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# Contents

# Switzerland

Switzerland	2
Book Review	8
Official Communications:	
– The new 500-franc banknote	9
– Should you want to vote in Switzerland	9
– Swiss postage stamps	11
Local Communications	12
Communications of the Secretariat of the Swiss abroad	
– Drawings of the 55th Assembly of the Swiss abroad	17
– Skiing camp	19
Solidarity Fund	22

\*\*\*\*\*  
 \* **Skiing camp** \*  
 \* If you are between 15 and 25 years \*  
 \* old and would like to take part in the \*  
 \* skiing camp which is taking place at \*  
 \* Sedrun from 24th December 1977 to \*  
 \* 1st January 1978, please write to the \*  
 \* following address: Secretariat of the \*  
 \* Swiss Abroad, Youth Service, \*  
 \* Alpenstrasse 26, CH-Berne 16. \*  
 \*\*\*\*\*

Have you already applied to be entered in the electoral register of a Swiss commune so that you can vote there?

## NOT YET?

Then get into touch as soon as possible with your Swiss diplomatic or consular mission.

*Is a small country condemned by its very smallness not to know greatness?*

C.-F. Ramuz: *Besoin de grandeur*

*Switzerland is situated at the heart of Europe*

Its climate is influenced by the ocean from the west, by the continental land mass from the east. Arctic air flows to it from the north, warm and moist air from the south. A typical wind is a dry, warm katabatic wind known as the *föhn*. It blows down the Alpine valleys from time to time, putting the Swiss out of humour.

There is no all-Swiss climate. The topographical relief of the country is too varied to permit of such a thing. There are three main divisions: the Alps, the Swiss Plateau, the Jura. The Alps are formed of masses of granite and gneiss, of crystalline massifs and limestone, the Swiss Plateau of molasse strata, the Jura of chalk. «*The Swiss are proud to have made such fine mountains*» says Ludwig Hohl, a writer living in Geneva.

*The Swiss work within narrow confines*

One quarter of the country consists of snow-covered mountains, ice, rock, scree. Only one half is arable, comprising the Swiss Plateau, parts of the Jura and the river valleys in the foothills. This is where Swiss everyday life chiefly takes place. Geology decides the economy. There are 153 inhabitants to each square kilometre (396 per square mile), so that the population is dense. Geographically speaking, Switzerland is a rather cramped country and is becoming more so as buildings

advance. Statisticians estimate that in the last few years 20 to 30 square metres of ground have been built upon every minute.

*Steppeland grasses grow in Switzerland*

Not everywhere, but in the dry Canton of the Valais, where the geographer would designate some areas as rocky steppe. Mosses and lichens found in polar regions also grow in Switzerland, and palms and mimosas from the Mediterranean. The forests consist of coniferous and deciduous trees, pines, firs, larches, beeches and chestnuts. The Arctic and the subtropics meet. In the Jura there are «lakes» of cold air at Siberian temperatures, in the southern Alpine valleys there are islands of very low rainfall. In a city such as Zurich the temperature rises to 30 degrees Celsius (86°F) in the shade on summer days, and in winter it has been known to drop to -25 degrees Celsius (-13°F). In winter the lowlands are full of cold air and a high mist shuts them off from the sky. Above this mist the weather is bright and warm and attracts Swiss and foreign holidaymakers. South of the Alps more rain falls than to the north, but it falls less frequently. The western plateau is on the dry side, as it lies in the rain shadow of the chains of the Jura. Here most grain is grown, but not enough for the country to live on.

«*Le Milieu du Monde*»

The continental watershed runs through Switzerland. It extends from north-east Russia to the Pyrenees. There were once plans to construct a waterway between the North Sea and the Mediterranean. All that has remained of

them is a millpond on the watershed in the Jura. Its water runs south to the Rhone and north to the Rhine. It is known as «Le Milieu du Monde», the middle of the world. From this we can gather that the Swiss think they live at the world's centre. The country's waters flow into the Rhine, the Rhone, the Po, the Danube and the Adige and thus into the North Sea, the Mediterranean, the Adriatic and the Black Sea. The only river Swiss ships ply on is the Rhine. But many people would like to make other waterways navigable. Landlocked countries have a weakness for water and oceans. Switzerland also has an ocean-going fleet consisting of freighters and tankers. The coastal vessels have been given the names of historic battles: Dornach, Grandson, Laupen and Murten. There are air connections over oceans and continents to the great cities of the world. The country's national airline, Swissair, owns numbers of large-capacity aircraft.

