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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.

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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

geographically, I repeat that, as far as we can see, she will never get Finland or Poland back again. On the other hand, she has got almost everything else back that she lost after the war. For a time she had lost what we call the Ukraine, that splendid grain and mineral producing land; she lost the whole of what we call the Trans-Caucasus, where you have three little republics setting up shop for themselves: first, the Republic of Georgia, with its capital at Tiflis; second, the Republic of Averbagan, with its capital at Baku; and, thirdly, the little independent Armenian Republic, consisting of the Armenian province of what used to be Russia, with its capital of Eriwan. Now the long arm of Russia has reached to, and Bolshevik influence is supreme in, Trans-Caucasus, as it is supreme in the Ukraine. Now, there are one or two more cuts off what we might call the Russian joint. Before and during the war there were three Baltic Provinces, the connection of which with Russia goes back to Peter the Great and Catherine the Great. The little Republic of Estonia, on the Southern side of the Gulf of Finland, and the two other Baltic Provinces of Lithuania, with its capital at Riga, and Courland, running up to the German frontier. These three Baltic Provinces which belonged to Russia now form only two. Estonia is a little republic by itself, and Lithuania and Courland, unseparated by the Allies, have formed one republic, and their joint capital is Riga. I have no doubt Russia will soon gobble up those two little republics again, unless she can get something like complete economic equality and reach, through their borders, the outlet on the Baltic, which drove Peter the Great from Moscow 280 years ago.

One word about Siberia: I suppose it is possible that some of you in this room may not know what is going on in Siberia. The Bolsheviks rule Siberia right away to the Pacific to as far as Lake Baikal, that enormous lake which you will find on the map about two-thirds of the way across the Siberian Railway. When you get across Lake Baikal you get another independent republic called the Far Eastern Republic; it does not call itself Bolshevik, but is not far off Bolshevikism; it is in friendly co-operation with them and is subject to the Moscow Government. Right away on the Pacific there is another little independent province, the White Republic. A White Republic means a republic of the right relatively represented by the *ancien régime*. How, you may well ask, is it that the Russian Whites, who have been chased off the stage, should have a little republic of their own right away on the other side of Siberia? The answer is that the Japanese are helping and that, if the Japanese troops were overthrown from Vladivostock, the last surviving remnant of what used to be the Russian Empire would soon come to an end.

If you ask my opinion as to whether I think the Bolshevik Government is going to remain in power, I answer: Yes, I do. I do not think we shall see any more attempts by counter-revolutionists, subsidised and encouraged by the West of Europe, to overthrow Bolshevikism and march on Moscow. All such attempts were an utter failure, and the chief result has been to strengthen the Bolshevik Government and to rally to their cause large numbers of Russians who are not Bolsheviks at all, and to compel them to maintain a large Red Army. As regards the chance or the probability of a successful international revolt, from what I hear, it is most unlikely. The Bolsheviks do not believe in autonomy, by which I mean government by the majority, by discussion, by opinion. They believe that there are critical moments in the history of countries and of races when an active minority, knowing its own mind, must take the reins into their hands and must drive the horse in the

direction and at the pace which they think well. The Bolsheviks give their own numbers as a little over half a million, out of a population of about 150 millions. How, then, you may say, is it that the Bolsheviks can retain power if they are such a tiny minority? The answer is that they are not only very able and determined men, but also that they receive the tacit or silent support of the Russian peasantry. The latter are not Bolsheviks, but they know that as long as the Bolsheviks rule in Moscow there is no fear and no danger of the land which they (the peasants) took, stole, grabbed, or what you like, at the time of the revolution, being taken away from them, and perhaps the main reason why all counter-revolutionary attacks on Bolsheviks failed was that they never received support from the peasantry.

I consider myself that the most likely development in Russia will be that the Bolsheviks will remain in power and gradually become a little more moderate. They took a very important step towards moderation a year ago, when Lenin frankly recognised that buying and selling must once more be permitted, and thereby he surrendered the larger part of his economic theories and practices. I have no doubt that the Bolsheviks will remain for some time longer in power, and have hopes that their régime will become somewhat more moderate.

