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# COMMERCIAL NEWS

One of the main features of Switzerland's economic development is the importance placed on social problems.

Swiss industrialists have for a long time recognised the value of a social peace based on voluntary agreement. They set aside a large percentage of their budgets for the welfare of their workers. Furthermore, the State has passed a set of laws, continually brought up to date and improved, which make a practical foundation for private efforts.

### Insurance.

Thus the Confederation and the cantons have passed a whole series of laws covering the field of social insurance. Accident insurance is compulsory for most workers and employees throughout Switzerland. Sickness insurance is compulsory in several cantons, as is unemployment insurance. As for old age insurance, it usually comprises, in addition to the system of the Federal fund, a superannuation fund run by firms, the costs of which are shared by the firm and the staff. As a rule, the retired worker or employee receives an annual pension amounting to some 50% or 60% of the salary he received during his last year of employment. Two examples will suffice to show how these superannuation funds usually work: the management of one large factory, for example, has savings books made out in a local bank in the name of each of its workers, and frozen, and pays into these the sums it deducts from their salaries plus its own contribution, in this case 8% of the annual salary. In the second case, the superannuation fund consists of payments made by the staff amounting to 3% of their salary and an equal amount contributed by the firm.

Let us also point out that in the 900 odd companies of the metal and machinery industry, the amount put aside for the future of the workers is estimated at 85% of the total capital.

### Various benefits and allowances.

Firms pay their staffs allowances intended to cover the most varied needs. Some pay special allowances in cases of serious illness or medical treatment, others make allowances in the spring and autumn to

help in the purchasing of seasonal agricultural products. The great majority of these firms distribute bonuses, whose total is continually increasing, at Christmas or the New Year, or again on closing their accounts at the end of the financial year. In the metallurgical industry, for example, the amount of these allowances rose from 1.3 million francs in 1939 to 16.5 million in 1949.

Let us also call attention to the allowances made during military service, the various payments made into savings books, payments to the family in case of death, loans, transport allowances, etc. In other fields let us mention the steps taken for the construction of houses for the staff, reduced rents, free legal services placed at the disposal of the workers, the publication of a factory newspaper, etc.

Moreover, about half of Switzerland's industrial concerns make a contribution to the expenses incurred by the birth of a child, either in the form of financial help or the gift of the layette. Nursery schools have been set up in many places, as well as class-rooms where schoolchildren may come and do their home work while waiting for their parents to finish work. These day-nurseries are very pleasant in appearance and run on the most modern lines.

Firms give particular attention to the training of apprentices. The theoretical and practical instruction given to future workers is very complete, and the run-

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ning of special workshops, the salaries of the instructors and the training are not negligible items in the budgets of firms.

Let us also draw attention to the important role played by welfare officers in the lives of Swiss workers. At the present moment, almost all firms of a certain standing employ one or more welfare officers. The sums placed at their disposal vary according to the factories; one well-known Swiss firm, for example, allots 40,000 Swiss francs annually to welfare work.

#### Holidays and recreation.

At the present moment, almost all men and women workers enjoy holidays with pay, generally for a period of two weeks. With regard to spare-time activities, many firms also set aside large sums to provide entertainment and sports facilities for their workers.

Moreover, certain firms allow their women workers who have homes to run in addition to their work at the factory, to go home half an hour and sometimes even an hour before noon in order to prepare the mid-day meal for the family. The same favour is granted to the older members of the staff, whose working day is shortened by half an hour without there being any corresponding decrease in pay.

A great number of firms possess a canteen, or a clubroom, where meals are served at reasonable prices, the management contributing to a large extent to their financing. In the metal and machinery industry, for example, there are about a hundred of these establishments. Sometimes they even constitute an additional source of income for the workers, who sell the vegetables and fruits from their gardens to these canteens.

Naturally not all employers make use of all these possibilities for the welfare of their workers. But in most cases, they form a whole, a sure guarantee of the social peace which reigns throughout Switzerland.

Finally, let us point out that the wages of workers and employees are comparatively high and consequently allow them a relatively high purchasing power. It is generally estimated that the effective salary of the Swiss worker is about 25% greater than it was before the war.

## Nouvelle Société Helvétique (LONDON GROUP)

### OPEN MEETING

Tuesday, 29th April, 1952, 7 p.m.

CHRISTOF BON,  
Dipl. Arch. ETH, Zurich,  
will speak (in English) on  
"DOMESTIC ARCHITECTURE IN THE GRISONS"

at the  
Vienna Café, Berkeley Arcade,  
opposite Baker Street Station, N.W.1.

*All Swiss and Friends are heartily welcome.*

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