

- 1 This exposition focuses on the fairing of third level ed-
- 2 ucated EU & G7 expatriates. In May 2013, 57 % of all
- 3 EFTA expatriates had a University education. The rest,
- 4 with the possible exception of G7 based freelancers &
- 5 spouses, that fully intend to return home and asylum
- 6 seekers, who have little to lose, fair far worse<sup>1</sup>.
  
- 7 This exposition mirrors the aggregate of: **a)** 17 years of
- 8 **legal residence in CH; b)** another 3+ years with a fully
- 9 owned Credit Swiss subsidiary in the UK; **c)** ample
- 10 “cool-down time” and **physical distance**, and **d)** the
- 11 **macroeconomic viewpoint** possible through over ten
- 12 years’ **experience as Advisor to Ministers** and **senior**
- 13 **positions in the ministries of Finance and Development**.
  
- 14 There exists ample evidence that Swiss companies act to-
- 15 wards non-Swiss/non-indigenous employees in a similar
- 16 manner worldwide. They are a contingent of disposables
- 17 to be jettisoned off immediately should their employers
- 18 hit hard times.
  
- 19 This exposition also echoes the track history of a large
- 20 sample of US, G7 & EU Member State nationals in Swit-
- 21 zerland and following their almost invariably **involuntary**
- 22 **departure**, or far worse<sup>2</sup>.



**40+ year olds**

**25-35 year olds**

**The SPFWC**

**[Swiss Permanent Foreign Workers Contingent]**

*December 31<sup>st</sup> 2012*

Of the **8,039,060** legal residents **1,869,969** (i.e. 23 %) had a non-Swiss Passport.

*Between 1950 to 2013*

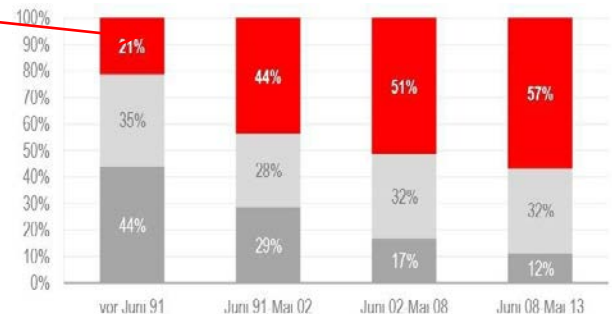
**6,908,059** expatriates were **legally** allowed into Switzerland.

*Between 1979 to 2013*

**2,188,685** legal residents departed permanently.

EFTA nationals with tertiary education

- THE EXPATRIATE’S PERSPECTIVE ..... 2**
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<sup>1</sup> After often, decades of legal residence without so much as a parking ticket most non-tertiary educated expatriates are extremely apprehensive, uncertain, fearful, low key, and defensive. In their majority, they cannot understand let alone compose an adequate reply in the local language; comprehend and/or defend themselves against employer/landlord/insurer/administrative decisions, etc. They are actively encouraged to misinterpret the personal consequences of national **policy** and **intent** as acts of fate and/or consequences of personal fault(s).

<sup>2</sup> In 2014, over 60,000 Swiss residents found themselves locked up in Preventive Incarceration in a psychiatric institution {**FFE**} outside the justice system. Of those, over 15,000 without a court order and/or the presence of a competent psychiatrist at the time of their commitment. (SFR DRS Rundschau 01.04.2015). The mere inability to handle the local idiom and the ways and expectations on **you**s of the host land often qualify for such treatment. Small, underfunded, NGO’s like **PSYCHEX** do not vegetate persistently without **very good reason**.

## THE EXPATRIATE'S PERSPECTIVE

23 Assuming **you** are third level educated, in your late twenties to early thirties on first entry to Switzer-  
24 land, most likely single, **you** too, have rejoiced upon receiving confirmation of employment and the  
25 first yearly renewable work & residence Permit. **You**, too, have been blissfully unaware that (say in  
26 2013) between 300 to 500 **yous** have entered Switzerland under exactly the same conditions as you  
27 every calendar day. In the beginning, **you**, too, have presumed that **your** hard work, educational in-  
28 vestment, career track, luck, and choices have been recognized and **you** can reap deserved rewards.

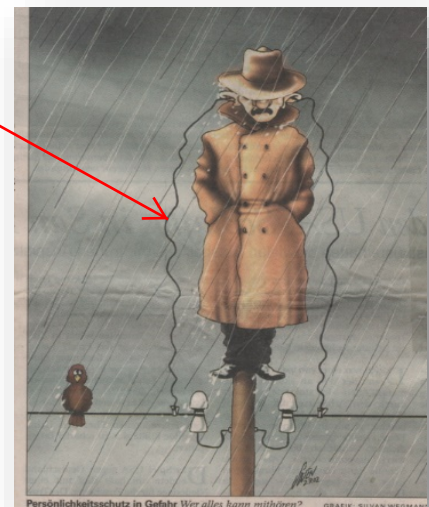
29 **You** too have been fully unaware that in **a river of souls** on the day of your first entry a similar number  
30 of **yous** were permanently – **in their majority involuntarily** – departing, often after decades of legal  
31 residence.

32 **You**, too, have most likely answered a high profile advertisement and have been hired explicitly for  
33 the quality, actuality, pertinence, and/or uniqueness of your skills **directly from overseas**. A one of a  
34 kind - or near enough<sup>i</sup> - business in CH has offered you a net salary you would not get in the European  
35 Union. During the invariably enthusiastic interview, the low **direct** taxation has been praised, **a per-**  
36 **manent residence permit - prerequisite for Citizenship - has been placed into near perspective;** and  
37 a tour of nearby scenic surroundings has been given. You have been overwhelmed with professional  
38 make believe personal interest/care/concern, and lots of “good” intentions.

