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NOEL.

This Corner is about Christmas and is in tended for my younger readers and not for those superior people who tell us that Christmas is only superior people who ten us that Christmas is only a copy of some ancient pagan festival or the cele-bration of the winter solstice. It is not meant for those who would destroy all the romance of life, but for those who take pleasure in old tales and who are not too crudite to enjoy the delights of a Christmas tree and the other nice things which

Let me therefore tell you something about the meaning of this feast and the customs which are associated with it in different parts of the world.

associated with it in different parts of the world.

The world Christmas, which in Old English is Cristes Maesse, means the Mass of Christ. The word Mass comes from the latin word Missa in the proclamation at the end of the service — Ite missa est, Go; the assembly is dismissed. The word came to designate the service itself and later was used in the sense of "feast." We find it in such words as Michaelmas, Candlemas.

Another name for Christmas is Yule, although Another name for Christmas is 1 the, atthough this is found chiefly in the terms, Yule-tide, Yule-log. It is a very old word and is of disputed origin, although it is said by some to be derived from the Anglo-Saxon 'Geol," a feast.

In France, Christmas is known as Noël, which is an abbreviation of the latin word Natalis, for in latin this festival is called "Dies Natalis" the Day of the Nativity, which in Italian gives us "Il Natale."

The German name "Weihnachtsfest" derived from the preceding vigil and is I think a very pretty one, meaning as it does "The feast of the Blessed Night."

of the Blessed Night."

Christmas Day was not celebrated in very early times and such writers as Iraeneus and Tertullian do not mention it, but as the years passed, it gradually became surrounded by legends and customs, many of which have been handed down to us from our forefathers; and so it has become one of the most important festivals of the year, beloved especially by children, so that the mere mention of Christmas trees, turkeys, plum puddings and mince pies immediately evokes for us this great winter feast.

Christmas has always been kept in high

us this great winter feast.

Christmas has always been kept in high esteem in Nordic countries, although in England during the Commonwealth it fell into disgrace, for in 1644 by Act of Parliament it was forbidden to consider Christmas as a feast and plum puddings and mince pies were banned as heathen superstitions. However, this sad state of affairs did not last long and soon the Yule log was burning merrily once more in the hearths and the little ones again enjoying the delights of pudding and mince pies.

ones again enjoying the delights of pudding and mince pies.

Christmas trees are not so old as we might think. We first hear of them in Strassburg in 1605 and it was not until 1840 that they became common in this country.

As everyone is aware, Father Christmas is a most important person and he is known in various countries under different names. In America, he is called Santa Claus, which is the equivalent of St. Nicholas, being based on the Dutch form Sant Niklaas. In France, as "le Père Noël" and he used to be accompanied by "le Père Fouettard" who brought with him a birch with which to punish naughty children, whereas le Père Noël was laden with presents for those who had deserved them. deserved them.
Of course, Father Christmas lives somewhere

in the North, where it is very cold and he travels on a sleigh drawn by reindeer, and as he is now yery old, he has white hair and wears a long white

yery old, he has white hair and wears a long white beard and a red robe to keep him warm.

This is common knowledge and I will therefore say no more. It is also well known that he comes down the chimney and wise people hang up their stockings and place their shoes and boots ready so that he may fill them with presents; but like everyone else, he has been obliged to move with the times, and in modern flats, where there are no fireplace, to adopt more modern methods.

Now, if you wish to do so, you may write to Father Christmas and tell him what you would like for a present, and very probably he will reply, but you must know that his letters can only be read by means of a mirror, because Father Christmas is accustomed to write in the sky and, now that this is done by aeroplanes, everyone knows

read by means of a mirror, because Father Christmas is accustomed to write in the sky and, now that this is done by aeroplanes, everyone knows that sky-writing is written backwards. I once knew a liftle girl, who had a brother and a sister much older than herself, and when she wrote to Father Christmas, he used to answer her letters and tell her that he would do his best to please her, but that she must be sure to share any bonbons or marrons glacés which she might receive, with her sister and brother, and my little friend, who was a very nice little girl, always did as she was told. As a matter of interest, it may be mentioned that the giving of Christmas gifts is a very old custom and the French word "Etrennes" is derived directly from the Latin word "Strenae."

