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ne Versicherungs-Aktiengesellschaft (General Insurance Company), of Berne, which recently obtained the Federal concession for undertaking this new work. A few days ago the Union Suisse, of Geneva, also secured a concession, and it is expected that other companies will follow the example of these two houses.

The insurance applies mainly to outdoor gatherings that may be financially affected by rain. The policies are divided into two general classes: (1) covering losses through a drop in anticipated receipts owing to rain; (2) covering losses arising from the abandonment of the event. The first class applies in the case of horse-races, football matches, &c., which might be held in spite of bad weather. In such cases the policy is based on average receipts in ordinarily fair weather. The second class provides for meeting the costs of any event, such as a tennis match, which has to be cancelled in the case of rain and thereby loses the sole source of income.

Even further progress is indicated by the following, which, incidentally, might serve also as an illustration of the old saw "laziness is the mother of invention":

Fifty-two week watches (Catholic Herald 25th May)

A Geneva watch and clock maker has invented a clock which, once wound up, will run on for a whole year without requiring any further attention. The invention is to be submitted to the Geneva-Observatorium for the annual test of watches and clocks. The inventor claims that his device, said to be quite simple, can be supplied to all forms of clockwork, and that within a short time annual watches will be placed upon the world-markets.

Motoring has long ceased to be a privilege of the rich alone and nowadays nearly everybody either has a car of some sort or then uses a friend's car as often as he needs doing so or, again, trust himself to Char-a-bancs transport. As regards the latter, I have been told by several friends who have actually "done" big journeys in them, that there is no means of transport more comfortable and at the same time more interesting. However, one of the chief questions which agitate us very often is the question of accidents and, even if we are very careful drivers, we are always liable to be run into by "the other fool." It is, therefore, extremely interesting to read the following from "Motor-Transport" 20th May:

Causes of Involuntary Road Stoppages.

The Swiss Department entrusted with the running of the Alpine combined mail and passenger carrying road services have issued returns showing the number of breakdowns of the vehicles and their causes during the past two years. The aggregate mileage for 1928 was 514,701; thus there was one breakdown in every 11,679 miles, the average duration being 48 minutes. In the case of tyres alone, there was only one puncture or other defect in every 73,530 miles run, the total time lost owing to tyre troubles being 170 minutes.

In 1927 the total mileage run was 427,575, when there was one stoppage for all causes every 9,217 miles, and for tyre troubles one for each 47,507 miles, the average delay for all causes being 32 minutes and the total lost due to tyre troubles 131 minutes. Thus, with the exception of a slight advance in the average time lost, last year showed a notable improvement over 1927, although the record for both years is one of which those responsible for the vehicles over the difficult roads which obtain in Switzerland are to be congratulated.

It may be noted that there is no reference to either steering gear or brakes. In view of the comprehensive character of the table—seventeen causes of road stoppage being dealt with—we presume that no troubles were experienced in these important directions, a further testimony to both the efficiency of the vehicles employed and the care and attention they receive.

Intelligent Anticipation.

Daily Mail 28th May

The relatives of a Zurich woman, who for many years had lived alone in a flat, were startled to read a few days ago in a local paper the following notice:—

"Madame X informs her relatives and friends that she has passed away after a painful illness, valiantly supported. She takes this occasion therefore of bidding them adieu. The body will be cremated at Zurich to-morrow."

Feeling that the end was near, the old lady had drafted her own obituary notice and sent it by messenger to the newspaper before walking to hospital, where she died shortly after admission.

The Mechanical Industry in Switzerland.

The Swiss themselves have no exact idea of the importance of the mechanical industry of their country. Apart from watchmaking, which has for two centuries become a typical Swiss industry,

which means that one speaks of the Swiss watch in the same way that one says "Paris Fashions," does one sufficiently know the other industries which furnish watchmaking itself with the necessary industrial equipment, cutting and drilling machines, etc? All these machines of precision come from numerous works distributed throughout the whole of Switzerland, and of which the important production is often misunderstood. A recent enquiry has established the fact that although the total amount of salaries paid by metallurgical and mechanical industries in Switzerland was estimated at 160 million Swiss francs, this sum in reality attained in 1928, 300 million Swiss francs. This represents almost 100 francs per inhabitant, and all Swiss are far from exclusively occupying themselves with the manufactory of locomotives, looms and automatic folders. When one recollects that Switzerland yields no metals with the exception of iron from the Jura, which is wrought in one sole furnace, one is astonished at the prodigious development of this metallurgical industry, deprived of raw material and founded almost exclusively on the ability and seriousness of the workmen.

Limited Companies in Switzerland.

