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Address on Saurer History, Experiences and Latest Achievements given by Mr. A. Lampert at the Meeting of the City Swiss Club on October 6th, 1931.

A most successful lecture on the above subject was given at Pagani's Restaurant on the occasion of the last Monthly Meeting of the City Swiss Club.

With rapt attention the members listened to the lecturer, who very ably managed to interest even those hearers who are not acquainted with technical engineering matters.

The Saurer Company has early this year amalgamated with the Armstrong-Whitworth Co. of Newcastle and London, under the name Armstrong-Saurer Company, and has thus become an institution of the greatest importance in the engineering world. We therefore propose for the benefit of our readers to publish this lecture in abridged form, as we feel sure that same will be of great interest not only to those who are connected with the Engineering profession, but also to our readers in general.

The name of Saurer has, in the Automobile trade all over the world, almost become a household word; its history has been one long series of unique achievements and progress, having won over fifty first prizes, medals, diplomas, etc., in all the important International vehicle trials. To the general public, Saurer is also known as the maker of the famous Alpine Coaches. Of every Swiss and of every visitor to our lovely little country, who does not know of those wonderful coaches of the Swiss Postal Authorities, making their way up and down our winding Alpine paths with a comfort and safety which leaves nothing to be desired. These vehicles are hard to beat and compel great admiration by every motorist who happens to meet them on these roads. Such achievements however, do not come from one day to another, they are the outcome of experiences gained over many years.

In 1853, Mr. Franz Saurer started a foundry at St. Georgen with two workmen. Ten years later the foundry was moved to Arbon, at that time a small town of approximately 500 inhabitants. Mr. Adolphe Saurer joined his father and worked in the factory for some time, leaving later for a visit to France and England, in which countries he joined large Works and made a particular study of foundry work in all its branches.

In 1866, Mr. Adolphe Saurer returned from abroad and re-entered the factory, and the firm began the manufacturing of embroidery machines. The power for driving the machinery was at that period obtained from a horse driving a shaft. Progress, however, was continually made, and it became necessary to purchase a more up-to-date outfit for driving the manufacturing machines.

In 1878, the delivery of the first embroidery machine, which was $4\frac{1}{2}$ yards in length was made by Saurer.

Following the death of Mr. Franz Saurer in 1882, the firm, who had grown to employing over 500 men, was carried on by Mr. Adolphe and Mr. Emil Saurer, who shortly afterwards completed an automatic embroidery machine of 23 yards in length. By real hard work and countless new inventions, these machines were brought to a state of perfection not dreamed of before, and I am sure, in quoting the following figures, it will give an idea as to the activities of Saurer in embroidery machines: From 1878 to 1910, 22,750 embroidery machines were delivered, thousands of which were of the ten and fifteen yard type. The manufacturing of embroidery machines, however, had one great drawback, namely, that the amount of work done by these large works was entirely dependent upon the state of the embroidery market and the changes of fashion.

In order to make up for these fluctuations, Mr. Adolphe Saurer joined by his son Hippolit, decided on the construction of Paraffin Motors, being the first Swiss firm to undertake the making of such engines. As time went on, these machines were more and more perfected, and in 1893, one of this type of machines was scientifically tested by a well-known authority, and the excellent results obtained created such great interest all over the world that several big foreign firms took a licence for the manufacture of these Saurer engines.

In 1894 carburettors, far superior to those previously in use, were produced and which ultimately were used for single cylinder petrol engines, and put for the first time in commercial vehicles.

In 1896, the first of these single cylinder petrol-engined vehicles was delivered to a customer in Paris. This, by the way, was still running in 1911.

The preliminaries for the construction of a motor lorry, driven by a multi-cylinder petrol engine, were made about 1903, completed in 1904, and this vehicle was in every respect one of the most advanced machines of its day. This type of Saurer Chassis was exhibited in Paris that year and created immense interest, owing to its many unique features, such as compressed air engine starter, the engine brake, and a new special car-

burettor of Saurer's own manufacture, and as a result of which large orders for Bus Chassis were received, some of which were ordered by a Railway Co., and delivered to London.

In 1907, the Swiss Postal Authorities ordered two omnibuses with a passenger capacity of twenty persons each. These cars were used without a break up to 1924, that is to say, for eighteen years, when from one of these cars the old-fashioned body was removed and the vehicle turned into a lorry, carrying sand and stones for a few further years. This is without a doubt a splendid testimonial to the excellent quality of workmanship done by the Saurer Company.

