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they all forget that the economic structure of Switzerland is quite different from that of the United States of America. Owing to the lack of home resources Switzerland must of necessity import most raw materials and foodstuffs, and the rise in price level would equalize within a short rise in price level would equalize within a short period any possible export advantage which might be gained. Further, the total of Swiss funds invested abroad largely exceeds that of foreign funds invested in Swiss economy. A depreciation of the Swiss currency would especially affect the national wealth as far as it is invested abroad and stipulated in Swiss francs or in Swiss bonds or savings funds, for capital and interest would be lessened by a falling buying power. A thorough examination of these factors alone proves distinctly that the abandonment of the gald standard would not the abandonment of the gold standard would not stimulate Swiss economy.

Two Outstanding Characteristics.

The exceptionally high liquid position and the lack of the activity in discount business are two lack of the activity in discount business are two outstanding characteristics of the present situation of the Swiss National Bank. Though the discount rate and the rate for money advanced against securities are at the lowest level ever recorded, the credit possibilities granted by the Bank of issue are taken advantage of only to a small extent. In spite of the crisis the Government has so far not been forced to have recourse to the credit granted by the bank of issue.

The National Bank and the big banks have The National Bank and the big banks have been more touched by the consequences of the international crisis than by the economic situation of Switzerland. Within five years (from the end of 1925 to the end of 1930) the total assets of the eight big banks increased from five milliards to eight big banks increased from five milliards to 8.6 milliards, but by the end of 1932 they had fallen to 6.5 milliards, and during the first quarter of 1933 this decrease was almost stabilized. This retrogression is largely due to a positive and intentional shrinkage of investments abroad, while business inactivity and the low price level of raw materials have reduced the former credit limits. The absence of investment opportunities has induced the banks to follow a conservative policy in accepting deposits, particularly those coming from abroad, this policy being effected by a reduction of interest rates. From the end of December, 1930, to the end of March, 1933, total deposits of the big banks dropped by 1.6 milliards to 5.0 milliards. The offset in the balance-sheet for the same period was brought to 521 millions by a demilliards. The offset in the balance-sneet for the same period was brought to 521 millions by a decline of 1,130 millions in the item "due from banks," the total of bills of exchange to 784 millions (decline 699 millions) and the total of current account debtors to 2,351 millions (decline 764 millions). The increased cash and the deposits with the bank of issue, amounting to 1,013 millions and representing an increase of 669 millions, not only confirm the tendency towards high liquidity, but show at the same time the difficulties in finding corresponding short term investments. Owing to the shrinkage of world commerce, it has hardly been possible in Switzerland as well as abroad to obtain first class acceptance bills.

The Cantonal Banks.

Owing to the nature of their functions the cantonal banks have been less hampered by the crisis than the big banks. Their total assets still show an ascending movement amounting to 7.71 milliards at the end of March, 1933, against 7.47 milliards at the end of 1930, while although they too have pursued a policy of low interest rates with the object of checking the inflow of deposits, the latter have increased from 6.55 milliards at the end of 1930 to 6.83 milliards at the end of this year. The active business of the cantonal end of 1930 to 6.83 milhards at the end of March of this year. The active business of the cantonal banks is predominantly directed to the granting of mortgage loans, and periodical intensified activities in building induced the cantonal banks to invest still more money in this business, but, on the other hand, in their desire for higher liquidity they did not fail to increase the cash reserves. If they did not bring their liquidity to reserves. If they did not bring their liquidity to as high a level as did the big banks, it is due to the nature of the cantonal banks. A lower liquidity is justified for them on account of the fact that short term as well as savings deposits remain effectively as long term funds at the disposal of the cantonal banks, most of them being State institutions. The actual situation of the cantonal banks reflected in their balance-sheet has been influenced by the international finance crisis as well as by the economic crisis; the former having caused an increased position of deposits, the latter due to the shrinkage of commerce a reduced amount of bills of exchange. The item of current account debtors has not been effected.

