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SWITZERLAND AT WORK.

The organization of Swiss national economy is determined by three predominant influences which, moreover, render the country's struggle for existence extremely hard. First, 22.6% of Swiss soil is unproductive; secondly, the country has little or no sources of raw materials and lastly, it has no seaboard.

An important result of the sterility of the soil is that the Swiss farmer has had to cultivate every inch of arable land. Even the inhabitants of high Alpine valleys have sought to overcome natural conditions and to fructify the arid soil of their mountains; consequently, in Switzerland are situated corn-fields and vineyards at the highest altitude in Europe. The mountaineer also raises magnificent prize cattle justly renowned far and wide, even overseas, and it is from those high altitudes that comes the supply of milk required in the manufacture of Swiss cheese and chocolate.

As a consequence of her lack of raw materials, Switzerland must import almost all the requirements of her industrial enterprises. On the other hand, Switzerland has become an important industrial country, and her industry consists mostly in the efficient transformation of these raw materials into fabricated or semi-fabricated goods. In fact, contrary to the generally accepted ideas about Switzerland, 42% of her workers are employed in industry and only 20% in agriculture. The lack of raw materials has caused Switzerland to become an important buyer on world markets and also explains the fact that, in order to pay for her imports, Switzerland must export her manufactured articles. Export trade is therefore of vital importance to the country; Switzerland must export to live. And as on the other hand she has no access to the sea, her industries are limited to the production of goods for which the question of transport is not a primary one: hence, the specialization in the manufacture of products of great value per unit.

It follows that Switzerland occupies an important place in world economic markets. Under normal conditions, she ranks among the countries of Europe having the greatest density of foreign trade, and this position has only been attained by the quality of her products and the technical perfection of her industries.

On examining Swiss foreign trade more closely, it will be seen that on the export side, raw materials represent only 7%, food stuffs 6%, manufactured products 87%. These figures confirm the above remarks on the economic structure of Switzerland.

A rapid survey of the principal branches of Swiss industry will perhaps better illustrate the economic organization of the country. The textile industry is one of the eldest, not only in Switzerland, but in Europe. The silk industry is as old as that of Lyons in France, while the cotton industry was well established in Switzerland before it flourished in England. Swiss textiles were given to the world before those of Saxony and Westphalia. Woollen and linen, silk and cotton manufactures, are all carried on here. Specialized branches of the textile industry produce rayon silk, silk ribbons, lace and embroideries, knitwear and hosiery, plaited straw for millinery, and shoes. During the last

few years Switzerland has followed the trend of fashion very closely, and many Paris models have been executed by Swiss textile trades.

However, the iron and steel industry hold the foremost place in Swiss industrial life, and more especially the production of electric plant and equipment. This highly specialized industry is the direct outcome of the lack of coal supplies, for technicians and engineers have had to harness the abundant water-supply of the country, which now produces sufficient electric power to drive all industrial plant and the national railways which are almost all electrified. It is quite understandable that Switzerland should have developed an important export trade in electric plant, from hydraulic turbines and generators to all kinds of electric equipment - cables, meters, signalling apparatus, etc.

This same industry also produces all kinds of textile machinery, machine tools, wood working and carpentering machines etc., besides steam and internal combustion engines, Diesel motors, trucks, motor and airplane parts, air-conditioning plant, pumps, mills, high precision and scientific instruments, calculating machines and typewriters, railroad equipment, aluminum etc. In all these domains the quality of Swiss products is universally recognized and lately Swiss industry has realized masterpieces which have claimed the attention of foreign specialists.

In the watch-making industry, the reputation of Swiss watches has been established for centuries. All kinds of watches are exported - from the ordinary good quality mass-production type to the exquisite jewel, from the sportsman's watch to chronometers and high precision timing instruments for use in laboratories or warfare. The equipment of the watch-making industry in Switzerland is highly perfected, but it is still to the artisan himself that it owes its magnificent achievements. For centuries, highly skilled workers have been trained to produce wonderful pieces of mechanism, and their descendants today still create timing instruments of all kinds which are a miracle of precision.

Another outstanding feature of Swiss industrial life is the chemical industry, and in particular the manufacture of dyes, pharmaceutical products and perfumes. Switzerland also produces chocolate, condensed milk, preserves, tobacco, carved wood-work, building material, pottery and glass-ware.

It must, nevertheless, be well understood that the question of work is fundamental in the organization of Swiss industry. Hence the necessity of maintaining a highly skilled working class and technicians well able to fulfil their task. Nor does Switzerland spare any sacrifice either in the training of those artisans who are to ensure the continuance of her economic life, or in protecting the workers themselves by all kinds of legislative and social measures. The Swiss working class enjoys a high standard of living and wages are correspondingly high.

The people of Switzerland have overcome the conditions imposed on them by nature and, in a land unproductive and poor in raw materials, have created modern industries which testify to their valor and courageous toil.

INSURANCE BUSINESS IN SWITZERLAND.

If the development of insurance is taken as the main criterion of the cultural development of a country, then Switzerland should be looked at as one of the most progressive countries in the world. The fact that insurance business has taken a very great extension could only surprise those who did not know how deeply the federal spirit and principles of mutual assistance have long penetrated both the national and economic life of this country. The growth of insurance took place in Switzerland later than in some of Europe's big states having a united structure and a centralized economic system. With the setting up of a Federal insurance supervision in the year 1886 and the codification of a unified law on contracts in the year 1908 the way was opened to quick development.

When dealing with insurance, one thinks first of private insurance companies. Together with these institutions there also exist in Switzerland state operated insurances in all the main branches, either for the whole population or only for employees of state undertakings, but their importance is not so great as that of private concerns. As regards social insurance, Switzerland was a pioneer in