39 In the hasty tour from the Interview location to the airport - mi-  
40 nor drawbacks such as: a) the **horrendous non-transferable**  
41 **health insurance** and **living costs**<sup>34</sup>, b) the prevalence and cost  
42 of the diligent/unceasing/exhaustive “**you and yours**” control, c)  
43 the prohibition on buying property for non-Swiss nationals, d)  
44 the **steep ever rising accommodation costs**, etc. have not even  
45 been hinted upon. You had been considered to be “**a rentable**  
46 **prospect**” and have been sold ethereal “Switzerland”.

47 Only a couple of months following your first arrival **you** begin to  
48 realise that the cost of living, including a multitude of hidden  
49 components, such as being forced to scrap any existing foreign  
50 registered vehicle within a year of entry far outweigh any in-  
51 come differential **you** may have secured.

52 Despite the fact that **the discussion of salaries and benefits is**  
53 **officially frowned upon you** soon, discover that your **invariably**  
54 far less qualified **Swiss** colleagues **earn significantly more** for  
55 whatever it is **you** do. Being aware of their, much better, employment continuity prospects and knowl-  
56 edgeable of the local “ropes” they live far more thriftily than **you** possibly can.



<sup>3</sup> Seven years with a yearly renewable B-Permit and ten years with the so-called **permanent**, but lightly revocable after less than a year of absence from Switzerland, C-Permit.

<sup>4</sup> Most goods are 30% to 400% more expensive than in Germany. This explains the flood of Swiss weekend shoppers (inclusive certain **ultra-right wing Members of the Swiss Parliament** preaching “**yous**” and locals the opposite, to neighboring countries to procure Capital Goods, luxury items, medical and other Services to bare necessities (Viz. medications, meat, detergents, clothing, etc.).

57 As far as **your long-term residence chances** are concerned, **you** become ever more aware that older  
58 semester non-Swiss colleagues, neighbours, acquaintances, etc. and their families disappear. **You**, find saving  
59 for anything worthwhile such as a rainy day; the down-payment for a tiny abode - which **you**s cannot purchase  
60 without a permanent residence permit; advancing in, or changing employment; to altering your marital status really  
61 elusive. If after a couple of years of residence your abode is still half furnished and/or packed with unrelated  
62 staff from second hand stores and departees then - **you** may not want to believe it - but **you** do know what your  
63 future with respect to permanent residency is.



69 As far as **employment continuity** is concerned, **you** slowly realise that: **a) you**s are hired or maneuvered into repetitive, dead-end, temporary, or high risk  
70 tasks; **b) you**s have very limited access to costly CH retraining and advancement opportunities; **c) skills**  
71 **you**s gain on the job are almost invariably not “ajour”; and **d) between the explicit preference for**  
72 **indigenous talent** and the flood of educationally “ajour” younger/cheaper **you**s over the border - the  
73 likelihood of securing alternative employment in Switzerland diminish **rapidly to zero at 42+**. You  
74 slowly but inexorably “get the drift” that **you are being used-up** and that much of the local hiring  
75 occurs within the Swiss Militia, far outside your reach.

77 Given half a chance Swiss employers prefer hiring **you**s from overseas. If you get the chance, you will  
78 notice that your Swiss colleagues emphasize citizenship and rank, however low in the militia much  
79 more than their qualifications. They know better. Do not flush your Berkeley, Yale, MIT titles around  
80 because they mean next to nothing once in Swiss organizations and you may consider yourself fortunate  
81 if they do mean something to any of their clients.

82 As far as **social life** is concerned, you eventually start pondering why despite intensive efforts it proves  
83 extraordinarily difficult to build meaningful relationships such as a friendship with the vast majority of  
84 your Swiss colleagues, clients, and neighbours. **You feel, and are, tolerated** because they are told that  
85 **you**s contribute far more than **you**s cost. Besides mentality and other local issues by virtue of their  
86 aggregate experience, locals are almost certain that any investment in **you** is not worth their effort as  
87 sooner or later **you** are most likely to follow most **you**s before you and disappear.

88 As and when your dialect<sup>5</sup> skills flourish, you become aware  
89 of rarely reported highly disturbing reports about non-Swiss  
90 nationals. A **US University of Zurich professor fails to be nat-**  
91 **uralized after 39 years of blameless, continuous, legal resi-**  
92 **dence**; the existence of **third Generation non naturalized**  
93 **“residents”**; **non-Swiss** tenured University Professors being  
94 dismissed **while undergoing cancer amputations**; **immola-**  
95 **tion of wives** protesting family-wide employment and social  
96 exclusion; unprovoked attacks on **you**s and their families,  
97 their vehicles, other property, etc.



<sup>5</sup> Most of **these good people cannot speak German and/or competent English**. Most feel they do.

98 Should you have offspring, unless you can afford them to go private, a very costly and rare privilege  
99 indeed, they have extraordinarily hard times at school and, in their vast majority, are edged out of the  
100 Swiss University track stream.

101 One begins to suspect that **you** have, unawares, been lured into a long ongoing and **EXTREMELY**  
102 **WELL/CENTRALLY ORGANIZED ASSETS TRANSFER/CAREER TRAP** where major companies such as  
103 fully owned **UBS** and **Credit Swiss** subsidiaries do not shy away from **expropriating to THIEVING THE**  
104 **PENSION CONTRIBUTIONS** of **yous** and transferring them to the company's pension pot for indigenous  
105 employees. In Switzerland, Big businesses, usually  
106 centred on a systemic bank, are unassailable.