At a time when the motor car industry still had great odds to face, Saurer's were able to pile success upon success during the ten years from 1904 to 1914. In parallel with the successes of commercial vehicle designs, great results were also obtained with our engines built for motorboat racing, and for which, already in that period, engines with an output of over 100 h.p. were built.

The beginning of the war in 1914, however, caused—like to many other big enterprises—a great set back to Saurer. Fortunately, however, the falling out of orders from foreign countries was somewhat compensated by large orders received from the Swiss Government and the Swiss Army respectively who, up to that time, possessed only a limited number of commercial vehicles, owing to the fact that for manoeuvres and such like army movements, the necessary commercial vehicles were requisitioned from private owners. The manufacture of the vehicles, however, became more difficult, owing to Switzerland depending entirely on the supplies from its neighbours and other foreign countries. The greatest difficulties, however, were experienced with the supply of petrol. All private users were rationed as the petrol had to be reserved for the army. The situation became gradually worse so that one was compelled to find all sorts of substitutes to keep the works and industries in general going. These difficulties were, perhaps for me, a great opportunity as I had the privilege to carry out tests with all possible substitutes. Various gases were tried, such as coal gas, acetylene and hydrogen. Of the liquid range of fuels, mixtures of solvent naphtha and other fuels were tried in addition to alcohol and several other special commercial substitutes. At this very same period, the question of running vehicles on heavy oil was seriously considered, and as a result of which the first oil engine for a motor car was produced and tried. The system tried at this period (1915), however, was entirely different from the one I shall describe to you later on during my address.

In our aim to produce an extra light engine, we went, perhaps, a little too far in weight reducing and the engine failed during the first few hours of the trial run. Owing to the second breakdown with this type of engine, we found that the whole arrangement required to be re-designed which, however, was delayed for a certain period owing to pressure of other work.

Realising the great possibilities for a real up-to-date chassis which we could offer immediately following the end of the war, especially also to Commercial Vehicle users in countries where the geographical and climatic conditions are such as to necessitate particularly efficient and reliable vehicles, the construction of the first "A" type chassis of five to six ton carrying capacity, was commenced in 1917. In order to ensure perfection of the first design of these chassis, a series of this types were tested out in the Sahara Desert, where the conditions were so severe that any weak point in the design came to light without much loss of time. Here, I was again fortunate enough to be chosen for this mission, and in 1919, I departed for Morocco and the Sahara Desert. On returning from my first visit to the Sahara, three and one-half months later, I had an opportunity of taking part in the International post-war trial in Spain, which was run from Barcelona to Madrid, when the Saurer lorries came through with flying colours taking the first and second prizes.

During my stay in Europe at this time all the necessary parts for the improvement of the chassis running in the Desert were prepared, and I returned for a second time to North Africa with a squad of fitters to execute all alterations required on a large number of vehicles already supplied to an important user in that country. This user undertook all Transports for the French Government, carrying food and equipment to the Military outposts of the Foreign Legion in the Desert, a great task over trackless country and often connected with serious danger owing to the convoy's getting attacked by wild Arab tribes.

In August 1921, the first Saurer Service Station was opened in this country, and a few weeks after, we submitted one of our vehicles to the R.A.C., for a trial in the Devonshire hills, mainly to demonstrate the efficiency of our engine brake. With our coming to England, Saurer also introduced to this country the first six-ton chassis with direct bevel drive. In 1923 such a chassis was again sub-

mitted to the R.A.C., for a trial run under their observation for over 1,000 miles. The fuel consumption for this trial was a record, being the first four-wheeled lorry to obtain over 100 ton miles per gallon.

In 1925, at the Olympia Show Saurer was again the first firm to introduce a six-ton lorry on pneumatic tyres. A prominent user stated, at the time, that it was madness to do such a thing, or at any rate just an expensive plaything. Today this very user has had his whole fleet, a fairly large number of lorries, converted from solid to pneumatic tyres. By this time, Saurer's had been well introduced into this country, and by reason of their economical running, were readily adopted by all big users keen on having up-to-date transport vehicles, so that not even the introduction of McKenna duties in 1926 could prevent still further progress being made.

