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**HOW DOES SWITZERLAND TAKE CARE OF HER UNEMPLOYED?**

After the World War, Switzerland, as any other country, had to deal with the problem of unemployment. The number of unemployed increased steadily and became more and more a burden, which in the absence of adequate cantonal (state) and municipal unemployment insurance, had to be cared for almost entirely by the Federal Government. From 1918-1924 over 170,000,000 Francs were paid out in relief, whereas the total appropriations for public works, which the Government carried out in co-operation with the cantons during that period, amounted to 345,000,000 Francs.

With the passage of the act of October 17th, 1924, the Federal Government brought about a drastic change in the care of the unemployed, by creating the basic legislation for Unemployment Insurance, which up to that time did not exist in Switzerland. The purpose of that law was twofold:

1. To provide annual Federal subsidies for duly recognized public unemployment Funds (Arbeitslosen-kassen), which were to be set up by the cantons and municipalities, or for private funds, created by workers' associations and joint organizations of employers and employees.
2. To establish a set of rigid rules and regulations for all those unemployment funds for which the benefit of a federal subsidy was sought. Foremost among them are the following: the fund has to be operated on the principle of insurance. No single person may receive more than 50% of former wages (60% for married insured) and for not more than 90 days. In the watch and metal industries, which suffered more than other industries during the depression, the Federal Council extended this limit up to 210 days in 1931. The age limit for eligibility for participation in the insurance is 65 years.

Under the federal law of 1924, the Government left the actual creation of unemployment insurance funds to the cantonal governments, which soon began to establish unemployment insurance systems according to their own needs. Among the first ones to make headway were the more industrialized ones, later on the others followed. At present, with the exception of the half-canton of Obwalden, all cantons in Switzerland dispose of some unemployment insurance legislation.

Among the various systems that are now in use, three principal groups can be distinguished, as follows:

1. Cantons, which have compulsory unemployment insurance for certain professional groups, including employees, and which are operating their own insurance funds. This system is followed by 13 cantons.
2. Cantons which are subsidizing the recognized private unemployment funds, and which are imposing upon certain Municipalities the duty of introducing compulsory unemployment insurance for certain professional groups. This system, which is followed by 8 cantons because of the great diversity of their working population, was resorted to by such cantons as Zurich, Berne and Lucerne.
3. The remaining 3 cantons merely subsidize regularly their recognized insurance funds.

In the ten years' existence of unemployment insurance in Switzerland the number of insurance funds grew steadily until it reached at the end of 1934, almost the 200 mark. The total enrollment of insured amounted then to 539,830, or about 62% of the total insurable population (about 28% of the total gainfully employed persons in Switzerland).

Among the principal contributors to these insurance funds is the Federal Government, with an average total of annual subsidies, ranging from 30% to 40% of the total benefit payments of the recognized insurance funds. The Federal Council may, however, raise the subsidy by 10% for workers of such industries as are especially hard hit by the depression (from 1928-1931 the embroidery, watch, metal and building industries were benefitting by this emergency measure).

Next come the cantonal governments, the contributions of which were estimated to have averaged 24% in the past few years. As further contributors are to be listed the municipalities, the subsidies of which averaged 18% in recent years.

It is evident that the balance of approximately 20%, which represents the average of the total contributions on the part of the insured, is a comparatively small share of the total fund put up. Their insignificance becomes even more obvious if it is considered that the average weekly premium paid by the insured in 1933 reached only Fr. 53.

How favorable the arrangement of the unemployment insurance in Switzerland really is, can be better appreciated in the light of the fact that, in spite of the low weekly premiums of the insured, the daily benefit payments in case of unemployment were ranging in 1933 from Fr. 1. to Fr.

9.60, the latter amount being paid to older persons, and heads of larger families. The average daily payment was then Fr. 5.34.

If there are about 28% of the gainfully employed persons in Switzerland enrolled in unemployment insurance plans, why are the remaining 72% not availing themselves of this social security plan? The answer to this lies to a great extent in the rigid requirements set up by the federal act of 1924, which makes it practically impossible for certain classes of the gainfully employed population to enjoy the benefits of unemployment insurance. Among those who cannot qualify under the prevailing requirements are the following: home-workers, travelling salesmen, all learned professions (doctors, dentists, lawyers, chemists, etc), business executives, apprentices, servants, the employees of public offices, and all other employees whose salary exceeds a certain minimum. In making the requirements as strict as they are, the legislator thought probably of eliminating all those gainfully employed persons who were judged to be able, while employed, to provide sufficient funds for a possible temporary loss of employment, singling out those classes of the working population who may need compulsory measures in times of unemployment to provide for times of unemployment.

Despite the fact that actually only about one-third of the gainfully employed population of Switzerland is enrolled in unemployment insurance systems, the benefits which were derived so far out of this social security plan are generally regarded as a valuable contribution to the national economic stability of that country.

**NEWS FROM THE COLONY. CITY SWISS CLUB.**

On Friday, November 22nd, the City Swiss Club is inviting their members and friends to participate in their Annual Banquet and Ball at the Grosvenor House, Park Lane, W.1.

In view of the none too prosperous times, which, no doubt have affected many of our compatriots, in a more or less forcible way, we are glad to learn, that the committee has made every endeavour to keep expenses down and thus study not only the Exchequer of the club, but also the pockets of the would be participants.

