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FEDERAL.

SWISS BANKING LAWS.

New decrees have just been introduced by the Swiss Federal Council for improving the financial standing of Swiss banks, supplementing those laid down by the Swiss Banking Law, which came into force on March 1st, 1935.

The new legislation, above all, aims at the respective of Switzerland's credit." Banks The new legislation, above all, aims at the "protection of Switzerland's credit." Banks in difficulties can have recourse to it, but they must first apply for a moratorium. Such a mora-torium, according to the Swiss Banking Law, is only granted if liabilities are fully covered by assets, and if the service of interest is not stopped. The moratorium, if granted, remains in force for a fixed period, but is automatically extended until the reorganisation procedure of the bank in question has been completed.

In the first place, the Swiss Banking Com-mittee (a body of experts called into existence by the Swiss Banking Law to supervise the working of the law) appoints a commissioner to act as head of the bank so long as the reorganisation is in progress. This commissioner supervises the whole of the bank's activities, and he is entitled to take such steps which he deems advisable in the interest of the bank and creditors. All credi-tors have to be treated alike. tors have to be treated alike.

In any matter of dispute arising out of the commissioner's measures, a complaint can be lodged by both bank and creditors with the Swiss Banking Committee. Committee is final. The decision reached by the

The bank has to submit a plan of re-organisa-tion worked out with the assistance of the comtion worked out with the assistance of the com-missioner, whereby the latter has to give con-sideration to suggestions put forward by credi-tors. The plan is then studied by the Banking Committee and the Swiss National Bank, and in special cases by the Swiss Confederate Loan O^{∞} Office.

If the plan is approved by the Banking Com-mittee, it is passed on to the Swiss Supreme Court, which formally sanctions the reorganisa-tion encoder tion procedure

In the case where the plan, although endorsed by the commissioner, does not meet with the approval of the Banking Committee, it is up to the Supreme Court to decide upon its acceptance.

If for any reason, the plan is rejected or if If for any reason, the plan is rejected or if the plan after its acceptance proves impracticable, the reorganisation procedure is stopped. If, by that time, the bank in question is still unable to meet its obligations, it has a choice of two courses. Either it has to carry out what is known in Switzerland as a "Nachlass-Verfahren," i.e., the bank has to apply for an abatement of debts, or to declare itself bankrupt.

The plan of reorganisation can provide for the reduction of the share capital by reducing the nominal value of shares. But if one-third of the shareholders so desire, a general meeting is to deside upper mode or provide the shareholders. decide upon such a measure.

These new regulations will be in force until the end of 1937. It is understood, however, that if a bank's reorganisation is not completed by the end of 1937 the regulations still apply.

F.N.

BOMBER'S CRASH INQUIRY.

After conducting an inquiry the Swiss au-thorities have decided that the German Junkers bomber which crashed near Biel on Friday morn-ing over Swiss territory, did so because the pilot lost his bearings.

LONDON, APRIL 25, 1936.

RESCUE BY ST. BERNARD MONKS.

RESCUE BY ST. BERNARD MONKS. Last week seven persons, among whom were four students and a girl, were going up the Great Saint Bernard by ski on their way to the Martigny college in Switzerland, after having spent the Easter holiday in the Aosta Valley, when they were buried under a big avalanche which fell from Mount Mort. Soon afterwards, knowing that a party was on the way, and fearing disaster, 15 monks of the Hospice with their famous dogs hurried to the rescue. Having iden-tified the place by the scarf of the girl, which had remained on the surface of the snow, the monks set to work, and after four hours of great effort succeeded in bringing out the party. They were all still alive but in a serious condition. **Mr. BOSSHARDT'S RELEASE.**

Mr. BOSSHARDT'S RELEASE.

