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# Soliswiss continues to develop

After a difficult financial year, the President presents new perspectives.

The course of the past year has been a very satisfying one for Soliswiss as regards the development of its affairs, although a most difficult one with regard to its financial results. The new plans offered in health insurance and long-term security, coupled by intensive marketing efforts, led to a net increase in the number of members. The main aim of the Solidarity Fund, to support Swiss nationals abroad in case of loss of livelihood for political reasons, was upheld in every sense, as proven by the compensations paid out in Africa. The Soliswiss savings system also continued to be greatly appreciated.

## Fall in interest rate

In 2001, Soliswiss suffered the consequences of a stagnation in financial markets. The return on funds invested in portfolios fell sharply, causing a loss of about 4 million Swiss francs. This is essentially attributable to the interests paid to members' savings accounts, while the investments did not generate a sufficient return. Fortunately, Soliswiss has sufficient reserves at its disposal, to cover this special loss. To avoid such results in case of future market fluctuations, the Council's Executive Committee decided to adjust the return on savings to be flexible and more in tune with market conditions. The rate of interest was therefore lowered by a quarter of a point to 2.75% as of April 1st, 2002. Henceforth, the

Council's Executive Committee will re-evaluate the rate of interest twice a year, and will not hesitate to increase the rate of interest, if the return on investments permits such an action.

## Fall in the Compulsory Risk Premium

A risk premium for a guaranteed lump sum compensation, in case of loss of livelihood, is deducted from the savings accounts of Soliswiss members. It is meant to be used as a contribution towards solidarity. In August, the Council's Executive Committee will propose a more simplified method of calculating this contribution: It is expected to be 4‰ of the balance of the account (against the current 6‰ of a single savings). The assured compensation will thus gen-

erally correspond with the amount of savings. It can be fixed to a higher amount by those who would like to be covered by higher political risk insurance. The minimum assured compensation will be CHF 10,000/-, as stated in the Articles of Association.

For over 40 years, Soliswiss has pursued its mission of service to Swiss nationals living abroad. The company, entirely self-financed, currently has a portfolio of over 100 million Swiss francs at its disposal, which covers its members' investments and compensation guarantees. Moreover, apart from essential services to Swiss nationals abroad, Soliswiss also offers insurance against political risks – a unique service not offered anywhere else.

Ulrich Pfister

## MAILBAG

### Alternative thinker

"Development co-operation",  
Focus, SR 1/2002

I enjoyed reading Martin Zimmerli's interview with Al Imfeld. I find it good that there are still some alternative Swiss thinkers – and that they are allowed their say in the Swiss Review!

Martin Jäggi  
Mountain Province (Philippines)

### Swiss-German hunters and gatherers

"Development co-operation",  
Focus, SR 1/2002

In his analyses of Swiss development co-operation Al Imfeld points out that, while Africans are not more stupid than us, they have no concept of planning. He illustrates this by citing the fact that there is no future tense in the Bantu lan-

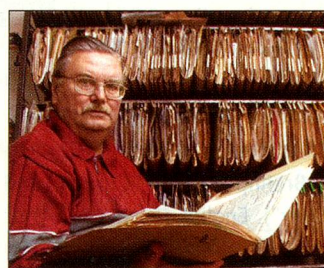
guage. I found it hard not to smile at this. How many of our readers have noticed that there is no future tense in Swiss-German either? I look forward to how ethnologists will interpret this, particularly after the Swiss airline debacle...

Christoph Rohner, Edmonton  
(Canada)

### Same old story!

"Development co-operation",  
Focus, SR 1/2002

I very much enjoy my Swiss Review, which maintains my links with remarkable people who all too often go unrecognised by Switzerland's "big neighbours". It was through the Review that I learned of the existence of Al Imfeld, this "controversial" development expert, as you put it. What disturbs me about the interview is this same old story of



on the plight of Afghan women?  
Christian Enlart  
Colline-Beaumont (France).

### Stem cells

Editorial, SR 1/2002

It is wrong - fundamentally wrong – to make the general public believe that Alzheimer's or Parkinson's disease can be cured. We know absolutely nothing, we are merely striving to be ideological. I heartily recommend the work of the famous Paris specialist Professor Henri Lafont, "La bioéthique et l'avenir de l'homme" ("Bio-Ethics and the Future of Man"), published by NEF.

François Mégevand,  
Saint-Cloud (France)

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