If Autumn 1928, Saurer once more was first in this country to deliver a heavy oil engine chassis to a customer in London, and the splendid results and performance obtained from this heavy oil engine caused immense interest amongst all people connected with road transport. One of our clients, in submitting his report on the performance of this type of engine to his Board of Directors, made a very interesting comparison. This heavy oil engine chassis, one day went out with a load of six tons to Eastbourne, where about thirty deliveries were made, the vehicle returning intimately to London with a load of empties weighing approximately two tons. The total mileage of that trip was 442 miles, and the fuel consumed amounted to ten gallons. The price of fuel oil at that time was 4½d. per gallon; the cost, therefore, of fuel for the whole trip for the huge six-ton vehicle works out at 3/9d. A little Austin-Seven car, with a consumption of approximately 40 miles per gallon, would use for the same distance about 3½ gallons of petrol, the cost of which at that time was approximately 1/5½d. per gallon, so that the fuel cost for the little Baby Austin amounted to 5/1½d. The cost of petrol used with an identical commercial vehicle but running with a petrol engine and engaged on exactly the same work, works out at 21/2d. Needless to say that this comparison report did not fail to convince the Directors of the great advantages of the Heavy oil engine, and I am sure that you would now like to know something more about this marvellous machine.

The Saurer History would, however, be very incomplete without quoting the latest milestone in same, which is the amalgamation of Saurer with Messrs. Armstrong Whitworth of Newcastle and London, and the forming of the new Armstrong-Saurer Company Limited. Armstrong-Whitworth is one of the greatest engineering firms in this country, and whose name is also world renowned for excellent engineering productions and workmanship in all classes of engineering from locomotives to the complete battleship. Here are two Engineering Firms which have world wide reputation each in their own sphere, joining hands for the production of a new all-British Commercial Vehicle, and the result cannot be anything else than a first-class job and the last word in Commercial Vehicle designs and construction.

TO BE CONTINUED.

THE SITUATION IN SWITZERLAND.

In order to judge the general situation in Switzerland at present, it is best to begin by recalling the situation as it was at the beginning of this year. Since the second half of 1930, Switzerland has experienced a gradual slowing down of her industrial activities. Before that, it was only agriculture that was unfavourable. The banking situation remained strong, however, and the balance sheet of the Swiss National Bank at the end of 1930 showed a note circulation of 1,062 million francs and a cover of 1,057 millions, or nearly 100 per cent. Since then, the decline of industrial activity has become accentuated. For the first eight months of the current year, the trade balance (excluding gold movements) shows a deficit of 549 million francs against 502 millions in 1930; imports amounted to 1,476 millions against 1,700 millions last year, while exports declined from 1,190 millions to 926 millions. In particular, for some time, the visible balance of trade between Switzerland and Germany has been becoming more and more unfavourable to Switzerland. The deficit of Swiss-German trade, which was 96 per cent. in 1929 and 151 per cent. in 1930, amounted to 234 million francs for the first seven months of the current year, equal to a deficit of 180 per cent. This means a breach in equilibrium. The heavy exports by the aid of which Germany seeks to improve her position are directed in the first place to countries adjacent to Germany. This explains why Switzerland has to suffer particularly, at the same time when, owing to the internal crisis in Germany, her exports to that country are tending to decline. Should this tendency become accentuated it is possible—regrettable as it would be—that the countries

directly affected would feel compelled to take defensive measures. In every year, with the exception of 1916, the Swiss trade balance had a deficit, but the balance of payments, supported by invisible exports (tourist expenditure, yield of foreign investments, insurance, etc.) has always showed a substantial surplus.

The slowing down of commercial and industrial activity, in Switzerland as elsewhere, has realised substantial funds. Industrial loans have been repaid, without any appeal for new capital having to be launched. Together with the heavy inflow of deposits from abroad, this has resulted in a decline of interest rates to new low records. The private discount rate declined below 1 per cent. in March, 1931, while the official rediscount rate was reduced to 2 per cent. on January 22, 1931. This plethora of money was accompanied, at the beginning of 1931, by a flood of new loan issues, until it was checked at the beginning of July by the German crisis. The date of July 13, 1931, will not be easily forgotten in Switzerland. Public issues of loans in Switzerland, which amounted to about 550 million francs during the first quarter of 1931, and to 489 millions for the second quarter, dropped to 60 millions in July and August. The corresponding figures for conversion issues for those periods are 420, 240, and 45 millions respectively.

The declaration of the Hoover moratorium was soon followed by the issue of decrees in Germany, and these were bound to affect public confidence. Switzerland has suffered, just like other countries, whether debtors or creditors. The Bourse, which has been for some time anything but favourable, was strongly affected, and public opinion, stirred up by the Basle discussions of the Expert Committee in August, has begun to show signs of uneasiness as to the persistent fall of security and commodity prices, and the considerable losses which have been caused by the decline. The Swiss banks, whose international relations are of long standing, were bound to be subject to some extent to the repercussions of these events which coincided in Switzerland with a few local bank failures. These deplorable incidents were exploited by political parties, as is sometimes the case in every country.

