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**FINANCIAL AND COMMERCIAL NEWS FROM SWITZERLAND.**

The Federal Budget, which has now been drawn up and submitted, foresees a deficit of Frs. 1,634,000 for the financial year 1926 and the national accounts may thus be considered practically to have regained a state of equilibrium. In case, however, the legislation for the provision of pensions for old-age and disablement, which is at present under public consideration, should become law and enter into force during the year 1926, expenditure will be increased by a further Frs. 17,000,000.

The City of Berne have just issued a 5 per cent. loan of Frs. 35,000,000 to provide for repayment of the six million dollar American loan and for sundry other expenditure. Coupons of the new loan are payable on the 15th of May and the 15th of November, and the whole will be redeemable on the 15th of November, 1940, with optional redemption after the 15th of November, 1937. The issue price was 99 per cent.

In presenting their budget for 1926, the authorities of the Swiss Federal Railways remark that when they drew up the corresponding budget for 1925 they were able to base their calculations on the fact that receipts for 1923 had shown an increase of 15½ million francs as compared with the previous year, and that for 1924 results showed good promise of being still more favourable. Unfortunately, they cannot now look back upon any corresponding progress. Returns from the passenger traffic during the current year show an increase of about 4½ million francs, which may be regarded as a normal improvement, but the results of the goods traffic up to the end of August had fallen off by 13 per cent. as compared with the corresponding period of the previous year. This is due to the serious falling-off in transit traffic which has occurred as a result to reduced reparation deliveries of coal from Germany to Italy and to lessened traffics between East and West owing to political events, which resulted in the deviation of traffic to the German route. Thus the Railways have been obliged to budget for smaller receipts in 1926 than those of the year preceding. The new budget must, moreover, provide for a greater annual interest charge by four or five millions and for the effects of the abolition of the special rates hitherto imposed for goods traffic on the mountainous sections of the lines, such as the St. Gothard route. On the other hand, the utmost economy is being exercised in the matter of expenditure both on construction, running costs and maintenance. The amount set aside for construction is about 94 million francs, working expenditure is put at 389 millions, against 269 millions revenue, and the profit and loss account is expected to show a revenue of 138½ million francs, against expenditure of 145½ millions. New capital to the extent of 94 millions will be required.

For the year 1924-25 the A.G. Adolph Saurer showed a net profit of Frs. 32,145, after writing off Frs. 1,246,024 for depreciations, and without taking into account a loss of Frs. 32,145 for the preceding year. It is proposed to devote the present profit to reduction of the deficit from previous years, which will be carried forward to the amount of Frs. 2,217,412.

**QUOTATIONS from the SWISS STOCK EXCHANGES**

BONDS.	Oct. 27		Nov. 3	
	Frs.	%	Frs.	%
Confederation 3% 1903 ...	80.50	80.75		
5% 1917, VIII Mob. Ln	100.37	100.82		
Federal Railways 3½% A-K ...	82.05	82.20		
1924 IV Elect. Ln.	100.87	100.75		
Canton of Basle (City) 4% 1910 ...	100.40	100.30		

  

SHARES.	Nom.	Oct. 27		Nov. 3	
		Frs.	Frs.	Frs.	Frs.
Swiss Bank Corporation ...	500	704	704		
Crédit Suisse ...	500	757	766		
Union de Banques Suisses ...	500	602	600		
Société pour l'Industrie Chimique	1000	1749	1772		
Fabrique Chimique ci-dev. Sandoz	1000	3125	3125		
Soc. Ind. pour la Schappe ...	1000	3427	3435		
S.A. Brown Boveri ...	350	363	385		
C. F. Bally ...	1000	1127	1152		
Nestlé & Anglo-Swiss Cond. Mk. Co.	200	269	270		
Entreprises Sulzer S.A. ...	1000	905	931		
Comp. de Navig'n sur le Lac Léman	500	565	565		
Linoleum A.G. Giubiasco ...	100	85	80		
Maschinenfabrik Oerlikon ...	500	718	719		

**CORRESPONDENCE.**

The Editor is not responsible for the opinions expressed by Correspondents and cannot publish anonymous articles unless accompanied by the writer's name and address, as evidence of good faith.

**DONC POUR EN REVENIR A LOCARNO....**

To the Editor of *The Swiss Observer*.