107 **You** slowly "see" that from the point of view of the  
108 Swiss state (See below) you have always been dehu-  
109 manized to an entry as a "**rentable bio unit/Ar-**  
110 **beitskraft**" in a central foreigners police register.

111 In a multivariate way **you** have been tagged (AG  
112 10497, ZH 20456, etc.) and culled to remain a **com-**  
113 **petitive net contributor** to: a) your employer, b) the  
114 local Community, c) the Canton, d) the Swiss State,  
115 and a multitude of private and collective interests  
116 such as Insurances and Unions; and an easy prey to  
117 a vast number of grey zone individuals and concerns.

118 Above all else, **YOU ARE EXPECTED NOT TO OVERSTAY YOUR WELCOME**. Should conflict arise, you  
119 will discover that **the SWISS JUSTICE IS A MEANS TO AN END AND DOES NOT PRETEND TO BE EITHER**  
120 **FAIR OR IMPARTIAL**. In contrast to all democracies, Switzerland has no Constitutional Court to which  
121 you can appeal on injustice, unfair practice, mal-  
122 treatment, professional exclusion, etc.

123 When conflict escalates, you will also discover  
124 that any prudently acquired legal insurance will  
125 drop you at best possible speed. You will end up  
126 going up and down administrative and court in-  
127 stances with attorney costs at SFr. 200+ per hour  
128 with at best **well known/connected Swiss solici-**  
129 **tors** recommended and even paid by your em-  
130 bassy. You will soon find them either suspi-  
131 ciously ineffective or inexorably bound to the  
132 Swiss militia Justice System and serving the **na-**  
133 **tional migration policy**. Should the situation de-  
134 teriorate they will unceremoniously abandon  
135 you half way in court.

136 If coerced into a legal dispute **you will pay with your savings for representation you may not trust**  
137 and will discover that Swiss courts have **fixed concepts** concerning **yous residence and employment**  
138 **rights** and your **FOCAL POINT OF EXISTENCE**<sup>6</sup> - which after decades of legal and impeccable residence



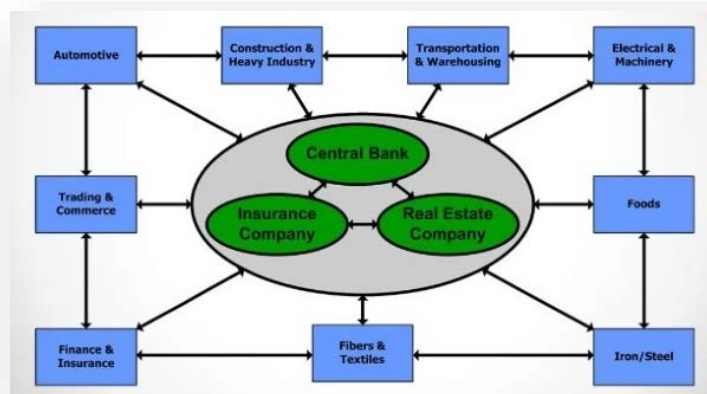
<sup>6</sup> Example: a non-EU national married in CH is at 34 is after 29 years of residence deported to his "home country". His parents took him to Switzerland when he was 3 years old and has no language ability nor relatives at "home".

139 (without as much as a parking ticket), is **INVARIABLY OUTSIDE SWITZERLAND**. Should your case ap-  
140 pear “winnable” very substantial resources and influence will be deployed to prevent a precedent and  
141 you will end up going up and down administrative and court instances, often seeing several times the  
142 same court, until **you can or are no more**.

143 Be warned that under the motto: “**He**  
144 **who cannot earn - cannot fight**” any  
145 adverse decision will be entered into  
146 international databases (e.g.  
147 Schengen) hindering your chances of  
148 obtaining employment and residency  
149 anywhere in the EU/EFTA.

150 *Beware of any reference letters you re-*  
151 *ceive from past employer(s). They most*  
152 *likely decode in the local Human Re-*  
153 *sources Jargon into something entirely*  
154 *different to what you read. Do pay a*  
155 *certified HR professional to interpret*

156 *them ASAP before you include them in an application. Be warned that Swiss companies honour “gen-*  
157 *tleman’s Agreements” not to pinch each other’s **you**s. In some branches there are only a couple of*  
158 *make believe “competing” entities and once you get a couple of negative replies, it is more than likely*  
159 *that your employer has already tried to cash in on any remainder of your **you** value and place you for*  
160 *a fee, the only thing you can and should do is leave. There have been **77,707 - mostly involuntary -***  
161 ***permanent departures of long-time residents in 2013.***



162 If you are not fortunate enough to poses an EU or US pass-  
163 port or could really use a second one; if you exercise a pro-  
164 fession that requires certifiable employment continuity<sup>7</sup>; if  
165 you wish to build an assets basis through real estate; if you  
166 wish to advance within a corporate entity; then **SWITZER-**  
167 **LAND IS THE WRONG CHOICE**.



168 If you feel the urge to finance other peoples’ perks, pen-  
169 sions, hospitals, old age care facilities, schools, and infra-  
170 structure that you and any family are most unlikely to ever  
171 use as well as fund an avalanche of subsidies, sinecures, soft jobs for certain local needy, and amenities  
172 (regional transport, etc.) then **SWITZERLAND IS DEAD RIGHT FOR YOU**.

173 Experience shows that **you**s can stay long term if they marry the “right” Swiss partner - such marriages  
174 do not seem to survive the upbringing of children - or demonstrate substantial capital/income over-  
175 sees and show willingness to decimate them in CH. Well-heeled tourist/residents and tax evaders have  
176 traditionally felt welcome.

