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Autor: Wey, Alain

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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-

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 Ausserrhoden, 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