The results of the other banking group have

The results of the other banking group have not been published by now. Generally speaking, Swiss banks have so far weathered the crisis without noticeable damage. Only a few deplore a certain lack of liquidity in their position. One big bank, the Banque d'Escompte Suisse, had to have recourse to the other banks as well as to the Gavernment for a thorough recognization. For Government for a thorough re-organization. For this purpose, a credit institution, the Caisse de Prêts de la Confédération Suisse, has been created. As to the activity of this credit organization, its

most important task is to advance money against most important task is to advance money against securities which the bank of issue and the other banks cannot accept because of the illiquidity of these mortgages. The credit facilities granted by this organization have not been taken advantage of, either by banks or by industry and trade, to a large extent, and up to the end of April, 1933, the advances against a pledge of bills of exchange amounted to 35.7 millions.

OPENING CEREMONY OF THE ARMSTRONG-SAURER SERVICE STATION. " WE SERVE."

Last Tuesday saw the official introduction and ceremonial opening of the new Armstrong-Saurer Service Station — "WE SERVE" — on the Great West Road.

The new building is a tribute to the thought and care which the Armstrong-Saurer Company have devoted to the need for an exemplary "after sales" repair service. It is designed from a modern point of view in every way and the most up-to-date labour saving devices and service equipment have been installed.

The external view of the building has a pecu-The external view of the bulling has a peculiar dignity of its own; somehow descriptive of that which the Motor Trade and motor users generally have come to associate with this enterprising branch of the Armstrong Whitworth group of companies. companies.

Inside, the Depot is a model of lay-out; every-Inside, the Depot is a model of lay-out; everything seemingly part of a thoughtfully planned
organisation. The Spare Parts Store, for instance
— a succession of steel bins carrying altogether
the enormous total of nearly sixty thousand spare
parts relative to the various Saurer and Armstrong-Saurer vehicles on the roads of this country. It is difficult to believe that such a quantity
of material and components can be controlled and
orthood in the part of a building closed off for this stored in the part of a building closed off for this

A reception was given in the morning by Alderman H. J. Nias, C.B.E., J.P., the Chartered Mayor of Heston and Isleworth, supported by Major-General G. P. Dawnay, C.B., C.M.G., D.S.O., M.V.O., Chairman of Armstrong Whitworth Securities Co., Ltd., and Lt-Colonel P. D. Ionides, D.S.O., Chairman of Armstrong-Saurer Commercial Vehicles, Ltd., whilst the actual opening ceremony was performed by The Right Honourable Baron Rochdale, Lord Lieutenant of the County of Middlesex. the County of Middlesex.

After the reception, at which over three hundred people were entertained, the Chair was taken by General Dawnay, and a general welcome to the Borough of Heston and the Great West Road was Borough of Heston and the Great West Road was given by the Mayor of Heston, who also spoke of the cosmopolitan nature of the industries represented in this Borough and on this great avenue. He expressed himself very pleased indeed that another of the great industrial undertakings of Britain, the Armstrong Whitworth Association, should choose this locality for the erection of a building which expresses all the ideals of Commercial Vehicle service and maintenance.

The mayor west on to introduce the Lord

The mayor went on to introduce the Lord Lieutenant of the County, the Right Honourable Baron Rochdale

Baron Rochdale.

The Lord Lieutenant referred to the undertaking in commercial vehicle manufacture and service of the Armstrong-Saurer Company and their worthy activity in the cause of Peace after the amazing undertakings achieved by the Armstrong Whitworth group for the manufacture of armaments during the War. He recalled that at the end of the War no less than one hundred thousand men were actually employed by the Armstrong Whitworth undertaking, involving a wages bill of nearly three-quarters of a million pounds per week.

SWISS BANK CORPORATION,

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

> Capital Paid up £6,400,000 Reserves - £2,120,000 Deposits - £44,000,000

All Descriptions of Banking and Foreign Exchange Business Transacted

:: Correspondents in all :: :: parts of the World. ::

The Lord Lieutenant laid emphasis on the pioneering work put in by the Armstrong-Saurer Company in connection with the extension of the Company in connection with the extension of the use of Diesel Engines for road transport purposes; and how, largely through that energy so characteristic of the Company, the users' attitude has become one of complete confidence.

The Speaker also expressed his admiration of the initiative and determination, both essentially part of the confidence which the Company has shown in building this very modern Service Station at a time like this, when industry generally seems inclined to rest on the laurels of the past.

The Lord Lieutenant then formally declared the new Service Station open.

Colonel Ionides replied, and gave details of various engineering and repair demonstrations which were to follow.