177 Working for International organisations provides medium term employment predictability but does  
178 not insulate from most experiences outlined above **nor can you expect substantial assistance** should

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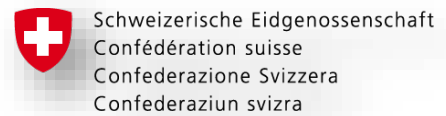
In addition to his prohibition to reentered Switzerland, he was entered into the Schengen database and for at least 10 years, he cannot enter any EU/EFTA state. (10vor10, 2015-03-11).

<sup>7</sup> E.g. for maintaining Chartered Status.

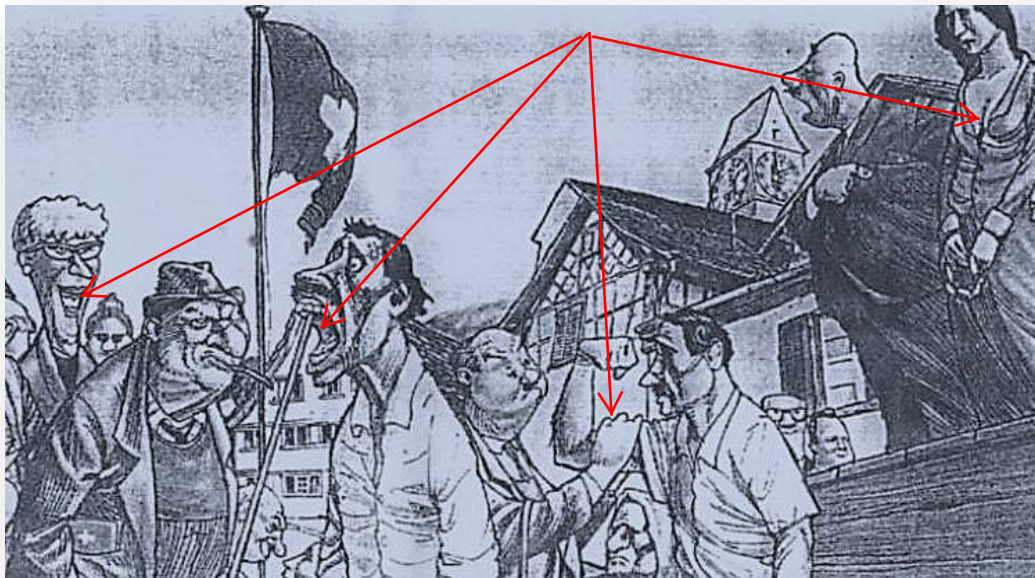
## WORKING IN SWITZERLAND AND FOR SWISS INTERESTS OVERSEAS

179 things turn sour. Institutional employers must also apply for, get and renew, residence permits. They  
180 enjoy subsidised accommodation and is expected that they be accommodating in exchange.

181 Official [pledges on matters of national importance](#) - assuming  
182 you can get them - from up to and including the highest Swiss  
183 authority (The office of the Federal Councillor) fall under the  
184 term "Communications" and are absolutely worthless as they,  
185 despite any fanfare, are not binding or followed with [action\(s\)](#).



186 Even if you should be able to mobilise your state's official representation unless they are both deter-  
187 mined and in G7 it is of no use as [they, too](#), at Ambassador Level, [get ignored](#) or offered specific [you](#)  
188 unrelated "counter trades" that do [you](#) personally no good at all.



189 When the time has come for [you](#) to leave even renowned Zurich Bahnhofstrasse based employment  
190 & outplacement consultancies (viz. [www.vfu.ch](#) at their heydays), charging fees equivalent to a full  
191 MBA cost in the UK, will give you an office in Zurich, personality and other tests and the occasional  
192 shoulder to cry on; but will not get you a single job interview. **If offered save yourself the multivariate**  
193 **cost and opt for severance pay not outplacement.** Remember that Switzerland has a [long reputation](#)  
194 [of dumping its own non-performing nationals/assets elsewhere.](#)

195 Returning **after** decades of absence to your "FOCAL POINT OF EXISTENCE" (where you were born)  
196 means that your familiar environment will no longer be around to support you and that you will have  
197 to start again in everything including mortgage, pension and health insurance, which at 40+ may not  
198 be possible. **If you cannot take comfort in the fact that, you have subsidised the lives of others at**  
199 **the cost of your own you are in for a very tough ride with the most difficult adversary, yourself.**

THE SWISS STATE'S PERSPECTIVE



Figure 1 FOREIGN NATIONALS IN AND OUT - OR THERE IS A CATASTROPHY.

YES! The Swiss Post will "lose" registered & insured Applications to International Courts & Tribunals,



200 Carefully handpicked foreign Specialists, medically screened at the border, are vital to the functioning  
 201 of the Swiss economy and account for a **very significant portion of the financing of the State**. In excess  
 202 of **25% of the gainfully employed individuals**, contributing **more than 35% of the national budget**,  
 203 are non-Swiss nationals. Over 75% of the 1,820,000 (2014) legal non-Swiss residents making up the  
 204 **Swiss Permanent Foreign Workers Contingent (SPFWC)** are **EU-27 & EFTA** nationals.

205 Despite the well-financed & orchestrated projection to individuals within the **SPFWC**, intended to dis-  
 206 courage hording and promote an illusory feeling of security and free spending; from the Swiss State's  
 207 point of view, "**permanent**" has always been **the Contingent** – none of the individuals therein.

