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## FIRST SWISS PILOTS OF THE SWISS ARMY

On the Locarno Magadino airport the very first "Rekrutenschule" in which 4 Swiss women trained to become air force pilots has come to a close. As the Swiss army regulations still do not allow women to participate in armed combat, their air force carrier will most likely take them as far as helicopter pilots. Whether they will ever be allowed to become professional air force pilots is still very problematic under the present regulations.

## LONGER SHOPPING HOURS ?

Following a recent vote, the people of Zurich have rejected an initiative for longer shopping hours. 59% of the voters voted against the opening of shops until 8 pm and therefore the present closing time of 6.30 pm will remain. Unlike New Zealand, Zurich and most other Swiss cantons are not yet ready for a liberalisation of their shopping hours. Old traditions are still hard to shift...



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## EXPENSIVE HOUSING

If you think house prices are high in New Zealand, look at the list below and ponder on how anyone can possibly afford to own their own house in Switzerland without loading themselves with a massive mortgage which they can never repay.

Average prices for a 3 bedroom house (Einfamilienhaus).

Zurich	1,253,000 SFR	Solothurn	793,000 SFR
Geneva	1,100,000 SFR	Thurgau	792,000 SFR
Lucerne	1,030,000 SFR	Berne	751,000 SFR
Basel-Stadt	994,000 SFR	Graubünden	750,000 SFR
Schwyz	928,000 SFR	Fribourg	745,000 SFR
Basel-Land	871,000 SFR	St Gallen	724,000 SFR
Aargau	854,000 SFR	Appenzell A.Rh.	692,000 SFR
Wallis	823,000 SFR	Tessin	681,000 SFR
Schaffhausen	820,000 SFR		

If these prices are a bit steep for you, how about settling for a simple weekend or holiday home? They are much cheaper, or are they? Here are a few average prices:

Zurich	892,000 SFR	Graubünden	440,000 SFR
Lucerne	825,000 SFR	Berne	403,000 SFR
Aargau	719,000 SFR	Tessin	392,000 SFR
St Gallen	511,000 SFR	Glarus	383,000 SFR
Schwyz	504,000 SFR	Wallis	374,000 SFR

Some very expensive weekends or holidays indeed!

## HIGHER RENTALS

From our point of view in New Zealand, rental prices are already sky high in Switzerland. The lifting of the price control on the rental of houses and apartments would immediately increase the prices even further by around 25% and would provide the landlords with an additional income of 5 billion SFR.

According to the Association of Landlords this move would make the construction of new apartment buildings financially more viable and thus eliminate the chronic shortage of accommodation. On the other hand, the Tenants Association argues that prices would increase so much that many tenants would no longer be able to afford the rentals. In fact it was estimated that in such a case, one in every 3 tenants would need government assistance and that this would represent a further expenditure to the central government of over one billion SFR per year. However, extra rates and increased income tax from the landlords would give back to the government an additional revenue of around 800 million SFR. So the government would not lose too much in the deal. But the move would still suck up 4 billion SFR a year out of the economy which could well go back into another recession as a result of it. It is a real headache for the Federal Government who has to find a solution to this seemingly impossible problem.

## NEW HEALTH INSURANCE

Swisscare is the name of a new health insurance created in common by Helvetia, KFW Winterthur and Konkordia insurance companies. This move was conditioned by the ever increasing health care costs. Swisscare will have a membership of over 2.5 million people and a turnover in premiums of some 3.9 billion SFR with a market penetration of 33%.

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