Although in Northern countries the Christmas-tree is favoured, in Latin Countries it is usual to make a "Crib" and more or less elaborate ones are to be seen in every church, whilst most families construct one of more modest dimensions.

dimensions

The vogue of the Yule log is wide spread and The vogue of the Yule log is wide spread and I should like to tell you about a few of the customs in connection with it. We find it mentioned in Germany as long ago as 1184. It has been said that the origin of the Yule-log is connected with the fire-festivals of the solstices, and that it is the winter counterpart of the Midsummer bonfire, kindled within doors instead of in the open air on account of the cold and inclement weather of the season.

In many places, the bringing in of the Yulelog was accompanied with celebrations and rejoicing. The log was not allowed to burn away completely but was kept carefully to protect the house against thunder and lightning. The following year the old log was used to kindle the new one.

In France, it is called the "Bûche de Noël" and similar beliefs are held.

The ashes are collected very carefully and are excellent for healing swollen glands and for other purposes, but it is unlucky to sit down on this log, for if you do so, you may become subject to

Frazer states that in Berry, Normandy and Brittany, and in the Ardennes it was believed that the Virgin used to come and sit on it, invisible, swaddling the infant Jesus and they resented this contact with mortals.

In England, the practice of preserving a piece of the Yule-log of one year to light that of the next was observed in Staffordshire down to the latter was observed in Stanorushire down to the latter part of the nineteenth century, and in the North of England, farm servants used to lay by a large knotty block of wood for the Christman fire, and so long as the block lasted they were entitled by custom to ale at their meals.

custom to ale at their meals.

There are other legends in connection with Christmas. Thus it was believed that the cattle acquired the gift of speech on Christmas Eve and conversed with each other in the language of the Christians. The conversation was, indeed, instructive, for the future, it seems, had no secrets for them. Yet few people cared to be caught eavesdropping. Frazer tells us that a farmer of Vecoux in the Vosges once hid in a corner of the byre to overhear the edifying talk of the beasts. But it did him little good; for one ox said to another ox, "What shall we do tomorrow?" and the other replied, "We shall carry our master to the churchyard." And sure enough the farmer died that very night and was buried next morning.

In the West of England near Glastonbury in

died that very night and was buried next morning. In the West of England near Glastonbury in Somersetshire, where once was a famous monastery, there grew a thorn tree which is said to have flowered once a year, for we are told that in the year 31, St. Philip sent St. Joseph of Arimathea with eleven others to convert the Britons: that St. Joseph, wearied out, planted his staff in the ground and, with his companions, lay down to rest; that, when they awoke, they found the staff turned into a thorn tree, which regularly for centuries, blossomed on the Eve of the Nativity.

And that this story be true, is shown by the

And that this story be true, is shown by the fact that to this day, you may see a metal plate let into the ground to mark the site on which the

It has always been the custom to feast at Christmas-time and a turkey has ever been con-sidered necessary just as a goose should be eaten at Michaelmas.

The Plum pudding is an ancient English custom and in days of old, was brought into the dining room with great ceremony.

The lights were lowered and the pudding carried in by the cook, surrounded by flames from

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The WEST END BRANCH opens Savings Bank Accounts on which interest will be credited at 22 per cent. until further notice. burning brandy, and it was right and proper for everyone to pour a spoonful of the burning brandy over it and at the same time to make a wish. Another legend tells us that we shall have as

Another legend tells us that we shall have as many days of good luck in the coming year as we can eat mince pies between Christmas and Twelfth-night. In France, the formal Christmas dinner is not so much in favour as Reveillon, when people make merry on Christmas Eve and it is almost a rule that oysters and boudin, as well as the time-honoured turkey, should be eaten.

There are doubtless many other stories and legends about Christmas, but I think I have told you enough for the present and should you wish to read a description of an old fashioned Christmas in England in the middle of the last century, you cannot do better than read Dicken's "Christmas Carol" and with this advice, I will wish you all

A Merry Christmas and a Happy New Year.

NEWS FROM THE COLONY.

COLLEGE OF THE SWISS MERCANTILE SOCIETY LTD. STUDENTS' CHRISTMAS DINNER AND BALL.