208 Although there exist neither an enforcing mechanism nor an independent tribunal, Switzerland re-  
 209 mains one of the couple of OECD States that have never ratified any the version of the European Social  
 210 Charter<sup>ii</sup>, a Council of Europe treaty, which guarantees elementary social and economic rights - such  
 211 as the right to non-discrimination at work.

212 Switzerland has had large numbers of invited expatriates (viz. 15% of the total population in 1920), at  
 213 the beginning of the 19<sup>th</sup> century<sup>iii</sup>. As a direct result of this learning curve in **foreign worker lifecycle**  
 214 **management**, the renowned Swiss diligence, secrecy obligations in virtually all levels of the admin-  
 215 istration, procedure creation and unwavering adherence to, constant updates incorporating hundreds  
 216 of thousands of case histories of "**human profit centres**" the Swiss administration can deal **summarily**  
 217 **& effectively** with individuals and groups.

218 These procedures have withstood the test of inner social acceptance, Swiss *militia* courtrooms, Swiss  
 219 and foreign media. In the near certain conflict towards the end of any **you**s economic net utility any  
 220 **you**, however well connected, at any income bracket and academic qualification has absolutely no  
 221 chance against a fully prepared, **institutionalized and cohesive State**, in all its expressions, bent on  
 222 protecting the **SPFWC** and the associated historically large portion of its national Budget. States go to  
 223 wars over such income flows. In most cases, those affected are "encouraged" to presume they did  
 224 something(s) wrong, had bad luck, their employer is unrepresentative, etc., etc. Under great duress  
 225 and "amongst far too many trees most **you**s lose sight of the adverse institutional forest".

