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## FINANCIAL AND COMMERCIAL NEWS FROM SWITZERLAND.

The Swiss Federal Council have recommended the issue of a 5% Federal Loan of Frs. 100,000,000. It is reported that offers had been made to the Swiss Government of a loan from America and from London as well as from the Swiss banks, but the Federal Council have naturally preferred to appeal to the home market, as long as the conditions there were favourable for financing. The purpose of the new loan is to cover a part of the floating debt, which at present amounts to about Frs. 170,000,000, while that of the Federal Railways is about Frs. 70,000,000. A certain amount of criticism has been current to the effect that the Government should have left the money market alone for the present, as it had been asserted some time ago that the State would make no further loan before the New Year. The official answer is, however, that, since the funds raised by the Confederation and the Federal Railways this year have chiefly served to repay maturing Treasury Bonds, the actual amount of new capital raised has only been about Frs. 28,000,000, which is considerably less than that of many former years.

The Trade Returns for the third quarter are now available and show that exports and imports for the quarter attained a value of Frs. 518,000,000, as compared with Frs. 505,000,000 in the second quarter, while exports, not taking into account the export of gold bars, amounted to Frs. 462,000,000, as compared with Frs. 365,000,000 in the second quarter. Imports for the first three quarters of the present year have amounted to Frs. 1,554,000,000, and exports to Frs. 1,223,000,000.

The Budget of the Swiss Federal Railways for 1924 is considerably influenced by the satisfactory improvement which has taken place in the finances of the railways during the current year. Upon the basis of the results achieved hitherto it is now expected that in the accounts for 1923, which, according to the Budget, should have shown a deficit of Frs. 25,000,000, there will, in fact, hardly be a deficit at all. This is due to the fact that receipts have been greatly increased, while, principally owing to the fall in the prices of coal and materials, reduced expenditure on staff and general economies, expenses have also greatly been reduced. The 1924 Budget is, therefore, based on the assumption that traffic will improve and expenses still further be reduced. In spite of this improvement, however, there is still a deficit of Frs. 2,000,000 foreseen in the Budget. This is due largely to the fact that the reduction in tariff for passenger traffic are to be introduced at the beginning of next year, and that it is not expected that the increase in traffic, following upon this reduction, will make up for the cut in fares.

### STOCK EXCHANGE PRICES.

BONDS.		Oct. 30	Nov. 6	
Swiss Confederation 3% 1903	...	75.25%	75.12%	
Swiss Confed. 5th Mob. Loan 5%	...	100.50%	100.37%	
Federal Railways A—K 3½%	...	78.15%	77.65%	
Canton Basle-Stadt 5½% 1921	...	102.00%	101.67%	
Canton Fribourg 3% 1892...	...	69.00%	67.00%	
SHARES.		Nom.	Oct. 30	Nov. 6
		Frs.	Frs.	Frs.
Swiss Bank Corporation	...	500	642	640
Crédit Suisse	...	500	680	675
Union de Banques Suisses.	...	500	536	530
Fabrique Chimique ci-dev. Sandoz	...	1000	3025	3075
Société pour l'Industrie Chimique	...	1000	2145	2165
C. F. Bally S.A.	...	1000	1090	1085
Fabrique de Machines Oerlikon	...	500	612	616
Entreprises Sulzer	...	1000	616	610
S.A. Brown Boveri (new)	...	500	287	269
Nestlé & Anglo-Swiss Cond. Mk. Co.	...	200	168	167
Choc. Suisses Peter-Cailler-Kohler	...	100	108	106
Comp. de Navig'n sur le Lac Léman	...	500	495	485

### SWISS BENEVOLENT SOCIETY.

A most welcome cheque for £80 6s. has been received by Mr. G. Dimier, the president of the Swiss Benevolent Society, being the gross receipts from the recent charity concert, arranged by the Nouvelle Société Helvétique, the Swiss Institute, and the Swiss Choral Society. The total expenses, amounting to about £20, were generously defrayed by a member of the Swiss Colony, who desires to remain anonymous.

### SWISS BANK FOOTBALL CLUB.

SWISS BANK 1st XI (1) v. GLYNS (0).

The Swiss Bank 1st XI gained two valuable League points last Saturday by defeating Glyns by 1 goal to nil.