Mr. BOSSHARDT'S RELEASE. Few men have ever had so strange and terrible an adventure thrust upon them as Mr. Bosshardt, the Swiss missionary brought up in Manchester, who has at last been released by the Chinese Com-munists. Eighteen months ago, in October, 1934, Mr. Bosshardt, with his companion Mr. Hayman and their families, was captured by a band of Communists in Central China — part of the great Communist army which had been driven from its stronghold in the south-east that autumn by Chiang Kai-shek and the German General von Seeckt. It was fortunate that their captors were Communists rather than bandits, for they were accorded rough justice of a sort and had the ad-vantage of being held prisoners in what was at least an organised community. It was fortunate also that neither Mr. Bosshardt nor Mr. Hayman was English (their families were at once released), for the Communists had never heard of Switzerwas English (their failings were at once released), for the Communists had never heard of Switzer-land and sympathised with Mr. Hayman as a New Zealander and therefore a victim of British Imperialism. But their political principles did not prevent them from holding the two missionnot prevent them from holding the two mission-aries to ransom and dragging them round from province to province in their endless civil war with the Nanking Government troops. Nor did they hesitate to keep them in a darkened hut for five weeks on end and to flog them with bamboos in order to stimulate the efforts of those who came to negotiate for a ransom. Yet the courage and patience of the misionaries finally won the admiration and even the kindness of their cap-tors, and the hopelesness of securing ransom money prevailed on them to release first Mr. Hay-man, last November, and now Mr. Bosshardt. Strange and romantic though the story of this long captivity is, its end is also a fine tribute to the principles of Christian pacifism which can answer violence with patience and cruelty with answer violence with patience and cruelty with generosity.

RECEPTIONS AT THE PALAIS FEDERAL

M. Meyer, President of the Swiss Con-federation, has received the newly accredited Ministers of Peru and Yugo Slavia in special audience.

DAVID FRANKFURTER'S TRIAL IN SEPTEMBER.

The trial of David Frankfurter, the assassin of the Nazi Leader, Dr. Gustloff, will most likely take place in September.

According to the information published in the Swiss press, David Frankfurter has received considerable sums of money for his defence. has received

TELEPHONIC TRAFFIC IN SWITZERLAND.

More than 278,000,000 telephonic communications, of which 90,000,000 telephonic communica-tions, of which 90,000,000 were outside the local area and 5,000,000 international, were registered in Switzerland in 1935. At the beginning of 1936 the number of subscribers was 270,000, and there were 400,000 telephone stations.

AN IMPORTANT ALPINE TUNNEL.

At the beginning of March 1936, 25 years has passed since the Lotschberg tunnel, on the Berne-Milan line, was opened to traffic. This tunnel completed the series of big Alpine tunnels, in-augurated in 1854 by the Semmering tunnel, and continued by the opening up of the Brenner in 1867, the Mont-Cenis in 1871, the Gothard in 1872 and the Simplen in 1006. and the Simplon in 1906.

THE NEW "PALAIS" OF THE LEAGUE OF NATIONS AT GENEVA.

It is well known that the League of Nations has installed itself in the new "Palais" con-structed in the East of the town of Geneva, in the Ariana Park. As a whole the buildings resemble the Château de Versailles, and includes 1700 doors, 1650 windows, 1900 radiators for heating and 23,000 square meters of linoleum

INTERNATIONAL "HISTORY OF ART " CONGRESS.

PRICE 3d.

The XIV International History of Art Con-gress will be held in Switzerland in September 1936, and the meetings will take place successively at Berne, Basle, Zurich, Lausanne and Geneva.

DIRECT ROAD COMMUNICATION BETWEEN

DIRECT ROAD COMMUNICATION BETWEEN LUGANO AND ST. MORITZ. The new Gandria route has been opened to regular traffic. St. Moritz may now be reached in several hours by auto from Lugano. An im-portance, both touristic and economic, is at-tached to this new artery which passes over both Italian and Swiss territory.

THE DEVELOPMENT OF CONCRETE ROUTES IN SWITZERLAND.

SWITZERLAND. The surface area of concreted routes in Swit-zerland at the end of 1935 was 648,000 square meters, as compared with 517,000 square meters the previous year. Up to the present time the majority of these routes have been constructed in the North-East of the country, but this system is developing more and more and being extended to all norts. to all parts.

ARGENTINE FRUIT FOR SWITZERLAND.

