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FINANCIAL AND COMMERCIAL NEWS FROM SWITZERLAND.

The last two monthly bulletins published by the Swiss Bank Corporation contain a very interesting and concise study of the finances of the principal Cantons, and every reader of the *S.O.* who maintains an interest in the financial progress of his home Canton and her neighbours is recommended to ask for copies. Several striking features are brought out, and it appears that in general there is a distinct all-round improvement. Expenditure has greatly increased in every case as compared with the pre-war levels, and from a survey of the budget figures over the last ten years it appears that as a general rule the deficit on the budget reached its highest point in 1918 or 1919. The admirable example of Zurich, which has succeeded in converting a deficit of more than 18 million francs in 1919 into a surplus of over a quarter of a million francs in 1923, may be commended to any public authority.

Thurgovie deserves a special mention, for in this Canton, which is largely agricultural, the accounts have been regularly closed with a surplus since 1913, with the sole exception of one deficit of a million francs in 1919. The net assets have, moreover, improved in value from Frs. 3,335,000 in 1913 to Frs. 7,820,000 in 1923.

Investors in Switzerland will have been noting the satisfactory rise recorded in the last months by many of the leading industrial concerns, and the index number of Stock Exchange prices, compiled by the Swiss Bank from 21 separate share issues, amounted at the end of August to 102.95, as compared with 101.11 in July, and 98.79 in June. The corresponding figure for bonds shows a very slight falling off, but is still ahead of the June record. On balance the index figure arrived at to represent both classes of security is 86.95, as compared with 86.37 in July.

It appears from the Editor's remarks in last week's issue that your Financial Correspondent was not the only one to overlook the notice of the recent suspension of publication. He is duly grateful to find he was in good company.

The negotiations regarding the issue of the new Federal Loan, to convert the 9th Mobilisation Loan, are understood to have resulted in a decision to issue 5 per cent. bonds at 96 per cent. The date of redemption has been in discussion and will probably be fixed at 10½ years from the date of issue.

The fact that a new record has been established by the tonnage of water-borne traffic, passing through the Port of Basle in August, calls renewed attention to the developments which are taking place in this direction. A total turnover of 263,605 tons in the present season is, moreover, no negligible amount, and the previous total of 171,000 tons for the 1922 season is well and truly beaten. Rhine transport is certainly a feature to be reckoned with for the future.

STOCK EXCHANGE PRICES.

BONDS.	Aug. 25	Sept. 4
Swiss Confederation 3% 1903	72.25%	72.02%
Swiss Confed. 9th Mob. Loan 5%	100.12%	100.12%
Federal Railways A-K 3½%	77.60%	77.20%
Canton Basle-Stadt 5½% 1921	100.75%	100.80%
Canton Fribourg 3% 1892	68.37%	65.50%

SHARES.	Nom.	Aug. 25	Sept. 4
	Frs.	Frs.	Frs.
Swiss Bank Corporation	500	642	642
Crédit Suisse	500	680	680
Union de Banques Suisses	500	540	536
Fabrique Chimique ci-dev. Sandoz	1000	3295	3230
Société pour l'Industrie Chimique	1000	2100	2090
C. F. Bally S.A.	1000	1100	1097
Fabrique de Machines Oerlikon	500	650	630
Entreprises Suizer	1000	635	632
S.A. Brown Boveri (new)	500	181	281
Nestlé & Anglo-Swiss Cond. Mlk. Co.	200	195	197
Choc. Suisses Peter-Callier-Kohler	100	149	149
Comp. de Navig'n sur le Lac Léman	500	562	560

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Régie Fédérale des Alcools v. Distillers.

(By a London Correspondent.)

* A fierce controversy is raging in the Swiss press over the fight between the "Régie fédérale des alcools" and the distillers.

On account of this quarrel, and the comments of the press about it, more public interest is naturally being taken in the whole position of the distilling and cider industries, and one feels a gruesome feeling creeping up one's spine on learning that on the average fully 41 per cent. of the entire fruit crop, i.e., taking an average year, 2,730,000 metric quintals, pass through the distilleries and cider presses! Here in England it is an open secret that the "gee-gees," or, as better educated people say, "An interest in the Turf," is the sore point of the nation. At home an equal or greater amount of censure has to be passed on the appalling extension of alcohol consumption. The one ruins morality, the other is detrimental to health, and both are alarming facts to the sober citizen.