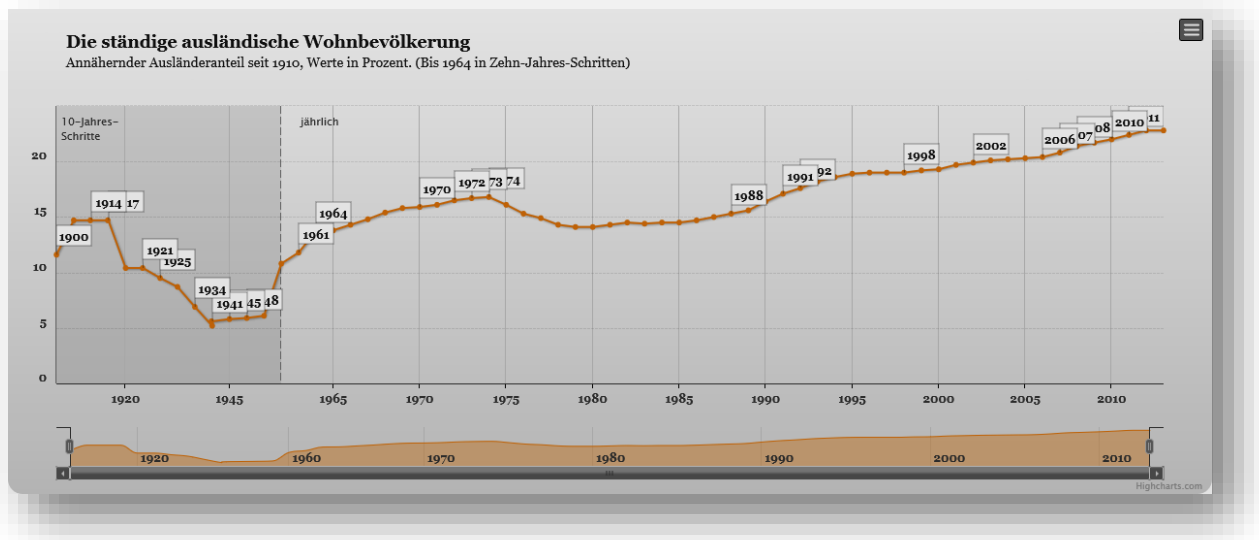


Figure 2 THE SPFWC 1900-2013 in 100,000 persons

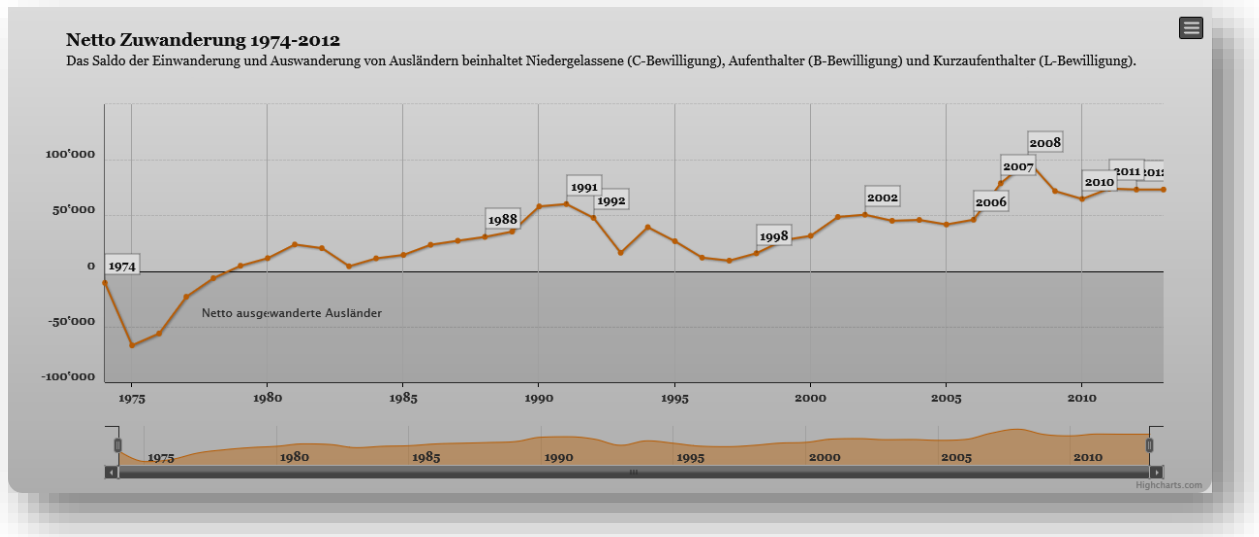


Figure 3 SPFWC NET MIGRATION FLOWS

226 When - in rare occasions - open conflict ensues the Swiss State can use the Billions of net contributions  
 227 of **“You”** in the SPFWC, mobilize all kinds of willing/dependent/potent allies (the preference being  
 228 on lock birds of the same nationality as the troublemaker) manipulate time constants and play at lei-  
 229 sure with their own Statute of limitations. The other side, **“You”**, can afford few friends and/or ade-  
 230 quate legal support, must under **constant attack from all thinkable administration levels**, brave – to-  
 231 gether with any dependents - naïve peer pressure, and much more and survive in the most expensive  
 232 state in Europe long term without access to income.

### CONTROL/OVERSIGHT OF THE BA [1] ON THE EU SIDE

233 Following the signing and ratification of the Bilateral Agreements [1] in 1999 & 2002, even the major  
 234 EU Member States who have dealt with invited foreign nationals over protracted periods themselves  
 235 and are privy to the thematic (**foreign worker lifecycle/migration management**), have delegated the



## WORKING IN SWITZERLAND AND FOR SWISS INTERESTS OVERSEAS

236 control of the well-being of their own Nationals in CH (viz. ca. 300,000 Germans) together with the  
237 associated monetary interests to the EC's EEAS (European External Action Service).

238 **EEAS has been reported to field two (2) permanent employees** on the control of the seven (7) dossi-  
239 **ers encompassing the BA Agreements [1]<sup>iv</sup> representing a worth in excess of €350 Billion/yr.**

240 Rather than actively control the Bilateral Agreements [1] as originally intended and vouched for in  
241 writing [22/12/1999 by the then commissioner in Charge of DG1, Chis Patten<sup>v</sup>], EEAS relies on, hearsay  
242 input by arbitrary interested parties<sup>vi</sup> who subsequently are afforded no whistle-blower protection  
243 against an informed collimated determined and vengeful state. The only side with significant interest  
244 income and resources, statistics is the Swiss state.

245 Worse still, the bilateral Agreements [1] with Switzerland do not provide for any independent tribunal  
246 that an affected EU MS national/“You” can address. The EC is facilitator and not party to the Bilateral  
247 Agreements and Member States have invariably much “higher” priorities to resolve with CH, (viz.  
248 multibillion sums in tax evasion, money laundering, secret bank accounts, trade imbalances etc.) than  
249 the fate and assets of individual MS nationals or groups.

250 To top this up certain high officials, including EU Commissioners (viz. V. Reding 2014) own property or  
251 other assets in CH, need access (residence permits etc.) to them and are captive to their own needs,  
252 private threat scenarios, and interests and are amenable to persuasion.

253 Having learned from past economic downturns such as the Oil crisis (1973) and the collimated foreign  
254 institutional resistance to large-scale repatriations of Italian and other neighbouring nationalities, the  
255 Swiss state became provident and now spreads the intake of expatriates to over 140 nationalities.

### CONTROL/OVERSIGHT OF THE BA [I] ON THE SWISS SIDE

256 **On the Swiss side, the State is protecting a major part of its budget. The two EU EEAS employees are**  
257 **on the free movement of Persons Dossier alone** matched by a very well-funded army of uniformed  
258 **and civilian officials.** On the Federal level the officials overseeing the migration flows in the SPFWC  
259 are located in a secure building near Bern, the “Federal Office of Migration<sup>vii</sup>”, is self a subsection of  
260 the Federal Justice and Police Department<sup>viii,ix</sup>.

261 The 200-400 Bern based federal officers are augmented  
262 by cantonal officers and significant organizations in the  
263 24 Cantons<sup>x</sup>, every single city<sup>xi</sup> and rural community ad-  
264 ministrating the foreign national's documentation and  
265 processing in a bewildering magnitude of pricey ad-  
266 vancing employment & residence permits; the expatri-  
267 ate must purchase, and renew in up to three year inter-  
268 vals.

269 The civilian officers are themselves augmented by sev-  
270 eral hundred uniformed officers working in the for-  
271 eigner's police departments in federal, Cantonal, and  
272 City police.



273 One can easily visualize the number of police & migration staff necessary to detail on a weekly basis  
274 the whereabouts of 1,820,000 people Swiss law dictates. In addition, w.r.t. current economic perfor-  
275 mance, employment history etc. there are very close live links<sup>xii</sup> to other federal/cantonal depart-  
276 ments.

277 All these State apparatuses poses ample funding and are generate and utilize extremely detailed life  
278 cycle statistics<sup>xiii, xiv, xv</sup>, employment<sup>xvi</sup>, fidelity, consumer behaviour of their charges such as one shall  
279 not find in the central administration of the Panda population for the ca 2000 animals in China.

280 To avoid unforeseeable interests coming into play, certain cantons publish national interest appropri-  
281 ate migrant/expatriate newspapers<sup>xvii</sup>; edited, produced, and controlled by officials<sup>xviii</sup> of the cantonal  
282 justice and migration control departments

283 The continuous worker rotation of well over 120,000+ incoming foreign nationals per year is the main  
284 “raison d’être” for several lucrative, nationwide, service and other industries and research organiza-  
285 tions. Alone on the effects of the freedom of movement element of the Bilateral Agreements[1]; sev-  
286 eral major studies, books, reports, and publications<sup>xix</sup> have been commissioned and financed.