ARGENTINE FRUIT FOR SWITZERLAND. The Swiss Government has granted Argen-tina a provisional quota of 24,000 cases of apples and pears which it will accept between March 1st and June 30th. This is rather less than half the quantity imported by Switzerland from Argen-tina in 1935, the reduction being due to the cir-cumstance that the U.S.A., through a recent com-mercial treaty, hen here oble to mercial Republic. Negotiations, however, are proceeding on behalf of Argentina for an increase in the present allowance.

LOCAL.

ZURICH.

The City of Zurich's $4\frac{1}{2}$ per Cent. Conversion Loan was not a complete success. Of the 10,000,000f. of bonds on offer, 7,800,000f. was sub-

Swiss banks, which, in turn, offered them to the public, the result as such does not adversely affect the Zurich Treasury.

This is the second time within six months that a loan by the City of Zurich has not been fully subscribed by the public. *

The firm of Boller, Winkler & Cie., Weavers and Spinners in Turbenthal, has celebrated its 100th birthday anniversary. On this occasion the firm has made a donation of 100,000 frs. to the Pension Fund of their staff.

M. and Mme. Emil Trachsler-Wettstein, late Director of customs have celebrated their Dia-mond Jubilee.

The death is reported from Zurich of Dr. Hans Kern, since 1920 a member of the Superior Court of the canton of Zurich. The deceased was for twenty years a member of the "Kantonsrat."

An explosion occurred at the "Confiserie" Max Jourdan, at the Oberer Graben in Winter-thur, five persons, amongst them M. Jourdan, the proprietor, were seriously injured, much damage was done to the premises.

BERNE.

Dr. Fridolin Hefti, a teacher at the "Gym-nasium" in Bienne, riding a motor bicycle col-lided with a lorry at Flumenthal, near Solothurn and was killed, he was 36 years old.

BASLE COUNTY. On the occasion of the 100th anniversary of the "Bezirksschulen" of the canton Basle County, a Banquet was held at Liestal at which several members of the cantonal government were BASLE.

The 20th Basle Fair was opened last Satur-day, by National-Councillor Dr. W. Meile.

The death has occurred in Basle of M. Johann Bührer-Bader, a former Managing-Direc-tor of the "Chemischen Fabrik Schweizerhall," at the age of 89. The deceased was for over 60 years connected with this concern.

GRISONS.

M. A. Laely, late States Councillor, has re-tired from the Editorship of the "Freien Rätier."

AARGAU.

Mme. E. Siegrist-Muller in Aarau has celebrated her 102nd birthday anniversary. present.

VALAIS.

Thieves" blacked out " the town of Sion to cover their raid on a bank, but they were caught red-handed when the lights were repaired.

The thieves, two, men, had managed to smuggle themselves into the municipal power The three's, two, men, had managed to smuggle themselves into the municipal power plant. Choosing a moment when all was clear, they slid from their hiding place and did enough damage to throw out the entire system and plunge the town into darkness.

Under this cover, they fled from the power station and ran for the bank.

Just as they had succeeded in breaking in, the town's lights, hastily repaired by engineers, lit up the streets and buildings again. The thieves were then seen and arrested.

ST. GALL.

Two lives were lost in a fire which broke out at the works of Théodore Scherrer at Stadtbühl, near Gossau. Mlle. Ottlia Scherrer, aged 50, daughter of the Proprietor, and Théodore Scherrer, aged 8 of Wettingen (Aarau) were suffo-cated. The material damage is estimated to ex-ored 20 000 fm ceed 30,000 frs.

M. Wirth, late Mayor of Goldigen, has left 10,000 frs. to various charitable institutions. LUCERNE.

M. J. Vetter, since 1886, Professor at the "Kunst Gewerbeschule" in Lucerne, and a noted sculptor has died at the age of 76.

HERE AND THERE IN THE ALPS. (Miniature Sketches).

