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gional banks including the Solothurner Handelsbank, Ersparniskasse des Amtsbezirkes Wangen, Regiobank beider Basel and EKN Bank in Nidwalden. These have combined assets in excess of 6 billion SFR.

But despite a painful consolidation in the Swiss bank sector, regional banks are likely to be with us for some time yet.

TRAFFIC JAM

Those of you who commute regularly in Auckland, Wellington or Christchurch and pester against small traffic jams that might hold you up for a few minutes, spare a thought for the poor Swiss drivers who recently found themselves caught up in the biggest traffic jam Switzerland has ever seen, full 53 Km of it.

It happened on a wintry, snowy February day when thousands of motorists returned from their skiing holidays. On the slippery, snow covered motorway between Bern and Niederbipp (SO), a series of minor collisions occurred which soon resulted in a colossal 53 km traffic jam. For hours the motorway No.1, the main artery through Switzerland, looked more like a giant car-park with thousands of cars packed bumper to bumper on all three lanes.

Contrary to summer traffic jams, where motorists can open their car windows, get some fresh air, have a chat with the people in the neighbouring cars and even play a quick game of cards on the bonnet of their cars, the winter traffic jam leaves the motorists

in a quandary: either you stop your engine at the risk of freezing to death in your car, or you keep the motor and heater running and risk to be left stranded with an empty petrol tank in the middle of nowhere.... Next time you travel around in Switzerland, better take the train.

MOTORBIKES OUT OF FASHION

Once a status symbol, the most popular mode of transport for teenagers, the motorbikes, mopeds and scooters are no longer in fashion. The young generation of today have given them up as old hat. In Switzerland, the sale of motorbikes has fallen by almost 50% over the past 14 years. "Töfflibuben", who used to spend every cent on their beloved mode of transport, are now considered as living in the stone age.

The motorbike and scooter has reverted back to its original role as a means of transport for the less affluent commuters.

But with the disappearance of the motorbike, a new curse has emerged: the mountain bike. Where teenagers used to perform their antics on motorbikes, they do them now on mountain bikes and, instead of running wild all over the public roads, they now terrorise the peaceful trampers by racing their bikes over every conceivable mountain path with total disregard to other users. Fancy that the quiet Sunday afternoon stroll has now become as dangerous as riding a motorbike in the middle of a busy motorway traffic.

WHEN ARE OLD PEOPLE REALLY OLD?

Like people in most developed countries, the Swiss live longer and with the increased ageing of the population, the question as to what is "old age" becomes more and more important.

Traditionally, "old age" started with the retirement from active work at the age of 65. But today people aged 65 are often much healthier than in the past and many do not consider themselves as part of the "old age" group.

So some crafty University professors have come up with a new criterion to define the beginning of "old age". They claim that old age starts the day a person's life expectancy falls below 10 years. Under this new criterion, old age would start at 70 for men and 74 for women.

This new notion would radically change the percentage of old people compared to the whole population: from 20% it would drop to only 7%. No doubt Governments, eager to reduce the burden of their superannuation scheme, will embrace this new concept with great pleasure. Small snag though: how can a person decide when his or her life expectancy has dropped below 10 years? The manufacturers of crystal balls must be experiencing a roaring trade.

OLD CITY

Schaffhausen is celebrating this year its 950th anniversary. On the 10th of July in 1045, King Henry III gave his vassal, Graf Eberhard von Nellenburg, the right to mint his own currency "in the place called Schaffhausen". According to historians, this would be regarded as the beginning of the existence of Schaffhausen as a city. Although various commemorative activities will happen throughout the year, the main celebrations will of course take place on July 10.

NEW LÖTSCHBERG TUNNEL

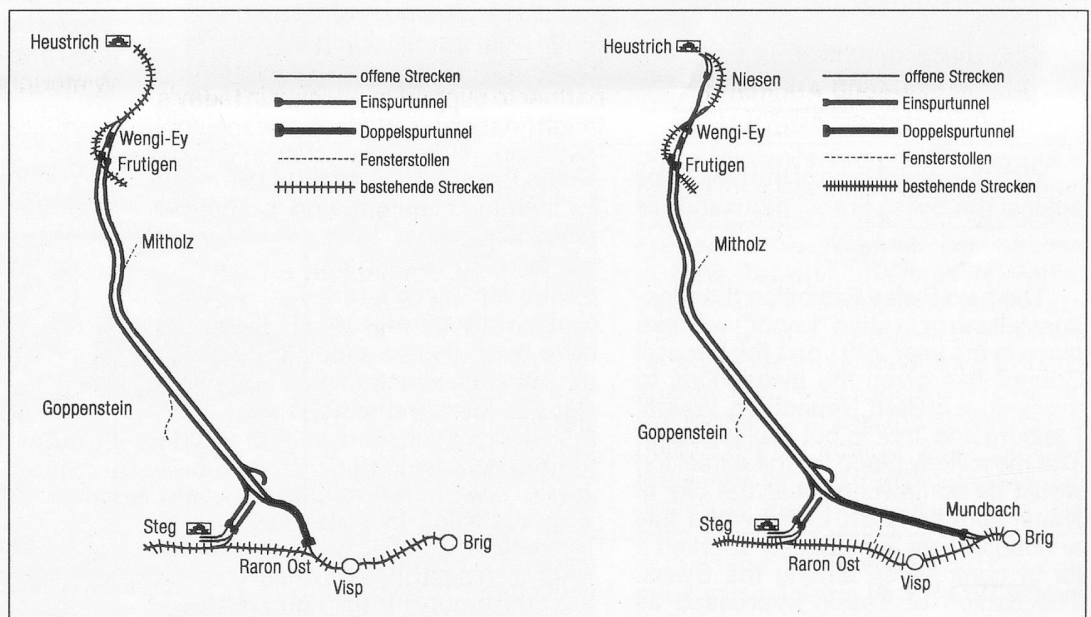
If this new project takes place, Kandersteg will no longer see any trains passing through its very picturesque village and the scenic train ride up from Frutigen to Kandersteg will no longer exist. Instead the trains will enter a new 33 km long tunnel near Frutigen, by-pass Goppenstein (the south end of the present tunnel) and emerge again somewhere near Raron in the Wallis.

Like Kandersteg, Goppenstein will also lose its important function in the transport of cars through the present tunnel.

Panoramic windows will be provided at Mitholz, Goppenstein and Raron so that passengers can get a quick glimpse of the scenery during this 33 km crossing of the Alps.

A novelty approach is the bifurcation planned inside the tunnel to provide a direct link to Sierre and Sion.

Incidentally, Mitholz was the place where during World War II an underground ammunition depot exploded, bringing down the whole side of the mountain that totally blocked the entrance to the depot. For years fear existed that further explosions could take place as it was impossible to assess whether all ammunition had detonated or whether some live ammunition was still buried in the rubble and was likely to go off at any time



The new tunnel would exit by Raron and join the existing railway line at Visp.

The tunnel would already start at Heustrich and pass underneath the Niesen and in the south it would open up just before Brig.