What Jacques-Simon Eggly, President of the Organisation of the Swiss Abroad, suggests shows a lack of respect towards Swiss people. I am flabbergasted and outraged.

N. HERING, FRANCE

Classifying the Swiss abroad as foreigners

I read with great interest the readers' letters on CS who are demanding a disproportionately high fee from us Swiss abroad for the management of our accounts. We have now also

received a letter from the Zürcher Kantonalbank. They are also demanding exorbitant fees. I have been a loyal customer of theirs since I was born and I am now being politely told that I am being classified as a foreigner and generate huge costs because I leave holiday money in Switzerland for my children who were born there. If I had 100,000 Swiss francs with the Zürcher Kantonalbank, they would of course manage my account free of charge. After all, who is responsible for creating the situation we are in? Certainly not us, the small customers. The authorities in the countries where we live are not chasing us. We have got small amounts of savings, but are not tax evaders and do not have illegal assets in Switzerland. The management of our accounts would cost 7% per year with an interest rate paid by the bank of 0.375%. We are withdrawing our money and hopefully hundreds of thousands of small customers will do the same thing.

S. STUDHALTER, CANADA

Foreign in one's own country

I read Rolf Ribi's article. It's unfortunate that he seems to be fixated on money and prosperity only. Out-of-control immigration changes the culture of Switzerland (and the west-

ern world in general) at such a rapid pace that one ends up feeling foreign in one's own country.

D. SCHOCH, USA

Unrestrained greed

All Swiss people should read Rolf Ribi's excellent article on migration! As a Swiss person living abroad, I return to Switzerland for several months each year. I notice that people are living in increasingly confined spaces and are very concerned about the issue of overpopulation. The greed of the Swiss unfortunately knows no bounds. I would never want to live in Switzerland permanently in the conditions that the Swiss have created.

I. K. DICKEY-SCHMID, USA

Would our politicians please wake up!

At least some criteria should have to be met before allowing immigration to Switzerland: an extract from the criminal records authority, attested by the Swiss consulate, and, in the case of non-European Muslims, immigration should only be allowed with a special permit, otherwise we will end up with a situation like in France, Italy and Germany. Would our politicians please wake up and take action.

A. GUBELMANN, BRAZIL



Leave a lasting legacy behind Do something for our compatriots abroad

A legacy or bequest allows you to leave instructions on the disposal of your money, real estate or property*. A bequest to the OSA is an enduring reminder of your solidarity with our compatriots abroad. The Organisation for the Swiss Abroad uses all such funds to assist Swiss Abroad in accordance with the testator's instructions.

*To do this you need to draw up a will. The OSA offers an informative, easy-to-understand brochure on how to draw up a will: Contact the OSA Legal Service, "Rechtsdienst der ASO", Alpenstrasse 26, CH-3006 Berne or e-mail info@aso.ch

Help us to help you!