There are moments in a man's life, when one realises with almost unpleasant suddenness, that the years of golden youth are left far behind; that the spectre of old age is rapidly approaching. This feeling took hold of me last Friday, when I had the pleasure to be a guest at the Christmas Dinner and Ball of the students of the S.M.S. College. Fortunately this, perhaps unwarranted depression lasted only a few seconds, how could one feel sad, when one is surrounded by such a splendid array of young, happy and smiling faces; Old memories of my own student times, those carefree sunny days, when life seemed to be one great jolly adventure came back to me, when sorrow, worries and disappointments were an un-There are moments in a man's life, when one great jony adventure came back to me, when sor-row, worries and disappointments were an un-known quantity. Gaily and merrily I joined in the busy chatter, gone were those worrying thoughts about sands of life which are steadily and surely trickling away, I felt once again young, merry and bright.

It was a splendid idea to hold this feast at the Prince's Galleries, as the spacious rooms, and the many famous pictures which are hung on the walls, created just the right atmosphere.

The company which numbered about 250 people, sat down to dinner at about 7.30, the fare was good and wholesome.

was good and wholesome.

A very pleasant surprise was in store for the participants, when Mr. Paschoud, the late President, accompanied by Mrs. Paschoud entered the Banqueting Hall; and the clapping of hands must have been a proof to him that he is not yet forgotten, although he has made Paris his new home. After all, Society work has at times also its compensations, in spite of those who will have it, that no thanks is attached to it.

Shouth: before the coffee was served. M. J.

no thanks is attached to it.
Shortly before the coffee was served, M. J. Schneider, the vivacious Secretary of the Society, gave a most tremendous bang with a big soup ladle, instead of a mallet which could not be found. Sitting next to him, this tremendous noise nearly stunned me, but when he, with a stentorian voice, announced that the first toast was now going to be proposed, I realised that he had missed his vocation, and that he would have made an excellent lion tamer, his "roar" is at least as good as of any lion which I have heard.

Mr. E. Hardmeier, who was in the chair proposed the toast to H. M. the King, which was rendered with musical honours.

Dr. Rüfenacht, the very sympathetic Commer-

Dr. Rüfenacht, the very sympathetic Commercial Attaché of the Legation, then rose amongst the hearty applause of the gathering. He said:

I feel very much inclined to start with the

I feel very much inclined to start with the words so often and so carelessly used: "how time flies!" It is indeed already the second time since I am in London that I have the pleasure to attend the Students Annual Banquet and Ball, and it seems to me hardly possible that a year has elapsed since we gathered at the Imperial Hotel last December. That this is so, I realise by looking at the many faces around me among which, however, I see, as "der ruhende Punkt in der Erscheinungen Flucht," the familiar ones of the senior part of your School, the Education Committee, the Principal and the masters.

Let me thank you for your kind invitation to be with you to-night. It is always especially refreshing and pleasant for us who are standing more or less in the middle of our earthly life, to be asked to join the rising generation. For, after all, you represent the future, as we do the present and you will have to carry on the work which our generation took over from their predecessors. I am sorry to say that it is not a very pleasant job for which you are preparing, but perhaps, and I sincerely hope so, you will be better able and better prepared to deal with things as they are to-day, than we have been so far. You all know in what a bad state the world, and especially trade and commerce

actually are . Unfortunately, there is very actually are . Unfortunately, there is very little our country can do to hasten a solution of the many and difficult problems facing the world to-day. These problems are international in scope and only international co-operation can solve them. Despite the declarations of statesmen and other responsible spokesmen of all countries urging goodwill and co-operation among nations, there is little achieved so far. The only positive result, the Lausanne agreement on war reparations, has still to be considered as conditional

Furthermore, being severely hit by the world crisis, Switzerland has to devote her world crisis, Switzerland has to devote her principal efforts to her own affairs. Our exports have fallen off this year by approximately 50% compared with the previous year, and the capacity of the inland market to absorb our production is also diminishing. We have always had an adverse balance of trade, but in former years, the excess of our imports over our exports has been compensated by the very our exports has been compensated by the very substantial receipts from the tourist and hotel industry. But in the last two years, this source of income has been heavily reduced owing to the fact that people cannot afford any more to travel as they used to, and therefore stay at home. The result is a prospective deficit in the Swiss budget of about 70 million francs, which will have to be met by stringent economy including reductions in salaries and wages, and increased taxation. The Swiss franc, still being linked to Gold, has been subject to certain attacks from foreign countries, which, however, have not been able to diminish its strength. I pass over the sad events of Geneva, and their tragic results, and would only voice my deep

ragic results, and would only voice my deep sorrow at the railroad accident which occurred near Lucerne a few days ago.

