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Inhaltsverzeichnis

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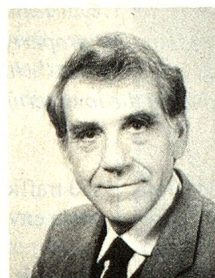
Swiss Review



Since 1972, the surface of farming land in Switzerland has been decreasing at a rate corresponding to one square metre per second. (Photo: Michael von Graffenried)

Editorial

The price for Our Native Soil



The festive celebrations of the 700-year anniversary in 1991 will dispel the anxiety felt by a big sector of our fellow citizens over the trend of the real estate market in Switzerland. As people say on hearing the high price paid for an item of property: «Everything rare is bound to be dear». So the fact that land is so expensive here, both for building and for farming, is clear proof of its increasing rarity. But it shows also that a sizeable reserve of cash must exist

whose holders can keep pace with the rises in price – after all, any sale involves a purchaser as well as a vendor.

One of the most striking characteristics of «fin de siècle» in which we have seen the fall of the Berlin «Wall», the shrinking of distances thanks to technological progress, and an expansion of markets to reach the limits of our planet, is the crumbling of visible and material frontiers. As a result, intellectual and psychological barriers are gaining in importance. Marked divergences between the prices of land in different countries form such a barrier, and can justify the existence of restrictive legislation aimed at helping to protect a national asset. Such a remedy involves however the risk we might be creating a new barrier by digging a new «ditch» inside our national boundaries. And what one could call the «Money Wall» would no longer pass round the frontiers of our country, but could constitute an internal barrier separating those who can continue to enrich themselves from the rest of the population.

Another way of saying that «everything is getting dearer» is to complain that «money is losing its value». Both refer to the phenomenon that we call inflation. Together with increases in rates of interest, including those for mortgages, inflation puts a brake on the possibilities of acquisition of real estate by important sectors of the population, especially those with fixed incomes or those whose earnings are directly related to the general state of the economy. It often forces those investors who have borrowed funds to finance their purchases of real estate to divest themselves of the property even if it means cutting their losses.

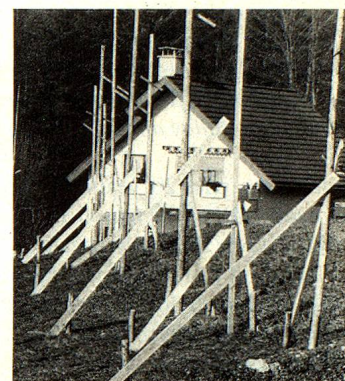
Since time immemorial, but especially since the 1960's and 1970's, land ownership has been seen as offering the best safeguard for conserving the value of one's savings. Savings represent the major form of provision for the future adopted by the middle classes in both urban and rural regions. The rise in the cost of living thus endangers above all the standard of living of these sectors of the population. Moreover it can have far more fundamental consequences as well: everywhere, it is on the hard-working, conscientious and above all, thrifty middle classes that the good functioning and durability of our democracies depend on in general.

Let us hope that it will be possible to maintain a state of equilibrium between the intertwined values of our native soil. A balance between the market values on the one hand, which should ensure that the inhabitants affected by inflation do not suffer unduly, and on the other hand, the symbolic values which mean so much to our fellow citizens, at home and abroad.

J. Matthey-Doret

Jacques Matthey-Doret, Journalist

Contents



Forum:
Property Market in
Switzerland

4

Mosaic

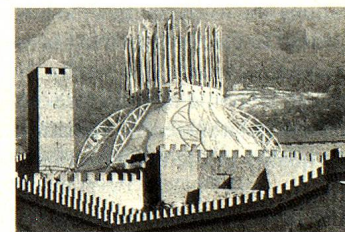
10



Looking back on 1990

11

Green pages:
Local News



Switzerland's
700th anniversary

15

Communications
from the SSA

16

Official
Communications

18