Sir,—Much against my desire, I find the remarks of "Un Suisse quelconque" in the second half of his contribution to your last issue, cannot be allowed to go without some criticism.

Had he been satisfied with pointing out the journalistic incident, and given it as an example of Latin temperament, or temper, no one could have complained; but his philosophizing on the subject shows a lack of general understanding, which I am grieved to see in a Swiss citizen.

That our authorities were able to uphold our laws and our principles does not appear to me to call for any special glorification. They are elected for the purpose, and if they were incapable

of doing their duty they would deserve to be sacked.

The comparisons which your contributor draws, in the international field, with special reference to Fascism, appears to me very ungracious and greatly misplaced. Those of our authorities who are entrusted with the foreign relations of our country are, no doubt, in a better position than "Un Suisse quelconque" to say whether our neighbour on the South is really more fond of the principle of "might is right," than nations which are never tired of paying lip-service to "liberté et égalité." It would not surprise me a bit to hear that Italy, under Fascism, has, if anything, a more genuine and more appreciative understanding of Swiss needs and Swiss rights, than our other neighbours.

It is really unlucky that "Un Suisse quelconque" should link up our love of liberty and our civic stability with this incident. These are the product of history and circumstances. Not to go far back, if he will only get some books where the relations of the Swiss to Italy are set out, say, from the Treaty of Vienna to 1870, he will, no doubt, come upon some glaring eye-openers, which will make him wish he had not made so much fuss about one foreign journalist hitting another foreigner in the face on Swiss territory. He should pay special attention to the events connected with such places as Naples and Perugia, and such things as the action of the French and British Governments in respect of the use of the Swiss flag abroad, and those sorrowful pages dealing with the return of the mercenaries, about 60 years ago.

I hold no brief for fascism, nor do I know any Ticinese who is in love with it; but, placed as the Ticino is between the Alps and fascist Italy, and in view of the severity with which the Ticinese authorities enforce observance of our laws by foreign residents, it is of great importance to us that our neighbours, who are, after all, only bent upon putting their own house in order, should be understood and not made the object of uninformed criticism.

Yours faithfully, "TAMARO."

**CITY SWISS CLUB.**

Assemblée Mensuelle du 3 Novembre 1925 au Restaurant Pagani.

Une quarantaine de membres et amis sont présents. Le Président, Monsieur le Professeur Eugène Borel, ouvre la séance par les toasts traditionnels au Roi et à la Patrie. En proposant celui à la Suisse, Monsieur Borel fait allusion à l'heureux résultat des pourparlers qui ont eu lieu pendant le mois d'Octobre à Locarno. Il fait remarquer avec raison combien notre petit coin de pays, notre chère Suisse, se prête admirablement à des Conférences de ce genre et que l'on ne trouverait nulle part ailleurs un terrain aussi propice pour négocier.

Monsieur Borel dit combien il est heureux que cette fois, les puissances prenant part à ces pourparlers aient choisi pour leur lieu de rendez-vous, la Suisse tessinnoise dont la beauté de ses lacs bleus, l'aménité de ses ravissants paysages, ne pouvaient que contribuer au succès final de ces discussions qui furent parfois bien délicates. Il dit également être certain que tous les délégués furent enchantés de leur séjour parmi nos compatriotes tessinois si hospitaliers.

Le Président porte ensuite le troisième toast de la soirée, celui aux invités, Messieurs G. L. Stocks, E. Belart, et Louis Chapuy.

Monsieur Borel se lève ensuite pour confirmer la lettre de démission qu'il avait envoyée au Vice-Président, Monsieur G. Marchand. Il fait part à l'Assemblée de ses regrets de devoir résigner sa place de Président du City Swiss Club, mais le moment est venu où il doit quitter Londres et son poste aux Tribunaux Arbitraux mixtes Anglo-Allemand et Germano-Japonais.

Lorsque le Ministre de Grande-Bretagne l'avait approché au sujet de cette lourde tâche, il lui avait fait comprendre que les neutres avaient aussi des devoirs à remplir pour contribuer au rétablissement de la paix et Monsieur Borel mentionne qu'il n'avait pas voulu se dérober à ce devoir malgré les grands sacrifices que ce changement lui imposait. On avait espéré que deux ans suffiraient pour liquider tous les litiges que ces tribunaux devaient trancher, mais les complications sont telles qu'il faudra encore bien longtemps pour compléter ce travail ardu.

