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Europe and blue-collar workers can still afford trips to their vacation homes in Spain. But the economy is going backward.

The damage is widespread. The mighty Swiss banking industry has quietly suffered its own version of the U.S. savings-and-loan crises. The real-estate industry is on its knees. Hardly a day goes by without another Swiss company announcing layoffs. Unemployment, which never rose above 1% in previous recessions, now stands at a record 5.7%.

Poverty is on the rise. A new study, the first of its kind in Switzerland, showed that one in 10 Swiss live below the poverty line. "Switzerland now has the phenomenon of the working poor" says a spokesman for the Swiss National Science Foundation, which conducted the study.

A recent afternoon saw about 130 people come for salad and lasagna at a soup kitchen in Geneva. The number asking for a free meal has risen sharply in recent years said the organiser. "I am an optimist, but the reality is really alarming, there could be a social explosion" he continued.

FRANK TALK

Switzerland's woes have several causes, but many blame economic globalization, the strong Swiss Franc and the Swiss National Bank. In the 1980s, the central bank allowed growth to explode. Swiss firms exported so many machines, watches and electronic parts that they created 480,000 jobs in the latter half of the decade - a huge amount in a country of seven million people. Companies imported workers from outside the country to keep up. The growth sparked inflation, prompting investors to pour money into real estate.

Then, in 1989, the central bank abruptly jacked up interest rates. That alone would have driven up the Swiss Franc. But within a few years, investors began preparing for European currency union. They rushed to buy Swiss Francs in fear that the new Euro currency would be weaker than the mark.

The Franc plays a huge role in Swiss economic life. The country exports 40% of its gross domestic product, the highest rate on Earth. The soaring currency hammered exporters by making their goods more expensive on world markets.

ASIAN CHALLENGE

A typical victim was Sulzer Rüti, a division of the Winterthur-based engineering group Sulzer AG. Sulzer Rüti, the world's biggest maker of textile weaving machines, employed 4,400 in 1990. But the strong Swiss Franc made it less equipped to deal with the growing Asian competition. Revenue fell sharply and last year the company closed its factory in Rüti to concentrate production at a factory near Zurich. The company cut 950 jobs.

Another industry feeling the heat is real estate. Prices are down significantly, the vacancy rate has swollen and office buildings in the periphery of

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Zurich stand empty. Six years ago, a couple bought a five-room apartment in Zurich for US\$610,000 (Switzerland has some of the world's highest housing prices). Last year, it tried to sell it for the same price and got nowhere. The couple has since cut the price down to US\$540,000. "It's disappointing, but not surprising considering how bad things

are" says the wife, who works as a dentist for the Canton of Zurich. Like other public employees in Zurich, she had to take a 3% pay cut last year.

One obstacle to a real-estate recovery are laws prohibiting foreigners from buying property. "There is a demand says a real estate broker, "but people are afraid of foreigners buying up Switzerland".

ADVENTURE ZOO

In Eichberg (Rhine Valley in the canton of St Gallen) there is a unique zoo where all visitors, but especially children, are allowed, under supervision from zoo employees, to touch, feed and play with the animals. What is even more unusual about this zoo is the fact that children can take some of the animals with them on walks outside the enclosures of the zoo so that they can get to know them even better.

Needless to say that the children really love these types of outings. However, the zoo keepers are very careful that the animals do not get stressed by the presence and attention of the children. The interaction between children and animals is carefully assessed so that none of them get tired or fed up with the others.



The highlight of the day for the kids: a hike into the St Gallen vineyards with some of the llamas that carry the food for the pic-nic in the baskets slung over their backs.