

Home leasing

Autor(en): **[s.n.]**

Objektyp: **Article**

Zeitschrift: **Helvetia : magazine of the Swiss Society of New Zealand**

Band (Jahr): **62 (1996)**

Heft [10]

PDF erstellt am: **12.07.2024**

Persistenter Link: <https://doi.org/10.5169/seals-944969>

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HOME LEASING

In Switzerland only around 30% of all residents own their own apartment or house. Because of the high cost of building, most people are condemned to live in a rented property for their entire life.

Now a new idea has come up: home leasing, something on the same lines as car or TV leasing. It is based on the fact that many people are just not in a position to save enough money to pay the initial deposit on an apartment or a house. By signing a leasing agreement, they are given a period of time of around 10 years to save for that deposit whilst only paying a small interest for the leasing agreement. After these initial 10 years, the deposit is paid over to the vendor and a bank is called in to turn the leasing agreement into a normal mortgage.

Sounds very simple. The catch is that to meet the criteria imposed by the leasing firm, a single person must earn at least 85,000 SFR per year and a married couple 120,000 SFR every year for the whole duration of the agreement because the monthly outgoings to cover the costs would be between 3,100 and 4,850 SFR.

So the scheme is still not everybody's cup of tea. Neither does the report indicate what happens if someone's income drops below these levels any time after the leasing agreement has been signed.

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TOILET DUCK

Did you know that the world famous "Toilet Duck" is actually a Swiss invention? It all started in 1951 in Dällikon (ZH) when Maria Düring began producing a whole range of cleaning products, amongst which was the long-seller Durgol. In 1963, Maria's son Walter took over the small family firm with his wife Vera. The business was growing steadily, but Walter Düring was not quite happy. Although the Durgol product cleaned the toilets very well, there were always small areas of the toilet bowl which could not be reached properly even with a brush.

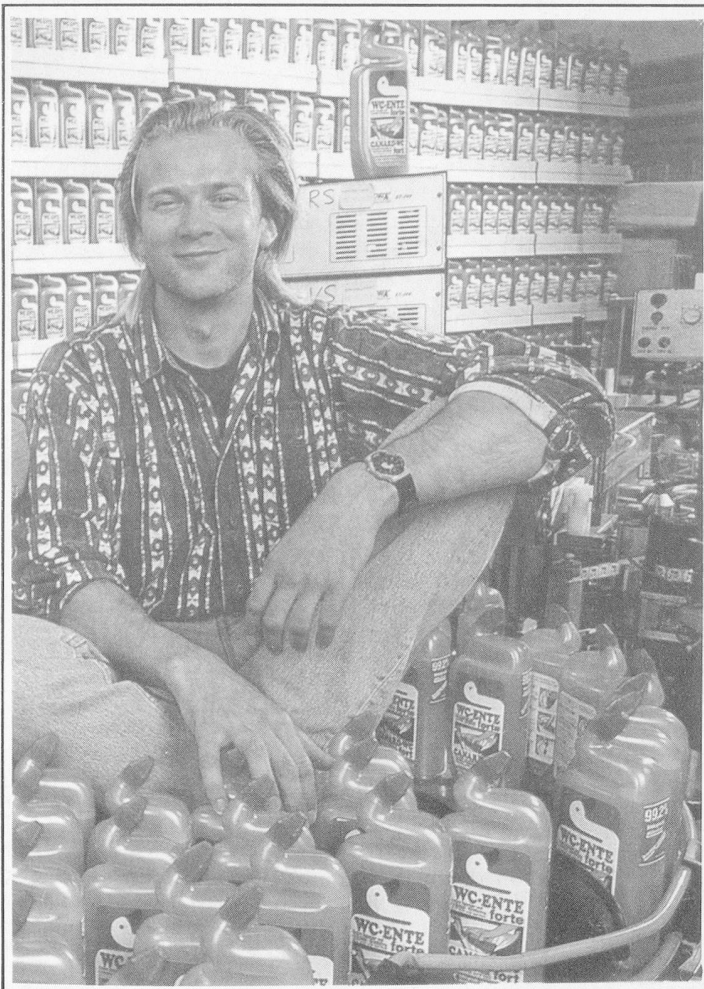
He thought long and hard about a solution and suddenly, on a Sunday morning seventeen years ago, the revelation came like a bolt of lightning: The solution was in the design of the bottle. Together Walter and Vera worked on the idea and the world famous "Toilet Duck" bottle was born.

After only four years, the new bottle was already on sale under licence in over 46 countries. Annual production was around 50 million bottles by then.

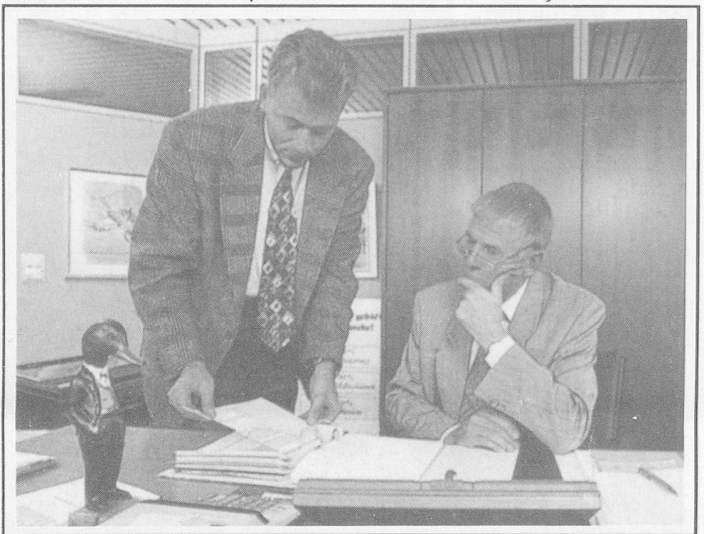
Today Walter and Vera Düring are gradually handing over their firm to their sons Heinz and Sven. The company still has its head-office in Dällikon. It employs 35 staff to cater for the Swiss, Dutch, German, Belgian and Israeli markets. In all other countries, their products are being manufactured under licence.

But Walter Düring has not given up with fiddling and tinkering. He invented the famous "Fottle", the very first plastic bottle in the world that can be completely folded up.

According to the family Düring, the Toilet Duck has still a very long way to go. With a twinkle in his eye, son Heinz claims that if he wanted to sell a Toilet Duck bottle to every living Chinese today, it would keep his firm in full production for a full 450 years!!!



Son Sven sitting amongst hundreds of Toilet Duck bottles ready for delivery.



Son Heinz with his father discussing business matters while the little duck mascot supervises the proceedings.

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