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# The Swiss Observer

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#### HOME NEWS

The final figures of last week's elections for the National Council are not published yet, but the results will probably show very little change in the aggregate, the gains and losses balancing each

The National Council has so far been composed The National Council has so tar been composed of 189 members, but the increase in population, as shown by the recent Federal Census, imposed an addition of nine seats. These are distributed in the proportion of two for Berne and Zurich respectively, and one each to Lucerne, Zug, Solothurn, Schaffhausen and Geneva.

The strength of the different parties represented in the old Council was:—

Radical-Dem	ocrats			59
Conservative	-Catholi	cs	1 1	41
Socialists			could	38
Peasants and	Burgh	ers		31
Liberal-Dem	ocrats			9
Social-Politic	cal Gro	up		6
Catholics				3
Unattached				2
	* * *			

It has now been definitely decided that the conference with reference to the settlement of the Near Eastern dispute shall take place at Lausanne on November 13th. At a meeting of hotel interests at Lausanne the hotel proprietors have formally undertaken not to raise their charges. This may also be good news to the Shah of Persia, who is

reported to have arrived with his suite at Lausanne.

Thus for the second time in 10 years the town of Lausanne has had the honour to be the venue of international peace conferences. It will be remembered that in the year 1912 the dispute between Italy and Turkey over Tripoli was also discussed and finally settled at Lausanne.

The discussion for the conclusion of a commercial treaty with Italy was initiated on October 25th in the building of the Swiss National Bank at Zurich in the presence of Federal Councillor

The Cantonal Budget for 1923 anticipates a revenue of fr. 8,888,070, as against an expenditure of fr. 10,145,610, thus showing a deficit of fr. 1,257,540. In spite of this foreshadowed deficit the Thurgau Regierungsrat has lowered state taxation (Staatssteuerfuss) for 1923 from  $3\frac{1}{4}$  to  $2\frac{3}{4}$  ner mille.

It is reported by the Federal Police Department that the former Soviet President of the Hungarian Republic, Bela Kun, is residing in Switzerland with a false passport in the name of Albert Adler. Kun's description has been sent to all the Swiss police stations, with the order for his immediate arrest immediate arrest.

A report has been submitted to the Basle section A report has been submitted to the Basle section of the Swiss Alpine Club with reference to the disappearance, on the Fluchthorn in Austrian Tyrol, of one of its most popular members, Rudolf Ruegg, (aged 38). Mr. Ruegg, who, accompanied by his wife and guides, had previously made several ascents in the Tyrolese Alps, set out alone on August 17th and safely reached the summit of the Flucht-born (3.04) meters. but disappeared on the way

17th and safely reached the summit of the Fluchthorn (3,034 metres), but disappeared on the way down, though this descent is considered free from danger, even for a less experienced climber, beyond the risk of falling stones. From traces discovered by a Swiss search party, foul play is feared, and it is now believed that Mr. Ruegg was way-laid and murdered, robbery being the motive. It is stated that the Austrian officials have not investigated thoroughly the circumstances of the tragedy, apparently desirous of avoiding publicity, as this would doubtless react unfavourably on the Austrian Tyrol as a tourist resort. The Swiss Alpine Club have therefore made representations to the political authorities at Berne, who have promised to take up the matter with the Austrian Government.

The conflict in the printing trade, which culminated in the stoppage of one of the Basle papers recently, has been temporarily suspended, pending

the decision of the Conciliation Board (Einigungsthe decision of the Concilation Board (Emigungs-Amt), the workers, however, admitting in principle that a refusal to undertake the work necessary in the publication of a paper constitutes a violation of the liberty of the press.

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The dangers of returning home in the small hours of the morning, even in a well-regulated town like Zurich, are vividly illustrated by the extraordinary aggression made on Stadtpräsident Naegeli. He was returning home with his wife, at 3 o'clock in the morning, after an evening spent in the intellectual enjoyment of a literary circle, when a young student, who had apparently been offering too copious libations to grape-crowned Bacchus, stepped before them and, addressing some remark to the Stadtpräsident, struck him a violent blow in the face. Mr. Naegeli was carried to the nearest chemist's, and it was found that his face was badly hurt. Fortunately, no complication is feared. Fortunately also, his aggressor has been arrested, thanks to the exact description Mrs. Naegeli was able to give the police, and will be given cause to rue his lapse from the paths of sobriety.

#### OBITUARY

OBITUARY.