They take off and land at the intercontinental airports of Zurich, Geneva and Basle. They are very quickly over and out of a country that is hardly 41 000 square kilometres (15 900 square miles) in size.

#### *Railways, bridges, palaces*

The Swiss built their railways early, driving tunnels through the Alps: in 1882 through the Gottard, in 1906 through the Simplon. The railway network (5000 kilometres, or 3100 miles) is dense but, for topographical reasons, tortuous and complex. The engineering achievements are remarkable, the viaducts and bridges numerous. The railways are state-owned and electrified. The seventy private railways also run on time. The most accurate public clocks, it is claimed, are those on the stations, and the trains themselves are nearly as exact. Every third Swiss owns a motor vehicle. That calls for a modern highway system with further tun-

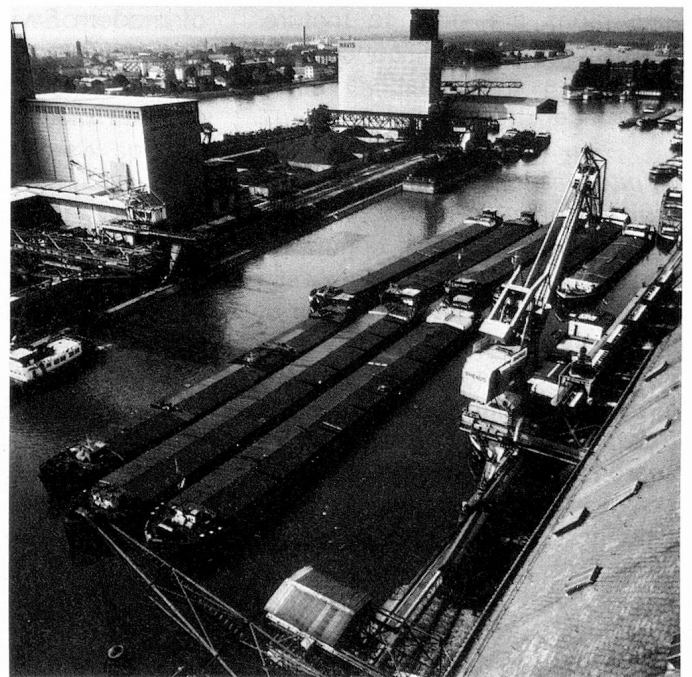
nels through the Alps, the Great St. Bernard, the San Bernardino and the St. Gotthard. But not everything that is planned has been carried out. It may well be that the Swiss build quicker for others than for themselves. They like to build things in the outside world.

Thus the Ticino is famous for its architects: Fontana, who completed the cupola of St. Peter's in Rome, Maderno who built palaces such as the Palazzo Barberini there, and Borromini, who did much the same. Trezzini even planned a whole city for the Russian Tsar Peter the Great – St. Petersburg. Fossati restored the Hagia Sophia in Constantinople. A bridgebuilder from Appenzell, Grubenmann, made an international name, building pierless wooden bridges in the eighteenth century. The George Washington Bridge, the Verrazano Narrows Bridge in New York and the Golden Gate Bridge in San Francisco – all enormous suspension

The rolling hills near Cerneux-Veulil



The Rhine harbour in Basle





Chapel-Bridge and old town of Lucern

bridges – were the work of the Swiss engineer Othmar Ammann. There has been a Swiss emigration across the centuries. Quite often it is an escape from the narrow bounds of the homeland. For here resolutions are slow to mature, and the step from concept to reality takes time. That is a matter of political structure.

*«Unity, yes; uniformity, no»*

Switzerland was not originally a nation but a league of communities, a «Confederation» that wanted self-rule and in the course of its history shook off foreign yokes. Federative elements still characterize its political organization. The federal state of 1848 with its 22 cantons was the expression of a common will. The partners were republics, communities with their own history, of differing ethnic origin, with different languages and outlooks. «Unity, yes; uniformity, no.» The historian J. R. von

Salis reduces the character of the federal Helvetian state to this formula.