Many are the roads of enchantment which radiate from the far famed lake of Lucerne region and one of the linest among them ascends from Stansstad, along the merrily babling Aa, to Engelberg, the mount of Angels of the ancient. little electric railway negotiates the 15 miles' climb from 1437-3356 feet a/s cheerfully in one hour, but travelers who are in quest of the unusual will enjoy their stop-over privileges.

unusual will enjoy their stop-over privileges. Stans, starting point of the amazing Stanser-horn cable railway, and only 10 minutes distant, is the first point of interest. Geranium adorned, high gabled dwellings line the spotless thorongh-fares of this tiny capital of the half-canton of Nidwalden. Strikingly handsome is its main square in which stand the cathedral-like 17th century parish church, the venerable Johannes fountain and the noble Arnold von Winkelried memorial. The glorious past of this little land is pictured in the town's Historical Museum, and the present, placid and picturesque, reveals itself here and higher up in the valley at every turn of the road. the road

Wolfenschiessen, a tiny summer playground, sends greetings farther on. It is reminiscent of passages in "William Tell" and of the family of this name that dwelt here long ago. Altzellen too, where the heroic Baumgarten lived, is tucked away in this vicinity. Distances between localities are short, and presto, there comes Grafenort, once, as its name suggests, a posses-sion of counts — the Habsburgs. Its show places are an old mansion belonging to the Abbots of Engelberg, and used by them as a vacation re-treat, also a medieval chapel and a friendly inn.

So steep now becomes the road that the rail So steep now becomes the road that the rail-way saw tiself forced to use the rack-and-pinion system for nearly a mile of the final stretch. Then suddenly comes Engelberg with its great Bene-dictine Abbey — now a well-known Lyceum for boys of 12-20 years of age — whose foundation in the 12th century is said to have been directly inspired by the song of angels resounding from the mountain since then known as the Engelberg. In fulfillment of these ancient traditions the entire landscape becomes invested in a mantle of glory.

Engelberg's location is superb, and truly majestic are its mountain sentinels, including besides the before mentioned Engelberg (somebesides the before mentioned Engelberg (some-times also referred to as the Hahnen), the lofty Titlis, the serrated peaks of the Great and Little Spannort, and the Hutstock. To-day these moun-tains are the coveted goal of climbers and skiers, while pedestrians find new vigor and inspiration for life along the countless trails of alpine splendor which branch out from here, and of which the lovely Horbis valley with its imposing cliffs marking the so-called " End of the World " is but one. is but one.

Modern sports and pastimes have long ago asserted themselves at Engelberg. There are Tennis courts galore, as well as a monumental outdoor swimming pool which can be heated, and the Gerschnialp cable railway, together with the Trübsee aerial line, will satisfy the yearnings of those who wish to climb heights "by the easiest way,"

These 20th century innovations have, how-ever, not deprived Engelberg of its old-world

charm, and same as at Stans and in the liliputian communities along the railway, the natives in the big resort still cling to their time-honoured customs and costumes

Thus one sees on a Sunday morning at church Thus one sees on a Sunday morning at church men clad in the traditional herdsman's blouse, made of black cloth and skillfully embroidered in front, on the shoulders and on the sleeves. And one encounters women, happily independent from fashion problems, and very attractive in their garb consisting of a full black skirt, beautiful silk band apron, tight fitting black velvet bodice over a stiffly starched, finely pleated white chemisette, and with as much silver filigree chains and brooches as the wearer can afford.

In the entire valley of Engelberg the women's In the entry values of Engenerg the women's coffure plays a vital part. The hair is parted in the middle and arranged in a coil well above the nape of the neck. Single girls then display one large, spoon-shaped hairpin worked in filigree, and married women adorn the back of their heads with a heavy silver "double shield."

BROADCASTING IN SWITZERLAND.

In every country of the world, broadcasting has greatly developed during the past ten years and its progress seems far from coming to an end. If the broadcasting and reception conditions of 1926 are compared with those of to day it is difficult to believe that only ten years separate us from this epoch.

