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par un de ses oncles. Il s'y forma à la carrière commerciale et y apprit le français et l'allemand. En 1875, Jean Pedrazzini rentra au Tessin. A cette époque, les jeunes Tessinois de toute condition émigraient volontiers au delà des mers pour y faire fortune. Jean Pedrazzini fit comme les autres et partit pour l'Amérique. Il débarqua aux Etats-Unis et il se mit à les parcourir presque en entier, à la recherche d'une occupation qui lui convînt.

Finalement, son humeur voyageuse le mena au Mexique, dans l'Etat de la Sonora, où il apprit que, au sein des hautes montagnes de cette région, il y avait des mines de métaux précieux, qui, après avoir été exploitées, avaient été abandonnées. D'après les lois du pays, on pouvait obtenir facilement la concession de ces mines. Jean Pedrazzini s'empessa de s'y rendre, accompagné d'un petit nombre d'ouvriers italiens qu'il venait de rencontrer. A cette époque-là, il n'y avait presque pas de routes dans ce pays, de sorte que les hardis émigrants durent marcher de longues semaines dans les lits des rivières et des torrents desséchés. Arrivés à destination, ils se trouvèrent dans un grand désert pierreux, sans la moindre végétation et sans eau. Ils se mirent à l'œuvre, M. Jean Pedrazzini travaillait de la pioche et de la pelle comme ses compagnons. Au bout de quelques semaines, ils purent pénétrer dans les mines et y retrouvèrent d'abondants filons d'argent. Mais quelle vie fut celle de ces braves, au milieu de cette solitude, hantée par les jaguars et les serpents. Des tribus d'Apaches, habitant l'autre versant des montagnes, dès qu'elles s'aperçurent que l'endroit était de nouveau habité, ne tardèrent pas à y faire des incursions menaçantes pour les hôtes de ce désert, qui durent défendre leur vie contre les Peaux-Rouges, et parfois subir de vrais sièges dans les carrières et les mines.

Au fur et à mesure que le minerai extrait augmentait, M. Pedrazzini allait embaucher de nouveaux mineurs pour l'aider dans une besogne qui devenait chaque jour plus accablante. Ensuite, il fallut songer à transporter le précieux minerai là où l'on pourrait le travailler et le vendre. Ce ne fut pas petite affaire. Au surplus, M. Pedrazzini, devenu chef de colonie, dut pourvoir à la subsistance de ses ouvriers et de leurs familles, faire venir un médecin, un maître d'école, un prêtre. Il se fit éleveur, de bétail, agriculteur, planteur: toute une région fut boisée par lui. En même temps, il eut à s'occuper de la police de la colonie, qui lui avait été confiée par le gouvernement.

Un beau jour, ce ne fut pas seulement de l'argent que l'on trouva dans les placers, mais de l'or. De cette façon, Dieu aidant, en moins d'une vingtaine d'années, M. Pedrazzini vit sa fortune s'élever et devenir considérable. Entre temps, il s'était marié avec une Mexicaine et il vit grandir autour de lui une belle famille.

Il y a une vingtaine d'années, M. Pedrazzini se décida à revenir en Europe et à s'établir à Locarno, sa ville natale, en vue de l'éducation de ses enfants. Il ne renonça pas pour autant au travail. Il continua à diriger ses mines du Mexique et s'intéressa à toutes les œuvres et entreprises d'utilité publique tessinoises. Pendant plusieurs années, il fut président de la Banque suisse-américaine, membre du conseil d'administration des chemins de fer régionaux, du funiculaire de la Madonna des Sasso, des entreprises électriques et des tramways de Locarno, etc. Il acheta beaucoup de terrain et y bâtit des maisons et des villas.

Il est mort à Monaco, et sa dépouille mortelle est arrivée à Locarno. Les funérailles ont été grandioses. Au cimetière, l'éloge funèbre du défunt a été prononcé par M. Cattori, président du Conseil d'Etat, par le maire de Locarno, M. Rusca.

From the "Feuille d'Avis des Montagnes," March 28th, 1922.

NOTES & GLEANINGS.

The abolition of the Swiss visa on British passports has afforded the English press an opportunity of protesting against the retention of this impediment to travel by Great Britain. The one-sided action of the Swiss Government—without a quid pro quo—is much appreciated and will perhaps induce the authorities in this country to return the compliment.

