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IEWS FROM OUR READERS

The article about our Swiss bank notes has brought up some reactions from our members. Here is another letter received from Bert Fluhler in Hamilton:

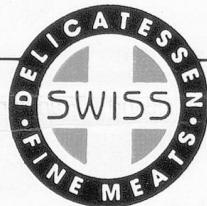
HISTORY OF SWISS BANK NOTES

Yes, the Swiss Bank notes existed from 1883-1907 and were called the Concordat Notes. The paper came from England - Bradbury Wilkinson Co. The notes' design was basically the same except each Canton had the name of its own Bank and, of course, different signatures and different dates of issue. The notes were only issued in values of 50, 100, 500 and 1000 Fr. in German, French and Italian text. In 1914 the Eidg. Staatskasse issued another series of only 5, 10 and 20 Fr. value and the same year the Darlehenskasse (State Loan Bank of the Swiss Federation), also in the three languages, issued a 25 Fr. note.

(Note: Currency notes for 1 and 2 Francs dated 27.4.1915 and 100 Francs dated 9.9.1914 were printed but not issued).

Also, before the Concordat notes issue from 1883-1907, quite a few Cantons produced their own Bank notes: 1830 (Marcuard & Co. Bern) 50 Fr. note and Kantonal Bank Bern, 1834, 10 and 20 Fünf Frankentaler (yellow paper) and, in 1847, issue of a 1 Fünf Frankentaler as welfare assistance for poor watchmakers!

The Swiss coins go back quite a bit further. After the Swiss Constitution of 1848 the Decimal system was accepted - 1 Fr. = 100 Centimes. During Napoleon's occupation of the country and the formation of the Helvetian Republic 1798-1803, coins were minted in Bern, Basel and



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CARS IN MOTHBALLS

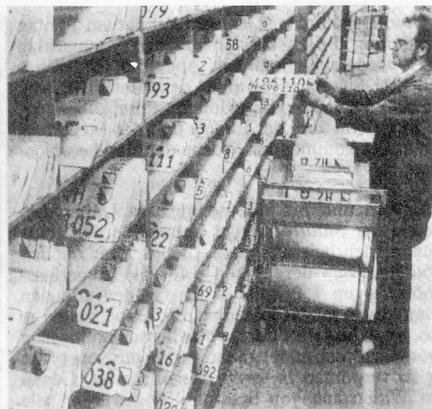
Who would have thought that the time would come where people voluntarily give up using their cars? Well, the present recession in Switzerland has produced this phenomenon.

In order to save money on petrol, antifreeze, winter tyres and road taxes, more and more Swiss people "mothball" their cars during the cold season by returning their car plates for several months during the winter and storing their cars as best they can. Many car owners who do not have access to a garage, have no

other solution than to park their vehicle on the road, protecting them against the weather with plastic covers. There is apparently no law in Switzerland against leaving a car in a free parking zone for several months without number plates. But the practice is creating a lot of ill-feelings amongst the car owners who continue to use their vehicles during the winter, as they find almost all free parking spaces permanently occupied by the ever increasing number of "mothballed" cars.



A "winterised" car covered by a plastic shield parked for months along a pavement awaiting the warmer weather, taking up valuable space away from other motorists.



At a motorcar registration office, thousands of number plates are stored for the winter, awaiting spring when their owners will return to claim them again for the next summer season.

Solothurn with different values of 32 Fr. 16 Fr. and 40, 20, 10, 5, 1 and 1/2 Batzen. Before that time virtually every Canton produced its own coins, going back to the 15th and 16th centuries: Zurich (16th C.) with coins in value of Gold Kronen - Taler - Dicken - Batzen - Groschen - Schilling - Sechser - Augster and Heller. Bern already had coins minted with the Emblem of the Canton, the Bear, in 1492.

Apart from all the muddle and jumble of coins of each Canton, the country was also flooded with foreign coins, mainly from France, Belgium and Italy. In the 19th century the coins in circulation were approximately 115 millions of which 100 millions were foreign currency. Approximately 8000 different coins were circulating. No wonder that in the 1848 Constitution, all this was changed to a standard format which still exists today.

From 1936 Switzerland also produced Commemorative 5 FR. coins. Shooting Thalers were commenced in 1842 with Chur - 4 Frank value.

Much more could be written about the Numismatics of Switzerland, as it is historically extremely interesting. However, this short article will serve to clarify the two previous articles in the *Helvetica*.

Bert Fluhler, Hamilton

SWATCH MOBIL WITHOUT VOLKSWAGEN

The German Volkswagen AG. has quit the joint venture with the Swiss Swatch

makers for the construction of a "Swatch mobil" car. The reason given by VW was the huge deficits that this firm had accumulated recently. The separation was a painful but friendly one.

The man behind the hugely successful Swatches, Nicola Hayek, advised that the project to build a nature friendly small car would still be pursued with unabating vigour. The car production is still due to start in 1996.

So after many years of absence, Switzerland may well see a rebirth of a car manufacturing industry.



AVERAGE SWISS INCOME

The average income in Switzerland is stagnating around 43.100.- SFR (approx NZ\$ 55.000.00) per year. In the "richest" Cantons, Zug, the average income is still 74.000.-SFR whilst in the "poorest" Canton, Jura, the average is only 32.000.-SFR. Amongst the "rich" Cantons are also Basel-Stadt (60.400), Geneva (56.900), Zurich (56.100) and, surprisingly, Glarus (46.400). All the other Cantons have a below average income. Zurich contributes 22% of the total income, Berne 12.5%, Waadt 8%, Geneva and Aargau 7% each, St Gallen 5% and Basel-Stadt and Lucerne 4% each. The remaining 18 Cantons produce around 30% of the total national income.