Après dix-huit mois Monsieur Borel dit qu'il est décidé de reprendre le chemin du pays où au sein du siège de la Ligue des Nations ses occupations le réclament d'urgence.

Il fait part aux membres combien il a été touché des marques de sympathie qu'il a toujours rencontrées au City Swiss Club et qu'il a le sentiment d'y être arrivé en nouveau membre mais de le quitter en laissant derrière lui un grand nombre d'amis.

Il prie donc l'Assemblée de bien vouloir accepter sa démission en assurant tous les membres du Club qu'il conservera toujours un excellent souvenir des joyeux instants qu'il a passés, parmi eux et le remercie de la confiance qui lui a toujours été témoignée de tous côtés. Il lève son verre à la santé et à la prospérité du City Swiss Club.

Monsieur Schupbach prend la parole pour se faire l'interprète de tous les membres du City Swiss Club, et exprimer à Monsieur Borel la recon-

naissance du City Swiss Club pour avoir bien voulu accepter la Présidence du Club malgré ses nombreuses occupations, et les profonds regrets de tous de le voir quitter sa belle situation après avoir accompli sa tâche d'une manière aussi brillante et qui fait honneur à notre pays.

Monsieur Baume propose que l'Assemblée n'accepte pas la démission de Monsieur E. Borel et lui demande de rester président du Club jusqu'à la prochaine Assemblée Générale du mois d'avril 1926 malgré son absence. Cette proposition, secondée par Monsieur L. Chapuis, est acceptée par acclamations.

Monsieur Borel est d'accord et remercie les présents pour cette nouvelle manifestation à son égard. Il saisit cette occasion pour renouveler ses sentiments à l'égard du Vice-Président Monsieur George Marchand pour le support qu'il a toujours reçu de lui.

Il donne ensuite lecture d'une lettre d'invitation de la Swiss Rifle Association pour le Dîner and Ball qui aura lieu le Vendredi 6 courant et également de celle reçue du Swiss Club Manchester pour leur Banquet annuel pour célébrer le Gruetlifeier le 14 ct.

Après une courte discussion au sujet du Banquet annuel il est décidé de supprimer dans le discours présidentiel les longues statistiques qu'il était d'usage de donner, ce qui sera surtout apprécié par les dames présentes au Banquet.

Le Président rappelle à l'Assemblée le Fonds Dimier sans vouloir suggérer aux membres des contributions périodiques, mais il dit qu'il peut se présenter des occasions spéciales et il tient à ce qu'aucune de ces occasions de souscrire à ce but si méritoire ne soient négligées.

Monsieur Baume soulève ensuite la question des Cinderellas, et il est arrangé que ces danses si goûtées des membres du Club, aient lieu chez Pagani aux dates suivantes:

Les 16 Janvier, 20 Février et 20 Mars 1926. La séance est levée à 9h. 45. L. J.

Please reserve FRIDAY, NOVEMBER 27th. for the BANQUET and BALL of the CITY SWISS CLUB.

**NOUVELLE SOCIETE HELVETIQUE. GROUPE LONDONNIEN.**

The first Council Meeting, after the holidays, of the London Group of the N.S.H. was held on Wednesday, October 21st, in the Secretariat at 28, Red Lion Square.

The President, Mr. J. Baer, informed the meeting that Dr. Rezzonico, of the Swiss Legation, had very kindly agreed to give the Group an informal *causerie* at the Secretariat on Thursday, December 3rd, at 8 o'clock. The subject of his address will be: "De la Nationalité Suisse," which will, Mr. Baer felt sure, be of interest to many of our members owing to the question being one of such immediate prominence and importance.

It was also announced that the Committee had thought it inadvisable to have a dinner in January, as had at one time been suggested, and, when the Councillors had heard the reasons why the Committee had come to this decision, they declared themselves in entire agreement with it.

The Council heard with regret that Mr. O. Braga, representative of the Unione Ticinese, and Mr. J. Emmenegger, representative of the Union Helvetica, would no longer be able to attend our monthly meetings, but were pleased, on the other hand, to be able to welcome Mr. G. Godet as the new delegate of the Swiss Church.