The figure for the total capital of limited companies newly founded in Switzerland during 1928 has risen to 367 million francs, and that for the increase of capital by already existing companies, to 450 million francs. On the 31st December, 1928 Switzerland numbered 11,559 limited companies with a nominal capital of more than 7,000,000,000 francs. On the same date the number of companies with "holdings" amounted to 710 with a nominal capital of almost 2,000,000,000 francs.

Swiss Participation at the International Exhibition at Barcelona.

More than 150 of the foremost Swiss concerns participate in the International Exhibition at Barcelona. The chief branches represented are: Watches, tourism, machinery, electric apparatus, textiles, automobile-lorries, foodstuffs and chemicals.

An enquiry office has been organised by the Swiss National Tourist Office and the Swiss Office for the Development of Trade.

How the Swiss People Live.

Tourists travelling rapidly through Switzerland, where, at first sight, all activities seem to centre around the hotel industry, are seldom able to acquire a correct notion of the comparative importance of other Swiss industries and trade in general. It is of interest to mention that if one reviews the figures which constitute the labour income of the entire population, the percentage due to the various productive groups is the following:—

	No. of persons occupied.	% of Total Income.
Workers and artisans ...	635,000	29.1
Agriculture ...	484,000	17.2
Employees of commercial enterprises ...	182,000	12.9
Person exercising independent activities ...	264,000	21.9
Persons employed in the hotel industry, including servants ...	166,000	5.1
Sundry activities ...	137,000	13.8

Statistics thus show that the hotel industry, however considerable its development may appear, provides the Swiss people with but a twentieth of its subsistence.

The Cigarette Price Guarantee, An Infringement on Free Trade.

The decision of the Swiss Federal Council to include a price guarantee in the Bill for the introduction of a new Cigarette duty has come as a surprise and is not expected to receive undivided approval of Parliament. It is of great importance to realise the meaning of this change, which amounts to nothing less than the abolition of free commercial intercourse and the recognition of a price-ring or the compulsory fixing of prices by the state.

No doubt a law regulating price-rings, cartels and trusts will have to be introduced in Switzerland sooner or later. The recent report of the committee on prices concerning the Cement Industry has clearly shown how deeply entrenched the cartel-system already is, to the detriment of free trading. It seems unfortunate that the principle of free trade, which is still endangered by an ordinary fiscal law. The time will come when it will have to be definitively decided how far Free Trade will be or can be maintained. Such a decision would, however, be seriously prejudiced through the linking up of the Cigarette Duty with a price guarantee. What is just for the Cigarette Trade is also right for every other trade, and in place of free competition we would soon have state-controlled price regulation in all other trades.

(From the *Luzerner Tagblatt*, translated by Miss H. Maurer.)

On the Necessity for Speeding up Swiss Railways.

It is universally admitted that the tracks and running conditions of the principal lines of the Swiss railways are first-class. But why is it that the same excellence does not prevail in all other respects of the railway administration? Why are there no express trains running from Basle to Zurich, why no direct trains from Zurich to Berne, why not even a non-stop connection between Zurich and Lucerne, a distance of 54 km. only? In Switzerland we have supplementary charges for express trains, but with very rare exceptions no non-stop trains at all. For instance Olten is, indeed, a nice little town; but why just at Olten all Swiss trains not only have to stop, but often even to wait for a quarter of an hour, neither a Swiss nor a foreigner can understand.

The sleepy time-table, which once upon a time was proverbial in Swabia, seems to have found its way into Switzerland in order to lead here perhaps an ideal but somewhat untimely existence, supported by all influential politicians from the Capitals of the minor Cantons, who would decidedly be offended if not every engine stopped at their town and paid them homage.

The last News Bulletin issued by the Swiss Federal Railways contains an interesting article on the huge modern steam locomotive No. 4472 of the London & North Eastern Railway Co. She covers the distance of 632 km. between London and Edinburgh in a non-stop run of about eight hours, and this journey is covered twice daily. This feat is the more remarkable as England has gone through a long period of industrial depression. Meanwhile, in Switzerland we have no through-trains at all. The policy underlying our time-tables is still the same as in 1890 or even 1870. This question will have to receive full consideration sooner or later, as these slow transport conditions offer undoubtedly no advantage to a country which claims to be a tourist and transport country, such as Switzerland is and would like to be.

SWISS SUCCESSES ABROAD.

The British Admiralty has just made a contract with an important Swiss firm for the supply of condensed cider, known under the name of "Pomol" which is particularly prepared for export, like condensed milk and which is certainly destined to enjoy a great popularity.