287 While in Switzerland, every effort is made to discourage the creation, or bringing in existing, families  
288 as this severely affects the net transfer rate from the “Yous” concerned to the Swiss State and Club  
289 goods. Baring exceptional circumstances, at 40/50 years of age, poultry like, towards the end of their  
290 net (age/health/ability) economic utility expatriates in competition to much younger/naiver/cheaper  
291 willing replacements across the border find it extremely difficult to maintain or secure new employ-  
292 ment and, latest with 55+ are almost invariably laid off.

293 Following a period of unemployment, lasting up to two years, unless the “Yous” get the “message”  
294 and can afford to depart before they must rely on Social assistance for the existential minimum; they  
295 are forced to dissolve and live of any pre-existing assets as well as cash in any non-state pension con-  
296 tributions they have managed to accumulate. For the Swiss State the unemployment insurance func-  
297 tions as “cooling off/observation/control period”, in addition to stabilising the K2/internal market de-  
298 mand. **Swiss bank secrecy laws do not apply to Swiss Administration instances at any level.** Social  
299 Assistance is a repayable loan in Switzerland, once relied upon for a year or more there is no financial  
300 come back.

301 In most cases, legal residents in unemployment are strongly encouraged to try their hand at becoming  
302 **unprepared late life pressed entrepreneurs.** Should they succeed (less than 6% of all start-ups survive  
303 three years) Switzerland gains a taxable business; if they fail they are forced to take their often total  
304 loss and return to their “**FOCAL POINT OF EXISTENCE**” (i.e. home country) with very little other than  
305 discounted and surpassed skills, advanced years, dented ego, and often health.

306 Experience shows that certain individuals with a Swiss spouse, children at school age, alimony and/or  
307 other major fiscal obligations may benefit from “goodwill deals” at city, commune, or cantonal level  
308 between state instances and Swiss or overseas employers by way of extending preferential treat-  
309 ment/lower rates in business accommodation, etc. in exchange for employing certain named individ-  
310 uals.

311 In Switzerland, the proportion of the state pension (XX<sup>xx</sup>/42years) at its 100% is invariably insufficient  
312 to meet pensioned age expenses and augmented through cantonal and city financial assistance. This  
313 is co-financed by non-Swiss residents but is only available to those still legally resident in the given city  
314 and community. After ca, 6 months of absence, for whatever reason, the permanent residence permit

315 – that took over a decade of solid employment history, impeccable behaviour, and loan compromises  
316 to secure - is void. Even “**SECONDOS**”, second-generation non-Swiss nationals, born in Switzerland to  
317 long time legal residents who may not speak a word of their parent’s language(s) are thereafter  
318 treated as tourists.

319 Health insurance contributions, unlike common practice in a number of EU MS, are not cumulative or  
320 transferable to EU Member States which means that having paid several hundred Euros per Month,  
321 per family member over decades, a returning EU MS national finds himself uninsured if not uninsula-  
322 ble. To this, one must add the bitter realization that he/she, irrespective of previous achievements,  
323 has been viewed, and treated as a “**profit centre**”. There is little worse than realizing - in pension age  
324 - that one has been intentionally and institutionally ripped off and there is nothing she/he can do to  
325 change hers/his late life and family’s lot.

**THE EXPATRIATE’S PERSPECTIVE ..... 2**

**THE SWISS STATE’S PERSPECTIVE ..... 7**

### ENDNOTES REFERED TO IN THE TEXT

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<sup>i</sup> NB. Swiss businesses operating in similar areas, Energy, Chemical/Pharma Industries etc. have “Gentlemen Agreements not to poach each other’s employees”.

<sup>ii</sup> See: [www.coe.int/t/dghl/monitoring/socialcharter/presentation/SignaturesRatifications\\_en.pdf](http://www.coe.int/t/dghl/monitoring/socialcharter/presentation/SignaturesRatifications_en.pdf)

<sup>iii</sup> see: [www.elvetia.org/infogr/default.htm](http://www.elvetia.org/infogr/default.htm)

<sup>iv</sup> These are in effect and likely to remain so for another three years (Following the ... 2014-02-09).

<sup>v</sup> See: [www.elvetia.org/ba/c/2013-11-11%20M.%20Barosso/1999-12-22%20COMMIS-SIONER%20CHRIS%20PATTEN.pdf](http://www.elvetia.org/ba/c/2013-11-11%20M.%20Barosso/1999-12-22%20COMMIS-SIONER%20CHRIS%20PATTEN.pdf)

<sup>vi</sup> See: [www.elvetia.org/ba/c/2013-11-11%20M.%20Barosso/Ares\(2013\)3379440.pdf](http://www.elvetia.org/ba/c/2013-11-11%20M.%20Barosso/Ares(2013)3379440.pdf)

<sup>vii</sup> See: [www.bfm.admin.ch/content/bfm/en/home/die\\_oe/organisation.html](http://www.bfm.admin.ch/content/bfm/en/home/die_oe/organisation.html)

<sup>viii</sup> See: [www.bfm.admin.ch/content/dam/data/bfm/organigramm-bfm-d.pdf](http://www.bfm.admin.ch/content/dam/data/bfm/organigramm-bfm-d.pdf)

<sup>ix</sup> See: Up to recently under the Federal minister C. Blocher.