We regret to announce the death of the distinguished Veterinary Surgeon, Dr. Benjamin Siegmund (born in 1842), which occurred at Basle on 30th October. He was the father of Mr. H. Siegmund, well known in the Swiss Colony in London as the Joint Managing Director of the European and General Express Company, Ltd. As the result of study in several of the great Continental cities, Dr. Siegmund became a recognized authority in the veterinary world, and was appointed to the directorship of the Basle abattoirs. These were rebuilt according to his plans and equipped with the latest and most humane appliances of the day. Not content with existing methods, Dr. Siegmund invented a firing cap, a device for the painless and instantaneous killing of cattle. In vaccination research Dr. Siegmund achieved also great results, and he was much interachieved also great results, and he was much interested in dog breeding, particularly St. Bernard dogs. Though Dr. Siegmund had latterly lived in retirement, the decease of this eminent Swiss will be deeply regretted by his wide circle of friends.

## NOTES AND GLEANINGS.

The proposed Capital Levy on which our people are to vote on December 3rd next has naturally aroused a good deal of comment in the English press; this all the more as the Labour party in this country has included a similar demand in their election manifesto. However, there is a material difference between the two proposals: the Swiss Communists display a pronounced class selfishness, as they stipulate that the money so obtained shall be used for the realisation of their own social schemes; whilst the British Labour party, distinctly more patriotic, proposes to apply the proceeds towards the reduction of the national debt. The Daily Telegraph (Oct. 30th) in a leader dwells on the havoc which even the threat of confiscation has wrought in Switzerland, and hopes that this will open the eyes of those people who fiscation has wrought in Switzerland, and hopes that this will open the eyes of those people who remain unconvinced by the most cogent arguments. Most of the dailies indulge, however, in extravagant statements, as, for instance, the Daily Express (Oct. 27th), when it states that "Swiss securities have during the last few weeks fallen "20 to 40 per cent., that 80 to 100 million pounds "sterling have been transferred, and that this export of capital is still going on at the rate of four million a week." More temperate is the following reference in the Sheffield Daily Telefollowing reference in the Sheffield Daily Telegraph (Oct. 26th):—

graph (Oct. 26th):—

"The Swiss Reaublic is a democrace that has afforded the world a good many valuable political object-lessons. Generally speaking, Switzerland has shown other nations the way in which they should go; just at present it seems to be showing other nations the way in which they should not go. A proposal is to be submitted to the Swiss people for a levy on capital. The Swiss people are almost certain, with their usual robust common-sense, to turn the proposal down. But the bare possibility of a levy on capital is already having disatrous effects. There has been a terrific slump in Swiss securities; the exchange value of the Swiss franc, which has been extraordinarily steady, has begun to fall rapidly; and large sums of money are being withdrawn from Swiss banks and placed abroad. It is clear that the capital levy, if imposed, would bring the country into a deplorable plight. This makes it all the more likely that the people, in their Referendum, will reject the levy."

If the reports of the respective political meetings recorded in the Swiss press are any indication

at all there would appear to be little likelihood at all there would appear to be little likelihood of the initiative being successful. Even in some labour circles the opinion is by no means favourable, and working-men, in the watch industry, amongst others, are holding mass meetings to protest against the proposal.

A long article in the *Morning Post* (Oct. 25th) from a correspondent deals with the General Election in Switzerland. The writer examines in a light—not to say derisive—vein some characteristics of our Constitution, as will be gathered from the following extract:—

ristics of our Constitution, as will be gathered from the following extract:—

"The General Election is a luxury which the Swiss enjoy, or an obligation they impose upon themselves, or a ceremony they observe, on the last Sunday of October every three years. It happens every three years, because that is democratic. I hope the fact that it happens on a Sunday will not shock anyone: the descendants of Calvin are eminently devout—a wag has alleged that all of them who are not hotel-keepers are clergymen—and whatever they do is sure to be all right. Why it happens in October I cannot explain. But already the cities and the villages, the lonely valleys, and (for aught I know) the mountain snows, are echoing with the triennial voice of the politicians, each recommending his own particular road to Utopia, and warning the nation against rival guides.