But I do not intend to depict to night too gloomy a picture of the world in general and of our country in particular, for two reasons: in our country in particular, for two reasons: in the first instance, one must beware of becoming a pessimist, especially in hard times, and furthermore, this is a social gathering of the young who wish to be gay, and have a right to be so. Fortunately there is a bright side to everything, and in this case I may say that despite the difficult present, one need not entertain any fears for your future and thus for the future of our country. The excellent training you get at the Swiss Mercantile School, whose Education Committee, Principal and Masters are incessantly endeavouring to give to you the best possible education is indeed the to you the best possible education is indeed the best preparation for your future activities in life. As the best proof for what I was just saying I may mention the latest publication of the Swiss Mercantile Society, Mr. Burraston's
"Ins and Outs of British Commerce," which
is a most concise and eminently useful book.
I take great pleasure in congratulating here
Mr. Burraston on his work.
As I already said, you all wish to spend a

As I already said, you an wish to spend a gay and carefree evening, and I see everything is prepared for that purpose. Therefore I ask you to forget the rather gloomy things I may have said a few minutes ago, and to remember the encouraging side of the picture, and I therefore conclude by wishing all present a most enjoyable evening as well as a Merry Christmas and a Happy New Year.

and a Happy New Year.

This fine oration was much appreciated, and the famous soup ladle was much in evidence, before silence could be restored. I am not quite certain whether the Secretary, who on that occasion acted also most efficiently, as aforesaid as M. C., bears a grudge against the Chairman, but he announced at short intervals, and apparently without the knowledge of this Gentleman, that the Chairman would "take wine" first with the representatives of the Swiss Legation, then those of the Swiss Press, then the President of the Society, followed by various members of the Edu-Society, followed by various members of the Education Committee, and with the teachers, ladies and other mortals.

I became duly alarmed, because the strain on the Chairman must have been tremendous, and what of the wine bill? Luckily enough for all concerned, Mr. Hardmeier bore up very bravely and was able to give the following address:

I have been honoured, as Chairman of the Education Committee of the S.M.S., to preside over this function and I therefore extend to you a most hearty welcome and hope you will all have a happy and merry time at this gathering, the Students' Annual Banquet and Ball.

No doubt many of you are now thinking of those of your fellow-students who have just recently returned home and who will have the pleasure of celebrating Xmas and New Year amidst their parents and relatives, surrounded by snow-covered mountains.

Dy snow-covered mountains.

Those of you who are absent from our dear Country for the first time may feel a lump in your throats when visions of celebrations at home pass through your minds, but let me remind you that we—on our side of the table—have had to suppress such feelings not once only but ten and twenty times, and even more.

Therefore do not let us be gloomy to-night, but let us dispel any tendency of homesickness.

but let us dispel any tendency of homesickness by enjoying ourselves as much as we possibly

can. To-night's pleasure will not be marred by speeches which are too lengthy, and we shall consequently reach as quickly as possible that part of the programme which is to be devoted We have with us a number of guests who

We have with us a number of guests who are probably strangers to you students. Our most honoured guest is Dr. Rüfenacht. Commercial Attaché at the Swiss Legation. During the brief period that Dr. Rüfenacht has been in London, he has shown great interest in the welfare of the College, which he has visited. Whenever his advice or help is needed, Dr. Rüfenacht is always eager to give his valuable assistance in a kindly manner, and for this I now tender him my sincerest thanks.

Another of our honoured guests is Mr. Lehmann, Mr. Lehmann, as President of our Society and Chairman of the Council, devotes much of his time at Swiss House and I am in-

Society and Chairman of the Council, devotes much of his time at Swiss House and I am indebted to him for all the help he is giving me.

I also wish to thank Mrs. Lehmann for her great forebearance because — I believe — never raises any objection when her husband so frequently arrives home late from Swiss House.

Then there is Mr. Stahelin, accompanied by Mrs Stahelin. Mr. Stahelin is Vice-Chairman of the Council, and for many years acted during strenuous periods either as President of the S.M.S., or as Chairman of the Education Committee. We owe him a great debt of gratitude mittee. We owe him a great debt of gratitude for the untiring and unselfish work he has done

for the untiring and unselfish work he has done and is still doing.

The Lady students in particular know Mrs. Lunghi who frequently visits the College during the luncheon interval and — as a member of the House Committee — sees, as only a mother can, that you young ladies get all the little comforts in your rest rooms which. I'm certain, you fully appreciate.