<sup>x</sup> See: [www.ma.zh.ch](http://www.ma.zh.ch)

<sup>xi</sup> See: [www.recherswil.ch/xml\\_1/internet/de/application/d3/d129/d154/f161.cfm](http://www.recherswil.ch/xml_1/internet/de/application/d3/d129/d154/f161.cfm)

<sup>xii</sup> See: Zusammenarbeit mit unseren Partnerbehörden - Bei der Prüfung eines Aufenthaltsgesuchs arbeiten wir eng mit zahlreichen Partnerbehörden zusammen, müssen Abklärungen treffen, Unterlagen einfordern oder weiterführende Aufträge erteilen. Ein gut funktionierendes Netzwerk und eine gute Zusammenarbeit sind uns wichtig. Dazu gehören Bundesbehörden, andere kantonale Migrationsämter, kantonale und kommunale Polizeibehörden, Sozial- und Justizbehörden, das Amt für Wirtschaft und Arbeit, Einwohnerkontrollen und Zivilstandsämter, Staatsanwaltschaften, Integrationsfachstellen, Amt für Jugend- und Berufsberatung uvm.

- [Amt für Wirtschaft und Arbeit \(AWA\)](#)
- [Bundesamt für Migration \(BFM\)](#)
- [Bundesamt für Polizei - fedpol](#)

- [Bundesbehörden der Schweizerischen Eidgenossenschaft](#)
- [Eidgenössische Kommission für Migrationsfragen \(EKM\)](#)
- [Eidgenössisches Departement für auswärtige Angelegenheiten \(EDA\)](#)
- [Integrationsbüro EDA/EVD](#)
- [Gemeindeamt des Kantons Zürich](#)
- [Integrationsförderung des Kantons Zürich](#)
- [Justizvollzug](#)
- [Sozialamt des Kantons Zürich](#)
- [SECO - Staatssekretariat für Wirtschaft](#)
- [SECO Internetplattform "Entsendung"](#)
- [Staatsanwaltschaft,](#)
- [Vereinigung der Kantonalen Migrationsbehörden \(VKM\)](#)

<sup>xiii</sup> See: [www.bfs.admin.ch/bfs/portal/de/index/themen/01/07/blank/data/01.html](http://www.bfs.admin.ch/bfs/portal/de/index/themen/01/07/blank/data/01.html)

<sup>xiv</sup> See: [www.bfs.admin.ch/bfs/portal/de/index/themen/01/07/blank/data/02.html](http://www.bfs.admin.ch/bfs/portal/de/index/themen/01/07/blank/data/02.html)

<sup>xv</sup> See: [www.bfs.admin.ch/bfs/portal/de/index/themen/01/07/blank/data/03.html](http://www.bfs.admin.ch/bfs/portal/de/index/themen/01/07/blank/data/03.html)

<sup>xvi</sup> See: [www.amstat.ch/v2/index.jsp](http://www.amstat.ch/v2/index.jsp)

<sup>xvii</sup> See: [www.migrationszeitung.ch](http://www.migrationszeitung.ch)

<sup>xviii</sup> See: [www.migrationszeitung.ch/ueber-uns/](http://www.migrationszeitung.ch/ueber-uns/)

<sup>xix</sup> . See amongst many other studies :

1. Ensar Can u. a.: Effekte der Personenfreizügigkeit auf die wirtschaftliche Entwicklung der Schweiz (2013).
2. Roland Aeppli: Auswirkungen der bilateralen Abkommen auf die Schweizer Wirtschaft (2008).
3. Alpaslan Akay u. a.: The Impact of Immigration on the Well-Being of Natives (2012).
4. Christoph Basten u. a.: Do immigrants take or create residents' jobs? (2011).
5. Ekrame Boubtane: Immigration, Growth and Unemployment (2012).
6. Bundesverwaltung: Jährliche Berichte zu den Auswirkungen der Personenfreizügigkeit auf den Arbeitsmarkt.
7. Dominique Cueni und George Sheldon: Arbeitsmarktintegration von EU/EFTA-Bürgerinnen und -Bürgern in der Schweiz (2011).
8. Sara de la Rica u. a.: Immigration in Europe (2013).
9. Sandro Favre u. a.: Verdrängungseffekte des Freizügigkeitsabkommens Schweiz-EU auf dem Schweizer Arbeitsmarkt (2013).
10. Matthias Gerfin u. a.: The Effects of Immigration on Wages (2010).
11. Fred Henneberger und Alexandre Ziegler: Evaluation der Wirksamkeit der flankierenden Massnahmen zur Personenfreizügigkeit (2010).
12. Simonetta Longhi u. a.: Meta-Analysis of Empirical Evidence on the Labour Market Impacts of Immigration (2008).
13. Tobias Müller u. a.: Les effets de la libre circulation des personnes sur les salaires en Suisse (2013).
14. Max Nathan: The Wider Economic Impacts of High-Skilled Migrants. A Survey of the Literature (2013).
15. Francesc Ortega u. a.: A Global View of Cross-Border Migration (2012).
16. Francesc Ortega u. a.: The Aggregate Effects of Trade and Migration. Evidence from OECD countries (2011).
17. Ceren Ozgen u. a.: The Effect of Migration on Income Growth and Convergence (2009).
18. Nathalie Ramel: Fiskalische Inzidenz der neuen Einwanderung in der Schweiz (2013).
19. Michael Siegenthaler u. a.: Das Personenfreizügigkeitsabkommen Schweiz - EU/EFTA und das Wachstum des BIP pro Kopf in der Schweiz (2012).
20. Peter Stalder: Free Migration between the EU and Switzerland (2010).
21. Klaus Zimmermann: Ökonomische Ursachen und Folgen von Migration (2012).

<sup>xx</sup> Years of legal residence in CH.