The President also read aloud certain correspondence to the meeting. The letters of most interest were perhaps those exchanged between our Secretariat and the "Office central suisse pour les Expositions." Our attention having been drawn to the very bad English used in certain propaganda leaflets sent from Switzerland to this country, we expressed our willingness to revise any such texts in future free of charge, as we felt that such clumsy, bad translations could not but do our country, and the particular object for which they were intended to make propaganda, more harm than good. Unfortunately, nothing definite had resulted from the correspondence.

Amongst several most acceptable gifts of books, reviews and pamphlets given to us by various kind and interested donors, the one which perhaps received most attention was a copy of "Notre Histoire," which was presented to our Group by Mrs. Philippe Du Pasquier, Roche, Switzerland. This is a charming book giving, as it does, a short history of Switzerland for children, both in the clear and interesting French text of Mr. G. de Reynold, as well as in the very striking and artistic coloured illustrations of Mr. J. Courvoisier. This book only costs 5 francs, and would be a great acquisition to any children's library. We shall be glad to obtain a copy for anybody who wants to have one, and, of course, those who don't are always at liberty to make use of the one which is now in our library.

Another very interesting donation, made by our President, Mr. J. Baer, is that of the copies of

the monthly publication of the Swiss Alpine Club, "Les Alpes," for this year up-to-date, which are now at the disposal of members. There is no need to emphasise the interest of this publication and the many unique and beautiful pictures contained in it each month, and we feel sure that members who do not receive copies of it themselves will only be too glad to know that it can now be seen at, or obtained from, the Secretariat, for we are always willing to send members anything they may wish to see by post.

After bringing several circulars received from the Secrétariat des Suisses à l'étranger to the notice of the meeting, the most serious question of the evening, namely, the future of the Secretariat in 1926, was approached. Mr. Suter, Hon. Treasurer, read a letter he had received from the Secretary of the Ashburton Club, informing us that 28, Red Lion Square, had passed out of their hands, and that we were consequently given formal notice of dismissal for the end of December, 1925. Since receiving that letter we had, Mr. Suter went on to say, obtained a list of offices to be let in the neighbourhood, and several of them had been already looked at. The conclusion came from this inspection was that it should be possible to get a suitable room, though the rent to be paid would probably have to be rather more than we now give. The whole question would have to be gone into thoroughly at as early a date as possible, as there was really no time to put off.

### SWISS INSTITUTE.

(Communicated.)

"The Humour of our Streets" was the subject of a lecture given by Lt.-Col. J. Atkinson, D.S.O., O.B.E., at the Swiss Institute on Friday evening, Oct. 23rd, which thus opened its programme of the winter season under the auspices of a very good and encouraging attendance.

It was certainly the humour promised that attracted a large number of auditors to the first lecture of this season, and their expectations were surely fully realised.

Mr. Atkinson told amusing stories obtained from the conversations going on the streets, for instance, among street urchins, street sellers, bus conductors and passengers.

"I'm sorry I haven't a penny," said one lady, tendering half-a-crown to a bus conductor. "Don't you worry, miss," came the reply, "you'll soon have 29." And a lady passenger, standing in a full-up bus, replied to a gentleman who called her attention to the fact that she was standing on his feet, "If you were anything of a man, you would be standing on them yourself."

The street performers who are entertaining the crowds waiting at the theatres, and who are in ever-constant strife with the police, add greatly to the humour of the streets. The sellers sometimes bring forth the most amusing proofs for the efficiency of their articles. A quack medicine vendor addressed the crowd as follows: "6d. a bottle. Founded on the researches of modern science. Where should we be without science? Look at the ancient Britons, they hadn't got any science, and where are they now? Dead and buried, everyone of them."

A good deal of the humour of our streets lies in their names. A timid lover could just take his girl through Love Lane, Idol Lane, Duck Lane, Darling Row to Huggin Lane and Poppings Court and perhaps the names of the streets would speak for him and succeed in touching the girl's heart.

There are names of streets for every taste, for the lover of flowers, for the patriot, and even for the gastronome.

Equally amusing are certain names of houses. Where does "Mon Repos" take its name from if it lies on a busy tram and bus route, has a laundry at its right, a boys' school at its left, and a boiler factory at the back?

