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# COLLECTORS ITEMS

People are always donating "rules of thumb" and "folk way and wisdom" to newcomers in a foreign land. One such free, gratis, and unsolicited capsule comment runs: "The thrifty Swiss have as much in savings as other nations have in debts." Financial experts may well disagree with this, but the underlying idea is sound. In Switzerland everyone saves . . . land, time, food, clothing. And . . . one saves stamps.

These are not the ordinary kind of postage stamps — though there are devoted philatelists, too. One saves the "rebate" or "picture book stamps". The observant Swiss housewife is a demon collector. Before she buys a package you'll see her looking it over to find a Silva or Juwo or Avanti stamp. At the pay desk she receives her change, and as eagerly accepts the strips of stamps the clerk metes out to her. She folds her movie ice-cream wrapper, sticky side in, and tucks it in her purse. She also rescues her husband's, if he hasn't already ground it under heel. Chocolate bar wrappers are carefully examined before being put in the nearest trash basket. And, if she hasn't caught on to collecting, her children have, and she'll take over from there. A favourite maternal gambit is: "Ruth, if you'll run my errands, you may have the stamps." Ruth runs faster, more happily, and becomes brand-name conscious through her own budget. The premiums are, therefore, carefully keyed to family enjoyment. They are adult in quality and ageless in appeal.

Switzerland's retail stores and brand product manufacturers have a unique way of giving bonuses and rebates to their customers in the form of stamps or cheques. These are redeemable, not in gift premiums, but in cash or produce from the stores, and can be exchanged for books or travel bons from the manufacturers.

It all started some two decades ago. The usual household economy was that the husband doled out daily money for the necessary details — the wife kept a faithful and often tearful household account book, and every cent was duly reported and recorded with never a centime left for madame's little personal needs or pleasures. "Mad money" for the lady of the house was never included in the family budget. Personal allowances were as rare. The lucky farmer's wife had her "egg money" perhaps; another could knit for others, and have a franc or two for herself. And, though one could put aside for the big emergencies, there was never the teapot fund for life's little accidents. Then the national retail association hit upon the idea of a built-in savings account. They gave

stamps for a percentage of rebate from any purchase. The receiver collected these, pasted them in a booklet, and with the accumulation of 100 francs' worth of purchases, received a cash or trade rebate. The retail association, under local administration, gives 5% rebate. The various chain store organisations give as high as 8% rebate. Certain chain groups have individual systems and percentages.

Then brand product manufacturers started a bonus action. First the chocolate manufacturers commenced including a little four-colour picture in each bar. They were serialized illustrations of fairy tales, or bird pictures, or local wild flowers. (Remember that attic hoard of cigarette pictures with antique ball players?) One could get a booklet from the manufacturer to glue the pictures in, like an album. This still is the system for several chocolate companies. Another scheme is called the Silva cheque system. A chocolate manufacturer joined with producers of other brand products, soap, mineral water, toothpaste, cookies, box cheese, etc. With the collection of points printed on the package, one receives a series of truly handsome pictures. Then one can purchase a book in which to mount them. The finished books are the highest product of taste, Swiss typography and reproduction.

Another scheme, Juwo, again a consolidation of various manufacturers of varied products, also prints checks on the packages. These, however, can be traded in for travel bons. 500 points result in a 5 franc chit for any mode of Swiss transportation, including Swissair flights. Juwo also publishes a monthly paper for youngsters, in French and German, distributed through the schools by the teachers.

The Avanti Club of Neuchâtel has both a picture collection in book form and travel cheques as the collector desires. Trading is brisk among the youngsters, exchanging bon for check from the various systems. Around Christmas time mothers are collecting like mad for the beautiful picture books. Father occasionally cashes a retail booklet when he is "temporarily embarrassed". It's family fun for family benefit.

The traveller who does not collect stamps may refuse them at the pay desk and will promptly receive a cash discount on general purchases. But even a casual passer-by can make good use of brand product stamps. Look over those packages and wrappers before you toss them. If you aren't interested in collecting yourself, be sure it will be one of the best ways to make friends with the children on the block, to coddle your chambermaid, or as a friendly gesture to the friendly gas station attendant.

S.F.

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