Mrs. Lunghi receives the kind co-operation of Mr. Krucker, Chairman of the House Committee, whom we are delighted to have with us to-night.

to-night.

I am also pleased to introduce to you my Collaborators of the Education Committee, namely Mr. Meier, Vice-Chairman, and Messrs. Baumann, Weist, Attinger and Streit.

We furthermore greet the *Principal* of the College, Mr. Levy and his staff of able Lecturers, as well as *Mr Schneider* and his equally able office staff.

able office staff.

Further I wish to welcome the representatives of the Press. They are Dr. Egli of the "Bund," and Mr. Stauffer of the "Swiss Observer." Mr. Stauffer was at one time President of the S.M.S., and is a Honorary Member of our Society.

In spite of what I said at the beginning of my speech and without any feeling of home-sickness, we cannot refrain from thinking of our dear little Homeland, which at the present moment is passing through a serious crisis. I would therefore ask you, Ladies and Gentlemen, to rise and drink to the health and future prosperity of our beloved Switzerland. perity of our beloved Switzerland.

The homely note which was struck in this speech, affected some of the young ladies, and especially when "Christmas time at home" was mentioned I noticed that some eyes became moist, Needless to say, that huge applause greeted the speaker on resuming his seat, and he fully deserved it, because he is one of the most hardworking members of the Society.

members of the Society.

The next speaker on the programme was one of the students of the College, Mr. H. Klopfenstein. In a very able speech he expressed thanks, on behalf of the students to the teachers and to the Swiss Mercantile Society. I was informed that this youthful orator had only 6 months tuition at the College, and his speech was indeed a shinning testimonial both for him and for the teaching stuff teaching staff.

Mr. Lehmann, the President of the Society, replied to the last speaker, saying:

It is a great pleasure for me to respond to the toast to the Swiss Mercantile Society, proposed in such an able manner by Mr. Klopfenstein, and to thank you all most sincerely for the cordial way in which you received it.

I wish also to thank you for your kind invitation extended to the members of the Education Committee, and several members of the Council and House Committee: we are indeed honoured to be among you to night. Apart from a short stay on a recent Friday evening lecture, when each or will have prepared to one of when a silver medal was presented to one of your successful fellow students, this is really my first contact with you students.

The appreciation of the work done and the goodwill expressed by your speaker, will act as an encouragement to the members on the various Committees, who spare no efforts to make this College of ours worthy of the good name, which our Society enjoys at home.

In this connection, I must mention the Chairman of the Education Committee (Mr. Hardmeier) who has always a very full agenda for his Committee meetings. I am sure that if he cannot do a part of the work at the office he must very often burn the midnight oil!

I am afraid that we are now a very long way off the new building dreamed of by our friend, Mr. Paschoud, my predecessor; in the meantime the House Committee has not remained inactive, and those of the students, who will return to the College in the New Year, will find electric heaters installed for their com-

will return to the College in the New Year, will find electric heaters installed for their comfort; a reading room for the gentlemen students is also being fitted out.

Without the great help (both financial and moral) received at the outset from patriotic and disinterested persons, our Society could have achieved very little. Our warmest thanks are also due to the Federal authorities for their great financial help, to the Legation for the moral support thus enabling us to keep an efficient teaching staff, and making the curriculum as attractive and useful as possible, whilst keeping the school fee at a low figure.

When you return to Switzerland, I appeal to you to recommend our College wherever you can, and I strongly advise you to join the nearest Section of the S.K.V., as the Society will still be useful to you in your future careers.

To close, may I express the hope that the economic depression will soon give way to a more cheerful outlook, which would enable the hundreds of young men and women who pass through our College to find suitable positions.

Great applause greeted the speaker after the

Great applause greeted the speaker after the conclusion of his address.

Mr. A. C. Stahelin, Vice-Chairman of the Council, then was called upon and he expressed the best wishes to the College and the Teaching staff by saying:

My task to night is a pleasant one and is made lighter by the fact, that we feel we have just reason to be proud of our College and its

You, Ladies and Gentlemen, who are students at our College have at your service an organisation which may be called unique with-out exaggeration. All the members of the Staff, from the Principal down to the Office Boy, are

from the Principal down to the Office Boy, are there for one purpose, and one purpose only: To give you an opportunity of acquiring a sound knowledge of English and familiarise if you so wish it, with English Commercial Methods. We all do hope, that you Students will have sufficient will-power to use your time at our College fully, for your benefit and ultimately for the benefit of trade in Switzerland.