The name «Helvetian» derives from a Celtic tribe, the Helvetii, who had moved into the territory of modern Switzerland but were prevented by Julius Caesar from going on to Gaul. He settled them on their old lands and colonized

National Council in Berne



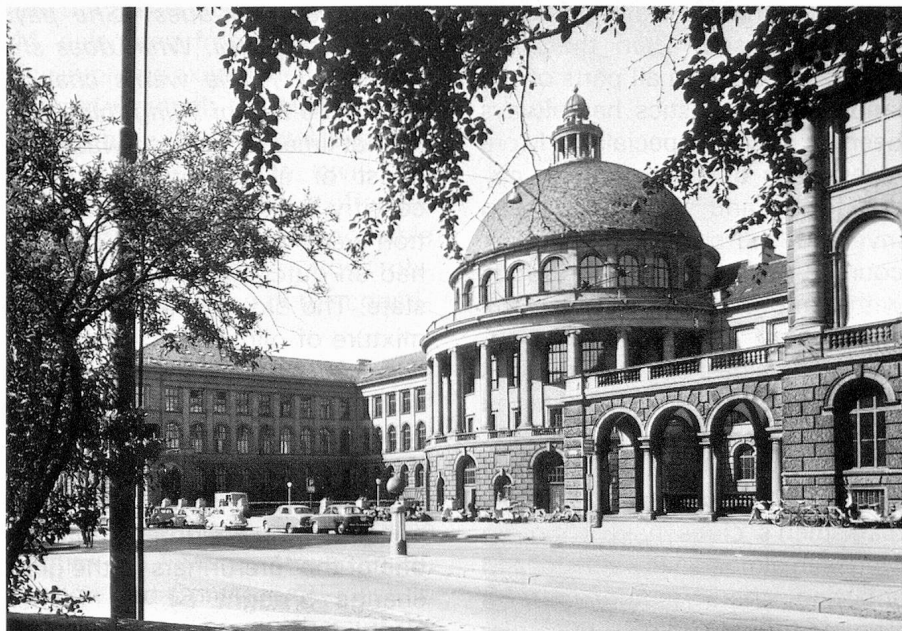
them. They began to speak Latin, but then they were overrun by Germanic tribes, the Burgundians and Alemanni. The Alemannic dialects are still spoken in German Switzerland today. They have a rich vocabulary, over 100 000 words have been collected. In the west of the country the Low Latin of the Burgundians has evolved into French. In southern Switzerland a Lombardic dialect is spoken, and in the Grisons Rhaeto-Romanic or Romansh. The official languages, German, French and Italian, are used for written texts and negotiations. Every Swiss can learn the languages of his countrymen in school, and he usually understands them even when he cannot speak them fluently. The fourth national language, Romansh, is endangered. It lacks a cultural centre. German-speaking Switzerland has its centres in Zurich, Basle and Berne. French-speaking Switzerland in Lausanne and Geneva, southern Switzerland in Lugano. The transmitting stations of radio and television are also located in these cities. All of them capitals of Switzerland, for Switzerland has no Paris! Berne is the official capital, or as the Swiss put it, the Federal city. It is the seat of government and administration, home of the diplomatic corps. Culturally and linguistically, however, Switzerland is a highly diversified entity. It is felt to be a unity only in the political sense.

*Two per mille of the population of the earth*

Two per mille of the population of the earth – that's all the Swiss there are. Not exactly an overpowering muster. Yet the country is a small, varied world in which the trends and conditions of modern society are mirrored. Of the 6 330 000 inhabitants counted in 1976 around a million were foreigners. This proportion is too high in the eyes of many Swiss. But Switzerland needed foreign



workers even in the nineteenth century. The railway tunnels were mostly built by Italians, the Swiss providing the engineers. Italians, Yugoslavs, Greeks, Spaniards and Turks have been essential for the country's prosperity since the Second World War. Many of them have attained a higher standard of living here. They own cars, television sets, savings. Quite a few have been able to build houses in their home countries. In Switzerland most people live in flats. Land is expensive and building costs are high. The centres of the towns are suffering depopulation. Families with children prefer to move out into the country. Ways of living, however, are hardly different there today. The same cars are parked in front of farmhouses as of high-rise blocks in the cities. Almost every household has its refrigerator, its washing machine, its television set. People are well equipped with the status symbols of modern industrial society. Yet there is poverty even in this country, which ranks among the five richest on earth. A good third of the nation's total income goes to one tenth of the population. The national product, that little numerical fetish with the big aura, rose nominally from 19100 millions in 1950 to 144 600 millions in 1975. The foreigners who live in Switzerland are not only workers; there are also numerous intellectuals, students from all continents and refugees among them. In the nineteenth century, in particular, Switzerland offered many people a Republican sanctuary. From here they set the rest of the world in motion: Alexander Herzen, Russian philosopher; Bakunin, founder of anarchism; Garibaldi and Mazzini, Italian champions of freedom; Richard Wagner, political and musical revolutionary. Lenin lived in Zurich before returning to Russia and the October Revolution. James Joyce lies buried



The Zurich Federal Institute of Technology

there. In Berne they point to a small street where the theory of relativity is supposed to have occurred to the young Einstein. He was working at the time in the Swiss Patent Office.