A word about Turkey. We in England are in theory still at war with Turkey. Many people do not realise that, but those of you who study history and law know that when you go to war with another country you remain in theory at war with that country until the peace treaty is not only signed but ratified. Two years ago the Grand Alliance made our peace treaty with Turkey, and Turkey signed it, but it has never been ratified and never will be, because since it was signed several things of great importance have happened which make it impossible that that treaty ever could be ratified. The first of these things was the fall of Venizelos in Greece. While Venizelos represented Greece, the great idea of France and England was to give Greece as much of Turkey as possible, but when Constantine came back, opinion turned round, and France has taken the view: Let us give Greece as little of Turkey as possible. That is one reason why the new Turkish Treaty which has been suggested is a very different affair from the Treaty of Sèvres. The second reason why the Turks are going to do better in the new treaty is the fact that the leader of Turkish national tradition is no longer the Sultan or the Ministers or the Parliament in Constantinople, but is that remarkable man, Mustapha Kemel Pasha, who rules at the highland capital of Angora in Asia Minor. He never recognized the Treaty of Sèvres and determined he never would; he rallied round him the fighting men of Asia Minor, and there formed his Government, which rules over the whole of Asia Minor nominally in rebellion against the Sultan, but really admired and supported by the Turks in Constantinople. He made it so hot for the French that they have cleared out of Aleppo, which, as you know, lies in the Eastern part of Asia Minor. Last summer the Greeks, first under Venizelos, and then under Constantine, sent out a big army to try and overthrow Mustapha and got in sight of Angora and were then thrown back; so Mustapha is the Lord and Master of Asia Minor.

The third reason why the new Treaty will be more favourable to the Turks than the Sèvres Treaty is the fact that the greater part of India has become more and more excited over the severe treatment of the Turkish Empire. The Turkish Empire took the losing side in the war, and it was bound to go to pieces because neither the Turkish nor the Austrian Empire were organic, and even in the

new Treaty of Turkey there won't be much left of the old Turkish Empire. Arabia has gone to the Arabs; Mesopotamia we have taken; we have Palestine, and the French have taken Syria, and that leaves the Turks nothing but Asia Minor and a tiny bit of Europe. What you may call the larger part of the old Turkish Treaty remains untouched. As the possessors of Cyprus we do not suggest giving that up; we do not suggest making the Sultan once more the suzerain of Egypt. On the other hand, in the Treaty which was sketched out last week there are two important changes; one is that the Greeks have been turned out of Smyrna, the greatest port after Constantinople, and after that has happened the whole of Asia Minor will belong to Turkey.

A much more difficult problem was that of Thrace, a piece of land running towards Constantinople. In the Treaty of Sèvres this was given to Greece, and now, according to the Treaty suggested last week, it is to be divided between Turkey and Greece.

There are three reasons why the new Treaty is more acceptable to the Turks than the old one, and these are: the fall of Venizelos in Greece. While Venizelos represents Mustapha; and, thirdly, the discontent and anger it has aroused in India. For these three reasons the new Treaty of Turkey will be a very different thing from the Treaty of Sèvres. Whether it will be accepted either at Constantinople or Angora I cannot tell you. I have had the pleasure of a talk with the Foreign Minister of the Angora Government, and I found that although he was willing to compromise on one or two points, he was not at all in a yielding mood. Mustapha's position is very strong at Angora; it would require an overwhelming number to turn him out, and I think it is quite likely that this recent Treaty may be refused at Angora, if not at Constantinople. (To be concluded.)

ASSOCIATION OF BRITISH MEMBERS OF THE SWISS ALPINE CLUB.

