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If we are to believe the experts, information technology is the industry of the future. While I have many doubts about the need for, or the wisdom of having, such a proliferation of electronic gadgetry invading every facet of life in the future, there seems to be little doubt that the field holds opportunities for the Swiss.

Although short of, or lacking, most raw materials, Switzerland has plenty of skilled, multi-lingual raw material in the form of her people, whose honesty and industry are justly world famous.

One of the results of the high levels of unemployment existing today has been the emergence of a thriving "black economy" – mostly skilled artisans doing what they used to do for their employers at half the cost to the customer.

This free enterprise tends to be frowned upon by the fiscal authorities since they lose tax revenue, but I suggest that rather than try to stamp out this free enterprise they should try to devise a different way of raising taxes.

To effectively eliminate the

black economy would not be an easy task and would probably not be cost-effective. Even if successful, the State would find that the increase in the cost of welfare would be greater than the net gain to the Revenue.

There could be much more to gain from encouraging small industries and altering the method of tax-collecting.

For its size, Switzerland has produced a goodly number of Nobel Prize winners, thus proving beyond all doubt that there is no lack of brains in the Confederation.

Perhaps there could be a future for Switzerland in being consultants to the world and capitalising on the nation's commercial neutrality.

Christmas seems to have been turned by many into a commercial rip-off. It is time to consider whether we should reverse the process and revert to a purely religious celebration. In fact, a wide-ranging re-evaluation of our needs and priorities is long overdue.

Do we really need to squander our scarce resources in video

recorders, home computers and the like? Perhaps we would do better to read books, teach our children to count and actually take part in the football matches.

Both mind and body suffer to some extent from our reliance on our gadgets. Should some disaster deprive us of our toys, we would be hard put to survive since we have lost many of the essential basic arts and lose more by the day.

I am not one of the back-tonature cranks. I just want to see us use our technology sensibly. It is excellent to use a device to make a task easier – for example, an electric drill.

But when we use that device to needlessly increase our production – ie: more holes per hour – we become the slaves of our technology instead of its master.

Then we get the ludicrous situation of countries having to support harmful industries like armaments, tobacco, and perhaps automobiles, because they cannot afford to let them die or even contract.

It is not only our technology that requires restructuring. Our

financial set-up has long been providing us with horrendous problems.

With today's high and wildly variable interest rates, subject to the whims and fears of a few well-placed individuals, it becomes increasingly difficult to make any meaningful financial plans.

Maybe the Moslem idea of making a fixed service charge instead of charging interest is worth considering. Businesses could then know exactly what their commitments were with advantages for the borrower and lender alike.

Our grandparents did not believe in buying anything until they could pay for it. They knew that the price may be delayed but it has to be paid eventually. Perhaps we have gone too far along the road to credit dealing.

I would not claim to have any of the answers to this most intractable problem, but I am entitled to hope that these remarks may cause better intellects than mine to give the problem some thought. Together they may find the answers we all so desperately need.

THE ARTS

The programme for **Max Frisch's** visit to the UK is nearly settled, with the following events already arranged:

February 21: Reading and discussion at the Institute of Germanic Studies, University of London

February 22: Presentation of Richard Dindo's film "Max Frisch, Journal I-III" at Oxford University in the afternoon, followed by a discussion, and at 6pm at the Goethe Institute, London.

February 23: 11am-12.30pm, BBC Radio 3 will give a reading of one of Frisch's plays, followed by an interview.

February 24: At 7.30pm the RSC will give a reading of a play

in the Barbican's Pit Theatre, followed by a discussion with Frisch on stage.

February 25: Lecture and discussion at Cambridge University.

People wishing to attend any of these events should obtain tickets or invitations direct from the organizers of the event concerned rather than from the Swiss Embassy.

* * *

David Josefowitz conducts the London Soloists Chamber Orchestra in a concert including works by Mozart and Vivaldi; February 4, 7.45pm, Queen Elizabeth Hall.

Karl Anton Rickenbacher conducts the London Philharmonic Orchestra in a Wagner Centenary Concert; February 15, 8pm, Barbican Centre.

Professor Stefan Sonderegger is to lecture on the language diversity in Switzerland:

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February 15, 5pm University of Edinburgh.

February 17, 5.15pm, University of Lancaster.

February 18, 12.30pm, University of Manchester.

February 21, 5pm, University of Cambridge.

February 22, 5.30pm, Institute of Germanic Studies University of London.

February 24, 5pm, University of Oxford.

February 25, afternoon, University College, Cardiff.

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THE London Music Theatre Group produced Frank Martin's "Le Vin Herbé" last month at the Jeannetta Cochrane Theatre, Southampton Row.

This major work of Martin's was presented as part of the Camden Arts Festival, and Madame Frank Martin – the composer's widow – came to London especially for this occasion.

"Le Vin Herbé" is a highly individual version of the legend of Tristan and Isolde.