#### *Sport, leisure and other useful things*

The number of Swiss patents is impressive. There is one for every thousand inhabitants. The Swiss is by nature a great hobby lover. His inventions are made known to the world from time to time, as for instance the zip fastener, cellophane or the new ski-boot. He has also invented a few new sports, such as bob and skeleton. Usually he needs some British or American help in these cases. Since his mountains offer snow-covered slopes even in summer, he has introduced summer skiing. Mountaineering and mountain tours are also popular and are facilitated by excellent maps. Cartography is, so to speak, one of the oldest Swiss hobbies. General Dufour, who saved the country from a long civil war on the eve of the creation of the federal state (1848), made the first maps of the Swiss mountains, and they are exemplary. Today

Swiss surveying cameras are recognized as the world's best and the country's cartographers have a great reputation. Talking about hobbies, the Swiss enjoys working in his garden, supposing he has one, or motoring around the country. He collects stamps or, if he has a big enough bank balance, art.

Collections such as those of Oskar Reinhart in Winterthur or of the industrialist Bühlre in Zurich are world-famous. The mountains can also be scaled without maps, in aerial cableways or on skilifts. There are 1500 of these in the country at large. The most renowned mountain lines, however, are not cableways but rack railways, the patent for the first rack railway having been applied for by a Swiss around the year 1860. An example of a rack railway is that of the Jungfrau, which climbs up into eternal snow and ice, from the Kleine Scheidegg to the Jungfraujoch at an altitude of 3454 metres or 11 330 ft. The Swiss are always keen to teach others what they can do themselves, such as skiing. And as nature has bestowed nearly as many lakes on them as they have bestowed aerial cableways on

nature, sailing and water skiing are much practised. Then there are gymnastic clubs in all parts of the land. For gymnastics has always been a Swiss speciality. More recently an open-air training circuit for all and sundry has been invented, the so-called Vita Parcours, a path through the woods with stations for prescribed exercises every few hundred yards. One of the oldest of Swiss sports is shooting. It must have started even before the national hero, William Tell, distinguished himself at it with a crossbow. Today marksmen's clubs have shooting ranges in almost every village, and shooting there is not just a pastime, but a duty. Every soldier has to keep his eye in, even when not in military service, and the marksmen's clubs help him to do so. They were instrumental, last century, in promoting the political unity of the land.

#### *What does Switzerland want?*

The French novelist Chateaubriand wrote in Lucerne in 1832: *«What does Switzerland want? Freedom? She has enjoyed it for centuries. Equality? She has it. A republic? That is her constitution.*



*A reduction of dues? She pays hardly any taxes. What does she want, then? She wants change, that is the law of living things.»*

At that time Switzerland was in the midst of a revolution. But the country took its time, the revolution went on for fifty years. And it had an outcome, the new federal state. The old régime had been a mixture of oligarchies and republics. A system that lived on mercenary soldiering, among other things. Patricians hired out whole Swiss regiments to foreign kings. The Genevese Rousseau, an apostle of the Enlightenment, was one of the forerunners of the great change brought by the French Revolution. He saw a Republican community as the model for the state of the future. But contradiction is the salt of history. It was Swiss, and so-called Republicans, who defended the French king against Frenchmen who only wanted Republican liberties. The armies of the Revolution then entered Switzerland and seized the treasures of state; 24 million francs' worth in Berne alone. The carriage the riches were carried off in collapsed under the load. The French, to whom the Swiss had leased soldiers, now collected the interest. It was the end of the old system. But they also gave Switzerland a new constitution. Napoleon, emperor and dictator, left the cantons their sovereignty but united them under a central authority. The minority had from now on to accept the wishes of the majority. This was a preliminary exercise for the new federal state. The people did not want monolithic monotony, but political variety. The writer and poet Gottfried Keller phrases it like this in the speech of a young ensign at a shooting match: *«How refreshing it is that there isn't just one dull strain of Swiss, but that there are Zürcher and Berner, Unterwaldner and Neuchâtelois, Grisons and Basler, and even two kinds of*