The demonstrations took place in the main building, and included the dismantling of an engine complete from a chassis; a rear axle, which was laid open for inspection; some novel methods of testing Injectors, Injector Leads and Injection Pumps to ensure their satisfactory operation; and the method of skimming brake drums and religing on the special machine provided for the relining on the special machine provided for the

These demonstrations were carried out on vehicles lent by Armstrong-Saurer customers for the purpose, and during their procedure every opportunity was given to enable the onlooker to examine the methods by which the various labour-saving devices and machines in the Depot were utilised in the course of ordinary service routine.

The Degreasing Plant fitted into a special shop, caused a great deal of interest. By the use of trichlorethylene vapour this plant quickly removes all the dirt and grease from a component or part which may require attention.

A noteworthy feature about the construction of the Depot is that in all shops and all stores the maximum amount of light and air is permitted to enter. The traditional "Bêtes noires" of the ordinary garage—dark corners and dirt—are certainly not in evidence at this latest Armstrong-Saurer Station.

The main part of the building is divided into two large bays for the storage of vehicles requiring attention, the accommodation being enough for approximately fifty large commercial or pas-

for approximately inty large commercial or passenger vehicles.

Offset from the vehicle bays are the machine shop, fitters' shop, smithy and the degreasing shop, all of which are commodious and completely equipped.

snop, an of which are commontous and completely equipped.

A system of overhead cranes, up to five tons carrying capacity, is in operation throughout the building, enabling heavy parts to be moved with a total avoidance of distribution delays.

The spare parts store is divided into two sections; one for the housing of light spare parts, and one for the storage of heavy components. An overhead crane is in operation at this section, with an overhead run-way leading to a loading bay at the east side of the Depot. If necessary a lorry can be backed right into this store.

The Showroom facing the Great West Road, in which the formal reception was held, is lofty, roomy and dignified. A large roller shutter has been fitted to the rear of this showroom, and this can be controlled either by electric power or by hand. When raised a wide ingress is provided for vehicles from the concrete roadway at the west vehicles from the concrete roadway at the west

side of the building.

The whole building is designed so admirably. and so obviously in accordance with the demands of a modern Service Depot, that the closest pos-sible collaboration must have been maintained between the architects responsible and the Com-

pany's engineers.

The building is a testimony to the care and precision so much a part of the Armstrong-Saurer Service.

SWISS CLUB BIRMINGHAM.

Outing and Picnic Sunday, June 25th.

Just 12 months ago, we had in conjunction with our Compatriots of London, a most enjoyable outing to Whipsnade Zoo and as it proved such a successful affair, our Club thought that it might a successful affair, our Club thought that it might prove acceptable to our Swiss friends in Manchester, Liverpool and other Midland towns, if we could arrange something similar in order to get a closer acquaintance between them. We decided therefore to arrange an outing to Matlock and Buxton, towns and districts easily accessible to all of the. Although the picnic was a success, the attendance amongst the other Clubs was unfortunately disappointing, all the more so, as some 30 years ago our Manchester friends responded to a similar invitation to ion us on a outing to 50 years ago our Mancester treators responded to a similar invitation to join us on an outing to these places by a large number. This time there were about 70 Compatriots and friends from Birmingham, 2 from Leicester with families, 1 from Manchester, and all praise is due to the party which turned up from the distant town of Goole

and York. It is, of course probable that the unfavourable outlook of the weather had something to do with the poor muster of our Midland friends, as it was raining in torrents on Saturday until Sunday morning, but at the time of our departure on Sunday morning at 10 o'clock, when it cleared up and our President's usual good luck, that he always was favoured by good weather with his parties was re-established.

At the very kind invitation of our esteemed Club member, Mr. E. Dommen, Manager of the world renowned firm of Nestlé, we made our first halt at Tutburry where we were received by Mr. Dommen, his charming daughter and his son. After a most interesting tour of inspection of the heartiful factors of Coalona, William Linday beautiful factory of Condensed Milk and kindred productions, Mr. Dommen with his usual generosity gave the party an all fresco treat of some of his productions including "Gruyère" or "Emmenthaler" Cheese which could not be or Emmentater Cheese which could not be surpassed as to quality, flavour and appearance, if it had been made in Switzerland itself, and hearty congratulations are due to the enterprise nearry congratulations are due to the enterprise and success of our energetic and enterprising friend Mr. Dommen. The treat was greatly appreciated by all, and we must apologize to Mr. Dommen for the quantities of cheese and liquid refreshments which disappeared. I would mention that this is not the first visit of our Club at the invitation of Mr. Dommen, because we were at his place in Tutburry as far back as 1906, and this occasion is still vivid in the memory of the only two members attending the present party.