As always happens during crisis, the idea of establishing an official inspection of banks in Switzerland has been raised in certain circles. This is a very interesting suggestion, especially from a theoretical point of view, and should be examined impartially. In none of the countries where this system operates could it prove its justification. It is sufficient to quote the example of the Scandinavian countries, the United States, etc.

This question has recently been the subject of an important declaration by M. Musy, the distinguished head of the Federal Department of Finance, on the occasion of the Swiss Bankers' Convention held at Lausanne on September 12, 1931. M. Musy pointed out that the inspection of banks did not prevent failures in countries where the system is in operation. If, in order to assure the prosperity of a bank, it were sufficient to submit it to inspection, it would be easy to solve the problem. But even if there is inspection, the essential condition of the prosperity of a bank rests with its able and careful management; it is thus neither necessary nor desirable, either for the State or for the bank, to place banking under any official supervision whatever. To do so would necessitate the creation of a complicated and expensive apparatus; at the same time, it would load the State with a formidable responsibility which it should not assume. The intervention of official inspectors would rightly or wrongly disquiet the clients of banks, which naturally attach a great importance to the right to secrecy to which they are entitled. The withdrawal of their deposits would damage national interests. A compulsory supervision by an institute of trustees would not be desirable, as it would mean the duplication of the work of inspection. M. Musy proposes a more practical solution for the reinforcement of the supervision of banks by a modification of the existing company law. The National Bank would be entrusted with the task of supervision, which it could carry out without any inconvenience, either to itself or to the banks. The latter would have to submit to the National Bank a monthly balance sheet which could be published; every quarter, the banks would submit to the National Bank a detailed balance sheet, to be elaborated in agreement between the interested parties and the National Bank. This statement would contain all information required as to the liquidity of the banks, their foreign commitments, etc. The composition of the bill portfolio of banks would have to be given in detail. Each bank would have to indicate the exact amount of its bills eligible for rediscount with the National Bank, and the amount of its securities acceptable by the National Bank as collateral for loans. The holdings of foreign securities would also have to be specified.

The Swiss central institution would thus acquire full information as to the liquidity of the banks of the country. The detailed balance sheets would supply the National Bank with all informa-

tion required for the management of its banking policy, in accordance with the general interest of the country. The National Bank, which enjoys the absolute confidence of the Swiss people as well as of foreign interests—including the Bank for International Settlements, on whose board it is represented—will always be entitled in future, as in the past, to take exceptional measures against any bank which does not deserve its confidence.

In spite of the deficit of the Swiss trade balance, Switzerland has always been, and remains, a substantial creditor nation. This was the case before the war. Indeed, the Swiss banking system, consisting of over 300 independent banks, is a perennial source of income in the Swiss balance of payments, and also contributes to the Exchequer substantial receipts which have had a large share in the consolidation of public finances. To give only one example, the receipts from this source exceeded 50 million francs in 1929, excluding Federal stamp duty. It may be said safely that the Swiss banking system has acquired, thanks to the superiority of its management and to the geographical situation of the country, an important position in the national economic system. The firmness of the Swiss franc, the confidence inspired by the calm political and social atmosphere, the soundness of national finances—as well as of the finances of Cantons and municipalities—have attracted to Switzerland considerable foreign deposits, and have strengthened international relations. The prudence with which these funds are managed—there are, of course, exceptions in every country—is proverbial. This policy manifests itself at present in the high degree of liquidity of most Swiss banks, and in the extremely strong position of the Swiss National Bank, whose note circulation, in spite of its rise to a record figure of 1,299 millions, is covered to the extent of 105 per cent. by gold alone and of 142 per cent. by gold and gold exchange (gold exchange consists exclusively in U.S.A. dollars and French francs). In spite of the gravity of the present international situation, the Swiss banking system can face the future with an enviable calm.

The Banker

NEWS FROM THE COLONY.

SWISS RIFLE ASSOCIATION. GENERAL MEETING October 22nd, 1931.

The General Meeting of the Swiss Rifle Association was held at their Headquarters, Union Helvetia Club, 1, Gerrard Place, W.1. on Thursday last.

The President Mr. G. E. De Brunner opened the Meeting, and acquainted the members present of the *dénarches* which he had undertaken with Messrs. Westley Richards regarding fixing up a further lease for their Shooting Ground at Hendon. He mentioned, that the Committee had very carefully studied the matter, weighing up all pro and contra's and after mature reflections had come to the conclusion, that owing to the none too flourishing conditions in general, which heavily reflect on the conditions of the Society, they were unable to commit this institution to a further agreement for three years. The only tangible solution would therefore be to carry on at present on a yearly tenancy at a rent of £60, without binding either party to an agreement.