A monthly dinner of the above was held on March 29th at the Adelaide Gallery. About 100 attended, including, on this occasion, ladies. Mr. H. G. Pulling, Vice-President, took the Chair. Amongst those present were Flight Commander E. Beauman Mr. W. Adams, Dr. and Mrs. Dent, Mr. A. N. Andrews Mr. and Mrs. J. Y. Dent, Mr. J. A. B. Bruce, Miss Nancy Gover, Mr. W. M. Roberts, Dr. and Miss Finzi, Mr. C. T., Mrs. and Miss Phyllis Lehman, Mr. and Mrs. U. E. Odell, Mr. G. Dimier, Mr. A. Poyser, Mr. R. A. Frazer, Mr. H. S. Rawson, Mr. M. Bezencenet, Mr. H. E. Davison, Mr. R. B. Robertson, Mr. J. N. P. Mackie, Mr. H. R. C. Carr, Mr. Reginald Graham and the Misses Graham, Dr. C. Fothergill, Mr. J. H. Snell, Miss Pillery, Mr. H. Woodall, Mr. H. Scott-Tucker, Mr. H. J. Sedgwick, Mr. and Miss W. Rappart, and others.

After dinner Mr. U. E. Odell and Mr. Frazer showed some interesting slides from photographs taken on the Oxford Expedition to Spitzbergen in 1921. Slides of the Alps were shown by Mr. W. M. Roberts, Dr. Finzi and Dr. Fothergill.

A vote of thanks to those who had exhibited slides terminated a very successful evening's entertainment.

Informal dinners of this Association are held on the 4th Wednesday in each month, and anyone wishing to join should communicate with the Hon. Sec., A. N. Andrews, 34, Great Ormond Street, W.C.

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CITY SWISS CLUB.

Le City Swiss Club a tenu son Assemblée Générale annuelle, mardi dernier, au Restaurant Gatti. L'assistance s'était annoncée si nombreuse que l'on avait dû abandonner le local habituel pour la grande salle qui nous est déjà connue pour avoir hébergé tant de manifestations importantes de notre Club.

Pas loin d'une centaine de membres étaient présents et, après un dîner dont il vaut mieux ne pas trop parler, M. Laemlé, président sortant de charge, a ouvert la partie officielle en portant les divers toasts habituels, au Roi, à la Suisse et aux visiteurs. Il nous a fait ensuite un bref rapport sur la marche du Club pendant l'année écoulée en faisant ressortir la prospérité dans laquelle notre Club se trouve, tant au point de vue de ses activités que de ses finances. On a également eu un rapport du Trésorier et des vérificateurs des comptes après lesquels décharge a été donnée au Comité sortant qui a été remercié par quelques mots de M. de Wolf auxquels tous les membres se sont cordialement associés. Une intéressante discussion s'est ensuite engagée au sujet du placement des fonds du Club, et, comme nous avons actuellement plus de £300 disponibles, l'assemblée a décidé de transférer le somme de £100 au Club House Fund.

L'élection du Comité, à laquelle il a été procédé sous la présidence de notre doyen, M. Geilinger a donné les résultats suivants à la presque unanimité des suffrages: Président, M. R. de Cintra; Vice-Président, M. Rueff; Trésorier, M. G. Dimier; Secrétaire, M. J. Oltramare; Vice-Trésorier, M. Bruderlin; Vice-Secrétaire, M. Senn; Bibliothécaire, M. Geilinger. Ces Messieurs ont été salués par de chaleureux applaudissements et M. Geilinger leur a dit quelques mots de bienvenue.

Pendant le dépouillement, nous avons eu des productions très appréciées de Messieurs Borle, auquel a répondu M. Henri Martin (en vers), et Dick qui nous a donné la note musicale.

Sur une question soulevée par M. le Dr. Lang, Secrétaire de la Nouvelle Société Helvétique, qui nous a cité un article paru dans la Tribune de Lausanne, un échange de vues très animé a eu lieu, et, après avoir entendu Messieurs Dimier, Chapuis Staerki, Martin, le Club a décidé, à l'unanimité des membres présents, de soumettre à M. le Ministre une résolution le priant de vouloir bien user de son influence pour obtenir des autorités britanniques l'abolition de l'émolumen pour le visa des passeports de Suisses résident en Angleterre et se rendant dans ce Pays, cela, en considération du fait que le Conseil Fédéral a supprimé complètement le visa pour les sujets britanniques se rendant en Suisse. Cette résolution sera présentée à M. le Ministre par notre nouveau Président.

Après avoir liquidé encore quelques questions administratives l'Assemblée a été levée.

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