

Eglise suisse = Schweizerkirche

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ties, but it must be prepared to meet possible calls, from 242,000,000f. to 962,000,000f. The reserve last year the cover in gold or its equivalent for the fiduciary circulation and demand deposits averaged 90 per cent. Hence if there is an outflow of foreign capital in the future the National Bank will be able to supply the market with the gold or foreign exchange required.

An analysis of the position of the eight leading Swiss banks shows that in 1931 there was a shrinkage in the total assets from 8,667,000,000f. to 7,171,000,000f. Owing, however, to the change in the method of drawing up balance-sheets no direct comparison between the items for this year and 1931 is possible, but there is no doubt that the banks' deposit and the portfolio, which at the end of last year amounted to 718,000,000f. and 951,000,000f. respectively, have been greatly reduced. The crisis has also been clearly reflected in the return movement of deposits with foreign correspondents, which amounted to 2,647,000,000f. at the end of 1931.

Greater Liquidity.

Another outstanding feature of the balance-sheets of the Swiss banks is the greater liquidity, the cash items and sight accounts showing an increase from 365,000,000f. to 995,000,000f. It is of interest to note that the ratio of the cash items to the total resources have risen from 4.1 per cent. in 1913 to 13.9 per cent. in 1931.

Undoubtedly the earning account was unfavourably influenced by various factors. Net profits show a decrease largely owing to a conservative valuation of assets and large provisions for depreciation, and all but one of the Swiss banks have declared a reduced dividend.

During the first quarter of this year the downward tendency has continued. Total resources have fallen, owing on the assets side to a shrinkage in the portfolio and the reduction of debtors and on the liabilities side to a decline in time deposits, drafts, and acceptances. The liquidity of the leading banks has, however, been further increased, for the cash items have risen by an additional 123,000,000f. to 1,118,000,000f.

Owing to their special character the cantonal banks have been much less affected by the crisis. Their main branch of activity is mortgages, and such commercial banking business as they undertake is mainly confined to Switzerland.

The present stagnation in Switzerland's commercial and industrial life will probably be reflected in the future balance-sheets of the cantonal banks.

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BAPTEME.

Haraldina Flammatta Leonara Syöstedt- neé le 13/6/32 — fille de Harald & de Leonora Bullen, née Yacyno, son épouse — de Kalmar (Suède et de Wilna. (Pologne).

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Sonntag, den 10. Juli 1932.

11 Uhr morgens, Gottesdienst und Sonntagsschule

Predigt: Pfarrer W. Dietsche.

Während der Monate Juli & August fallen die Abendgottesdienste aus.

Alle Aufträge sind während der Ferien des Gemeindepfarrers an Herrn Pfarrer W. Dietsche, c/o Foyer Suisse, 12, Upper Bedford Place, Russell Square, W.C.1. zu richten, bis zum 28. Juli.

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