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## LETTER FROM SWITZERLAND

One of the main features of Switzerland's economic development is the importance placed on social problems.

Swiss industrialists have for a long time recognised the value of a social peace based on voluntary agreement. They set aside a large percentage of their budgets for the welfare of their workers. Furthermore, the State has passed a set of laws, continually brought up to date and improved, which make a practical foundation for private efforts.

### Insurance

Thus the Confederation and the cantons have passed a whole series of laws covering the field of social insurance. Accident insurance is compulsory for most workers and employees throughout Switzerland. Sickness insurance is compulsory in several cantons, as is unemployment insurance. As for old age insurance, it usually comprises, in addition to the system of the Federal fund, a superannuation fund run by firms, the costs of which are shared by the firm and the staff. As a rule, the retired worker or employee receives an annual pension amounting to some 50 per cent. or 60 per cent. of the salary he received during his last year of employment. Two examples will suffice to show how these superannuation funds usually work: the management of one large factory, for example, has savings books made out in a local bank in the name of each of its workers, and frozen, and pays into these the sums it deducts from their salaries plus its own contribution, in this case 8 per cent. of the annual salary. In the second case, the superannuation fund consists of payments made by the staff amounting to 3 per cent. of their salary and an equal amount contributed by the firm.

Let us also point out that in the 900-odd companies of the metal and machinery industry, the amount put aside for the future of the workers is estimated at 85 per cent. of the total capital.

### Various Benefits and Allowances

Firms pay their staffs allowances intended to cover the most varied needs. Some pay special allowances in cases of serious illness or medical treatment, others make allowances in the spring and autumn to help in the purchasing of seasonal agricultural products. The great majority of these firms distribute bonuses, whose total is continually increasing, at Christmas or the New Year, or again on closing their accounts at the end of the financial year. In the metallurgical industry, for example, the amount of these allowances rose from 1.3 million francs in 1939 to 16.5 million in 1949.

Let us also call attention to the allowances made during military service, the various payments made into savings books, payments to the

family in case of death, loans, transport allowances, etc. In other fields let us mention the steps taken for the construction of houses for the staff, reduced rents, free legal services placed at the disposal of the workers, the publication of a factory newspaper, etc.

(Continued.)

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