Parties are many in Switzerland, for among the beauties of the Swiss Constitution is to be reckoned the system known as Proportional Representation. Perhaps beauty is not the right word for it. Some crank invented it, for the benefit of his brother-cranks; aiming at perfection, he only managed to achieve confusion. It plays the very devil with the politics of any country that adopts it. True, P.R. has not proved so disastfous here as over the border in Italy—the last I heard of the Italians was that, they had thirteen different parties, not counting sub-divisions. However, the Swiss have more than is good for them; they have Socialists and Communists, they have Radicals and Liberals and Peasants and Conservative-Catholics. Not bad for a country which has only three-quarters of a million voters. To describe their various programmes would be a long business. There is no great question before the country; ultimately, there is only the question which is agitating all Europe—that of Society versus the forces of disorder."

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The LANCET (Oct. 14th) publishes particulars of the scheme under which necessitous English persons suffering from curable tuberculosis can enjoy the benefits of ALPINE TREATMENT. The scheme is, in a modest way, replacing the Queen Alexandra Sanatorium in Davos, which, owing to lack of funds, was closed and disposed of. Arrangements have been made with the Hotel Frei in Davos. have been made with the Hotel Frei in Dayos Platz, where a limited number of patients is received at the inclusive fee of £2 10s. per week, the difference in the cost being made up from a special fund the annual income of which is estimated to reach about £1,800.

Glass Painting is a rare hobby now, but it was an art for which Switzerland used to be famous; the following from the *Daily Mail* (Oct. 18th) may help to revive the interest of collectors:

was an art for which Switzerland used to be famous; the following from the Daily Mail (Oct. 18th) may help to revive the interest of collectors:

"Swiss miniature stained-glass windows are wonderful little things. Nowadays a glass painter thinks a panel four feet high by a foot wide so small as to require special care; but the Swiss artists of the 16th century worked on such a tiny scale that they thought nothing of executing a window the size of half a sheet of foolscap paper.

Their details were marvellously delicate. One of the younger Holbein's designs shows Samson destroying the Philistines—thirteen men and a horse are in the composition—in a space five inches wide by an inch high!

Another Samson panel—the hero was a favourite with these miniature painters—sold in London a few years ago, was only five inches square.

One of the incidents shown was the loosing of the fierly foxes into the cornfields. Samson, his three foxes and the cornfield could all be covered by a sixpence, yet each individual stalk of corn in the foreground had been treated separately.

The craze for these tiny windows lasted in Switzerland for 230 years—from about 1520 to 1750—and there has been nothing like them before or since.

While it lasted the Swiss were as mad about stained-glass windows as the Dutch were about tulips in the 17th century. They were used for all sorts of purposes. Well-to-do married couples would commemorate their wedding by a little window with their portraits in it, very dashingly attired.

These marriage panels are met with most frequently, but there were many other designs in favour.

Town councils made presents of panels to each other for hanging in the local "rathaus." These generally bore little figures of standard-bearers, with the arms of the town emblazoned on their flags.

Guilds of tradesmen had them painted with appropriate subjects—the shoemakers with figures of their patrons saints, Crisjan and Crispinian: the butchers with a picture of a farmyard crowded with beasts—surrounded by shelds with the

"Asking for Trouble." is the heading of a paragraph in *Motor Traction* (Oct. 23rd), which severely criticizes the "rules of the road" laid down by the Swiss Postal Autos, for—
"According to reports from Switzerland much consternation and surprise has been caused among private motorists and commercial vehicle drivers by the attempts being made by the Federal Postal Authorities to stipulate that whenever one of the Department's coaches is met on a pass by any other vehicle, the latter must take the outside berth irrespective of the rule of the road. As recent articles and illustrations in 'Motor Transport' have made clear, many of the Swiss routes in winding up and down the mountain side provide very little, if any, protection on the outer edges, so that in certain places a skid or collision might quite conceivably result in a vehicle on the outside hurtling down the mountain. That in actual practice the provision of good drivers and good brakes prevents such unfortunate occurrences is proved by the entire lack of accidents in the ruaning of the fleet of vehicles employed on the Swiss Government mail and passenger coach services and the Picktord tours.

In their endeavour, however, further to safeguard their own vehicles, the postal authorities have taken steps which may have quite the opposite effect to which they intend, because the confusion that may arise in trying to distinguish between a postal Saurer and a Pickford Saurer and the changing over from the right to the left of the road would lead to much confusion. Imagine a lorry or car driver, traveling along a winding road with a 'drop' on the left, and that there are four postal cars coming in the opposite direction: every time the driver meets one of the coaches he has to keep changing irom right to let, and in between there may probably appear privace whicles which must be passed on the right hand side of the road."

#### FINANCIAL AND COMMERCIAL NEWS FROM SWITZERLAND.

#### The sane trend of the Financial Markets.

The sane trend of the Financial Markets.

