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**Autor:** J.R.G.  
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a crowd going to the "Musikfest" at Zug. I had a proof of the security of oneself and one's property on the S.B.B., as they are initially called. Travelling 3rd class, which is the best way to see the Swiss people unadorned, my carriage was detached at Zug from the train, and I had to transfer into the carriage in front. As the train and platforms were crowded, the transfer was not effected with the necessary speed, and having deposited some of the lighter articles on a seat to secure the same, I went for the rest of my luggage. The train went away without me! My companion, who manifested some misgivings about the safety of the small luggage—gone before, but not lost—was assured it would be all right!

On arriving at Lucerne we claimed our articles, which were indeed waiting for us and which were handed to us without formalities of any kind whatsoever. Anybody might have walked away with them. Which country on the European Continent could show similar mutual trust between authorities and public? This scores for—

"... ein Licht auf Erden  
Und ein Beispiel steter Treu!"

I am afraid we shall not get much further than that with our friend Lavater! But I have made a good attempt to show that we have made a step or two on the road traced or dreamt by our friend.

The atmosphere of Lucerne and the Lake of the Waldstaedten has a soothing effect. The mountains, looked at every morning in the blazing sunlight; the quiet gliding of the white steamers on the turquoise-green lake; the deep green colour of the wooded shores; the lovely nooks, holding our hiding country houses, hotels or chalets; and the absence of almost all industry—give the lake and its shores almost a dreamy aspect. It leaves an entirely different impression behind from that of Zurich and its lake, and reminds one of Gottfried Keller's "Die Waldstaedte":—

"Es sind vier Länder gelegen  
An einem ertiefen See.

Wer hebt mir die vier Länder  
Wohl aus dem Schlamm und Sand.  
Wer setzt sie als Edelsteine  
In die Krone dem Vaterland?"

Perhaps Keller, if he lived to-day, would consider their "light" less dimmed than appeared to him 50 or 60 years ago!

Over the Brünnig—I walked it forty years ago, to-day I take the railway—you see less and you see more—less detail, more of the general configuration of the landscape.

The Berner Oberland opens a new aspect. Everything is on a bigger scale: the grandeur of the scenery, its open and sunny heights, its homely style of buildings, its fine stock of sturdy people are undeniable. Many of the farmhouses and chalets are still adorned by frescoes and inscriptions and I noticed some very appropriate ones about Interlaken and the villages by the Lake of Thoune:

"Wenn du im Hause Frieden hast,  
Wird dir die Hütte zum Palast."

The reverse is also true.

If the Oberland is incomparably grand, the Middleland is rich in broad valleys, beautifully-wooded heights, proud houses and deep slopes, mostly fringed with a pearlwhite range of snowy peaks, second to none in Europe; they are "ein Licht auf Erden" by themselves.

Berne, set in the *après* of this panorama, occupies as proud a position as any capital in Europe, with its broad hills, deep slopes and incomparable situation! There is a character that stamps it as the capital of a free country. Its architecture is not compromised by Teutonic interference—it is Swiss to the backbone. I am told that unfortunately there are many partisans of German influence; this produces a feeling of unrest amongst many of a different way of thinking. Prejudice aside and sympathies one way or other allowed for, there is only one way of looking at things, and that is the Swiss way—not the German-Swiss way, but the purely Swiss, the *Helvetic* way. In these days of large agglomerations of nationalities all around us it has become more necessary than ever, as many of them deny us the attribute of Nationality!

The month is over. Switzerland has had a splendid summer season. The strangers that were most conspicuous were the Dutch; they saved the situation. Trainloads arrived at Basle every night for weeks. They travel not singly as tourists, but in family groups, with their wives, children, cousins, sisters and aunts; they are homely and well-behaved people and drink Lager beer. Switzerland is taking her old form! Her industries are coming on to the winning side again. We may hope the best for the future!

My Swiss holiday finished at Basle, with many enjoyable outings in pleasant company. I satisfied myself that Switzerland is in the front rank of Europe and fit to be "ein Licht auf Erden," and I met with many "ein Beispiel steter Treu" from many an old friend and new.

Hats off to Switzerland!

J. R. G.

## REPORT ON SWISS TRADE AND INDUSTRY, 1922.

The Annual Report on Trade and Industry in Switzerland, published by the Swiss Union of Trade

and Industry (Vorort), for the year 1922 has just been published. Compiled with its usual care, it gives a complete review of the economic situation of Switzerland for that year.