There are one or two points on which I desire to make a passing reference. It appears that some of you are feeling, that the students on the commercial side are offered advantages which are not given in a similarly full measure to those on the English side. This matter is having the attention of the Education Committee; but, as no man can do two jobs at the same time, they have first given their attention to that part of our curriculum which they con same time, they have first given their attention to that part of our curriculum which they consider the more important from a national point of view. The next duty of the Education Committee is going to be the development on wider lines of the purely English side. A start has been made with the arrangements for a special been made with the arrangements for a special examination. Further improvements will follow in due course; naturally everything has to be considered carefully, but in the end, I feel sure, you who do not wish to follow purely commercial classes will also obtain full satis-

In the meantime let us express to the Staff our best wishes for health and happiness in the coming year; may the College continue to flourish and the work carried on in an atmosphere of goodwill and co-operation for the good of all of us and of the cause we have so much at heart.

Ladies and Gentlemen, I give you the toast to "Our College and our Staff."

Long applause greeted Mr. Stahelin's words, a sure proof that his work in the past and in the present is appreciated.

Mr. A. Levy, Principal of the College, made a spirited appeal in his speech for co-operation, he exclaimed: We, the teaching staff are heart and soul in the work we do, we try to be worthy servants of the S.M.S. College. He expressed his thanks to the Council and Committee of the Society for their helpful and never failing co-operation.

Mr. Levy appealed to the students to show themselves worthy sons and daughters of the one country which is doing so much for them. "By your behaviour," he said, "not only you, but all your compatriots are judged, you are in a sense your compatinots are judged, you are in a sense also diplomatic representatives of your home land." Another much applauded sentence in Mr. Levy's fine oration, was when he alluded to the work of the students as "being of national importance." His concluding advice to the students, was, to be true to themselves, faithful to their superiors in whatever position they might occupy, and just to those who may be under their orders.

Independent the hearty applause which was

Judging from the hearty applause which was so spontaneously given, Mr. Levy must be a great favourite with the students. This was the last toast and the company was asked to adjourn to one of the adjoining halls, where a most enjoyable "Schnitzelbank" was sung by some of the

students, in which refrain the company heartily joined in. The pictures executed by Mr. Bloom, were very fine indeed, although I preferred some of those hanging on the wall. When a picture, depicting the office staff, "at leisure" was shown, I seemed to notice a sarcastic smile appear on Bernard Shaw's face, whose portrait was just hanging in front of me. Was he right, I wonder? Then suddenly the band started to play, that most appropriate tune: "The old man of the mountain," and all the young men and young women of the mountains, started to swing around. A Polonaise, headed by M. Schneider was a most enjoyable affair, all the more as the couples had to pass underneath a large bunch of mistletoe, with the obvious result of receiving or giving a kiss. Now some were very shy, some only just a little so, and others seemed to enjoy it, judging from their unwillingness to move on, and give the other fellow a chance. I wont say, to which category I belonged, for the good reason, that my partner in life who was not present, still reads the Swiss Observer.—

Swiss Observer.—
It was a fine evening and I feel sure, the memory of it will remain with all those present for a long time.

PERSONAL.

Mr. F. G. Sommer wishes to thank his friends for their kind expressions of sympathy in the sud-den and tragic loss of his brother in the railway accident of Lucerne.

We regret to inform our readers that M. Jean Baer, a former distinguished member of the Swiss Colony, and President of the Nouvelle Société Helvétique, has died at Geneva. (An obituary notice will appear in our next week's issue).

THE EDITOR'S POST-BAG.

Monsieur le Rédacteur,

Au sujet de la correspondance publiée dans votre journal relative à la politique financière de l'Angleterre, il me semble que vos correspondants basent leur raisonnement sur des données qui ne reposent pas sur le roc des réalités.

Ils donnent comme exemple ce qui s'est passé en Allemagne et en France, mais dans ces deux pays le budget était en déficit chronique et l'impossibilité de réaliser de nouveaux emprunts avait forcé leurs Gouvernements à recourir à l'inflation, c'est-à-dire, emprunter à la Banque Centrale, à un rhythme toujours accéléré contre l'émission de billets eure centre partie produient la short de billets sans contre-partie, produisant la chute catastrophique de la monnaie nationale, la hausse du coût de la vie, la demande d'élévation des salaires, course inégale pour cette dernière toujours devancée par la dépréciation de la monnaie.

