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## AN ENGLISHMAN'S OBSERVATIONS ON SWISS BUSINESS LIFE.

By R. A. LANGFORD, Zurich.

(Member of the Efficiency Club Zurich)

(Continuation).

It is the same with the Verkehrsverbände; in these the Verkehrsdirektors are the committee members, and in most cases there is anything but harmony among them. Just as each hotelier in the one resort is jealous of the others, so the resorts are jealous of one another. Now the publicity work comes to the national organisation, and here it is the same. For the National Office, however efficient it may be, must be very, very careful to consider the interests, or supposed interests, of each district and Verkehrsverein. No region must be left out. Thus the hands of those responsible for the national propaganda are tied by little petty jealousies and conflicts. A little more understanding and team spirit would put matters right.

This is just one example taken from personal experience. Many others might be mentioned, in other branches with which I have come into contact. *Bureaucracy*, too, kills many a useful effort — bureaucracy in official quarters is Switzerland's second bugbear.

Some years ago the writer founded a *sports club* in Zurich. The new Rugby Club was supported by Zurich sportsmen with an interest that at first seemed quite astonishing — astonishing because the game is still practically unknown here. There were between 60 and 70 people at the foundation meeting. But very soon it became apparent that not all of them were there because they were interested in Rugby. Many of them had their own private interests in view. Some were insurance agents, others tailors, employees of sports outfitters, even political canvassers, and in two months the club looked as if it would become a market for the most widely differing wares. It is, of course, a traditional Swiss custom for every merchant to belong to some Verein. A good deal of business is done in this way. To my mind this is a mistake, for it spoils both business principles and also the enjoyable or artistic or sporting activity which is the real object of the Verein. — And so, in the case of my club, there were disputes very soon, and a systematic weeding out of business, political and other undesirable elements had to take place. There remained a nucleus of real sportsmen, but even they found it hard to get on well together, for personal interests, conceits and ideas were always getting in the way of the interests of the club. It took a good deal of time, many quarrels and a few expulsions before the right spirit of team-work and co-operation began to assert itself. It might even be said that the members had to go through a school of mental education as regards team-work both in the clubroom and on the playing field before they could achieve even the most fundamental harmony.

And this, I find, is also the great disadvantage in Swiss business life to-day. Its cause is deep-seated. For the Swiss system of government trains the *individual* citizen to remain individual; it does not mould him, but leaves him every scope for his own ideas. The same may be said of the *Swiss system of education*, which essentially aims at the acquiring of academic knowledge (and is eminently successful in this respect), but makes no attempt at character-forming in a community sense.

The young Swiss is given a much better *commercial training* than, for instance, the Englishman. He starts his business education at a surprisingly early age. While budding English manhood is imbibing the immortal words uttered on their deathbeds by famous British warriors and statesmen, young Switzerland is already delving deep into the involved mysteries of short-hand and double-entry book-keeping. While young England is learning to keep a straight bat at cricket and developing those characteristics and sensibilities which inform him in after life, quite instinctively, whether something is "done", young Helvetia is earnestly engaged in dipping into the complexities of commercial law and international banking methods.

And indeed there is much that he must know before the doors of business life are opened to him. It is not sufficient in Switzerland that a youthful candidate for a vacant post has played scrum-half for the First Fifteen, or that he has passed the School Certificate with double-barrelled honours, for in Switzerland education means specialisation in a special branch of commerce, and to connect business ability, even remotely, with any other conception of the term "education" would be a sacrilege. In Switzerland business is not merely an exalted means to a profitable end, like an American religious sect, but a function that justifies itself by itself. Even the most trivial business transactions are carried out with a dignified show of ritual and solemnity.

There was a time, of course, even in Switzerland, when a bargain was clinched, definitely and finally, over a glass of beer at the nearest pub. Such transactions naturally involved a certain amount of confidence on both sides — the more the confidence the less being the risk run. But those times have long ago passed into oblivion all over what the civilised world, so that now the forms and features of business have become more or less standardised. It remains to be said, however, that the Swiss seems to have but *little confidence* in the integrity of his neighbours when he has business dealings with them, which in one way is rather strange and in another quite natural. — Strange because, as is clearly evident to all and sundry, the race is fundamentally honest in every respect; natural because business is business, with which, in theory at any rate, fundamental honesty has but little in common. In fact, the average business transaction in Switzerland seems to be carried out on the assumption that the other party will not only drive the hardest bargain he possibly can, but will also cheat right and left if he is given the opportunity. A fact which, though in most cases naturally quite unfounded, yet necessitates the drawing up of long and wordy contracts and deeds containing clauses providing for every possible and impossible eventuality and emergency. Just as if both parties, instead of wishing to do business smoothly and to the pleasure, satisfaction and mutual profit of everybody concerned, were going to carry the contract straight off to a lawyer, who would do his best to pick legal holes in it, thus giving an excuse for breaking up the whole transaction and cancelling the contract before it could be fulfilled, or else making a lawsuit of the affair, just to cause annoyance to the other party.

Even a cursory examination of commercial Switzerland is sufficient to convince the stranger that there is no green in the eye of the Swiss business man. Steady, solid and outwardly unassuming, he is nevertheless possessed of a boundless ambition and the necessary patience to wait till the right opportunity comes along. Logical, calculating and a little narrow-minded, he is catering for a very definite type of public, educated to the idea that one gets "naething for naething in this world," disbelieving in advertisements that offer half the world for a song, ready to pay a just price for what it buys, though that price may be exceptionally high, but demanding, firmly and inexorably, full value for its money. That the average Swiss carries his loose change carefully shut up in a little purse is significant in itself; that the doors of even the most modern Swiss houses are still fitted with big, strong locks in which big, strong keys are turned *twice* to ensure safety, indicates that he leaves little to chance.

(To be continued).

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