In times of industrial unrest the masters and principals emphatically point at what they call unpatriotic and unfair action, i.e., strike, boycott, etc. Now, because it suits some of them, the same means, very unpatriotic indeed, are made use of in order to compel the Régie to pay a HIGHER price for the distilled product! In other words, the distillers try to get something out of the nation's purse, which in a way represents the famous stocking with the family hoard, IF ANY. These members, in a word, instead of being an asset, represent a charge on the other sons, who in their turn might with reason grumble that they are being made use of by the rest of the family for selfish purposes. This constant quarrelling seems now to have become intensified and created an atmosphere amongst the distillers which Jay Gould, of American fame, more expressively than lovingly condensed once in the memorable saying, "The family be d—d!"

It is clear that the Régie fédérale has not worked and cannot work to the satisfaction of everybody. In fact, nobody expects them to do so, seeing that they are an undertaking run on civil service lines; but that, apart from its monopolistic tendencies, the Régie should merely be instrumental for fiscal purposes has never been the opinion of anybody, if we except the various Finance Ministers who had to show some revenue, irrespective of its origin. That it does not even fulfil these expectations must, therefore, necessarily be a big disappointment to them. These discrepancies, however, are more or less inherent in every Government office, which, with singular skill, almost every time manages not to be a paying proposition. Civil service in our beloved country badly wants 'spring-cleaning' of the most efficient kind, so that the feeling of exuberant self-assertion and vigour does not too strongly and too often "bubble over." Official wisdom sometimes leaves very much to be desired; having no opportunity of finding an outlet in foreign complications, for which the country would not be thankful, it will manifest itself from time to time in local affairs, and as events show is apt to exercise itself against its own tax-payer. Too much importance should not be attached to such domestic quarrels, which invariably end in reconciliations, *promises* and embraces all round!

With this same spirit one would look at these new developments between the Régie and the distillers, and the exertions on both sides, were it not for the dismal intentions. The distillers, etc., want a higher price for their product, because they say the present policy of the Régie means the ruin of *fruit growing*. This is "utter rubbish." Fruit, surely, is not principally grown for distilling purposes and cider manufacturers; in times gone by large quantities of fruit were exported, and until 1920 Switzerland was able to dispose abroad of the surplus fruit crop. Nowadays the country is swamped with alcoholic drinks, and it should, therefore, be the duty of the Government to find ways and means so that this export starts again and to bring the consumption of alcohol within reasonable bounds. It is by no means intended to preach teetotalism, and there is truth in the words of a prominent medical expert of this country, who declared in one of the leading newspapers not long ago that "alcohol kills its thousands, the soda fountain its tens of thousands." MODERATION is the word, and ought to be the principle of the Régie, which, with a strong and determined management, should work in conjunction with the authorities so that the output of the distilleries is kept within reason. It would be much better if a good number of the distilleries had to close down than that this evil should be permitted any longer to continue its ravages.

Let us, therefore, hope that the public will side with the Régie against the distillers, dragging this institution out of its dilly-dally ways and assisting them in the revision of the régime des alcools. Switzerland cannot afford to be run into all sorts of "messes," out of which in the long run the tax-payer has to extricate the country, and a bold stand must be made against this latest attempt of a few to enrich themselves, at the expense of the many, to the detriment of the nation, because the distillers are simply fighting for their own pocket, and not for the cider industry, as they plead.

THE EXPORT OF SWISS FRUIT.