After the excellent "Znüni" or shall we call it Breakfast, we had to make a move to get to Matlock in time for our picnic of Sandwiches and other delicacies which our good Ladies had and other decreacies which our good Ladies had prepared for us at home. Unfortunately we had no time to explore the beautiful surrounding country or climb the two "Tors" or explore the old Leadmines, but the glorious drive from Matlock to the beautiful and picturesque Peak District of Derbyshire to Buxton amply compensated us for it, and it was a treat to pass through "English" Switzerland.

In Buxton, at the Palace Hotel, we were regaled with a sumptuous "High" Tea which would have done justice to the most fervid epicure as to quality, service and quantity.

Alas, time was up all too soon and we had to think of getting ready for our return journey, to the Midland Metropolis, and after a short stay at the "Cow in Th'Thorns' which is one of the most interesting Hostels in Derbyshire, having existed since 1460, we reached our homes soon after 10 o'clock. There is no doubt that it was a most enjoyable outing, well managed by our President, Mr. Peter Brun, to whom our thanks are due, and I only wish that I had the talent and the descriptive power of the Editor of the Swiss Observer, to do it justice.

LONDON GOSSIP.

- WIMBLEDON WEEK

We just had to squeeze in at the Wimbledon We just had to squeeze in at the removed as tadium on Saturday. We were not so lucky as to get tickets for the Centre Court, but we found 2 square inches of standing room. When we bent to get tickets for the Centre Court, but we found 2 square inches of standing room. When we bent our knees low enough we practically faced the King and the Queen in their box; when we stood tip-toe we just missed the green and the players.

— There was our favourite Cochet with whom we There was our favourite Cochet with whom we went through agonies until it was sure that he had beaten Jones. — Another silent prayer we had for Peggy Scriven to win — and it worked out, too. We analysed Satoh, Crawford and all the rest of them, and imagined ourselves knowing something about tennis. — A dapper, little Frenchman, de Borman was playing the doubles with Lacroix on court No. 2, against the Americans Stoefen and Sutter. De Borman had all the spectators and even the Umpire's smile on his side. He kicked his own "seat" with the racket whenever he made a mistake and did many other stunts, which all amused the crowd — but failed to make which all amused the crowd — but failed to make him win the match. By 6 o'clock we had flat feet, that not even "iced" lager would "re-inflate," and our eyes began automatically to turn left-right, left-right!

There are spectacular players in every game; they may get most of the applause, but they very seldom win. — It is very much the same in every-day life. Many work so hard, are always on the run with legs and arms and words, and even jump up a flight of stairs — without noticing the waiting lift. These are the "hustlers" who are always so busy — and always claim never to get a real chance. On the other side are the seemingly lazy "things," who appear mostly half asleep — and still get on top. There must be a supreme law of economy, not only as regards shillings and pence — but as well in respect to thoughts and deeds and everything. If you work too hard, you become ill, — if you eat too much,

MADAME PARAVICINI'S RECEPTION.

About 300 members of the Swiss Colony attended the Reception given at the Legation, by Madame Paravicini on Friday last, to meet Monsieur Stucki, Minister Plenipotentiary, and the Swiss Delegates of the Monetary and Economic Conference.

On this occasion the various reception rooms and offices of the Legation were thrown open for inspection.

KRISE UND LUXUS.

