

# Development of the telephone in Switzerland (Berne)

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Swiss industry shows but few signs of improvement. The degree of employment in certain branches (textile industry, embroidery, cotton goods, clothing,) is considered to be good, or at least satisfactory; the watchmaking industry and the chemical industry are among the privileged ones; the degree of employment is less favourable in the silk, wool, metal and machine industries, and especially in the building industry and its related branches. It should be recorded here, that until 1934 the building trade was extremely prosperous in Switzerland, the very time when abroad the depression was at its worst. Today, when building seems to constitute a remedy to the crisis in a considerable number of countries, the unfavourable position of this industry in Switzerland tends, on the contrary, to make matters worse. It is not surprising that the crisis in the building industry should be particularly noticeable on the labour market. Although the number of unemployed had dropped from 124,000 at the end of January, 1936, to 89,000 at the end of April, the latter figure exceeds by 17,000 that of 1935. As it is unlikely that a revival in the building industry will take place in the course of this year, a noted improvement on the labour market may hardly be hoped for.

During the first four months of the year the gold reserve of the National Bank rose by 127 millions, thus providing a 90% of gold cover of notes and daily commitments.

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INSURANCES IN SWITZERLAND.

Insurances play a very important part in the economic life of Switzerland. It is a well-known fact, for example, that the expenditure of the various forms of insurance are higher in Switzerland, per head of inhabitants, than in any other country. In the course of the last ten years, the volume of insurance transactions in Switzerland has almost doubled. Insured capital with regard to life insurances attained 4000 millions, e.g. approximately 1.000 Swiss frs. per head of inhabitants. In 1935 the returns of the big Swiss insurance companies show that this branch has suffered comparatively little from the depression and that there is a continuous increase in insured capital. 90% of the premiums of life insurance companies are of Swiss origin; on the other hand, the large accident and civil responsibility insurance companies, and the re-insurance companies do a very considerable amount of business with foreign countries. Switzerland possesses the largest re-insurance company in the world, and the largest European accident insurance company. Switzerland's policy of neutrality and general confidence in the stability of its currency have certainly contributed in securing for this particular branch of its national economy this special state of affairs.

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DEVELOPMENT OF THE TELEPHONE IN SWITZERLAND (BERNE)

The use of the telephone is spreading more and more in Switzerland. For every 100 inhabitants, there are 8.8 telephones, and only in the United States, Canada, Denmark and Sweden is the telephone service more extensive. The telephone administration has installed a considerable number of apparatuses in places at a high altitude and far away from the beaten-track, as well as on mountain roads, in order to ensure the comfort and safety of tourists. The automatic telephone is becoming more and more general; out of 100 local communications, 76 are now automatic. Lastly, Switzerland plays a very important part as a country of transit for international telephone services.