Mr. Muller heartily congratulated the President on his painstaking work, and his untiring efforts to surmount the considerable obstacles, caused through various circumstances. This short allocation, which was well deserved, met with unanimous approval.

Mr. Alf. Schmid then put forward a suggestion regarding an eventual agreement with Messrs. Westley Richards for an approximate rental of the Shooting Ground for seven years, to which the President replied that it has always been the pet idea of all members in office to sign an agreement for some considerable length of time, but considering the support which the committee had received lately, with a few exceptions, would hardly warrant committing the Society to such far reaching engagements.

A proposal, that the Hendon Shooting Ground should be kept on without the obligation of an agreement on either side, was put to the vote and carried unanimously. This would mean, that Messrs. Westley Richards would be at liberty to let the Shooting Ground to any party which may make them an offer. Mr. Senn expressed the wish that the committee would use all their endeavours to procure the Ground again for next year (1932) at a rental of £60, with the option of an agreement for a number of years after that period. This wish met with the approval of the Meeting.

Regarding the "Final Shoot" it was agreed that a Handicap should be arranged on the two distances, 300 metres as well as the 100 yards range, 10 shots to be allotted to each competition. The Handicap and all entailing arrangements to be left to the discretion of the Chief and Assist.

Chief Range officers. The precise details of the various competitions have been made known to the members, and we do not propose to mention them here again.

Mr. Alf. Schmid proposed that this year again an Annual Banquet should be held, but, on account of the present state of affairs, perhaps on a more modest scale. Mr. de Bourg acquainted the meeting with the fact that some other Swiss Societies had decided lately to dispense with such a function owing to the heavy expenses a Banquet entails. After a lengthy discussion in which Messrs. De Brunner, Alf. Schmid, P. Hilfiker, Muller and Senn took part, it was decided to abandon the thought of an expensive Banquet, and the committee was entrusted with the task to make arrangements for a smaller function to take place at the Union Helvetia at the end of November.

An announcement, that the accounts of the 1st of August Fête at Hendon closed with a surplus of 29/-, in spite of the unfortunate loss of a whole large barrel of beer, was received with acclamation.

A very welcome and much appreciated offer was made by Mr. Bartholdi, namely to supply each competitor, on the date the "Quick Fire" contest was fixed, with a meal, consisting of "Choucroute" and "Wienerli" free of charge. Mr. Alf. Schmid offered a prize for this particular competition, provided that enough entrants were forthcoming, and Mr. Nussle, announced amongst applause, that he too was anxious to offer a prize for this contest, in case the latter should not take place, owing to lack of competitors, this prize could be used in any other contest. Also Mr. Muller followed the good example.

These very generous offers, which are a striking example of the spirit which happily still prevails in the S.R.A., were accepted with deep gratitude to the respective donors.

Shortly after midnight the President, Mr. G. E. De Brunner declared the Meeting closed, but before doing so, he once again received hearty congratulations from all the members present for the able way in which he had conducted the affairs of the Society through, admittedly the most difficult time which the Society had encountered ever since its formation.

Ed.B.

CITY SWISS CLUB. BRIDGE COMPETITION.

Last Tuesday's play brought about considerable changes in the relative position of the competitors. The desire to hang on in the hope that initial bad hands may be followed by a cast-iron call was responsible for heavy penalties with the result that in some instances the points scored were exceptionally high. In this way Kaiser and Meili secured in one rubber 17 points and Schorno and Meili in another 15 points. Kaiser helped Billeter to his first rubber though they were beaten above the line.

The following are the comparative scores, the figure in brackets indicating the number of rubbers played so far: Kaiser (7) 7.4, Schorno (8) 7, Meili (9) 7, Boehringer (9) 6.7, Weil (8) 5.3, Jobin (9) 5.2, Frei (6) 5, Senn (6) 3.1, Maeder (6) 1.7, and Billeter (8) 0.6.

CHARLES HALLER †

Once again a dearly united family has been plunged in unspeakable sorrow by the untimely loss of Charles Haller, who passed away after a patiently endured illness, which assailed him at the beginning of this year.

Charles Haller's activities lay in the City, where he was engaged in the Coffee and Tea trade for the last 32 years. A sterling business-man in every sense of the word, respected and loved by everyone who had the privilege to come in close association with him.

Charles Haller loved home life, and after his strenuous days work done his only thoughts were for home and family and their welfare, therefore the blow has fallen all the heavier to his widow who's untiring devotion and care made his illness lighter, and to the son who returned from the far East just in time to bring a few last rays of gladness to his dying father. To them go the deeply felt thoughts of sympathy of a mourning, life-long friend of the dear departed.

F.H.R.

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