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The *Daily News* (March 30th) pays a tribute to the President of the Germano-Polish Mixed Commission, M. Felix Calonder, who is about to give his decision on the one question which could not be settled by mutual consent: the liquidation of German property in the zone now transferred to Poland:—

"That this should be the single issue left outstanding is remarkable, for it means that on every other of the problems, on which no fewer than 11 sub-commissions have been working, an agreement by consent has been arrived at. That is a striking testimony both to the general practicability of the original decision of the League of Nations Council and to the spirit manifested by three principal negotiators, M. Calonder, the neutral (Swiss) chairman, Dr. Schiffer, the German representative, and M. Olszowski, the Polish."

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The Geneva correspondent of the *Westminster Gazette* (March 27th), who always likes to refer to the Swiss Railways as a lesson in nationalisation, says, in concluding his exhortation, that "one of the great difficulties is that Swiss Railways are admittedly so very much under political influence, and there is so much political jobbery connected with them."

* * *

"The Swiss Farmer's Plight" receives sympathetic consideration in an article in *The Times* (March 31st), which states that—

"The low exchange of agricultural countries such as France and Italy has created a very serious situation for Swiss agriculture, which cannot export its products and finds it difficult even to sell them in Switzerland, where French and Italian vegetables and fruits are cheaper than the home-grown products. In spite of the Customs duties a kilogram of French potatoes is $\frac{1}{2}$ d. cheaper than the Swiss."

The Swiss peasant has become rich during the war, and a peasant driving his motor-car is not an unusual sight. The closing of the frontiers has enabled him to maintain high prices, but now foreign competition is forcing the peasants to lower their prices. But the present difficulty arises from the fact that prices should be much lower than they are and that the peasants would be compelled to undersell their products.

The Swiss peasant is heavily taxed, and he is handicapped by the high cost of production resulting from the high wages of landworkers, who earn from 6s. to 8s. a day, from the high transport taxes and from foreign competition. In normal times the peasants could make a profit with the export of cheese to the neighbouring countries and from the sale of their milk to the chocolate and condensed milk industries. But at present cheese cannot be exported on account of the high value of the Swiss franc, and there is a glut of milk in the country on account of the closing of many condensed milk factories and of the stagnation of the chocolate industry.

At a recent assembly of the Swiss Association of Land producers it was decided to urge the Federal Government to reduce the banking interest, to reduce the taxes, to lower the transport rates, and to consider what measures should be taken to protect home agriculture. The peasants are not in favour of drastic import restrictions, but they ask for an increase of Customs duties. They are ready to reduce their prices, but they refuse to lose money.

Since the end of last year many reductions have been registered in the prices of land products, and others are anticipated. The price of milk has decreased by 2d. per gallon, the pound of butter is 9d. cheaper, the kilogram of Gruyère cheese costs $6\frac{1}{2}$ d. less. The Federal Government will do its

best to help the peasants, who are the great majority of the Swiss population and who form a sound and powerful support for the Government. The Federal Council is ready to grant 20 million francs (£800,000) to the dairy industry. But the authorities are bound to do their utmost in order to lower the cost of living. That is the difficult problem with which the Government is faced at present."

* * *

An interesting reference on the position of German Insurance Companies is made by the *Economist* (March 25):