We understand that the club has circularised its members regarding the coming Banquet, and it is therefore hardly necessary to enlarge here on the arrangements which have so far been made. We consider it however our duty, and a pleasant one at that, to bring this most important function to the notice of a wider circle, hoping that many of our compatriots will make it a point to be present.

Some of the Swiss Societies have decided to abstain from holding their customary Banquets, and the City Swiss Club function will therefore be one of the rare functions during the season, a fact which should induce many to be present who otherwise might have considered that attending several banquets entails too much expense.

The City Swiss Club has a long and distinguished record, eminent members of the Colony have directed the destiny of the Society. Many famous visitors, both from our home — and adopted country, have been entertained by the Club, a fact which has added new laurels to the fame of the London Colony both here and abroad.

It is therefore our ardent wish, that this years' function should be well attended, the spirit of comradeship and patriotism has been through all these many years an outstanding feature and has made the Club a little corner of "Home" on foreign soil.

Tickets (18/6) and any information can be obtained at the offices of the Swiss Observer, 23, Leonard Street, E.C.2. (Tel. Clerkenwell 9595/96).

**LONDON SWISS RIFLE TEAM. "Grümpelschiessen" at Bisley.**

As already mentioned in No. 727 of the Swiss Observer, of October 19th, the London Swiss Rifle Team arranged a final shoot, which was held at Bisley Camp on November 3rd. The participants could not have wished for better weather, as it was certainly one of the finest days for shooting practice.

Eleven members took part in the two competitions arranged and it is with the greatest of pleasure that it may be said that the shooting was really excellent, especially considering that nobody had had any shooting practice since the last "Grümpelschiessen."

The firing started punctually at 10 o'clock and several members finished both competitions during the morning practise, as they were very well in form.

Our President, M. W. de Bourg, Counsellor of Legation, arrived at noon and was heartily greeted. He at once started shooting and all the members were more than surprised at his steady aim and good marksmanship. He had not had any practice for years and achieved a result of 80 points in the Handicap Competition of 10 shots. This result was loudly cheered by all the

members. M. de Bourg is by far the most well-deserved winner of this competition. Bravo! Bravo! Very well done, M. de Bourg! No wonder all the competitors shot so well if their President set them such a good example!

Of course, the three crack shots, MM. Wetter, Fischer and Alfred Schmid, arrived at their customary good results.

At 1 o'clock firing ceased for one hour, during which time the members sat down for lunch at the Middlesex Rifle Club. They were joined there by the following friends, who had arrived in the morning: M. and Mme. A. Lampert, from Newcastle, M. and Mme. Oberhansli, M. and Mme. Bartoldi and their son, M. Stutz and his daughter, and last but not least M. Hans Schlatter, from Switzerland, who is a regular visitor to London and is well-known in the Swiss Colony. There were several English friends, who wanted to know what had become of our energetic secretary, better known at Bisley by the name of "The Swiss Admiral." All of us miss our conscientious secretary, and it is hoped that we shall see him again next Spring at his accustomed post.

After lunch, firing continued and even better results were obtained. The two competitions were soon finished and as there was plenty of time and ammunition left, a quick-fire competition was arranged, five shots to be fired in sixty seconds.

Here are the results of the three first winners of the competitions:—

*Handicap Competition, 10 Shots.*

First:	M. de Bourg,	(80)	95.
Second:	M. Hess,	(85)	89.
Third:	M. Deubelbeiss,	(83)	87.

*Skill Competition, 10 Shots.*

First:	M. J. C. Wetter,	87
Second:	M. W. Fischer,	85
Third:	M. Alfred Schmid,	84.

*Quick-Fire Competition, 5 Shots.*

First:	M. W. Fischer,	44
Second:	M. P. Hilfiker,	41
Third:	M. J. C. Wetter,	41.

The following members took part in the competitions:—

MM. de Bourg, Deubelbeiss, W. Fischer, J. Hasler, Hess, P. Hilfiker, A. Lampert, Alfred Schmid, Arnold Schmid, H. Senn, J. C. Wetter.

There was fine sportsmanship and the competitions were very well organised and managed. Hearty congratulations to all the winners and good luck for the future of the London Swiss Rifle Team!

**ARMS OF SCHAFFHAUSEN.**



*Or, a ram salient sable langued gules, ducally crowned, armed and unguled of the field.*

Schaffhausen bears two distinct coat-of-arms having a great analogy, the black ram on a field of gold for the canton and the demi-ram issuing out of an embattled castle, attributed to the town.

The former coat, or military arms here reproduced, is a simplification of the latter and has always represented the sovereign State of Schaffhausen.

These arms, which are erroneously "parlantes," originate from the incorrect interpretation of Schaffhausen as being derived from *Schaf*, sheep, and *Haus*, house. The true etymology of the name is *Schaffhausen* or *Schiffer-hausen*, *navium domus* in latin, — boatmen's house — the stopping place where boatmen had to tranship their goods owing to the celebrated waterfall of the Rhine.

Horns and hoofs were black until, and with the sanction of the pope Julius II, the ram was crowned, horned, and unguled of gold.

There has been much controversy as to whether the tail was to point upwards or downwards. Our sketch, showing the ram with tail elevated as in its earliest known occurrence, is incontestably correct.

P.S.

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