*Basler! That Appenzell has its history and Geneva its history! This diversity in unity, which God preserve for us, is the right school of friendship, and only when political solidarity becomes the personal friendship of a whole people is the highest goal achieved!»*

#### *Neutrality and solidarity*

At the Congress of Vienna in 1815 the European powers promised Switzerland «recognition and sanction of everlasting neutrality». Politically every Swiss thinks along his own lines, and in his outlook on life none need be neutral. Neutrality is a state policy; the country interferes in no foreign conflicts and enters into no pacts. In the eyes of many people this makes Switzerland a spectator beside the world's stage, while the individual Swiss is free to move where he wishes.

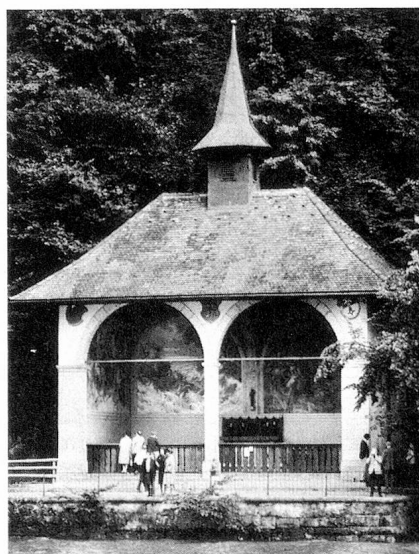
The Genevese Henri Dunant was a neutral businessman; he followed the French emperor to the theatre of war in Lombardy to secure a licence from him. *«Il cherchait un empereur et il trouve une idée»* (Denis de Rougemont): the Red Cross. To offer one's good offices, to be available to all – solidarity is, with neutrality, the first principle of Swiss foreign policy. Switzerland represents the interests of other states when diplomatic relations have been broken off. And is willing to play the role of host, particularly in Geneva. It collaborates in most international organizations concerned with aid to the developing nations. It also provides development aid in the form of finance and technology. It is now able to offer a volunteer corps to provide help in the wake of disasters. A neutrality reflex at present blocks entry to the UN. Switzerland is the only country in the world in which entry depends on a popular vote. And the Swiss people are cautious in all big political issues.

*Democracy is a lengthy process*  
 Still, Switzerland has had experience of democracy for a few centuries. Its history shows *«that it was finally possible, after long disorders and acts of violence, to combine unity and multiplicity, the coherence of the whole and the independence of the constituent parts, within narrow confines»* (Herbert Lüthy). Is Switzerland, then, a model? An example of the fact that democracy is a lengthy process? The Federal Constitution of 1848, a parliamentary democracy, did not satisfy the nation, which was subsequently empowered not only to elect its representatives but to decide on changes to the constitution and to have recourse to initiatives and referendums. This means, in plain words, that a certain minimum number of voters can demand constitutional changes or plebiscites about new laws. The Swiss have repeatedly adapted their constitution to changing circumstances. At present work is in progress on a complete revision of it. Constitutions are often prepared here, nowadays for the nations of the Third World – the Swiss enjoy doing it. The civil code of the jurist Eugen Huber was praised all over the world and was taken as a model for the law codes of other countries. Contemporary Switzerland is a league of democracies, otherwise known as cantons. Federal Government, cantons, communes – these are the three levels of the state. The commune is autonomous, it has its own constitution, the communal statutes. But it is under the supervision of the canton. The canton is independent. It has its own constitution and a vote in certain governmental decisions. The Federal Government is the highest level of political rule. The Federal Assembly or Parliament consists of two chambers, the National Council comprising 200 representatives of the people

and the States Council comprising 44 delegates from the cantons. The supreme executive body is the Federal Council, the supreme judiciary body the Federal Court. It acts as the supreme civil and criminal court. It judges offences against the state and is responsible for seeing that the cantons observe the provisions of the constitution.

