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Consumer Credit in Switzerland

From a survey carried out by the Union Bank of Switzerland, it appears that while Switzerland holds the record for mortgage loans, it comes next to last among comparable industrial countries for consumer loans. At the end of 1973, consumer loans granted in Switzerland amounted to 266 francs per head of the population, compared with 2610 francs in the United States, 940 francs in West Germany, 580 francs in Austria and 490 francs in Sweden. Only France comes after Switzerland, with a loan of 220 francs per inhabitant. This comparatively low figure is the result of a fairly strong reluctance on the part of Swiss consumers with regard to hire purchase, as well as the loan restrictions and legal restraints to which hire purchase is subjected in Switzerland. It is estimated that specialised firms and the retail trade granted 1.7 billion francs' worth of loans in 1973 compared with 2.2 billion in 1972. At the end of 1973 therefore, consumer loans represented only 1.6 per cent of the Swiss national revenue or 2.3 per cent of private consumption. In other words, consumer loans play practically no role in Swiss political economy. (SODT)

PSYCHIATRICS

A society psychiatrist told a story about a patient he thought was making good progress in the cure of a split personality. "I was optimistic," concluded the psychiatrist, "until the patient called and demanded to know why he'd received only one bill."—Reader's Digest.

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