At the end of 1934, England was at the head of all European countries for the number of its of all European countries for the number of its receiving sets which attained 6.8 millions. It is certain that during 1935 the figure of 7 millions has been passed. The density of receiving sets is 15.1% of the population of England; in Switzer-land it is 10.6%. These figures are explained, not so much by a backwardness in the develop-ment of the radio in Switzerland, as by the special conditions existing in this country. One of these conditions is due to the diversity of culture and languages of the country: every part (German, Ingrages of the country; every part (German, French and Italian) possessing its own broad-casting station. These national stations have replaced the various local broadcasting stations which did service at the birth of the radio in this country. The Beromünster broadcasting station country. The Beromünster broadcasting station serves German Switzerland. The French speak-ing part of the country is served by the national station of Sottens, and the Italian part by the station of Sottens, and the Italian part by the station of Monte Ceneri. There does not exist in Switzerland any big town sufficiently important to take the leading position. Such cities as Zurich, Berne, Bàle, Geneva, Lausanne and Lugano each constitutes a separate type of intel-lectual and artistic centre. This explains the reason why, in a small country like Switzerland, which numbers only 4 million inhabitants, there is no central broadcasting station, but six different studios. The transmitter of the group in German Switzerland. Beromünster, is supdifferent studios. The transmitter of the group in German Switzerland, Beromünster, is sup-plied by the studios of Zurich, Berne and Bâle. In French Switzerland, the studios at Lausanne and Geneva work for the Sottens transmitter and in Italian Switzerland, it is the studio at Lugano which supplies the Monte Ceneri station.

Within each transmission group the programme is distributed among the different studios, which independantly arrange and carry out the programme for which they are responsi-

The various studios, and the broadcasting societies grouped around them, are affiliated to the Swiss Broadcasting Society, "Schwei-zerische Rundspruch-Gesellschaft" whose head-quarters are at Berne and which has the supreme supervision of the programmes. Technical pro-gress has brought the studios in front of ever increasing tasks and has forced them to bring increasing tasks and has forced them to bring their installations constantly up-to-date. It is needless to say that Switzerland who, in matters of technic, may be placed among the most pro-gressive countries of the world, has faithfully kept up her reputation by introducing installa-tions responding to every exigence. Thus, the studios of Zurich and Lausanne are situated in specially, built constructions considered to be specially built constructions considered to be models of their type. The programmes of the different groups of transmitters correspond to the different groups of transmitters correspond to the diversity of languages and customs of the coun-try, while at the same time endeavouring to bring out its national character. Switzerland has been, at all times, a point of contact of the various European civilisations, it is natural that the different studios should find place in their pro-grammes for the best auditions from other studios as well as for certain transmissions from foreign countries foreign countries.

In this respect, it is interesting to point out the transmissions from the Geneva studio dealing with the work of the League of Nations and the International Labour Bureau. It may thus be said, upon the whole, that the Swiss radio, with its limited possibilities, is endeavouring to fulfil its role towards a better international, political and economical understanding.

AU CONSEIL NATIONAL.

La session des Chambres fédérales s'est ou-verte dans la grisaille d'une printemps mouillé et d'un ordre du jour dont nous avons dit récemment qu'il laissait peu de place à l'enthousiasme. Au long d'une interminable séance, mardi après-Au long d'une interminable scance, mardi après-midi, les représentants du peuple ont feint d'écouter les deux juristes qui les entretenaient du code des obligations. La Chambre a cepen-dant fait acte de sagesse en biffant l'article 672 bis qu'elle avait imprudemment introduit et qui a rencontré l'opposition irréductible du Conseil des États. Cet article obligeait les sociétés ano-nymes d'une certaine importance à constituer un nymes d'une certaine importance à constituer un fonds de crise, destiné à prévenir le licenciement d'employés ou à atténuer les effets de ce licencied'employes ou a attenuer les éneus de ce nécencie-ment. On objectait, non saus raison, que cette disposition n'avait pas sa place dans un code. Le Conseil national, à une faible majorité, du reste, a suivi le Conseil fédéral, les Etats et la majorité de la commission, et l'article a été biffé.

La prolongation de l'aide aux producteurs de lait a occupé la fin de la séance d'ouverture, et la matimée de mercredi n'a pas suffi à la faire aboutir. C'est qu'à propos du lait, on a parlé du beurre et du fromage; et ce sont là des sujets qui passionnent un nombre important de députés.