Beständig hören wir Klagen und Jammern über die Not und Schwierigkeiten der Weltwirt-schaft. Gar mancher hat mit Sorgen zu kämpfen und mag nicht in die Zukunft schauen. Von und mag nicht in die Zukunft schauen. Von schwerer Arbeit kommend und trüben Problemen nachsinnend, begegnen dem schwergeplagten Familienvater ein paar Damen nach neuester, auffallender Art gekleidet und lebhaft plaudernd ohne Sorgen und scheinbar glücklich. Gerne wird geflucht über solche Frauen, die für ihre Toilette ein halbes Vermögen ausgeben, über Leute, die sich Diener und Auto halten, sich jedes Vergnügen leisten, jede Modelaune mitmachen, kurz sich jeden Luxus gönnen, während der Nächste nicht Mittel und Wege weiss, um seiner Familie den Lebensunterhalt zu bestreiten, wenn diese Krise noch andauert. Nicht genug kann über die Verschwendungssucht und Herzlosigkeit der Vermöglichen bei dieser Not und Arbeitslosigkeit gejammert werden. Und mancher, der sich dies und das noch leisten könnte, verzichtet, — da es ja genug Elend in der Welt gebe. — Und doch, denken wir einmal, die vielen, und es sind ihrer wirklich viele, die vielen Reichen und Wohlhabenden würden ihre Bedürfnisse einschränken, die verwöhnte Frauenwelt die Toilette beschränken, Dauerwellen, kosmetische Artikel und allerlei modische Kleinigkeiten als überflüssig abschaffen — wie unendlich viele Näherinnen, Schneiderinnen, Modistinnen, Coiffeusen und andere Spezialistinnen, Arbeiterinnen und Verkäuferinnen würden brotlos! Das Auto würde als unnötiger schwerer Arbeit kommend und trüben Problemen nen, Modistinnen, Coiffeusen und andere Spezialistinnen, Arbeiterinnen und Verkäuferinnen würden brotlos! Das Auto würde als unnötiger Luxus abgeschafft, Radio, Staubsauger, Eisschank etc werden als unnötig und überflüssig erachtet. Ja was dann? Die vielen Folgen, die solche Denkungs — und Handlungsart haben würde, wären nicht auszudenken. Gesellschaftliche Anlässe würden auf ein Minimum liche Aulässe würden auf ein Minimum beschränkt, um der Weltkrise gemäss leben zu können!!! Und dann?? Was haben die Bessersi-tuierten dann noch zu tun? Zu arbeiten, und so viele Angestellte würden wiederum entlassen, was die Zahl der Arbeitslosen noch erheblich vergrös-sen würde. Nein, also lieber nicht weiter denken und die Leute, die es vermögen, ruhig ausgeben und verschwenden lassen, so kommt das Geld unter das Volk und mancher findet Arbeit. Lassen wir ruhig Patou und Agnès, Antoine und Jenny ruhig Patou und Agnès, Antoine und Jenny entwerfen, Mercedes und Rolls Royce, Bugatti

well — even if you think too hard it might do harm. The greatest men have all been such "economists" who never allowed themselves an "economists" who never allowed themselves an unnecessary exertion, who did not waste a fancy thought, — who had somehow just everything "under control." And to the "hustlers" we might say that it does not matter so much what one does as what one gets done — and at the proper time. — Oh yes, we know that some of our "fastest" ones from Berne will find something in these lines to fighten thouselves. in these lines to flatter themselves.

For those who keep on thinking too hard For those who keep on thinking too hard—so that wrinkles appear all over the face, a Dr. L. Berger in Paris has good news. This also will interest the ladies, since we know that our grandmothers used to get rid of wrinkles by clapping a raw beefsteak on the face!— The latest is a process of applying face-healing serums, such as horse serums, cow serums, lamb and pig serums to the skin. And it is said to be beyond doubt that organic pig serum, for instance, has locally a beneficial effect on the skin, making it fresher, more supple, rosier.— Should not our most more supple, rosier. — Should not our most eminent biologists be thanked for such a discovery?!

And, incidentally, have you noticed that little girls are in favour now. Big, soft blondes of former years are no longer wanted; they are conformer years are no longer wanted; they are considered as too spectacular, and we are given to understand that men are ashamed to be seen with them. — Should the "weaker" sex have realised by now that they get much easier what they want by appealing to the big, strong men for protection? — It sure seems to work nearly every time. The girl with that "selfmade man" expression never had a seat offered her in the Underground; never had a seat offered her in the Underground; but all the men were delighted to give the shy, little girl a big hand for across the street. — We dare not think of what all women could do with their men, if they only would find out how easy they are to be pushed or lead if "handled" from the proper angle.

