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## SWISS, BAD PAYERS TOO ?

Like in New Zealand, Switzerland experiences the same pattern that is so typical in any recession. People can no longer meet their commitments and go into more debts which they cannot pay either. Like here in New Zealand, the few businesses that are really flourishing in Switzerland in the present recession are the debt collecting firms. Over 2 million orders to pay have been sent to customers in 1992 alone. Unpaid debts have reached the staggering amount of 4-5 billion SFR.

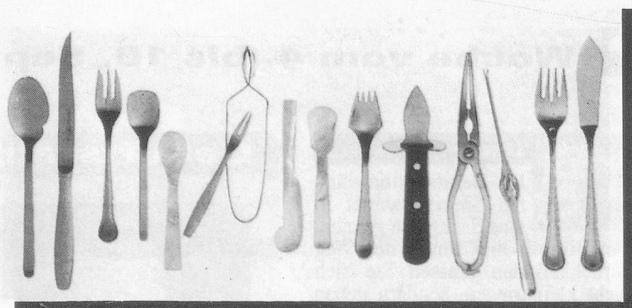
In Switzerland where the rental of an apartment can easily represent over one third of the people's salary, the authorities are bracing themselves for a flood of evictions as more and more people will soon fall behind with their rents. The threat of a whole part of the population becoming homeless is quite real. According to statistics, in 1991 already one fifth of the tenants had difficulties in paying their rents. The slightest incident - illness, accident or, more ominous, loss of a job - will see these people thrown out of their apartments. In Lausanne alone, the number of legal evictions has increased by 21% in 1992. The victims are usually either people who have become unemployed or high flyers who over-committed themselves and who now, during the recession, can no longer meet the costs of their high standard of living and are trapped by their commitments.

Apart from the financial and mental strain, the recession also has created a more sinister type of business: the new debt collectors with their methods of threats, mental and physical, bordering on illegality. The genuine debt collecting firms are facing an ever increasing competition from "cowboys" who have no scruples or business ethics and who consider any method, even violence, good enough as long as it brings in the results.

Sadly enough, Switzerland, one of the richest countries in the world, is experiencing the same trend as most other countries in recession: the rich stay rich or get richer, the middle-class barely survives, teetering on the brink of individual disaster and the poor get pushed down into the category of the homeless and the "down and outs".

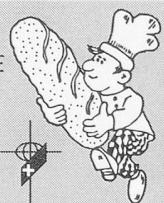
## DO YOU KNOW YOUR CUTLERY ?

Everyone knows what spoons, forks and knives are for, but can you identify the use of all the items of cutlery pictured below? Have a go. If you get lost amongst all these implements, the answer is on page 12.



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## SUGUS

Who does not remember the famous "SUGUS" launched on the Swiss market by Suchard in 1931 at Serrières near Neuenburg?

The last survivor of the chocolate manufacturer Suchard in Neuenburg, the SUGUS has finally emigrated too. From now on it will be produced in Reims (France) under more economical conditions. Before the Neuenburg factory closed down, 40 employees were still producing some seven tons of SUGUS per day. When Klaus Jacobs, after 8 years at the helm of Suchard, sold his Suchard-Tobler group to the Americans, the SUGUS became part of the production of Kraft General Foods, the food stuff arm of Philip Morris, the giant american tobacco manufacturer.

Few bonbons have survived unchanged the fickle taste of consumers, but the SUGUS stayed a favourite with generations of kids. Strangely enough, its recipe originally came from Poland and it has changed little over the years. Today the whole world still wants the SUGUS. In Hong Kong, which by itself alone absorbs a third of the production, it is sold under the name of "Soi-Si-Tong" (translated: the best thing in life). The SUGUS is also manufactured under licence in Indonesia, South Africa, Thailand and Portugal.

But for the 40 employees in Neuenburg, the end was a bitter one. After 60 years of production, an era came to an abrupt end. The 3000 tons of SUGUS produced annually at Serrières-Neuenburg represented only 7.5% of the total turnover of Philip Morris. Therefore in such a huge enterprise, the fate of 40 employees and the demise of a typical Swiss manufactured product do not receive much consideration or sympathy.

*So, bye, bye to the good old Swiss SUGUS.*

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