A Swiss passport bears the words «Swiss Confederation». It is made out by the Chancellery of the canton concerned on the basis of papers issued by the commune. This is the way in which the three entities – Federal Government, Canton and Commune – mesh in public affairs. The members of the various governing bodies – Communal Councillors, Municipal Councillors, (cantonal) Government Councillors, Federal Councillors – belong to different political parties. But they reach their decisions jointly, and each one represents these decisions to the outside. Government is thus pragmatic teamwork. If the Federal Council is defeated in Parliament, this is not regarded as a vote of no confidence. No government can be overthrown. It continues to

The chapel of Tell



Lift which takes to the Hammentschwand on the Bürgenstock

rule, but it is re-elected periodically.

#### *Societies, rights and parties*

All Swiss are equal before the law. There are no privileges. After a long delay, women now have equal rights with men. A stumbling-block of democracy has thus been cleared away; women can now vote and be elected. And they have more to say than women elsewhere; Swiss democracy gives the citizen the right to decide on practical issues. No school, no hospital, no theatre is built without the consent of the people. There are three principles that characterize the constitution: The power is in the hands of the people. The state is a confederation. The individual is assured of liberties that permit him to develop his abilities. There is freedom of creed and of conscience, there is freedom of trade. There is no

(Continuation at page 20)



*(Switzerland: Continuation)*

official censorship, and there is a free press. Yet there is no more lack of prevailing opinions than there is elsewhere, and freedom of thought is for some only a freedom for themselves, and not one they are prepared to grant to others. The Swiss has the right to found societies and he founds them with abandon. The political parties are societies, too. The constitution has nothing to say about them, but they are certainly opinion-makers. Not that they are alone in this; trade unions also publish their views. They have a voice in political matters and as a result of a special consultation procedure they can influence proposed legislation and decisions. In Switzerland (as in most other countries) economy and politics are interconnected. The representatives of the people in Parliament often come from trade, industry or the trade union movement. And since – to quote the French-Swiss novelist Ramuz – «the idea of rank lives in every good citizen», many of them are officers. Thus opinions are balanced out, and the result is the Helvetian compromise. Many claim that it is because of these agreements that the nation remains intact. Others find that they are being excluded from politics in this way. All perform their civil duties, the unpopular payment of taxes, the duty of voting, of serving in the army. All males are conscripted and undergo military training, seventy per cent being found fit for active service. Those found unfit pay a so-called substitution tax. The Swiss army has always been a militia.

*A rifle for every man*

The soldier is first trained in a recruits' school, and regular exercises and courses follow in subsequent years. Switzerland attacks nobody. Today the country's independence is defended – conquests

belong to the past. Military strength is meant to dissuade an enemy from an attack. That is the concept, the justification. Ideas such as this – that a powerful army ensures peace – are accompanied by the will to participate in international agreements banning war, and not only because Switzerland is the patron of the Red Cross. Every soldier meanwhile has his weapon, ammunition and uniform at home. There is no fear of revolutions. The Swiss are proud to have an accurate rifle and a well-organized civil defence system.

*Farmers and hotel-keepers*

One hundred and fifty years ago Switzerland was an underdeveloped country. Bad harvests meant famine and starvation for thousands. Today the farmers can count on state support. The idyll of the old-time farm has made way for a rationalized production facility. Seven Swiss out of every hundred work in agriculture and produce nearly half the food the country requires. Agriculture should be able to supply the

nation's needs in an emergency and should protect the landscape. The farmers have thus become landscape gardeners. For whom? For the Swiss themselves, and for the others. The others are mostly tourists. Thanks to the tourists, the Swiss have discovered their own landscape and have begun to put it to use. But it was a Swiss who first opened Switzerland's temple of nature to European society. Albrecht von Haller, a physician, naturalist and poet, wrote hymns to the Alps. The Genevese Horace de Saussure explored them scientifically. Rousseau finally attuned the European psyche to the unspoilt world of nature. Switzerland now offered itself as a showcase. Today whole valleys and regions live on tourism. The Swiss have become pioneers of the hotel trade, in the outside world as well as in their own country. There was a Valaisan, for instance, whose forefathers had built Baroque altars and who one day opened a hotel in Paris to which he gave his name: the Ritz. The Ritz Hotel became the symbol of an era.