D'un point de vue strictement rationnel, il est évidemment absurde que la Confédération soit obligée de verser de l'argent aux paysans pour que ceux-ci soient suffisamment rémunérés, c'estque ceux-ci soient suffisamment rémunérés, c'est-à-dire en définitive pour que le lait soit plus cher qu'il ne le serait selon le libre jeu des forces économiques. Nous sommes en présence d'un des paradoxes modernes, et d'une des conséquences les plus onérenses de la politique Schulthess-Laur. En réalité, ce qu'il faudrait, en lien et place de cet expédient, ce serait une réduction générale des prix qui permit aux agriculteurs de se pour-voir à meilleur, comunto de tout ce pui cet récet des prix qui permit aux agriculteurs de se pour-voir à meilleur compte de tout ce qui est néces-saire et de vendre aussi à meilleur marché. Mais nous sommes encore loin, semble-t-il, de cette réadaptation, qui a pour elle la logique, l'intérêt général, l'opinion publique, l'approbation du Conseil fédéral, et qui cependant reste un vœu pie. Napoléon III, l'empereur-dictateur plébis-cité, constatait avec mélancolie qu'il lui était im-possible de faire nommer un substitut de deuxi-ème classe. Il faut done admettre aussi que sous ème classe. Il faut donc admettre aussi que sous le régime démocratique, tout le monde puisse souhaiter une réforme utile et même salvatrice, saus que c'elle-ci se fasse. Il faut donc admettre aussi que sous

La situation étant telle, il en faut tirer parti. La situation étant telle, il en faut tirer parti. Evidemment, l'aide aux producteurs de lait doit être continuée, présentement, si l'on ne vent pas abandonner à la misère et provoquer à la révolte une classe qui forme le tiers de la population, et qui en fait vivre un autre tiers. On se demande même s'il était indispensable, en face d'une telle nécessité, de discourir si abondamment pour ter-miner par un vote inéluctable.

M. Maxime Quartenoud, de Fribourg, a fait d'excellents débuts parlementaires, en présentant un rapport concis, solidement documenté, très raisonnable, et où l'on reconnaissait l'homme initié à fond à la question qu'il traitait. Dans cette salle si peu propice à l'éloquence et où les paroles s'évaporent, à peine prononcées, et s'anéantissent, il a su se faire écouter. Il a mentré et relation in médiet seconter. montré — et voici qui rejoint nos commentaires de tout à l'heure — que " pour se passer de toute intervention de l'Etat, il faudrait non seulement supprimer les subventions, mais ramener toutes les conditions de la vie économique, y compris celles qui intéressent le monde de la finance, le taux de l'argent, etc., à des conditions véritablement normales.

La production indigène étant plus que suffisante pour la consommation, intérieure, nous sommes donc tributaires de l'exportation, et c'est ici qu'intervient le rôle essentiel du commerce des fromages. Sous un régime de liberté absolue, les marchands n'archèteraient que ce dont ils ont besoin, laissant le reste pour compte aux produc teurs. Une rémunération normale n'est donc possible que movennant l'intervention de l'Etat.

Le rapporteur a expliqué très clairement le mécanisme de l'action de secours et a souligné le fait que l'arrêté est suffisamment souple pour laisser à l'autorité une certaine latitude l'appli-cation. Il a prouvé aussi que la réorganisation le l'Union du commerce de fromage, objet de ritiques souvent fondées, demeurait indépendant do de l'action en faveur des producteurs de lait.

Le socialiste Oprecht a dit un certain nom-bre de véritée aux "barons du fromage," et la longue riposte de M. Gnaegi — que cette question tonche de très près — n'a point dissiple l'impres-sion qu'il y a là, en effet, des privilèges un peu bien féodaux...

Un évêque disait un jour que même du plus médiocre sermon on pouvait tirer une leçon profi-table (il est vrai que c'était un optimiste). Semblablement, du débat le plus aride. réussit, avec de la bonne volonté, à tirer quelques conclusions.

> Léon Savaru. (Tribune de Genève).