

**Zeitschrift:** The Swiss observer : the journal of the Federation of Swiss Societies in the UK  
**Herausgeber:** Federation of Swiss Societies in the United Kingdom  
**Band:** - (1924)  
**Heft:** 172  
  
**Artikel:** The Swiss Chocolate Trade  
**Autor:** [s.n.]  
**DOI:** <https://doi.org/10.5169/seals-692716>

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lady with a long beard would be grateful for a bunch of grapes, some peach-peelings, a cigarette, or, as a tit-bit, a masticable portion of the "Morning Post."

#### Carona et Morcote.

Dans son issue du mois d'octobre, *The Millgate Monthly* nous donne, sous la plume de M. Alfred Holt, une charmante description d'un joli coin de pays et peu connu. C'est le Tessin de nouveau, mais le Tessin pittoresque loin des hôtels et des touristes, celui que nous aimons le mieux.

We wandered through the wooded slopes of Agno to Landhaus, a romantic old house with a picturesque loggia which overlooked the Lake of Lugano. In Landhaus, warriors of old were imprisoned in the dark dungeons, and many must have been the tales that were told round the open fire-places. Little wonder, therefore, that the house possessed a ghost, which was said to appear in the loggia at midnight, in ghostly white, and carrying the swords of those who had long since departed.

It was from this interesting old house that we made our rambles into Carona and Morcote, places, almost unknown, in a land of ever increasing beauty.

Here the women and girls in the fields stop their work when the Church bells chime the call to prayer, and cross themselves as they pass the wayside shrine. They live simple lives, and think little of worldly things. From early morning to late at night they spend their time in the fields, and carry their produce in baskets on their backs. To carry a hundredweight is but a little task to them, and often-times we stood and stared at their burdens; but they seldom looked at us—we were stranger-intruders.

The old women take their washing to the lakeside or to the covered washing-places at the end of the village. One such took us into her home. It was a picture of dire poverty, but a haven of happiness. There were only two rooms, and these were scantily furnished, an odd chair here, and there a bench which was used as a bed and a table. The walls were adorned with pictures of the Madonna and Child and other sacred representations. A pan of eating-chestnuts simmered on the burning fagots in the open fireplace. The living-room was full of shelves, on which were hundreds of silk-worms. The peasants cultivate silk-worms, and sell them to the silk factories in Como and Milan. In this way they swell their income, and so pull through the winter months. Their food is scanty and of little variety. Mostly it is polenta, a porridge made of maize. Polenta, eating-chestnuts—which they eat as we eat potatoes—and fruit supply them with the sustenance for their arduous labours.

The woods in this district are treasures of delight. In them, pomegranate, eating-chestnut, lemon, beech, and cypress trees bloom, and myrtle boughs wind their way across the path. Squirrels leap from branch to branch, and look down on passers-by with a scornful glance, for they know they can scamper out of harm's way. Snakes sun themselves on the path, and green lizards dart swiftly into the shrubbery when they hear the noise of intruders into the quiet of the woodlands. Occasionally little salamanders—black little newts with yellow streaks on their backs—crawl across the road. Ugly slow worms sulkily creep through the long grass, and at night hundreds of frogs whistle incessantly, until they almost become a nuisance.

In the air fly hawks and eagles: it is awe-inspiring to listen to the shrieks of their wretched victims. Carona is a favourite meeting-ground for the birds of prey. There are many wood pigeons, which provide dainty meals for the peasants. But it is disappointing to know that the peasants also eat swallows. The scenery reminds one of "A Midsummer Night's Dream," with many "Pucks" playing about in faces, canny little fellows with expectant faces, waiting for our chocolate.

It was in such country that we rambled about, and where we obtained pictures that can never die, scenes of beauty to cheer us on our gloomy days.

### THE SWISS CHOCOLATE TRADE.

Swiss chocolate, like Swiss milk, enjoys the best of reputations on the markets of the world, and this reputation has been enhanced since the appearance of milk chocolate. The long experience of the manufacturers, a capable commercial organization, exemplary plants and careful and cleanly preparation of the products have always contributed to heighten the reputation of Swiss chocolate, and, especially since the commencement of this century, have continually increased the number of its markets. Before the war, Switzerland was in the sixth rank of chocolate-making countries in regard to the quantity produced, preceded by America, Germany, France, England and Holland. But Switzerland exported the greatest quantities. As the production of medium sorts of chocolate is possible everywhere, chocolate factories have arisen all over the world with the increase in consumption. Hence superior brands alone can compete in the world's markets.

If we follow the development of the Swiss chocolate trade from its beginnings as a big industry, we shall at once see that, like so many other industries of this little country, it spread its activities far beyond the frontiers of Switzerland as soon as it was in a position to produce typical qualities (milk and fondant chocolate) such as other countries were not able to obtain from their own manufacturers. The importation of foreign chocolates into Switzerland was not, in contradistinction to conditions on so many other markets, checked, nor was the development of the Swiss products founded in any way on cheaper raw materials or labour. Swiss chocolate owes its reputation only to the capabilities of its manufacturers, who cope with foreign competition by means of carefully made and tasty productions, and by employing far-sighted modern commercial methods.

The difficulties to be overcome, particularly in consequence of the smallness of the country, and because foreign competitors had learnt in time to make many things better than they had done previously, are not easy to describe.