Military flying near the Matterhorn

(Photo FMD)







Distribution of Cheese in the Justis valley

(Photo SNT0)

### *Some uranium, but not much*

Some uranium has been discovered in the Emmental region with its huge farmhouses, but not much. Switzerland has hardly any raw materials. A little iron ore for times of need. But it is normally not worth mining. Salt is available, likewise hot springs and sulphur waters for spa treatment. Switzerland in fact has not very much to live on. From the first there was no alternative to the transit trade and export. The crossbow, as used by the national hero, has been chosen as a brand of quality. Quality and precision are the weapons of Switzerland. But more goods have to be imported than can be exported. Tourism, foreign investments, services and licences improve the balance. A country with no natural resources has to depend on its industrial production, on its own hard work and imagination.

### *The Swiss are inventive ...*

And where imagination fails them, they have the sense to follow up

other people's ideas. There are plenty of stories of industrial development. A foundryman named Bühler decided that you could grind grain with iron rollers instead of with millstones. He cast the first grinding rolls. Today one quarter of the world's total grain production is ground in Bühler roller mills. A Thurgovian called Geigy traded in dyestuffs in Basle. He bought his raw materials in China and Jamaica. Out of his small business grew one of Basle's chemical companies, that today rank among the largest in the world. Those who have few roses have to produce their fragrance synthetically. Essences and other substances for perfumes and aromas are made in Geneva. Leopold Ruzicka made possible the synthetic manufacture of musk and was awarded the Nobel prize. Musk is the most expensive perfume base. The measurement of time seems to belong to the Swiss heritage, and the country's watchmakers have not been able to resist perfecting it down to a millionth of a second.

The atomic clocks developed by the laboratory for horological research in Neuchâtel are so accurate that they have already replaced time signals that were previously obtained from the stars. Our time is now more accurate than ever before – one of the miracles of the industrial society! The electronic timepiece, the quartz clock, is also a Swiss invention. Today seven out of every ten watches in the world are of Swiss provenance. Yet the Swiss were not the first watchmakers. Religious refugees from France, the Huguenots, brought the trade with them. Industrial development in Switzerland actually began with the textile trade. Cloth was spun, woven and printed on the cottage system, then later in factories. Crises due to the industrial revolution had to be overcome. And finally an automatic weaving system was found that yields even better cloth. Today Swiss textile machines have a worldwide reputation. Among them the famous Sulzer weaving machine, in which the shuttle of the old loom has been replaced by gripper projectiles carrying no bobbin. The cloths and creations of the Swiss textile industry are rated high by haute couture. The early textile industry also produced the chemistry of dyestuffs, from which pharmaceuticals later branched off. Mechanical engineering likewise began with the making of textile machines. A country without a seaboard now builds mighty diesel engines for marine propulsion. It was a young German, Rudolf Diesel, who invented this engine, which was then developed by Sulzer in Winterthur. Foreigners have repeatedly brought ideas into Switzerland. And they are not deterred from pursuing them. The multinational corporation Brown Boveri (BBC) began as a company founded by the German Boveri, who originally came from Savoy and the Eng-



Electronics and automation in the swiss watch-making industry.

lishman Brown. The two constructed the first generators for a power station in Baden near Zurich and opened the eyes of the Swiss at the end of last century to their only raw material – water power. Today BBC build turbo-

alternators of 135,000 kW, the biggest in the world. But man does not live by electricity alone, so the Swiss have also gone in for food manufacture. Henri Nestlé, chemist and pharmacologist, considered good milk a sufficient raw

material. He turned it into milk powder and first used it for making babyfood. That was in Vevey on the Lake of Geneva, where the company that bears his name, Switzerland's largest industrial undertaking, is located. Its most famous product today is Nescafé. A thing Switzerland has begun to export on a growing scale is its industrial experience, technical know-how. This has become a commodity, and one that is particularly useful to the developing countries. Swiss engineers now plan and build in all parts of the world, for instance hydroelectric power stations and dock installations. They have founded enterprises that sell basic research, planning, management, technology. The Swiss virtues, quality and precision, on which the country's economic existence depends, are also backed by capital.

*Herbert Meier*

*(Continuation and end  
in the edition of december)*

## Solidarity Fund of the Swiss abroad

Gutenbergstrasse 6, CH-3011 **Berne**



### Solidarity Fund = double precautions

- through safeguarding against loss of livelihood as a result of political events
- through accumulating savings in Switzerland on favourable terms

The Solidarity Fund is a

#### Mutual Assistance Scheme of the Swiss abroad

founded as a cooperative in 1958. It offers numerous possibilities according to your assessment of your own personal situation. It is worth your while to examine it more closely.

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