und Cadillac neue Modelle auf den Markt bringen, alle Errungenschaften auf technischem Gebiet aufkommen und die Modewelt alle Neuheiten in Kosmetik, Schnuck, Schuhe und die hypermo-dernen Toiletten ausprobieren, tanzen wir Rumba, tragen wir Lachfrisur und Fohlenmantel — wenn tragen wir Lachfrisur und Fohlenmantel — wenn wir nur alles mit unserem Gewissen ins Reine bringen können, — es ist doch schöner, überall, etwas Neues, immer etwas anderes, noch nie dagewesenes zu sehen, als wenn die Reichen und Bessergestellten in uniformen Kitteln durch die Strassen zögen und ihr Geld im Schranke hätten! — Schliesslich muss jeder mit seiner eigenen Haut zu Markt gehen! Und hoffen wir dass auch unter der modernsten Hülle ein edles Herz schlage und unter dem elegantesten Stulpenhandschuh eine recht freigebige Hand den Armen und Darbenden gegenüber verborgen sei.

Mariann.

CHEAPER SWISS TRAVEL.

A special reduction of fares on the Swiss Federal Railways is authoritative Federal Railways is authoritatively reported. This is in the region of a cut of 30 per cent., and will be in force between July 1st and September

will be in force between July 1st and September 15th. It applies to return and circular tickets issued in Gt. Britain. Already there has been a reduction of fares and the new concession brings the total saving up to 45 per cent. It does not apply to tickets purchased in Switzerland.

The higher, the fewer, of course.

But here is the exception. A report of the Swiss Alpine Club, just to hand, shows a great increase in mountaineering and in high Alpine excursions. The higher the more. During the past mountaineering season, the 113 hostels, situated at an average height of 8,000 ft., received 75,752 visitors. Of these, the most popular proved to be that of Corno, in the Levantine, with 2,716 visitors. The second favourite was the Britania Hut, situated at 10,000 ft., above the Allalin glacier, between Zermatt and Saas. The Britania Hut was presented to the Swiss Alpine Club by its British members twenty-three years ago, nia Hut was presented to the Swiss Alpine Club by its British members twenty-three years ago, and in 1929 was enlarged, and re-opened in the presence of a great number of British climbers, under the leadership of General Bruce, of Mount Everest fame.

Tourist Facilities.

Switzerland awaits some definite result from the World Conference as anxiously as do the large nations that surround her. Their prosperity and well-being are to a great extent hers.

Her tourist and hotel business, one of, if not

Her tourist and hotel business, one of, if not the most important of her sources of income, is for the moment badly hit. The political and financial instability of Germany has deprived her of the bulk of her summer visitors for the last two years, while England's difficulties have sadly reduced her British visitors, who for many years have formed the majority of her winter guests.

Whether it be a fox terrier or just a human being — excuse that slip in the graduation — fate is surely kind to all happy, carefree little souls. We saw one of those cute little fellows of a dog chasing something that did not exist — somewhere in the lovely grass of the Park. Everything must have appeared so heavenly beautiful to him, the morning shadows which he tried to catch, the sounds of the wind in the leaves far above him, and then all those extremely interesting perfumes of hedges and trees. And then, following a sudden inspiration he decided, tail up, to run across the street. But a car came along in full speed and the little terrier somehow just seemed to disappear. — He was not even scratched; getting up on his wobbling legs, he shook himself, gave the "thing" that had turned him over a significant look — and was happy himself again.

And to conclude we should like to remind all those "personalities" in business, clubs, politics and churches anew of the mysterious "Rule No. 6." If you do not know about rule No. 6, here is the story:

It was during the war, that a general who was chairman of a certain commission, sent for a subordinate officer. In reply to the General's request as to what the facts were on a given question, the young officer did not confine himself to a specific answer, but claborated on what his ideas a specific answer, but claborated on what his ideas were as to how the war must be won. After listening to this uninvited discourse for some minutes, the General brought the young officer to order with the sharp command: "Captain, you will please bear in mind rule No. 6 of this council! The young man, somehow taken aback at his superior officer's sternness, inquired: "I beg your pardon, Sir, but what is rule No. 6?" The General's terse reply was: Don't take yourself too damn seriously! — A politician observed that if rule No. 6 was so good, he should be glad to know what the rules from 1 to 5 were. The General replied: There are no others!

Mops.