The report opens with the statistical portion, which, in a tabular form, arranged with great clearness, contains all the figures needful to a clear appreciation of Swiss economic conditions. On the whole, foreign trade figures show a reduction of nearly 20 per cent. as compared with 1921—a fact which must, of course, be considered in the light of the great disparity in prices ruling during these two periods. The total exchange of goods with Great Britain has been slightly increased from 505 million to 521 million francs, the latter country being now the third in importance in respect of the volume of trade, first and second places being held by Germany with 559 million and France with 542 million. The two last-named countries also take the honours as regards imports, with 365 and 302 millions respectively, relegating Great Britain to fifth place with 173.9 million. In the value of goods exported from Switzerland, Great Britain is an easy first, the 348 millions representing nearly 20 per cent. of our total exports; in 1921 the United States took the lion's share with 585.7 million (27.4 per cent.), and although this figure has dropped to 215 million (12.2 per cent.) America is still our third-best customer. The turnover with India has risen from 32.8 to 74 million, chiefly due to an increase in export figures of 37 millions; in the same way, Australia has more than doubled the value of her purchases in Switzerland.

Side by side with general information and basic statistics, the reader will note tables of considerable interest on the state of the labour market. This statistical portion (largely increased since the last issue) is followed by the actual report on the commercial and industrial position of Switzerland during 1922. This report—containing 38 chapters—reviews, in the first place, the various branches of industry and commerce, banking, assurance, the organisation for affording economic information and finally the various institutions dealing with commercial and professional education. Those chapters relating to the industrial and commercial branches contain also a *résumé* of the trade statistics, together with the more important figures of Swiss imports and exports to and from foreign countries, while full details of the chief economic features of the year are given and in particular a very clear *exposé* of the difficulties due to the prolonged commercial crisis and the attempts made to combat it.

## FINANCIAL AND COMMERCIAL NEWS FROM SWITZERLAND.

The accounts of the Bank A.G. Guyerzeller in Zurich for the first six months of 1923 show a net profit of Frs. 331,714 which compares favourably with Frs. 308,913 last year. An amount of Frs. 100,000 was written off for account of bad debts before this net profit was arrived at. A large amount of the shares of the concern are now held by the public, and the Directors have, therefore, applied for an official quotation of the shares in the Zurich Stock Exchange.

The 10th report of the Schweizerische Handels- und Industriegesellschaft für Brasilien, which comprises the accounts for the year ended 31st March, 1923, has just been issued. In the case of the Brazilian branches the accounts are for the calendar year 1922. The eventual results show a loss of Frs. 2,066,646. Imports into Brazil have been very severely affected by the decline of the Brazilian exchange, and the balance sheet of the Brazilian branches of the concern shows a falling off in the value of stocks from 8,130,080 milreis to 4,627,850 milreis. A further reduction has been made since the end of 1922, as the entire stocks of chemicals in the hands of the company were taken over by the firm of J. R. Geigy, A.G., in Basle. The chemical department of the concern in Brazil thus ceases to exist. This will enable the company further to reduce expenses and salaries.

The Schweizerische Wagenfabrik in Schlieren closed the business year 1922-23 with a net profit of Frs. 637,240, which is an improvement of about Frs. 80,000 on last year's figure. A dividend of 8 per cent. is again to be paid.

The well-known chocolate manufacturing firm of "Suchard" in Neuchâtel, which, as is generally known already, has factories in Germany and Austria and also in Paris and San Sebastian in Spain, has now formed a limited company in Roumania under the style of S.A. Roumaine pour la Fabrication du Chocolat Suchard. This concern has a capital of Lei 20,000,000, of which Lei 18,000,000 is to be offered to the Roumanian public for subscription, while Lei 2,000,000 will be reserved for Swiss investors.

The returns of unemployment in Switzerland show that in August the downward movement had virtually ceased. The number of persons totally unemployed was 22,554, as compared with 22,722 the previous month. In January, 1923, the number had been 56,275.

## STOCK EXCHANGE PRICES.

BONDS.		Oct. 2	Oct. 9	
Swiss Confederation 3% 1903	...	76.00%	76.12%	
Swiss Confed. 9th Mbb. Loan 5%	...	100.65%	100.30%	
Federal Railways A—K 3½%	...	73.75%	80.00%	
Canton Basle-Stadt 5½% 1921	...	103.25%	103.35%	
Canton Fribourg 3% 1892...	...	71.37%	71.30%	
SHARES.		Nom.	Oct. 2	Oct. 9
		Frs.	Frs.	Frs.
Swiss Bank Corporation	...	500	644	643
Crédit Suisse	...	500	675	674
Union de Banques Suisses	...	500	532	532
Fabrique Chimique ci-dev. Sandoz	1000	3075	3095	3095
Société pour l'Industrie Chimique	1000	2100	2120	2120
C. F. Bally S.A.	...	1000	1087	1087
Fabrique de Machines Oerlikon	...	500	665	670
Entreprises Sulzer	...	1000	630	630
S. A. Brown Boveri (new)	...	500	291	284
Nestlé & Anglo-Swiss Cond. Mk. Co.	200	173	171	171
Choc. Suisses Peter-Cailler-Kohler	100	111	109	109
Comp. de Navig'n sur le Lac Léman	500	481	485	485

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