The game was very fast and exciting right from the start, and the Swiss well deserved their victory. A strong wind, blowing athwart the pitch, was perhaps scarcely taken enough advantage of by the Swiss in the first half, but this certainly could not be said of

Glyns in the second half, when they forced the ball into the Swiss territory, from which it only emerged for one or two isolated raids against Glyns' goal. The Swiss defence played stubbornly during this period, and when the whistle blew the enemy were still without the goal (or two) for which they strove so hard.

It was evident that the Swiss team are now playing in a much more promising style—they have more initiative and better combination. Holton and Schwendener in this game understood each other perfectly; Rufer fed each wing impartially and with good judgment, and Goubach and Qualie were in good form.

SWISS BANK 2nd XI (1) v. BANK OF AUSTRALASIA (3).

In the return match the Bank of Australasia again beat the Swiss Bank 2nd XI at Preston Road, on Saturday, by 3 goals to 1.

The game was started in most trying conditions: the ground was heavy and slippery, and a fine rain soon made the ball greasy. In the circumstances, scratchy and dull football was to be expected and even forgiven. The Swiss gained the lead in the first half as the result of a fine goal by Hillebrand.

After the interval the Bank of Australasia, playing with the wind, kept the ball for the most part in the Swiss half, the latter's defence, playing a strong and stubborn game, and after ten minutes' play the visitors equalised, benefiting from a misunderstanding, as the general impression was that the ball had just previously gone out of play, though the linesman failed to signal same. From then onwards the Bank of Australasia continued to attack, adding two more goals to their score before time.

The Publisher will be pleased to forward free specimen copies of "The Swiss Observer" to likely subscribers whose addresses may be supplied by readers.

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## 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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The Clubhouse Committee.

## SWISS MERCANTILE SOCIETY

Saturday, December 1st, at 6.30.

## CINDERELLA DANCE

at the

MIDLAND HOTEL, St. Pancras, N.

Price of Ticket, 7/6 (including Cold Supper). To be obtained at 24, Queen Victoria St., E.C., or from Members of the Committee.

We regret to announce the death of Mrs. Muller, which occurred on Monday, November 5th, after a long and painful illness, at the age of 69. She was the wife of Mr. A. Muller, of 30, Cedars Road, Clapham, S.W.4, the official collector for the Swiss Benevolent Society and the Swiss Church. The interment took place yesterday at Wandsworth Cemetery.

## EGLISE SUISSE, 79, Endell St., W.C. 2.

Dimanche, 11 Nov., 10.45.—Armistice Day.

M. R. Hoffmann-de Visme.

4.30.—Répétition du Choeur (Directeur: M. Gaillard).

6.30.—Pfr. H. Urner.

## FORTHCOMING EVENTS.

Tuesday, Nov. 13th, at 7.30.—NOUVELLE SOCIÉTÉ HELVÉTIQUE: Dinner at Pagan's, 42, Gt. Portland Street, W.1.

Wednesday, Nov. 14, at 8.30.—SWISS MERCANTILE SOCIETY: Monthly Meeting at 1, Gerrard Place, Shaftesbury Avenue, W.1.

Thursday, Nov. 15, at 7.30.—SWISS BANK CLUB: Dance at Regal Rooms, Regent Street, W.

Wednesday, Nov. 21, at 7.30.—NOUVELLE SOCIÉTÉ HELVÉTIQUE: Council Meeting at 74, Charlotte Street, W.

Friday, Nov. 23, at 8.30 p.m.—SWISS INSTITUTE: Lecture by H. Ringwood-Peach, Esq., LL.B., entitled, "A Study of Shakespeare's 'Hamlet'."

Monday, Nov. 26, at 8.15.—NOUVELLE SOCIÉTÉ HELVÉTIQUE: Chamber Music Concert at 28, Red Lion Square, W.C.1.

Wednesday, Nov. 28, at 7.30.—ASSOCIATION OF BRITISH MEMBERS OF THE SWISS ALPINE CLUB: Annual Dinner at Gatti's Restaurant, Strand, W.C.

Thursday, Nov. 29, at 7.30.—UNIONE TICINESE: Annual Concert and Ball at 74, Charlotte Street, Fitzroy Square, W.

Friday, Nov. 30th, at 6.30.—CITY SWISS CLUB: Annual Banquet and Ball at Victoria Hotel, Northumberland Avenue, W.C.

Saturday, Dec. 1st, at 6.30.—SWISS MERCANTILE SOCIETY: Cinderella Dance at Midland Hotel (see adv.).

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