Among the houses there are the aristocrats and the plebeians. The aristocrats are those which think themselves entitled to look down upon the "lower classes" because they have railings and gardens, whereas the plebeians have got none of such things. It seems that the "roads" are chiefly the aristocratic centres, which on their turn look down on the more democratic "streets," where the shops are and where there is no room for gardens.

Distinction exists even in shop windows, especially at drapers, among the tickets and labels. "Latest Fashion," "Very Choice," or even the French "Le Beau Monde" are much more distinguished than the more modest ones, such as "Good Value" or "Cheap." Of the French labels, a suburban shopkeeper, complacently surveying his window exhibition, said: "Well, if these bits of French don't fetch 'em I don't know my Brixton."

There is so much human in all these little everyday things. Many of the amusing features which Mr. Atkinson pointed out had perhaps escaped our notice so far, others squared with our own experience. If we look at them with open eyes and a sense of humour, we shall probably spend many more merry hours obtained from our own observation, whereas this time the humour of our streets was presented to us by Mr. Atkinson in a most witty and entertaining manner.

### SWISS INSTITUTE ORCHESTRA.

Once again have our musical friends taken to their bows, horns, clarinettes, drums, etc., to prepare for what, it is hoped, will prove a very interesting winter programme. The leaders of this sympathetic section of our community are striving to procure for every instrumentalist in our colony an opportunity of exercising his skill under very auspicious conditions. Their purpose is also to serve the colony, and everybody who has attended any of the concerts or fêtes in the past knows that the orchestra has played its part well. The good wishes of all are sure to accompany these gentlemen in their renewed endeavours to develop this centre of musical culture and increase its artistic efficiency. Surely, efforts to foster this union of all amateurs of music who cultivate their art for art's sake must appeal to all!

However restricted its programme may have been in the past, there is for the orchestra a vast field of activities to which to look forward, that will satisfy the most ambitious amongst the artists whose sincere desire is to do their share in everything the orchestra undertakes. Greater things can, of course, only be achieved if the leaders can count on the best individual efforts of every one of their followers, on their good will, discipline, and in particular a regular attendance at rehearsals. There must be many Swiss who are watching the progress of the orchestra with the keenest interest, and hope that the latter will attain one day to a standard of efficiency which will permit of more ambitious schemes requiring the absolute and full co-operation of all the musical forces of the colony.

Let it be said at once that if the orchestra is to reach the final goal, it is necessary that new recruits should come forward and assist in the department for which they are suited. Readers of the S.O. unable to take an active part themselves can show their interest by encouraging any lady or gentleman artist of their acquaintance to join the orchestra. To attend a rehearsal once a week for a few months should be within the powers of any amateur musician who loves his art. By joining, he will find there his own pleasure, and many will be his opportunities to enjoy the satisfaction of sharing in the tribute which the Swiss Colony never fails to pay generously to the achievements of the orchestra when the latter appears in public. As to the gentlemen whose absence lately has been justified by domestic or other duties, we believe that at headquarters their reappearance and valued co-operation will be particularly welcome. There are big things to be done if only everyone will show that he possesses the right spirit, love for his art, and—last, but by no means least—a true patriotic fervour.

Notice.—In connection with the above, any lady or gentleman wishing to join the orchestra, or requiring information about same, is kindly requested to apply to one of the following gentlemen:

W. Pellet, Esq., 12, Bassett Road, W.10;  
E. P. Dick, Esq., 99, Gresham Street, E.C.2;  
M. Bornand, Esq., 99, Gresham Street, E.C.2.

### SWISS GYMNASIIC SOCIETY.

The Swiss Gymnastic Society have arranged a display for Sunday, December 6th, at the Union Helvetia Club, 1, Gerrard Place, W.1. The display will be run on new and original lines. A portion of the official mass exercises of Geneva and St. Gall will be shown again, but a ballet and a "fête de lutte" will be new features, as well as an exhibition of club-swinging by Mr. R. Oberholzer. All this is apart from the ordinary gymnastics on the parallel and horizontal bars, pyramids and acrobatics.

### SUBSCRIPTIONS RECEIVED.

(The figure in parentheses denotes the number of the issue on which the subscription expires.)