In order to develop navigation on the Rhone, the Compagnie Générale de Navigation in Lyons has ordered from the well-known firm of Escher-Wyss & Co. at Zurich, a turbine tug-boat of the latest type. This new craft, which will sail on the Rhone, is 65 meters long and 15 broad; its draught, with a load of 1,500 tons of coal, will not be over 1.08 meter. A new proof of the efficiency of a Swiss firm of universal fame.

The management of the Municipal Tramways of Warsaw (Poland) has, after a tender, in which the chief firms for construction of motors were competing, placed an order with the Ateliers de Sécheron, Geneva, for: 80 tram-motors, type auto-ventilation, of a power of 20 H.P. average tension 550 V. 20 cam controllers. This important order is a real success for Swiss industry.

The Euboelith Works Ltd., Olten (Switzerland), who have laid a lot of floorings in England 25 years ago and supplied His Majesty's Office of Works, has received an order for 15,000 sq.m. for a Mitcham factory and 3,500 sq.m. for a new factory in London, from clients who have used this flooring for many years.

New Flying Records.

We hear from the other side of the Atlantic that a new achievement has been attained by the two American fliers Mr. R. L. Robbins and Mr. I. Kelly in the single-engined Ryan monoplane, which remained in the air for 7 days, 4 hours and 40 minutes, thus breaking the previous record by 22 hours.

It is further reported that on May 25, the United States Naval Flying Officer Lieut. Tomlinson broke all existing speed records over the River Potomac by flying at an average speed of 175 miles per hour. In both cases the airplanes were equipped with Swiss "Scintilla" Magnetos, which have been adopted as standard by the United States Army and Navy for a number of years.

An Enormous Power Station in the Swiss Alps.

Hydro-electric installations are now in course of construction in Switzerland, near the Grimsel Pass which unites the Rhone Valley with the Valley of the Aare, a tributary of the Rhine; these will, when completed, be the most powerful on the continent of Europe and will develop a total of 360,000 HP. The different installations, reservoirs, conduits, power stations, etc. will extend for 20 km. (about 12½ miles) and will utilize a fall of 1,200 m. (3,936 ft.) at different levels.

HINAUS!

Der warme Sonnenschein, hurra,
Das Himmelblau ist endlich da!
Das Grau ist nun verschwunden.
Zum Ausgang ladet die Natur,
Wir folgen freudig ihrer Spur,
Der Wein wird doppelt munden.

Hinaus, hinaus in Wald und Feld,
Wo Alles prächtig ist bestellt,
Wo Pflanzen, Kräuter spriessen!
Der Blätter frisches, zartes Grün,
Des Apfelbaums jungfräulich Blüh'n,
Wer wollt' sich dem verschliessen?

Kommt, öffnet Herz und Augen weit
All dieser Pracht und Herrlichkeit!
Und lasst uns sie geniessen!

MUTZ.

SWISS MERCANTILE SOCIETY. EDUCATION DEPARTMENT.

In connection with the scholastic programme the following lectures were given by the students during last week:—

Miss M. J. Braek, Lausanne: "Votes for Women." M. Streiff, Zurich: "Coffee-Growing," and "The traffic of Brazil." H. Keller, Erlenbach-Zurich: "Rouen." O. Ernst, Huetwilien-Thurgau: "A journey through Belgium." A. H. Weimann, Zurich: "Nature and Man." Miss H. Schnetzler, Schaffhausen: "My Native Town." J. Scheiwiler, Gossau-St. Gall: "No more War." F. Streit, Utzenstorf: "Swiss Cheese," and "Food Reform." P. Vidoudez, Geneva: "Nonsense." W. Steinmann, Lucerne: "Modern Shops." H. Baur, Beinwil a/See: "The English Monarchy," and "Prohibition." Miss H. Saager, Zurich: "Childhood Memories." Miss H. Giezendanner, St. Gall: "Be Prepared!" Miss A. Rnegg, Fehraltorf-Zurich: "Holidays." C. Wylder, Neftenbach: "Saving." F.B. Clericetti, Lugano: "Gipsy Stories." H. Blanchard, Biemme: "London." K. Jaeggi, Rechterswil Solothurn: "The meaning of life." D. Barroud, Leysin: "Radio." W. Kurth, Langendorf-Solothurn: "The Bank of Monte-Carlo." O. Maritz, Olten: "Through failure to success." F. Mueller Baar: "Avarice." W. Saameli, Weinfelden: "Our school."

The debating classes dealt with the following subjects:—

"Are you in favour of co-Education?" Proposer: Mr. F. Krebs. Opposer, Miss H. Schnetzler.

"Is the life of a man happier than that of a woman?" Proposer: Miss M. Braek; Opposer, Mr. A. Gentizon.

