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## SWISS FINANCES.

In his speech on the Budget in the Swiss Parliament last week, Mr. Musy, head of the Federal Finance Department, after dealing with the proposed economies in expenditure and increase of taxation required to restore the equilibrium of the Swiss financial position, proceeded to make a statement regarding the currency situation. He pointed out, in the first place, that the gold cover for the Swiss National Bank's notes amounts to 166 per cent. of the total issue, and the National Bank is in a position to pay off the whole of its notes in circulation and the whole of its short-term engagements in gold.

There is no other bank of issue in the world which has at its disposal such sound reserves, and the private banks are also amply provided with gold. The American Loan of 1924, which represents the only outstanding foreign indebtedness of Switzerland, is repayable in 1934, but is, for the most part, already repurchased. The bank would, in fact, be in a position to send abroad immediately an amount of 1,000 million francs in gold, which would cause a corresponding decrease in the note circulation or in the portfolio, without experiencing undue difficulty.

It would, in fact, even be an advantage for Switzerland if part of that gold which is lying inactive in the vaults of the Swiss banks were to be withdrawn. Should internal or external requirements further demand it, the National Bank would be in a position to issue notes to the amount of several thousand millions without exceeding the limits of the cover required by law. The Government has no Treasury bills or short-dated debt outstanding. On the other hand, it has slight assets of more than 120 million francs, of which 100 million francs are with the National Bank and 20 million francs with the private banks; the solvency of the country is consequently beyond question.

*Strong Banks.*

Since 1927 the State has redeemed more than 270 million francs of debt and further created a reserve of more than 80 million francs. The soundness of the public finances has contributed to assure the Swiss franc of the most complete international confidence. The position of the banking institutions is also strong.

Mr. Musy pointed out in his remarks that there was no reason for their competitors abroad to envy the position of the Swiss banks. They should rather remember that the banking world and the profits which it creates are a necessary part of the economic structure of the country. In difficult times and at a period when neighbouring countries were carrying through the stabilisation of their currency the Swiss financial institutions always offered their complete co-operation.

In conclusion, Mr. Musy said that the Swiss franc will maintain itself at parity so long as order continues to reign in the country and in its public finances. It will remain unalterable providing the Swiss people are willing to undertake the sacrifices which the crisis demands of them. The underlying soundness of the country and the large reserves which it has at its disposal will make it possible to carry through the programme of economies without undue strain on any particular class of the community.

T.

## THE HISTORY OF THE HOSPICES.

What was the real origin of the hospices? To find their beginnings we have to go back farther even than the dawn of Christianity; we have to retrace our way through the ages till we come to Pagan Rome, when we find that on each of the higher passes a kind of barracks was erected where the troops could rest in the course of their dangerous marches. These buildings were set up and maintained by the State, and were no doubt made secure by a certain amount of fortification, which was necessary in those lawless days. They were intended first and foremost for military purposes, but were frequently used also by merchants and other peaceable travellers.

Nor was the material relief afforded by these refuges the only benefit. Besides bodily safety, provision was made for spiritual needs, and an altar was raised at which the grateful wayfarers might sacrifice to their god and return thanks for their preservation from harm. Inscriptions, too, were carved on the walls or on tablets to record some miraculous escape. Thus the religious aspect of the hospices crept in right at the beginning.

Later on, when the light of Christianity suffused the whole civilized world, its teaching soon penetrated even to these lonely Alpine hospices and influenced them to such a degree as to make of them the forerunners of the monastic hospices of which we know so much. The altars to Jupiter were torn down and destroyed by the converted Romans, and in their place rose Christian chapels;

although the one on the Great St. Bernard fell a victim to the depredations of the wild hordes that overran Europe between the fall of Rome and the establishment of the new Holy Roman Empire.

Afterwards, when the Church had become a great living force, she sent out her missionaries all over Europe, her emissaries and bishops to foreign courts, and bade the faithful of all classes make holy pilgrimages. Under this ecclesiastical influence there was renewed contact between the peoples living on either side of the passes; even commerce revived, and with this great increase of travellers it became necessary to restore the hospices, which had in the meantime been sadly neglected. This was undertaken as a religious duty by monks, who left their distant monasteries to come and institute that noble and humane work with which we always associate the hospices. In the case of the one on the St. Bernard, the necessary financial assistance was given by Bernard of Menthon, who has been since 1923 the patron saint of mountaineers.

Other hospices which were started at about the same time were those on the St. Gothard, the Simplon (rather later) and in the Grisons on the Bernina, Julier, Maloja, Lukmanier and so on. For many hundreds of years they were real refuges, giving food to the hungry, shelter to the weary, safety from storm and danger, and restoration of life and strength to many a half-frozen and perishing wanderer. And for this great work the monks asked no reward.

Now the hospices are no longer needed for that purpose. The passes are safe; no one need fear to lose his way on the good roads, and most travellers cross by train or car. In place of the simple hospice the tourist now finds a comfortable hotel with good beds and a varied menu. After the mountain railways were built the monks lost most of their guests, the few who came being the very poorest of the poor, who had no choice but to brave the rigors of the Alpine crossing on foot, many of whom were rescued from snow-drifts by the monks of the Great St. Bernard and their dogs. When they found what a change had taken place, these monks also made a change. A part of the Hospice has been converted into a hotel which, through a management from Martigny, caters to sightseers at regular rates. The brethren, however, still extend the time-honoured hospitality of the institution to all poor wayfarers, and rescuing lost or exhausted travellers is still a noble work of the inmates of the Great St. Bernard Hospice.