Tout le monde se rappelle la faillite du mark avec ses répercussions déplorables et profondes dans l'organisation sociale de l'Allemagne, sur-tout parmi les classes moyennes.

La chute du franc fut enrayée au dernier moment par l'intervention énergique de M. Poin-caré qui n'hésita pas à prendre les mesures né-cessaires pour sauver le franc du sort du mark.

Voyons maintenant ce qui se passe en Angle-terre. Tout d'abord, le budget est équilibré, ou à peu près ; le coût de la vie est actuellement plus bas qu'à n'importe quelle époque depuis la guerre, phénomène tout à fait extraordinaire puisque la livre Sterling a perdu 40% de sa valeur dans les pays dont la monnaie reste ancrée à l'étalon d'or.

Que s'est-il donc passé?

L'Angleterre a toujours été, et reste, le grand marché pour les produits de toutes les parties du monde et la livre Sterling, malgré la dépréciation qu'elle a subie depuis l'abandon de l'étalon d'or, n'a pas perdu sa qualité de monnaie internatio-nale, sauf dans les pays à monnaie basée sur l'or, parmi lesquelles se trouvent les Etats Unis, la France, la Suisse, la Hollande, pour n'en citer que les principaux.

Il s'en suit que le prix des produits mondiaux qui, comme nous venons de le dire, est générale-ment exprimé en livres Sterling, a subi depuis les événements de Septembre 1931, une chute verticale représentant la dépréciation subie par la livre Sterline et même desertaces Sterling et même davantage.

Par contre-coup, les pays à monnaie basée sur l'or assistent, impuissants, à l'avilissement des prix de leurs produits, à la perte de leurs principaux débouchés et, par voie de conséquence, à une aggravation du chômage; enfin au déséquilibre de plus en plus marqué de leur balance commerciale.

Il est admis, n'est-ce pas, que l'Angleterre n'a abandonné l'étalon d'or que lorsqu'elle y a été forcée par les circonstances.

Y reviendra t'elle prochainement?

Je répondrais affirmativement, pour ma part, à cette question si j'étais sûr que la machine régulatrice du fonctionnement des échanges entre pays, l'étalon d'or, serait susceptible de marcher normalement, mais je me demande comment elle

pourrait être mise en marche "avec perspective de durer "tant que continuera l'accaparement de l'or par certains pays qui ne sont pas outillés pour en faire un usage pratique. L'or ne devrait pas

être considéré comme une marchandise. Il devrait servir uniquement de base de crédit et ne circuler d'un pays à un autre que pour solder

on m'objectera que la crise, en aggravant la baisse des prix, a grandement favorisé la situa-tion créée en Angleterre par l'abandon de l'étalon d'or, mais qu'une hausse des prix, que chacun désire, serait inévitablement suivie d'une augmen-

desire, scratt inevitationement survie d'une augmentation du coût de la vie.

L'argument est parfaitement logique, mais avant d'influencer le coût de la vie, les prix mondiaux ont encore un bout de chemin à reconquérir.

N'oublions pas, en outre, que l'Angleterre peut obtenir des colonies formant son empire, dont

la monnaie est dépréciée, presque toutes les matières dont elle a besoin et cela à des prix dé-fiant la concurrence des pays à monnaie basée sur

For.

Si l'Angleterre vieille jalousement à ce que l'équilibre de son budget soit maintenu en toute circonstance, et je crois que l'on peut être bien tranquille à ce sujet, je ne vois aucune cause d'inquiétude concernant le pouvoir d'achat dans le pays de la livre Sterling.

Par contre je gesins gu'une détévieuester plus

Par contre, je crains qu'une détérioration plus profonde dans l'économie des pays à monnaie basée sur l'or soit inévitable.

basée sur l'or soit inévitable.

En ce qui concerne la Suisse, personne ne met en doute que la couverture or des billets de la Banque Nationale Suisse est amplement suffisante pour faire face à toutes les éventualités concevables, mais ce dont il est permis de douter est la possibilité, pour certains pays exportateurs, la Suisse en particulier, dont la monnaie reste attachée à l'or, de rester fidèle à ce système sans causer à son économie un dommage irréparable.