Since 1860 the horticultural colleges and the lectures, the conferences and the exhibitions have greatly brought into favour the production of fruit in Switzerland. Natural circumstances on the one hand and on the other hand the desire to provide one's own fruit supply have encouraged the cultivation of all kinds of fruit. At the same time, we must not forget that thirty years ago Switzerland was in a position to export considerable quantities of fruit. At first it was chiefly the exportation of apples for cider making, then the export of table fruit was developed. Before the war the greatest part was sent to Germany, whilst from 1920 trade relations have been established with Belgium, Holland, England, Denmark, Sweden and Norway, as well as with France and Italy. Our table fruit went even as far as Egypt and to Argentina. Formerly the fruit was nearly always despatched in bulk, without being packed. During the last few years boxes and osier baskets have come into use. Furthermore, in order to extend this trade, an association for the sale of choice fruits has been founded with headquarters at Zug. The high price of labour obliges one to adopt improved technical methods; thus to-day one can see several American machines in working, grading the fruit, which enables one to classify them into different categories according to their size, without in any way damaging the fruit. The Swiss Union for Utilization of Fruit at Zug, which unites all the fruit businesses of a certain standing, has endeavoured for some years past to make its members supply fruit in perfect condition. It is for this reason that the Union has instituted a strict control over the despatch of fruit, the object of which is the inspection of the packing and shipping by an impartial expert, which protects as much as possible the purchase against loss. A big crop is anticipated for this year in spite of the damage caused by the bad weather (hail and storms). One will be able to supply for exportation 4,000 trucks, each truck containing 10,000 kilos. Two thousand of these trucks will be exclusively used for table fruit, and if there is a sufficient demand, there will be 35—50% of produce packed in boxes. It must be understood that these figures are merely approximate, although in a month the crop will be handled, one cannot yet have definite figures. We mention the following principal varieties: Gravensteiner, Boskoop, Belle Fleur, the waiter Lemon, The Russet of Brugg, The Red Apple of Berne, the Chestnut Red Apple, the Blenheim Orange, etc. The picking of the crop will not be commenced before the month of September, not even the early varieties. The bulk of the crop will be handled in October: at this time of the season one can judge by the colour of the fruit whether it is ready for shipment. The Swiss table fruit has a particularly delicious flavour, which is one of its chief advantages. The exportation is made by private arrangement and by the association of growers without any official regulations. Nevertheless, the offices of the Swiss Union for the Utilization of Fruit at Zug are always open to buyers.

(Bulletin Officiel.)

What English Tourist Agencies do for Switzerland.

It is a common sight during the summer months to see groups of our countrymen, who are returning home to spend a few weeks with their people, or who have been drawn back to the mountains in the hope of getting some climbing, protesting loudly against the activities of those agencies which are responsible for our country being overrun with tourists and turned into the playground of the world. And it must be admitted, at first sight, that there seems to be ample justification for their complaints. It is undoubtedly annoying to find, after a long and tiresome journey, that one is unable to get the eagerly looked forward to coffee in the station restaurant at Basle, because the whole place has been commandeered by tourists, who flock in to take possession of long tables covered with rolls, butter and jam, which would have presented a most inviting appearance but for the infuriating placard "Reserved for XYZ." What more natural than that Swiss travellers on every side should grumble that they cannot even get a cup of coffee in their own country?

The whole question, however, assumes a different complexion if one stops to consider what exactly Switzerland gains from these tourist agencies. Thousands and thousands of English people were over to Switzerland this summer, and in some parts of the country hotel proprietors enjoyed seasons such as they have never known before. On some occasions the Berner Oberland Bahn was obliged to run trains composed of over 20 carriages in order to meet the demand for transport: in Lucerne people slept in bathrooms and on billiard tables, and in the Engadine it was impossible to get a night's rest for love nor money, unless rooms had been booked weeks beforehand. It is roughly estimated that 150,000 English people visited Switzerland last year—if we assume that on an average 14 days were spent in the country, at a cost of 14 frs. per day, we obtain the astonishing figure of Frs. 29,500,000. In addition to this amount, it has been shown by experience that one