Each of the hospices has its own fascinating associations. How many royal heads have been given shelter by the Augustine monks of the Great St. Bernard, from Barbarossa and Charlemagne to Edward, and how many great politicians, authors, poets, including our own Charles Dickens, have slept there! On the St. Gothard again, an endless succession of travellers have stayed in the hospice, including the Councillors of Constance, Goethe himself, pack-horse drivers in their hundred of thousands, and later on, hordes of Italian workmen.

In the Grisons, the Bernina hospice has included among its guests a very large proportion of wine merchants and sumpter drivers, bringing over the wine from Veltlin; and the hospice of Santa Maria on the Lukmanier, with its five predecessors, all cared for by the monks of Disentis, has seen vast loads pass by its doors during the years when so much international traffic went by that route. Of the hospice on the Splügen an interesting description is given in "Die Familie de Sass," a local historical novel dealing with the year 1630 or thereabouts. This one seems then to have been in the hands of an innkeeper and his family, who performed the task of life-saving with the same conscientiousness as the monks; ringing in stormy weather a bell which hung in the tower, or, if the blizzard raged very loudly, lighting a lantern as well, which shed its beams far into the wintry night. These good people would often go out and bring back half-frozen travellers to thaw in the hospice, whose gigantic stoves, thick walls and tiny windows kept it warm.

In the 13th century the Knights of St. John founded the hospice on the Simplon Pass, which in 1831 was taken over by the monks of the Great St. Bernard, and 15,000 pedestrians, most of them poor people, took shelter annually until the railway was built. In the Great St. Bernard hospice itself the yearly number for a long time was 25,000. Even the St. Gothard received as many visitors as the Great St. Bernard during the building of the railway, but most of them were labourers and craftsmen.

Thus the history of the hospices ran through a whole gamut of change, beginning with the legions of Rome, continuing with merchants, pilgrims and ambassadors, ending with the great army of the poor.

Margaret Lockett.

## THE EDITOR'S POST-BAG.

To the Editor of the Swiss Observer.

Dear Sir,

Having read in the "Swiss Observer" dated December the 10th, 1932, the very interesting article headed "Switzerland and the English Press" and knowing further that the Editor of the above mentioned paper should be pleased to hear the opinion of some readers on this subject, I take the liberty of using this offer in writing down some lines about the Gold Standard, which is so much spoken about now.

I do quite agree with Mr. "SWISS" regarding the state of affairs which we are studying actually and a lot of English business men are thinking that if their own country went off the Gold Standard, the others should do so, if not immediately, at least in a short time! They do not seem to realise that if trade has improved a bit in England owing to the depression of the pound abroad, that this state is only going to be a short time, during which the progress of impoverishment is getting on ever so quickly but without being noted by the average of the population!

The numerous instances of Germany, France and Italy during the time they were off the Gold Standard are still of "lucrative memoir" and thousands of English people will be able to remember their going to Germany for a few pounds only and they used to live in Berlin on a high footing, more or less like princes and counts... result of which living was a starvation for the German REICH during months and months!

The example given by Mr. "SWISS" in his bright article of a London bookseller of his acquaintance is really speaking for itself and actually you can see quite a number of foreigners studying in London and all over the places, owing to the favourable rate of exchange. They get a nice boarding for Swiss francs 150. — monthly, amount which would have been, before England went off the Gold Standard quite a third more! Who does pay the difference? The English people it is clear, although it seems a paradox!

I am absolutely certain that England which has got at her head some very clever politicians and financial authorities, I hasten to say, will — quite likely — soon go back to the Gold Standard, because only a stabilised currency based on a strong fundement ables the making of good and big business.

As far as I can see, Switzerland, the currency of which is stronger than it has ever been before, still enjoying a very healthy position in the business world, is not to go off the Gold Standard, though — which is correct in the Manchester Evening News — the unemployment is increasing considerably. But I am glad to say that the people out of a job in our country do not seem to starve and lark about as they do here, and already we have got plenty of "ouvriers" in which watchmakers, workmen of all sorts and classes find lectures of interest, increase their knowledge in a certain branch, waiting for better times to come, and even try to learn a new language (in the French part of Switzerland, especially German) and take their minds away from the crisis state, which is in itself most depressing.

Further, we know in our country to make use of other's experiences and are certainly far from going off the Gold Standard which disadvantages are pointed out so well in Mr. "SWISS" article. E.

## PERSONAL.

The many friends of Dr. M. Schröter will be delighted to hear, that he has now completely recovered from his illness.

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We deeply regret to inform our readers, that a brother of Mr. F. G. Sommer, Hepple Lodge, Holly Park, Crouch Hill, N.4, has been killed in the Railway smash in the Gütsch tunnel. We extend to Mr. Sommer and his family our heartfelt sympathy.

## SOPHIE WYSS BROADCASTS ON SUNDAY.

Anyone who likes to hear our Swiss soprano, Mme. Sophie Wyss, has just to turn on the radio at tea-time to-morrow and they will hear her in a half-hour recital which contains no less than seven songs sung in public for the first time. The idea of the programme which is called "French songs by English Composers" is an original one. Miss Ella Ivimey, the composer of some of them, will be present in the Studio to play their accompaniments. Lennox Berkeley, the young British composer who is studying under Mme. Boulanger at the *Conservatoire de Paris*, will "listen-in." Another English composer whose work is represented is Eugene Goossens, now at the head of one of America's greatest orchestras.

Miss Wyss has lately become something of a favourite with concert audiences in the Midlands. Within the last few weeks she has broadcast and sung in Birmingham, West Bromwich, Stourbridge and Malvern.