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the Swiss Embassy was well represented. We were guided through the temple and we learned some interesting facts about a different religion and culture. While we were there a Hindu wedding was being organised and we were able to watch some of the preparations for the occasion. Afterwards we

were all invited to Maya's house for an "Indian Afternoon Tea" (I didn't know Zwetschgenkuchen, Apfelstrudel and Kugelhopf were Indian Specialities!!). Thanks to Maya for her hospitality and time spent organising this event.

Christine A.

## WELLINGTON SWISS CLUB ANNUAL GENERAL MEETING SATURDAY 13 APRIL 1996 AT 7 PM.

1) Welcome	6) Rifle Master's Report
2) Election of Scrutineers	7) News on future of Clubhouse
3) Minutes of last year's AGM meeting	8) Election of new Committee and Auditor
4) President's Report	9) Subscriptions
5) Treasurer's Report	10) General Business/Suggestions

*Beginning of Club Evening 7 or 7.30pm ??*

## NEW LOOK FOR THE SWISS FRANC

Counterfeitors are in for a hard time. After eight years of planning and implementation, the Swiss National Bank last October started issuing new, high-technology bank notes. To frustrate counterfeitors, the new notes embody an extraordinary number of security features. These are so incorporated into the notes as to result in a wealth of colour plays giving them an ultra-modern, slightly "disco" appearance true to Switzerland's reputation of being one step ahead in bank-note design.

### STARTING WITH THE FIFTY

The first of the new series, already in circulation, is a green 50-franc note. In a year's time, this will be followed by a new, red 20-franc note. The remaining denominations: Sfr. 10 in yellow, Sfr 200 in brown, Sfr 1,000 in violet and Sfr 100 in blue-will subsequently appear in that order at six-month intervals. Switzerland has some 250 million bank notes in circulation, with a combined face value of about Sfr 30,000 million. Of these, the 100-franc denomination is that most widely used. It will be issued last because the Swiss National Bank wants to benefit from experiences with the other notes.

### SPOTLIGHT ON CULTURE

All the new notes feature famous

and the art historian Jacob Burckhardt (Sfr 1,000).

### MAGIC NUMBERS

The security measures featured centre around the note's denomination. There are five security features which the Swiss National Bank says will be especially irksome for counterfeitors in that they are so easy to check. In the case of the Sfr 50 note, they are as follows: - Moving number. In the middle of the note, the number 50 is seen on special silver foils known as kinegram. When the notes tilted back and forth, the number appears to move horizontally across the kinegram. - Magic number. The 50 is printed in a shimmering, transparent colour. Depending on how the light falls on the note, the number appears and disappears. To check authenticity, the note is tilted slowly towards the light until the number is seen. - Coloured number. The 50 is clearly visible and its print is rough to the feel. When the coloured number is rubbed on a sheet of paper, it leaves distinct traces. - Glittering number. The denomination is metal-coated and partially covered with ink. When the note is held as though it were a sheet of paper to be read, the number has a silvery glitter. - Chameleon number. The number is printed with a special ink and changes colour depending on how the light falls on the note. The colour of the chameleon number changes as the note is tilted slowly away from or towards the user.

### WATERMARKS AND ULTRA-VIOLET

Safety features do not end with these special numbers, however. They are backed by even more security measures. Thus, a watermark reproduces the denomination of the bank note. A



Switzerland's new 50-franc note features Sophie Taeuber-Arp, one of the century's leading modern artists.

fine white line only to be seen with a magnifying glass outlines the number. And two ultraviolet numbers can be viewed only with a special lamp (these features are not much good to you unless you permanently walk around with a magnifying glass and a special lamp in your pocket). Serial numbers appear in two different places and two different colours as a combination of letters and digits. Fine entwined lines in the note paper can change colour from line to line or within the line itself. Finally a symbol perceptible to the touch and different for each denomination is embossed at the lower end of the front of each note to enable the blind and vision-impaired to recognize the face value by touch.

### TAKING PAINS

Why put so much trouble into producing new notes? Counterfeitors are

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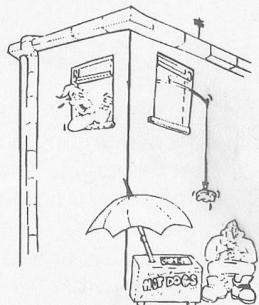
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A data-art head forms the background of the note's obverse side.

two years. Notes with even slight blemishes are being removed from circulation and destroyed. Around 80 million notes - about a third of those in circulation - are eliminated in this way every year. This means that Switzerland spends Sfr 60 million on issuing and replacing bank notes annually.



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certainly a compelling reason. Traditionally, Switzerland's central bank is a leader in bank note technology and the franc has consequently been less threatened by counterfeiters than many other major currencies. For all that, recent improvements in colour photocopying techniques which make fakes harder to detect have led to an increase in Swiss franc forgeries. The authorised issuers of bank notes are engaged in a constant race with counterfeiters, because cash is still very much in favour with the public, despite the growing popularity of cashless payment transactions and the increasingly widespread use of electronic payment media.

Apart from the security aspect, Switzerland has always taken particular pride in the appearance of bank notes which are its "visiting card". This is shown in the regularity with which the Swiss National Bank replaces used notes. Every note returns to the central bank on an average three times every

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