may safely estimate that a sum amounting to two-thirds of the expenditure on board and lodging will be spent by the visitors on railway fares and sundry expenses, so that a rough estimate of the amount of money brought into our country by these English tourists is Frs. 50,000,000. These are the figures for the summer 1923 and winter 1923-24, and although no figures are, of course, yet available for this summer and the coming winter season, it is anticipated by experts that there will be an increase of 20-25 per cent. on last year's figures. When it is realised that the presence of three-quarters of these English visitors in Switzerland is due to the canvassing of tourist agencies and the Swiss Federal Railways in London, the importance of their work will be readily admitted. They are unsparing in their efforts to make the journey as agreeable as possible for the traveller, they have established special trains with through carriages from Boulogne or Calais to Chur and Interlaken, and have made arrangements for obtaining special tickets at a considerable reduction on the ordinary fare if they are issued in connection with at least four days' accommodation in Switzerland. In order to obtain their large clientèle, English tourist agencies always begin their canvassing half-a-year ahead, they have tourist offices all over Switzerland and employ a large staff of interpreters, couriers and people who take the visitors round on excursions and make it their business to see that the beauty spots of our country are seen and appreciated. To find board and lodging for 150,000 people is not always an easy task, as anybody who has done military service will understand, and any amount of work and tact are often required in dealing with the strange requests of these people, many of whom are of the uneducated classes. At home we very often laugh about these English tourists, who are driven round like a flock of sheep, drinking in the words of their guide, who often tells them any sort of yarn to satisfy their curiosity. The other day the 8-year-old son of a hotel proprietor accompanied his father on a motor-charabanc trip which had been arranged for a party of tourists. As usual they worried his life out with a stream of unnecessary questions. The young boy, who just understood English, listened attentively for some time, then suddenly plucked his father's sleeve and said, "Daddy, tell them that is a goat!" Another amusing incident occurred at the station at Interlaken, where a middle-aged and rather dignified looking traveller was heard reproaching the representative of the tourist agency through which he had booked his tour because they had brought him to a country where there was nothing but mountains, when, since his infancy, he had been a lover of plains! An occasion which called for a demonstration of tact and the ability to find a ready answer was that on which a guide at Grindelwald was asked by two elderly ladies who had just arrived to show them Mt. Everest, on which, they had heard, "two lovely young men had been killed"; and it requires a certain amount of self-control to refrain from smiling when you are asked by a timid young thing of over 60 summers if she needs a "vis-à-vis" for Switzerland. But, apart from the amusement derived from these little incidents, the work of couriers and representatives is often tiresome and dull. It is not every man who finds he can realise his ambition by spending his life meeting trains, waiting on platforms and living in hotels, and yet all these tourist agents help to bring thousands of English visitors and their money into our country, thus providing a livelihood for many of our countrymen. It is worth while remembering these facts when you grumble that you cannot get a cup of coffee when you arrive at Basle.

E. M. B.

CITY SWISS CLUB.

The Annual Report, just published, deals chiefly with the success of the traditional banquet last November, when over three hundred members and friends were present: reference is made to the valuable services rendered by the late Mr. Dimier, both as president and treasurer. With 283 members a slight increase against the number of a year ago is recorded. About £235 have been devoted to charitable purposes, including £202 collected at the annual banquet. The amount standing to the credit of the special "Club House" fund is increasing annually at the rate of about £160 and, including recent donations, is now in the neighbourhood of £2,000.

Col. Eug. Borel is this year's president, and Monsieur A. L. Despond the secretary. The members' list contains many names well known in our colony, a few of them having 50 years' membership to their credit: our compatriot, Mr. J. Geilinger, easily heads the list, having joined in 1866.

Le 1er Août à Johannesburg.

Les Suisses de Johannesburg savent bien faire les choses. Non contents de célébrer notre Fête Nationale par un Banquet et Bal, il y eut le Dimanche suivant un Concours de Tir.

Voici quelques détails que nous venons de recevoir de Mr. Charles Chapuis, qui est en ce moment en Afrique du Sud.

La Société Suisse "Helvetia" a fêté le 1er Août par un Banquet suivi d'un Bal, sous la Présidence d'honneur de Mr. le Dr. P. Pettavel, Consul Suisse.

Le Critérium Hall était gaiement décoré aux couleurs fédérales et une soixantaine de confédérés et amis étaient présents.

Un menu excellent et quelques bonnes bouteilles eurent bientôt mis de l'entrain et le brouhaha de langues diverses était tout-à-fait remarquable: Français, Anglais, Schwyzdüttsch, et Afrikander tout se parlait en même temps.

Mr. H. Hofmann, Président de la Société, porta le "Toast au Roi." Dr. P. Pettavel prit ensuite la parole: dans un discours fort apprécié, il rappela le Pacte du 1er Août 1291 sur lequel fut fondé la Confédération Suisse, il appuya aussi sur le sentiment idéal qui réunit sous le même drapeau des mentalités si complexes.

Mr. le Dr. Garin proposa "The Land we live in," et M. Biderman "The Ladies." Un bal plein d'entrain ainsi que des productions diverses terminèrent une soirée très réussie, qui fit reporter nos pensées à notre chère patrie, hélas si loin!