W. Bretscher (261), A. Wyss (268), Max Grether (243), Secr. des Suisses à l'Étranger (244), Ch. Bernheim (271), Jos. Donat (271), Dr. K. Eckenstein (271), Ch. E. Kuderli (271), C. T. Lehmann (271), Dr. M. Schroeter (271), Peter Stoeri (271), H. Stucki (271), P. Bessire (273), Th. Bruderer (273), J. C. Dekker (234), O. Frei (273), Miss H. Heierle (273), L. Guggenheim (273), J. Obrist (273), A. Palliser (273), A. M. Scholer (273), Swiss Mercantile Society (273), G. Wuthrich (273), O. Zingg (273), F. Zogg (273), Arthur Baume (279), Dr. Devegney (274), J. L. Veil (239), W. Eichenberger (271), J. J. Eberli (273), A. G. Hegnauer (247), C. Baerlocher (274), F. Dammeyer (274), J. J. Schneider (274), A. Secretan (274), Rob. Bessire (272), F. Graber (234).

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### ERRATUM.

A disturbing printer's error in last week's report on Mr. Lesueur's recital has unfortunately remained uncorrected; the quotation in the 38th line should read: "La fille aux cheveux de lin."

### Divine Services.

EGLISE SUISSE (1762), 79, Endell St., W.C.2  
(Langue française.)

Dimanche, 8 Nov., 11h.—"L'énigme du monde"—6e  
étude sur le Christ. M. R. Hoffmann-de Visme.  
3.15.—Anciens catéchumènes au presbytère.  
6.30.—Culte: Philippiens 1, 12 et suivants. M. R.  
Hoffmann-de Visme.  
7.30.—Répétition du Choeur.

### BAPTÊMES.

Jean Jacques Charles ZWICKY, né le 21 Sept. 1925,  
fils d'Edouard et de Juliette Ernestine Louise née  
Rochat, de Mollis (Glaris)—le 25 Oct. 1925.

Gottfried Gordon ZURBRUEGG, né le 9 Sept. 1923,  
and Thomas Robert Nisbet ZURBRUEGG, né le 29  
Juill. 1925, fils de Gottfried et de Susan née Nisbet,  
de Frutigen (Berne)—le 1 Nov. 1925.

Peter Claude FISCHER, né le 19 Mai 1925, fils de  
Willy et de Wilma née Baenziger, de Meisterschwanden  
(Argovie)—le 1 Nov. 1925.

Pour tous renseignements concernant actes pastoraux,  
etc., prière de s'adresser à M. R. Hoffmann-de Visme,  
102, Hornsey Lane, N.6 (Téléphone: Mountview 1798).  
Heure de réception à l'Eglise: Mercredi 10.30 à 12h.

### SCHWEIZERKIRCHE

(Deutschschweizerische Gemeinde)

St. Anne's Church, 9, Gresham Street, E.C.2.

Sonntag, 8. November, 11 Uhr vorm.—Gottesdienst.  
6.30 Uhr abends.—Gesangsgottesdienst.

Sprechstunden: Dienstag, 12—1, St. Anne's Church,  
9, Gresham Street, E.C.2.  
Mittwoch, 12—2, Foyer Suisse, 12 Upper Bedford  
Place, W.C.1 (am Wohnort des Pfarrers).  
Pfr. C. Th. Hahn.

### FORTHCOMING EVENTS.

Saturday, Nov. 7th, at 6.30.—SWISS MERCANTILE  
SOCIETY: Cinderella Dance at the Midland Grand  
Hotel, St. Pancras, N.W.

Saturday, Nov. 7th, at 8 p.m.—FOYER SUISSE:  
Lantern Lecture by Mr. C. Bertschinger on "Dr.  
Koller and Leysin."

Wednesday, Nov. 11th.—SWISS MERCANTILE SOC.:  
Monthly Meeting at No. 1, Gerrard Place, W.1.

Thursday, Nov. 12th.—UNION TICINOISE: Concert  
and Dance in aid of the "Fonds de Secours" at  
74, Charlotte Street, W.1.

Friday, Nov. 27th, at 6.30.—CITY SWISS CLUB:  
Annual Banquet and Ball at the Victoria Hotel,  
Northumberland Avenue, W.C.

Sunday, Dec. 6th, at 3 p.m.—SWISS GYMNASIIC  
SOCIETY: Gymnastic Display at No. 1, Gerrard  
Place, W.1.

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