Friday: A lecture was given by the Rev. R. Hoffmann-de Visme, on: "Gaston Fromelle."

Saturday: Visit to the Tate Gallery.

SWISS BANK CLUB.

The 8th Annual Athletic Meeting of the Swiss Bank Club will be held on the Club Ground, Preston Road, Wembley, Saturday, June 22nd, 1929, at 2.45 p.m. In addition to the usual handicap events, relay races, long and high jumps, putting the weight, etc., various other events, including races for the children, have been arranged for. Prizes will be presented to winners of all events. The Committee hope that all friends of the Bank will be present, and also that the clerk of the weather will make a special effort to give a fine day.

There will be dancing on the lawn, orchestra and side shows for all. F. J. S.

PERSONAL.

M. Louis H. Micheli, 1er Secrétaire de Légation, quitte Londres pour quelques semaines, ayant été appelé par le Département Politique à remplacer temporairement le fonctionnaire envoyé à la Haye à l'occasion de l'arbitrage de la question des Zones devant la Court Permanente de Justice Internationale.

BÜCHER-BESPRECHUNG.

Das Maiheft des *WERK* ist vor Allem dem "Miethausbau nach dem Kriege" gewidmet. Es bringt ausführliche Darstellungen der grossen Anlage "Birkenhof" auf dem Milchbuck in Zürich—Architekten Albert Frölich und Kündig & Oetiker—sodann Bilder von Basel, Bern, Luzern und Zürich. Und eine Art Grabrede auf den systematischen Wohnungsbau der nun, da die Subventionierung eingestellt wird, aufhören muss.

Als grossartigstes Beispiel städtischer Baupolitik wird den Schweizerbauten die Bautätigkeit von Frankfurt am Main gegenübergestellt, von Ausführungen aus Stadtrat May's Feder selbst.

Es folgen Wiedergaben aus Württenburgers schönem Ingres-Buch und Reproduktionen nach Bildern von Karl Hugin. Den Beschluss macht "die Brille," die diesmal über den "blechernen Schwan" meditiert.

ANNUAL DINNER

of the Société de Secours Mutuels des Suisses à Londres

The members of the Société de Secours Mutuels and their friends had a most delightful evening at the Swiss Club, Charlotte Street, on Friday, 7th of June, when the Annual Dinner of this by far the oldest Swiss Association in England was given. The most lively mixed company was present, close on 150 members and guests. As the food and the Neuchâtel were excellent, the music sweet and not too noisy, and the speeches not so very much too long, so that plenty of time was left for dancing, everybody seemed to be quite happy.

Mr. de Bourg, 1st Secretary of Legation, opened the official part of the evening with the usual toasts for the King and for Switzerland, which were heartily responded to. He then made the following much appreciated speech:

M. le Ministre m'a chargé de vous faire part de ses regrets de ne pouvoir, par suite d'un autre engagement, être parmi vous ce soir. De même, mon nouveau collègue, M. de Sonnenberg, me prie de vous remercier très sincèrement de votre invitation et de l'excuser qu'un empêchement, l'ait, à la dernière minute, privé du plaisir d'assister à ce banquet, qui lui aurait donné l'occasion de faire votre connaissance.

Je suis tout particulièrement flatté de pouvoir passer cette soirée parmi les membres de la doyenne des sociétés suisses de Londres. C'est la première fois que j'ai cet honneur et je compte bien avoir l'occasion de renouveler cette expérience. Votre Société, Messieurs, poursuit un but éminemment patriotique. Votre histoire qui remonte à plus de deux siècles marque un chapitre glorieux dans l'histoire des colonies suisses à l'étranger. Vous avez su maintenir une tradition chère aux Suisses de Londres. Vous pouvez être sûrs que la Légation et nos autorités en Suisse apprécient l'activité de la Société de Secours Mutuels des Suisses à Londres dans laquelle nous voyons un esprit de solidarité basé sur un ardent patriotisme. N'est-ce pas là d'ailleurs un devoir de ceux qui vivent dans l'exil. Toute collaboration pour le bien commun dans une colonie, non seulement mérite la reconnaissance de ceux qui en profitent, mais elle s'assure l'admiration de ceux qui nous offrent une hospitalité que nous savons tous apprécier à sa juste valeur.

Messieurs, je bois à la santé de tous ses membres.