Dimanche, 3 Août, grand Concours de Tir dans la charmante propriété du Président. Le champ de tir est fort bien combiné, distance 30 mètres, et carabines B.S.A. dernier modèle.

Plusieurs prix offerts par la Société et par des particuliers attendent les tireurs.

Le Roi du tir fut M. Hans Hofmann, fils aîné du Président, un jeune homme de 18 ans, qui fit 75 points, le maximum possible, en trois cartons. (Attention, Messieurs les membres du Swiss Rifle Association de Londres! Votre représentant ayant tout de même fait assez bonne figure a remporté une cuillère en argent, l'honneur est sauf...)

Ce fut une journée dont chacun gardera un bon souvenir, y compris les dames et les enfants pour qui, eux aussi, divers concours avaient été arrangés.

La Société "Helvetia" est redevable de beaucoup à son Président et tout particulièrement à Mme. Hofmann dont le patriotisme égale le dévouement.

Les Suisses d'Afrique du Sud, qu'ils vivent!
C. L. C.

SWISS RIFLE ASSOCIATION.

Councillor Sir Henry Jackson, M.A., M.B., J.P., Mayor of Wandsworth and Chairman of the Metropolitan Boroughs Rifle Association, has sent an official invitation to the President and Committee of the S.R.A. to be present at the final shoot for the Cup of the Inter-Borough Miniature Rifle Shooting Competition, which takes place on Saturday afternoon, September 13th, at the Range near the Ham and Twickenham Ferry.

Three preliminary rounds have resulted in the following four clubs having to compete in the above final: the Boroughs of Wandsworth, Kensington, Richmond, and Shoreditch.

PERSONAL.

Dr. Ernest Wetter, the chief of the Division du Commerce of the Département Fédéral de l'Economie Publique, is at present staying in London for a short time; he will be the guest of the City Swiss Club at the Monthly Dinner to be held next Tuesday at the Brent Bridge Hotel, Hendon.

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in honour of

Mr. & Mrs. AUG. WYSS,

Wednesday, September 11th.

Dinner at 8.30 sharp. Dancing till 2 a.m.

TICKETS 5/- from Steward or Committee Members.

CITY SWISS CLUB.

Messieurs les membres sont avisés que la prochaine

Assemblée Mensuelle

aura lieu le MARDI 9 SEPTEMBRE au Brent Bridge Hotel, Hendon. Cette assemblée sera précédée d'un souper familial à 7 h. précises (6/6 par couvert) et suivi d'une danse.

Pour faciliter les arrangements, le Comité recommande aux participants de s'annoncer au plus tôt à M. P. F. Boehringer, 21, Garlick Hill, E.C.4. (Téléphone: City 4603).

Ordre du Jour.

Procès-verbal. Admissions. Dmissions. Divers.

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Dimanche, 7 Sept., 11h.—M. R. Hoffmann-de Visme.

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Sonntag, 7. Sept., 11 Uhr vorm.—Gottesdienst.

Pfr. W. Dietsche.

6.30 abends (79, Endell Street).—Bibelstunde, Amos in Beth-El. Pfr. W. Dietsche.

TRAUUNGEN.

Robert BRAND, von Bellach (Solothurn), und Nelly BRÜDER, von Lauperswil (Bern)—getraut am 2. Aug.

Eugen WEBER, von Menziken (Aargau), und Maria HELFER, von Lurtigen (Fribourg)—getraut am 25. August.

Requests for Pastor's visits, Baptisms, Weddings, etc., can be made on Sunday morning after the service, or to the Treasurer, C. Bertschinger, 114, Fore St., London, E.C.2.

FORTHCOMING EVENTS.

Tuesday, Sept. 9th, at 7 p.m.—CITY SWISS CLUB: Monthly Meeting, preceded by a Supper, at the Brent Bridge Hotel, Hendon. (See advert.)

Wednesday, Sept. 10th, at 8.30.—UNION HELVETIA CLUB: Farewell Dinner in honour of Mr. and Mrs. Aug. Wyss (See adv.)

Wednesday, Sept. 17th, at 8.30.—SWISS MERCANTILE SOCIETY: Monthly Meeting at 1, Gerrard Place, W.1.

Every Saturday and Sunday (weather permitting).—SWISS RIFLE ASSOCIATION: Shooting Practice at Hendon (opposite Old Welsh Harp).

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