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FINANCIAL AND COMMERCIAL NEWS FROM SWITZERLAND.

FROM SWITZERLAND. The Swiss Federal Council have recommended he 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 tha con-ditions 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 Rail-ways 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, how-ever, that, since the funds raised by the Confedera-tion and the Federal Railways this year have chiefly served to repay maturing Treasury Bonds, the autual amount of new capital raised has only been about Frs. 28,000,000, which is considerably less than that of many former years. than that of many former years.

The Trade Returns for the third quarter are 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.

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, princi-pally 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 assump-tion that traffics 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, larged the the increased that the increase in the increase in the Budget. 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	
	75.2		75.12%	
	5% 100.5		00.37%	
	78.1		77.65%	
Canton Basle-Stadt 51% 1921	102.0)1.67%	
Canton Fribourg 3% 1892	69.0	0% (57.00%	
SHARBS.	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. Sand	oz 1000	3025	3075	
Société pour l'Industrie Chimiqu	ae 1000	2145	2165	
C. F. Bally S.A	1000	1090	1085	
Fabrique de Machines Oerlikon	500	612	616	
	1000	616	610	
	500	287	269	
Nestlé & Anglo-Swiss Cond. Mk. C	lo. 200	168	167	
Choc. Suisses Peter-Cailler-Kohl	er 100	108	106	
Comp. de Navig'n sur le Lac Lém		495	485	

STOCK EXCUANCE DDICES

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.

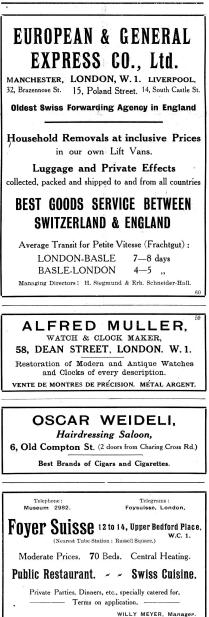
nil. The game was very fast and exciting right from the start, and the Swiss well deserved their victory. A strong wind, blowing athwart the pitch, was perhaps scarcely taken enough advantage of by the Swiss in the first half, but this certainly could not be said of

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 Schwen-dener in this game understood each other perfectly; Rufer fed each wing impartially and with good judg-ment, and Gourbach and Quaife were in good form. SWISS BANK 2nd VI (1) w BANK OF AUSTRAL.

SWISS BANK 2nd XI (1) v. BANK OF AUSTRAL-ASIA, (3).

ASIA (3). ASIA (3). In the return match the Bank of Australasia again-beat the Swiss Bank 2nd XI at Preston Road, on Satur-day, 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 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



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 SWISS BANK CORPORATION, 43, Lothbury, E.C.2 & 11c, Regent St., S.W.1. 53 Pension Suisse ²⁰ Palmeira Avenue, WESTCLIFF-ON-SEA. offers you the comforts of a real Swiss home : why not spend your holiday there? Sea front. Telephone : Southend 1132. Proprietress : Mrs. Albrecht-Meneghell UNION HELVETIA CLUB, 1. Gerrard Place, Shaftesbury Avenue, W.1. (Opposite Shaftesbury Theatre.) 30 Bedrooms. 45 Beds. Luncheons & Suppers à prix fixe or à la carte at Moderate Prices. Private and Wedding Parties Catered for. SWISS CUISINE AND WINES. BILLIARDS AND SKITTLES. Dances every Saturday and Sunday Evening from 9 till 1145. Tea Dansant and Concert every Sunday Afternoon from 4 till 6. Membership Fee: One Guinea per annum. New Members welcome. The Clubhouse Committee. SWISS MERCANTILE SOCIETY Saturday, December 1st, at 6.30. **CINDERELLA DANCE** 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 Cemptery. 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. 18th, at 7.30.—NOUVELLE SOCIETE HELVETIQUE: Dinner at Pagani'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 SOCIETE HELVETIQUE: Council Meeting at 74, Charlotte Street, W.
Triday, Nov. 26, 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 SOCIETE HELVETIQUE: Chamber Music Concert at 28, Red Lion Square, W.C.1.
Wednesday, Nov. 29, at 7.30.—ASSOCIATION OF BRITISH MEMBERS OF THE SWISS ALPINE CLUB: Annual Dinner at Gatti's Restaurant, Strand, W.C.
Tursday, Nov. 29, at 7.30.—CINIONE TICINESE: Annual Concert and Ball at 74. Charlotte Street, Fitzroy Square, W.
Striday, Nov. 30, at 6.30.—CITY SWISS CLUB: Annual Banquet and Ball at Victoria. Hotel, North-annual Banquet and Ball at Victoria Hotel (see adv.). FORTHCOMING EVENTS.

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