The last week of October saw a most encouraging recovery in the values of nearly all classes of securities dealt in in Switzerland. The depression caused in the preceding weeks by what may be termed the "capital levy scare" was followed by a natural reaction which carried back the value of most of the gilt-edged stocks to a level equal or even superior to that of the early days of October. Thus, for example, Federal Railways A-K botids quoted at 81 on the 9th of October fell away to 79½ on the 21st, but recovered to 82 on the 27th, while the latest price recorded will be found in our usual table. The 1921 Electrification bonds fell away a point from 105½ in the same period, but recovered to 107. Bank shares have followed the same good lead. Swiss Bank Corporation shares quoted at 617 on the 27th had been 600 on the 21st and 621 at the beginning of the month, while Crédit Suisse at 642 compared with 618 in the preceding week.

Reports and rumours of runs on a few unimportant local banks failed to cause any effect on the general financial situation, and in general the easy conditions which have characterised the money market for months past have continued, though a slight hardening of rates was a natural outcome of the temporary uncertainty as to the exact position as regards the capital levy referendum. At the end of the month the discount rate for two or three months bank and trade acceptances was 1% to 1½%, with the "Lombard" rate at 11/8% to 2%, and call money at 1 per cent.

In view of these facts it is indeed difficult to justify the exaggerated reports of immense depreciation of values and wholesale capital export which have appeared in some quarters.

which have appeared in some quarters

#### Life Assurance - the German Companies

The activity of the German life assurance com-panies in Switzerland was a recognised fact to all who were acquainted with the economic life of the who were acquainted with the economic life of the Republic. The number of policies issued by the various German companies to Swiss citizens amounted, in fact, to something like 62,100. Of these, about 100 were for amounts of 100,000 frs. or more, while the remainder, spread among all classes of the people, were for smaller amounts. The average value of the policies 'held in Switzerland worked out at about 6,500 frs. each. With the decline in the value of the German mark the assurance companies concerned were placed in a assurance companies concerned were placed in a very difficult position as concerned the repayment of their franc indebtedness. Some arrangement inor their franc indebtedness. Some arrangement involving Government assistance was obviously necessary, and so ever since March of this year, with a few brief intervals, negotiations have been going on between delegates of the German and the Swiss Governments with a view to finding some satisfactory solution and according some measure of State support to the unfortunate policy-holders. Eventually an agreement has been reached in vietue State support to the unfortunate policy-holders. Eventually an agreement has been reached in virtue of which for each policy the sum assured is to be divided into two halves. The first will be paid in cash upon the maturity of the policy, while the second half will be represented by a bond carrying interest at the rate of 3\(\frac{1}{2}\)\(\text{e}\)\(\text{o}\). To avoid any possible recurrence of the present difficulties, all future premiums paid upon Swiss policies will be kept absolutely separate from German premiums, and the business involved will all be settled and managed separately. All Swiss revenue received will be used exclusively for the benefit of Swiss policy-holders. In order to pay off the deficit and to maintain the interest on the bonds and the required sinking fund, a special fund will be

formed, with headquarters in Berne. Two-thirds of this fund will be the responsibility of the German Government, and one-third will be undertaken by Switzerland. It is a clause of the agreement that Switzerland's share is not to exceed 33 1-3 million francs, nor is she to pay in her share to the fund until Germany has fulfilled her obligation. It is hoped that the bonds will be paid off in about 20 or 25 years. Meanwhile, by way of guarantee, mortgages are to be raised on the property of the German companies to the amount of 20,000,000 frs. The policy-holders will be called upon to contribute their share by agreeing to forfeit 15 per cent, of the value of their bond when it falls due for final repayment.

Such an agreement will not it is clear, provide full and satisfactory relief for all those Swiss who have for years past been paying premiums to a German company and whose policy is near maturity. But in a general way it must be admitted that it represents a very fair and equitable

mitted that it represents a very fair and equitable attempt on the part of the authorities to provide such support as is required and to assure against any too great individual hardship.

#### The 'Elektro-Bank.'

The accounts of the Bank für elektrische Unter-

The 'Elektro-Bank.'

The accounts of the Bank für elektrische Unternehmungen in Zurich—better known as the 'Elektro-Bank'—for the year 1921-22 show a profit of frs. 182,957, as compared with frs. 112,959 last year, while the item "uncovered exchange losses" has increased from frs. 46,540,000 to frs. 51,200,000. During the year under review an amount of frs. 3,010,000 has been paid off on account of this item (frs. 1,560,000 last year).