Mr. Campart, the well-known president of the Société de Secours Mutuels, thanked M. de Bourg for his pleasant compliments and expressed regrets at our Minister's and Mr. de Sonnenberg's inability to be present. The latter gentleman, the new Councillor of Legation, who has only recently arrived from Rome, wished to convey the greetings from the sister Société de Secours in that city, who will shortly celebrate her 100th anniversary. The London Society is no less than 226 years old, Mr. Campart stated with pride. It has 107 members at present, or two more than a year ago, 6 honorary members of over 50 years' standing. The finances are satisfactory, with only one pensioner and two sick members on the roll. The speaker then greeted the special guests, representing the other Swiss societies, including Mr. Zimmermann and Mr. Chapuis (City Swiss Club), Mr. Ritter (Swiss Benevolent Society), Mr. Pache (Schweizerbund), Mr. de Maria (Unione Ticinese), Mr. Petit (Union Helvetia), Mr. Paschoud (Swiss Mercantile Society), Mr. Suter (New Helvetic Society), Mr. Strubin (Swiss Rifle Association), Mr. Dick (Choral Society) and Mr. Buechi (Société d'Art Culinaire Suisse).

Mr. Ritter, with a few simple and kindly words, thanked the S.S.M. in the name of the guests for the pleasant evening, stating that his institution, the Fonds de Secours Suisse, entertained the most friendly relations with the S.S.M. The speaker mentioned the regretted fact that Miss Müller, the untiring visiting lady of the Fonds de Secours, has fallen seriously ill. As her work has grown very much of late, a younger assistant must be found for her. If anyone should know a suitable candidate, speaking English, German and French, for about two hours' work every week at a modest remuneration, will he or she please communicate with the Fonds de Secours?

M. Martin, the vice-president of the Société de Secours Mutuels, with his great talent for oratory, made a very amusing speech inviting the ladies, nay, almost inciting them, to take advantage of their husband's late home-coming by extracting from them on those occasions the weekly half-crown subscription to the S.S.M. As if there were the slightest need for such subterfuge!

In Mr. Mydleton Woods the S.S.M. had engaged a very amusing entertainer. Miss Adrienne Campart very competently and charmingly gave some comic Cockney impersonations and Mrs. Marie Steers-Bardet delighted the company with a short song recital.

gl.

Consulate of Switzerland, Glasgow.

The office of the Swiss Consulate for Scotland and North of Ireland (Ulster) has been removed to 62, Robertson Street, Glasgow, C. 2, near Central Station, L.M.S. Telephone: Central 5813.

SWISS BANK CORPORATION,

99, GRESHAM STREET, E.C.2.
and 11c, REGENT STREET, S.W. 1.

Capital - - £6,400,000
Reserves - - £1,960,000

The WEST END BRANCH
opens Savings Bank Accounts on
which interest will be credited
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Headquarters: 1, Gerrard Place, W.1
Shooting Range: Opposite Welsh Harp, Hendon.

Shooting Practice

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EVERY SATURDAY AND SUNDAY.

Luncheons and Teas provided for on Sundays.
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Swiss Girls and Ladies are cordially invited to an

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EVERY SUNDAY FROM 3.30 P.M.

English Talks, Debates, Singing, Games, etc.

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Drink delicious "Ovaltine"
at every meal—for Health!

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Dimanche, 16 Juin, 11h.: "Esthétique et Religion"

Luc. XII/24., M. R. Hoffmann-de Visme.

7h. Culte et Réunion de Prière.

Par suite des promenades d'Ecole du Dimanche il n'y aura pas d'"at home", au presbytère, les Samedis 15 et 22 ct.

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.

(near General Post Office.)

Sonntag, den 16. Juni 1929.—11 Uhr morg.: Gottesdienst und Sonntagschule.

7 Uhr abends: Gottesdienst.

Während der Ferien des Pfarrers wird Herr Pfarrer Paul Zundel von Zürich ihn in Predigt und Amt vertreten. Anfragen wegen Amtshandlungen sind an den Präsidenten der Kirchenpflege Herrn A. Steiger, 44, Scarsdale Villas, Kensington, W.8 oder an Herrn Pfarrer Paul Zundel, "Foyer Suisse," 12, Upper Bedford Place, W.C.1 erbeten.

FORTHCOMING EVENTS.

Wednesday, June 19th, at 7.45 p.m.—NOUVELLE SOCIÉTÉ HELVÉTIQUE: Monthly Meeting of the London Group at Swiss House, 34/35, Fitzroy Square, W.1., followed by a causerie on "Tronchin, Grand Médecin genevois du 18me siècle" by Dr. Pierre Lancel, of the French Hospital in London.

Thursday, August 1st, from 3 to 9 p.m.—FIRST OF AUGUST CELEBRATION. at the Rifle Range, Hendon. (Sec Advert.)

SWISS RIFLE ASSOC.: Every Saturday and Sunday, Shooting Practice on the Rifle Range near the Welsh Harp, Hendon.