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LETTER FROM SWITZERLAND.
**The demographic movement and its economic
 repercussions.**

The population of Switzerland is expected to exceed five million during the year 1956. In 150 years therefore, the number of inhabitants will have more than tripled. The density of the population per square kilometre rose from 58 inhabitants in 1850 to 120 last year. Obviously such an evolution could not help bringing about a fundamental transformation in the distribution of population between urban and rural districts. The soil of Switzerland, even when farmed to the maximum, can feed only a fraction of the present population. This is partly why towns with more than 10,000 inhabitants, which accounted for 15% of the total population in 1850, accounted for 37% in 1950. The distribution of inhabitants between the different categories of towns has developed in a similar manner. Thus, for example, Switzerland's five biggest towns, Zurich, Basle, Geneva, Berne and Lausanne, today contain one million inhabitants, i.e. 20% of the total population, whereas in 1850 only 7.4% of Switzerland's total population lived in these same towns. It is expected that the population of Switzerland will increase during the next few years by between 20,000 and 30,000 persons annually and that the expansion of the towns to the detriment of the rural districts will become even more marked.

The proportion of the Swiss population lucratively employed is appreciably higher today than previously, i.e. almost 50% as opposed to 46.4% in 1888. Although the percentage of women gainfully employed decreased slightly, that of men on the other hand has risen from 62.3 to 70.5%. The comparative importance of the different forms of employment has changed considerably. Industry, trade, banking and insurance have progressed much more rapidly than agriculture. Today for every 100 persons employed in agriculture there are 354 employed in industry, whereas in 1888 the figure for industry was only 123 compared with 100 for agriculture. The number of inhabitants em-

ployed in farming will undoubtedly decrease still further as a result of the growing abandonment of certain properties which are difficult to farm and no longer capable of providing their owners with the standard of living considered essential today. This particular factor has already contributed to the depopulation of the mountain regions.

These changes in the distribution of the population have contributed to the considerable increase that has taken place in the national income since before the war; it rose from 7.7 thousand million francs in 1924 to 23.2 thousand million in 1954. During the period from 1949-54 alone there was an increase of 19.5%, which placed Switzerland second among European countries after Sweden. The actual effective increase is obviously less because of the depreciation in the value of money. In terms of the franc of 1938, the average individual income of persons exercising independent professions rose from 3,082 to 4,681 francs between 1930 and 1950, whereas for wage-earners the increase was from 3,274 to 4,626 francs. These figures have increased considerably since then.

The evolution in individual incomes has also had its effect on family budgeting. Thus the proportion spent on foodstuffs has decreased appreciably as has also that spent on rent, at least in working-class

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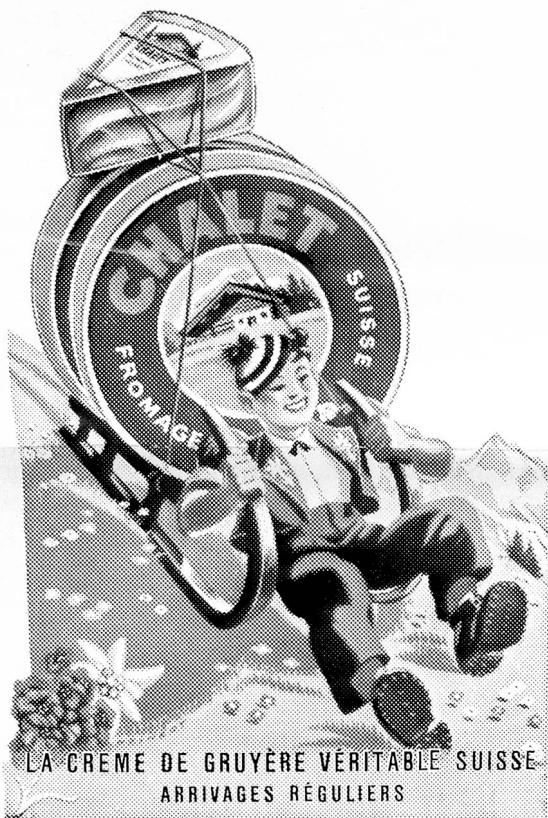
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families. Home furnishing, entertainment, travel and insurances on the other hand have accounted for higher sums. The increased expenditure on insurance shows that heads of Swiss families are anxious to safe-guard their families as far as possible against future difficulties.

The outlook for the future appears satisfactory on the whole. Up to the present, the national income has increased at a much more rapid rate than the population. Furthermore the rate of growth of the population is expected to begin to slow up in the near future so that even a less favourable situation than the country is at present enjoying is unlikely to have any serious consequences.



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ANOTHER SWISS BANK PUBLICATION.

For the last eight years the Swiss Bank Corporation have published an annual handbook in which full data concerning currency regulations and commercial procedure applicable to almost every country in the world was set out.

These regulations used to be subject to frequent alterations but have now become more or less stabilised in most countries. For this reason the Swiss Bank Corporation have decided to refrain from issuing a complete new edition of their 1955 book and to publish instead a supplement which, taken in conjunction with the 1955 issue, brings all relevant information up-to-date.

This supplement, just published, is a well-produced brochure of 50 pages carrying the usual title **BRITISH EXPORTS AND EXCHANGE RESTRICTIONS ABROAD**. The information it conveys applies to some 125 foreign countries, alphabetically arranged, giving the rates of exchange, the figures of trade with the U.K. for the last three years and an indication of the nature of payments in relation to the exporter's obligation under the Exchange Control Act which lays down which currencies have to be offered for sale to an Authorised Dealer. A tabulated list of such currencies will be found on the last page, brought in line with the latest Treasury Order (August, 1955).

The Swiss Bank Corporation in making this handbook available to the public are rendering a great service to the commercial world. The information it contains and the clear and orderly manner in which it is presented are certain to be of considerable value to all traders whose business is the export of goods to countries abroad. They are to be commended for their initiative and expert knowledge.

P.S. Included in the above brochure is a folder showing in tabulated form the facts and figures of Switzerland's national economy, a most interesting digest.

CHANGE IN 1st OF AUGUST PROGRAMME.

The Swiss Male Choir being unable to take part in the programme of the 1st of August celebration, at Battersea Town Hall, on Wednesday, August the 1st, its place has been taken by the Basle Tramway Mixed Choir, (Basler Strassenbahner Frauen & Männerchor) consisting of 50 performers.

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