After valuing all their assets according to the prescribed regulations and rates there was a profit on rates of valuation amounting to frs. 29,403, which is credited to profit and loss account. The bank's total receipts amounted to frs. 3,471,941 (frs. 4,327,338 in 1920-21). A number of companies in which the bank was interested have experienced satisfactory years and have been able to pay increased dividends for 1921. The only exception to this were the shares of the Laufenburg Power Works. The decline in the revenue on the whole is due entirely to the further disastrous fall of the German exchange.

Interest and other expenses brought up the total expenditure to frs. 388 880 (frs. 466 324 in 1920-

Interest and other expenses brought up the total expenditure to frs. 382,880 (frs. 466,324 in 1920-21), and the amount which has to be set aside for amortisation of the loss on exchange—fixed at 1/18th or frs. 3,012,119—has been paid entirely out of exchange revenue.

ordinary revenue.

The above-mentioned profit of frs. 182,957 is to be carried forward.

## STOCK EXCHANGE PRICES.

Bonds.	Oct	. 23	Oct. 31				
Swiss Confederation 3% 1903	72.6	5%	76.75%				
Swiss Confed. 9th Mob. Loan 5%	100.3	5% 10	00.60%				
Federal Railways A-K 3½%	79.7	5% 8	32.55%				
Canton Basle-Stadt 51% 1921	101.0	5% 10	02.85%				
Canton Fribourg 3% 1892	68.0	0%	73.50%				
Zurich (Stadt) 4% 1909	100.2	5% 10	00.00%				
Shares.		Oct. 23					
	Frs	Frs.	Frs.				
Swiss Bank Corporation	500	600	635				
Crédit Suisse	500	621	665				
Union de Banques Suisses	500	523	562				
Fabrique Chimique ci-dev. Sandoz	1000	1330	1360				
Société pour l'Industrie Chimique	1000	1060	1150				
C. F. Bally S.A	1000	912	935				
Fabrique de Machines Oerlikon	500	594	580				
Entreprises Sulzer	1000	617	675				
S.A. Brown Boveri (new)	500	307	337				
Nestlé & Anglo-Swiss Cond. Mk. Co.	400	176	177				
Choc. Suisses Peter-Cailler-Kohler	100	101	105				
Comp. de Navig'n sur le Lac Léman	500	390	410				

#### SWISS INSURANCE AND THE ENGLISH MARKET.

The "Zurich," the leading Swiss accident insurance company, has recently opened a branch office in London—a fact which will be appreciated by a wide business circle. The Company was formed so long ago as 1872 and is purely Swiss, both as regards directors and stockholders, and during the long period of its existence has accomplated according as a recent to the company was to be a companylated. holders, and during the long period of its existence has accumulated assets exceeding an amount of 155 million francs; in the balance-sheet to end December, 1921, the premium income figures with over 82 million francs, whilst the annual income from investments is just below six million francs. The shares of Frs. 1,000 nominal are quoted on the Zurich Stock Exchange in the neighbourhood of Frs. 6,000. The ramifications of the "Zurich" are universal, branches being maintained in the most important European countries and the U.S.A. where for many years it has successfully operated a valuable and ever-increasing connection. With

a valuable and ever-increasing connection. With a view to giving English business closer attention an office has been established at 1 and 2, Poultry, E.C.2, under the management of Mr. W. S. Work. The "Zurich" transacts all kinds of accident and liability insurance, and it is generally acknowledged that its personal accident and sickness policy offers advantages which are unique for this class of insurance. There is, according to the control of the co no doubt, a remunerative field for this enterprising insurance company, and the members of our colony will heartily welcome this latest addition of leading Swiss firms which cater for business in this great metropolis.

# Swiss Postal Travellers' Cheques.

The Swiss Postal Authorities have arranged for the issue in Great Britain of Postal Travellers' Cheques, which can be cashed without formalities at any Post Office in Switzerland. These cheques may be obtained in London from the

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Golder's Green.—COMFORTABLE HOME for business or professional man; partial board; electric light; baths and mending; gas fires in bedrooms; inclusive terms.—"The Haven," 17, Temple Fortune Lane, N.W.11. 'Phone: Finchley 1783.

## PERSONAL PAR.

Mr. W. Preiswerk, who left the Legation Service at the end of September, was married to Mlle. René Tissot, at Basle, on Tuesday, October