Je m'excuse, Monsieur le Rédacteur, de la longueur de cette lettre, mais il est difficile de discuter la question dans un cadre restreint.

Veuillez agréer, Monsieur le Rédacteur, l'expression de mes sentiments distingués.

UN ANCIEN.

UN ANCIEN. Londres, le 20 décembre 1932.

PAUL BOTT. †

We deeply regret to inform our readers, of the death of M. Paul Bott, which occurred on Sunday morning through cerebral hemorrhage, at the age

M. Bott came to this country nearly twenty years ago, and for many years held an important position with a Russian Banking institution, which soon after the war, through force of circumstances, went out of existance. M. Bott afterwards held various posts, all connected with Banking.

The loss of a brother some time ago, and the recent news of the serious illness of another brother, as well as the uncertain outlook of things in general, greatly affected his health, and our friend, whose gaiety and humour his friends so often enjoyed, became quiet and reserved.

On Sunday morning, shortly before the dawn, Paul Bott closed his eyes, and a tired heart and brain came to rest. Fate had been none too kind to him, but in spite of many disappointments he bore his troubles manly, and all those who knew him will keep him in good remembrance.

M. Bott, who was at one time, a member of the City Swiss Club and the Swiss Mercantile Society, was cremated last Tuesday at the crematorium at Golders

Owing to lack of space the reports about the "Old Folks Christmas Luncheon" and the Monthly Meeting of the "Swiss Mercantile Society Ltd.," will appear in our next week's

Mr. and Mrs. O. Bartholdi are wishing their customers a merry Xmas and a prosperous New

FORTHCOMING EVENTS.

Monday, December 26th, 9 p.m. - 2 a.m. Union Helvetia Club — Boxing-Day Ball, at 1, Gerrard Place, W.1.

esday, January 3rd, at 7 o'clock — City Swiss Club — Monthly Meeting at Pagani's. (See advert.)

Saturday, January 7th, 1933, from 7 · 1a.m. — Swiss Mercantile Society Ltd., — Fancy Dress Ball — at the Midland Grand Hotel. (See Advertisement.)

CITY SWISS CLUB.

Messieurs les membres sont avisés que

L'ASSEMBLEE MENSUELLE

aura lieu le 3 Janvier au Restaurant PAGANI. 42, Great Portland Street, W.1. et sera précédée d'un souper à 7 heures (prix 5/-).

ORDRE DU JOUR

Procès-verbal. Admissions.

Démissions. Divers.

Pour faciliter les arrangements, le Comité re-commande aux participants de s'annoncer au plus tôt à M. P. F. Bochringer. 23, Leonard St. E.C.2 (Téléphone: Clerkenwell 9595).

W. WETTER

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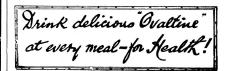
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Dimanche, le 25 decembre, 11h. — NOEL — "Emmanuel, Dieu avec nous" Mathieu II v. 23. M. R. Hoffmann-de Visme. Culte de Ste. Cène. Pas de culte le soir.

Lundi, le 26 décembre, 5h. — BOXING DAY. — Grande fête de l'Arbre de Noël — invitation cordiale à tous. Thé à 4h.

Samedi, le 31 décembre, 8h 30. — SYLVESTRE — culte de fin d'année, avec Ste Cène. — l'arbre sera rallumé.

Bon Noël à tous!

SCHWEIZERKIRCHE

St. Anne's Church, 9, Gresham Street, E.C.2. (near General Post Office.)

Sonntag, den 25. Dezember 1932, CHRISTFEST. 11 Uhr vorm., Gottesdienst und Feier des Heilg. Abendmahls. Es findet kein Abend-gottesdienst statt.

Dienstag, den 26. Dezember 1932.

WEIHNACHTSBAUM in der Kirche um 4 Uhr nachmittags, wozu alle unsere Landsleute herzlich eingeladen sind.

VERDANKUNG.

VERDANKUNG.

VERDANKUNG.

Allen denjenigen Landsleuten, die uns für die Weihnachtsbescherung so viele und gute Sachen und Geld haben zukommen lassen, möchten die Kirchenpflege und der Pfarrer der Schweizerkirche von Herzen danken. Diese grosse Bereitwilligkeit hat uns sehr gefreut und wird den Empfängern wohltun.

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