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SWISS BANKING.

The flight of Swiss capital and the withdrawal of the foreign balances in connection with the referendum of June 2nd has assumed considerable dimensions during the month under review. The Swiss National Bank had to support the franc in Paris and lost a substantial amount of its gold reserve. There have been withdrawals of deposits from Swiss banks, which were only partly due to the fears as to the stability of the Swiss franc. To a large extent the withdrawals were the result of pessimism concerning the banking position in Switzerland. It is generally known that the banks have committed themselves to too large an extent in Germany, and also that a large part of the mortgage loans they granted in Switzerland has become hopelessly frozen in consequence of the economic depression. It is also feared that the withdrawals of deposits caused by the flight of capital, national and foreign, prior to the referendum may assume considerable dimensions as the date of the referendum approaches. The price of bank shares underwent a further sharp decline, and there has been much talk both in Switzerland and abroad about the difficult situation of some of the well-known banks.

Various amalgamation schemes have been under consideration in order to provide a solution of the present difficulties. According to one, three banks whose names are frequently mentioned as being affected by the existing circumstances to a particular degree, are to amalgamate. According to another scheme the two leading banks are to take over two of the weaker banks. The disadvantage of both schemes is that all banks have more or less the same weak points to a varying degree, so that any amalgamation would merely accentuate the extent of their weak points. There can be no question at present of any official assistance, since it would support the movement in favour of the measures proposed by the promoters of the referendum.

One of the sources of the difficulties is the system adopted by Swiss banks of issuing across the counter day after day, one-year bonds which to some extent take the place of fixed deposits. Such bonds are constantly maturing, and many holders are not inclined to renew them. While in the case of deposits, customers of old standing would be reluctant to take the initiative in withdrawing them, in the case of bonds falling due the funds can be withdrawn without having to take the initiative by simply abstaining from renewing the bonds. *Banker.*

"THE ONLOOKER'S WINDOW."

Une tentative de troc qui a mal tourné.

C'est une nouvelle qui nous vient... naturellement d'Amérique, du Texas, pour être précis.

Deux cultivateurs, dont l'un était marié, s'entendaient fort bien. Mais l'un, un certain James Spencer, désirait beaucoup la femme de son ami, Joseph Fordson, tandis que celui-ci avait envie de posséder l'auto de James.

La voiture était vieille et usagée. Qu'importe? Les deux amis s'étant fait des confidences réciproques, firent un marché: Joseph céderait sa femme contre l'auto de James.

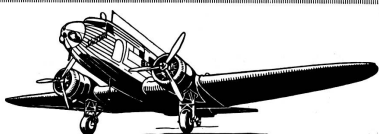
Tout aurait fort bien marché si la femme n'avait eu vent de la convention des deux camarades. Elle se montra fort vexée d'avoir été estimée au prix d'une vieille auto. Dans sa colère, elle alla se plaindre au shérif de San Antonio, qui fit arrêter les deux copains.

Ils n'ont pas encore compris quel délit ils avaient commis.

Arithmétique conjugale

Elle: — Ce n'est pas parce que je suis ta moitié que je ne dois m'habiller qu'à demi!

Lui: — Non, mais tu dépenses le double!



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FORTHCOMING EVENTS.

Saturday, June 1st at 3.30 (tea at 4 p.m.) — Sunday School of the "Schweizerkirche" — Social afternoon — at the Foyer Suisse, 15, Upper Bedford Place, W.C.1. A series of Lantern Slides, as well as a film will be shown of "The children's journey to Switzerland last Autumn."

Tuesday, June 4th at 7.30 sharp — City Swiss Club — Réunion d'été — at Brent Bridge Hotel, Hendon. (See Advert.).

Wednesday, June 5th, at 7.30 p.m. — Société de Secours Mutuels — Monthly Meeting — at 74, Charlotte Street, W.1.

Thursday, June 27th, from 7—10.30 p.m. (Tea from 6 o'clock, buffet from 8—9 o'clock) Fête Suisse — at Central Hall, Westminster. (opposite Westminster Abbey).

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Dimanche 2 Juin—11h.—Reception des Catéchumènes (Confirmation) — M. R. Hoffmann-de Visme. "Vous êtes une lettre de Christ." 2 Cor. 3 v 3.

7h. — M. R. Niklaus — prédication Répétition du Choeur.

Pentecôte: Services de Ste Cène.

Lundi de Pentecôte — promenade à Ockham. Rendez-vous Waterloo 10.30 — Quai 3.

M. R. Hoffmann-de Visme reçoit à l'Eglise, 79, Endell Street, W.C.2, le mercredi de 11h. à 12h.30 et sur rendez-vous à son domicile, 102, Hornsey Lane, Highgate, N.6 S'adresser à lui (téléphone: ARChway 1798) pour tous renseignements concernant les instructions religieuses, les mariages et autres actes ecclésiastiques.

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(near General Post Office.)

Sonntag, den 2. Juni 1935.

11 Uhr morgens, Gottesdienst und Sonntagsschule.

7 Uhr abends, Gottesdienst.

8 Uhr, Chorprobe.

Mittwoch, den 5. Juni 1935.

Abends, 7 Uhr 30 im "Foyer Suisse" 15, Upper Bedford Place, Russell Square, W.C.1. Ordentliche jährliche Gemeindeversammlung, zu der alle Freunde der Kirchgemeinde herzlich eingeladen sind.

Anfragen wegen Religions-bezw. Confirmandenstunden und Amtshandlungen sind erbeten an den Pfarrer der Gemeinde: C. Th. Hahn, 43, Priory Road, Bedford Park, W.4 (Telephon: Chiswick 4156). Sprechstunden: Dienstag 12-2 Uhr in der Kirche; Mittwoch 5-6 Uhr im "Foyer Suisse."

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