The Swiss exports of cocoa products were:—					
Year	Value in francs	Year	Value in francs		
1873	1,060,000	1919	114,689,504		
1885	1,912,000	1920	96,421,535		
1895	3,762,909	1921	57,608,662		
1905	31,859,961	1922	27,216,000		
1910	41,408,668	1923	20,257,000		
1915	90,732,859	1924 (6 mths.)	14,174,000		

The above figures do not call for comment. To them may be added the home consumption, which was estimated in 1910 at Frs. 18,500,000, and in 1923 at about Frs. 39,000,000.

The Great War proved, more than anything else previously, the necessity of cocoa and chocolate products as invaluable foods with high calories and great possibilities of conservation. Not only did friends and relatives vie with each other in sending these to the men at the front, but also the war commissariats of nearly all countries began within a few months after the outbreak of the war to buy them wholesale for the needs of the troops.

One mistake was constantly made, however, by foreign countries, viz., that they set too low a value in their orders on the quality of the goods to be delivered, seeing that their chief attention was almost exclusively confined to the question of price.

Chemistry tells us that fat has about double as many calories as albumen even, quite apart from the fact that it performs other important functions in the nourishing process. And we also know that chocolate, the less it is rich in fat, the cheaper it is, for the simple reason that in its manufacture as much sugar and as little cocoa as possible are used.

The fat contents of the cheapest chocolate made in accordance with the Swiss Food Acts is about 16%; fondant and milk chocolate have on an average 30% of fat. These chocolates, owing to the extreme perfection of their preparation, are undoubtedly more digestible than cheaper chocolates. The Swiss Army Commissariat was the first at the beginning of the war to supply the troops with chocolate to eat between whites. They selected for this purpose the special kind made in the works of Tobler's, Limited, at Bern, viz., their patent fondant chocolate with malt biscuit, known under the name of "Nimrod."

The Swiss Chocolate Trade is a typical export trade. In 22 small and large factories it gives occupation at present to about 5000 operatives, and uses about 6000 H.P. The capital invested in the trade has been estimated at about Frs. 100,000,000. This capital is entirely Swiss, and the Swiss chocolate industry has been able to keep itself clear from the infiltration of foreign capital.

Owing to the big capital necessary for paying the extensive technical and commercial apparatus of a chocolate factory, nearly all the establishments have been transformed in the course of the last 20 years' development into joint stock companies.

The most important of these also have plants in other countries, as well as sales organizations and storehouses in the chief towns.

The two biggest milk chocolate producers, Peter-Cailler-Kohler and Tobler, also possess their own milk-boiling houses in Switzerland.

(Swiss Exporter.)

### FINANCIAL AND COMMERCIAL NEWS FROM SWITZERLAND.

The various Federal Departments some weeks ago submitted to the Federal Treasury their budget schemes for 1925. These estimates are still being sifted through by the Federal authorities, in the hope of discovering means of still further reducing expenditure, but on the provisional showing there was already a notable reduction of budget deficit to be recorded. It is now estimated that the Federal accounts will show a deficit of about 16½ million francs, which compares very favourably with a budgeted deficit of Frs. 37,800,000 for the present year. In the case of the latter, the eventual results will, of course, turn out very much more favourably than was foreseen in the budget.

The Oerlikon Machinery Works closed their year at the end of June with a net profit of Frs. 1,847,593, which is approximately the equivalent of that achieved in the previous twelve months. The dividend is again 8 per cent. on the capital of 16 million francs. It is remarked in the directors' report that for the first half of the business year the effects of the general business slump made themselves very clearly felt, and that only in the spring of 1924 was any real improvement to be recorded. This tendency has, however, persisted, and the Company's workshops are now busy. The demand for the electrical plant and requisites manufactured by the firm has greatly increased, owing to the increased volume of electrical current which has been available for industry in Switzerland.

The Zuckerfabrik und Raffinerie A.G. in Aarberg closed its year on the 30th of June with a net profit of Frs. 103,113, as compared with Frs. 181,114 in the previous year. The dividend of 6 per cent.—is repeated.

The Cantonal Bank of Zurich has just increased its capital by the issue of a 5½% loan of 10 million francs. The new loan was fully subscribed at once, and the lists were closed.

### STOCK EXCHANGE PRICES.

BONDS.		Oct. 7	Oct. 14
Swiss Confederation 3% 1903	...	73.85%	73.67%
Swiss Confederation 5% 1923	...	97.50%	97.87%
Federal Railways A—K 3½%	...	77.30%	76.30%
Canton Basle-Stadt 5½% 1921	...	100.37%	100.25%
Canton Fribourg 3% 1892	...	67.00%	67.75%
SHARES.		Oct. 7	Oct. 14
Swiss Bank Corporation	...	500	642
Crédit Suisse	...	500	675
Union de Banques Suisses	...	500	540
Fabrique Chimique ci-dev. Sandoz	1000	3170	3115
Société pour l'Industrie Chimique	1000	1887	1861
C. F. Bally S.A.	...	1000	1110
Fabrique de Machines Oerlikon	...	500	645
Entreprises Sulzer	...	1000	610
S.A. Brown Boveri (new)	...	500	292
Nestlé & Anglo-Swiss Cond. Milk Co.	...	200	198
Choc. Suisses Peter-Cailler-Kohler	100	145	145
Comp. de Navig'n sur le Lac Léman	500	505	480



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