"On Monday, March 6th, there met in Berne representatives of the German and Swiss Supervising Boards for life insurance companies, in order to try to come to an arrangement for the German life insurance companies working in Switzerland unable to deposit the cover in Swiss francs necessitated by the law of July, 1919. This law, which already existed in Germany before the war, compels foreign insurance companies contracting in Switzerland to deposit Swiss securities for the actuarial reserve. It may be remembered that several British insurance companies working in Switzerland did not wish to submit to this regulation and withdrew from the Swiss market, ceding their policy contracts to Swiss companies. Similar action was taken by all American insurance companies working in Switzerland. Of course, these foreign companies withdrawing from the Swiss market were well able to indemnify their Swiss successors for the risks they took over. It was quite otherwise with the German companies. They did not withdraw from the Swiss market, with a single exception. The other nine companies, among them such leading companies as Gothaer, Stuttgarter, etc., deposited one-fifth of the reserve in Swiss securities and the rest in German securities. Owing to the depression of the German mark, this amount became more and more insufficient, and now the deficit in the legal cover is 100 million Swiss francs, that is to say, five milliard German marks. These five milliard German marks represent three times the share capital and reserve of the nine leading life insurance companies together. It is obvious that they cannot pay. It is quite obvious that the German Government cannot grant a present of five milliards to a few German life insurance companies. The German Government is not responsible for the fact that the Swiss legislation before 1919 did not contain the necessary measures of protection for the Swiss insured. The German law expressly said that German life insurance companies had to keep their reserve in German securities, provided foreign countries where they were working had not other prescriptions in their legislation. At all events, the numerous young and more active German life insurance companies will no doubt do all in their power to prevent any Government help being given to their competitors. It is also quite certain that they will apply to the Berlin representatives of the Reparations Commission, for payments of this kind are in complete contradiction to the Versailles Treaty. Therefore the negotiations have come to a deadlock, and the German representatives have returned to Berlin on the diplomatic pretext of needing fresh instructions."

* * *

A striking article on the trade situation in Switzerland is contained in the review just published by Mr. J. Picton Bagge, the Commercial Secretary of the British Legation in Berne, who calls attention to the similarity between the meteorological and economic conditions during the last year. Just as—he says—the great drought set in during the winter of 1920-21, so did the supply of nourishment for the economic tree then begin to fail. Both these phenomena continued unabated throughout the year and, in proportion to the length of their duration, have become increasingly felt.

SWISS INSTITUTE.

Lecture: THE EUROPEAN SITUATION.

by G. P. GOOCH, M.A., D.L.

A large audience assembled on Friday last at 28, Red Lion Square, to listen to a lecture on "The European Situation" by Mr. G. P. Gooch, M.A., Co-Editor of the *Contemporary Review* and President of the Social and Political Education League. We are much indebted to H.E. the Swiss Minister for having taken the Chair on this occasion.

We cannot do better than publish a verbatim report of the lecture, so as to give to those of our members and friends who were unable to be present an opportunity of appreciating the masterful and clear handling of this vast subject. We take this opportunity of expressing our warm thanks to Mr. Paravicini for presiding and to Mr. Gooch for giving us this valuable guidance in forming our opinion on the present state of European affairs.

"I should like, first of all, to thank the Chairman for coming here in the middle of his busy life and for his very kind words about me. It is not my first visit, and I hope it will not be my last, to the Swiss Institute.

I came here to-night to speak about the most important question of the day—Europe. We all try to be good Europeans. It was necessary before the war to be a good European, and now that the League of Nations has come along we need to be good Europeans more than ever. We feel now that the passions evoked by the war are at last beginning to cool down; Europe is an organic unit, and if any part is doing badly and suffering, all parts are affected. That is a fundamental truth and it is fundamental not only of politics, but also of religion and ethics, and is now coming to be something like a maxim, not only for the man-in-the-street, but also with the statesmen who rule over us.

In the course of my remarks to you to-night I want to bring home to you the fact that Europe is one, that it is to be considered as a whole, and if the Eastern half goes poor and hungry and starving, then the West of Europe is bound to suffer, and the only way in which we can deal with our troubles in our own country, and other countries can deal with their particular troubles, is to recognise the fundamental truth that we must unite the strength of Europe. It is this on which I want to speak to you to-night. I want to be concrete and to begin my personally conducted tour through Europe with Russia and move steadily westwards.

(Here the lecturer referred to the map which he was using, and remarked on its being an old one, but he said he did not intend renewing it until the question of the various countries now in dispute was settled.)

What we may roughly call the problem of Western Europe, and, above all, the relations of England, France and Germany, is what I want to speak to you upon. Russia before the war, as you know, extended from within about 100 miles of Berlin on the West right away to the Pacific, and from the Arctic Ocean in the North right down to the Turkish and Persian frontier in the South.

On the overthrow of the Czar and the collapse of Russia in the war, great Russia became smaller, and for a time was a comparatively small Power; now she is gradually struggling to her feet and before long will stand upright again, but geographically she will never be such a great Power as she was before the war. Finland is again not only independent, but her independence is recognised by Moscow, and although Russia is once again a large Power

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