

Zeitschrift: The Swiss observer : the journal of the Federation of Swiss Societies in the UK
Herausgeber: Federation of Swiss Societies in the United Kingdom
Band: - (1940)
Heft: 973

Artikel: With the Red Cross at Geneva
Autor: [s.n.]
DOI: <https://doi.org/10.5169/seals-693566>

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cash by those who were called up and by their families, or for laying in stores of provisions.

The intensified demand for cash was satisfied for the most part by the bank's own cash in hand and at the Bank of Issue. In the main it was merely a matter of converting the giro balances into legal tender notes. The result was, of course, an expansion of the note issue from 1,740 million francs at the end of July to 2,082 million francs at the end of September. The subsequent contraction was modest. The volume of bank notes which were hoarded is estimated to have attained 500 million francs by the end of the year under review. Switzerland is one of those countries which invariably experience a large expansion of their note issue in times of political disturbance, for Switzerland is not only an international centre of finance but large balances of sight and time deposits are always kept with the banks and the Post Office. These deposits are, of course, at any time liable to be turned into actual cash.

The bill cases of the banks were, however, substantially increased; not so much because more commercial bills and bills financing "emergency storage" were discounted, but because 320 million francs of Treasury bills of the Confederation had been taken up. Of these the short-dated maturities were included in the returns under the heading of "bills."

As regards the other assets, a rise in the item of "balances with other banks" is to be noticed. This may be explained by the desire to place larger balances abroad. Mortgages and investments have also increased; on the other hand, loans by overdraft and fixed advances as well as loans to public bodies have declined in volume.

The Swiss banks have reduced their foreign engagements as much as possible. The aggregate of Standstill Credits also declined further, from 240 million francs to 202 million francs by the end of 1939, in spite of the inclusion of Austrian and Sudeten debtors.

Profit and loss accounts would have made a better showing had not the banks, as a precautionary measure, written down their assets very substantially. Hence the joint stock banks have all reduced their dividends.

In regard to interest rates, only the rate for *bons de caisse* has been raised appreciably. The average

rate of medium-term securities of the chief Cantonal Banks with three to five years to run rose from 2.77 per cent. at the end of 1938 to 3.52 per cent. at the end of 1939, and the rate of the big banks from 2.80 per cent. to 3.44 per cent. The other short term interest rates remained practically stationary during the year under review.

WITH THE RED CROSS AT GENEVA.

("The Queen," 3.7.40.)

While the magnificent palace of the League of Nations in Geneva seems to have lost every justification of its purpose for the time being and lies still and dejected, the offices of the International Red Cross, set up on a far more modest scale, are buzzing with organised activity. This international institution, founded by Henri Dunant at Geneva many decades ago, did so much to reduce the dire needs of war during the Great War that the choice of Switzerland and Geneva as seat of the League were influenced hereby to no small extent.

When we in this country speak of the institutions of the Red Cross we think first and foremost of the organisations of the single belligerent countries founded to relieve the physical and mental agony of the sick and wounded, we think of the ambulance service which in all countries flies the same flag, namely, the Red Cross. But apart from those, the activities of the International Red Cross should not be forgotten, for its delegates are equally recognised by all belligerents, if they wish to improve upon the cases of especially hard-hit individuals, as far as this complies with the hard and steadily stiffening laws of warfare.

During the Great War the Swiss, through the Red Cross at Geneva, repatriated many hundreds of thousands of evacuees from war zones: women and children, the aged, as well as heavy casualties and sick people; the journey went through Switzerland, situated in the heart of Europe. Ceaselessly the Red Cross trains ran across Swiss territory in both directions, amply provided with hot meals and refreshments. But Switzerland during the Great War also granted an asylum to no less than 68,000 prisoners of war of British, French, Belgian and German nationality, who were helped to regain their health.

The Red Cross of Geneva has now taken up its noble work again. Contacts were made with the Swiss Government, as well as with those of the belligerent countries, to help above all such prisoners of war whose sickness or wounds are so bad that their lives would be seriously endangered if they remained in captivity. This service, which unfortunately has become very urgently required during the last few weeks, is already running smoothly.

In 1929 all the at present belligerent countries and Switzerland signed a convention, wherein mixed delegations are foreseen whose task it shall be to examine the conditions of prisoners' camps and hospitals provided to house prisoners of war. Diplomatic agreements about the work of these delegations have already been concluded. Various medical commissions have been appointed, who will shortly travel to all the belligerent countries, in order to point out those

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heavily wounded prisoners who are to be released from captivity. These soldiers will either be taken home via Switzerland or interned in Swiss camps under most comfortable conditions.

Some of the delegates of the International Red Cross are already abroad. As Germany took numerous prisoners during her campaign against Poland, two Swiss doctors are now visiting camps for prisoners of war and civilian internees within the German border; this commission will go on to Poland and Norway from there. Another delegation has been sent to France, while the delegate to Great Britain, Dr. Haccius, has left England only a day or two ago.

Another task of the Genevan Institution, which has rapidly increased owing to Hitler's latest invasions, consists in establishing the fate and whereabouts of civilians. For this purpose the central enquiry bureau for prisoners of war at Geneva has opened a special branch department for enquiries and correspondence about civilians, where queries concerning Dutch, Belgian or Luxemburg citizens should now be sent. There have been in existence since the outbreak of hostilities special sections dealing with enquiries about British, French, German, Polish, Danish, Norwegian and Egyptian nationals.

It is obvious that the departments for enquiries about prisoners of war are run on a similar system of the various national sections; here, too, new departments had to be opened for the Belgians and Dutchmen, while the buffer state Luxemburg could not boast of an army and therefore now has no prisoners of war to claim. The German authorities already two weeks ago have disclosed the names of all their Dutch and Belgian prisoners; however, owing to the latest developments most of these unfortunates may have been released and sent home.

Whether you wish to inquire about an internee of the *Graf Spee* at Buenos Aires, a Norwegian prisoner of war or a more recent victim from the Western Front, whether you wish to send a postcard or a huge parcel containing everything from the socks up, in every case the Institution in Geneva will be helpful, as the many letters of thanks prove that are pouring in from all over the world.

MOTOR IN A TIEPIN.

(*"Tit-Bits,"* 13.7.40.)

Most ingenious of all the marvels at the recent Swiss National Exhibition was a perfect little electric motor — or, rather motorette — weighing only about one-sixth of a gramme. (And remember, there are sixteen grammes to one ounce!) It was made by M. Huguenin, a watchmaker in the Vevey district of Switzerland.

Now M. Huguenin has beaten his own record by producing a midget masterpiece. Using powerful magnifying glasses, he has constructed a machine weighing less than 1-500th of an ounce. It runs perfectly, on current supplied by a dry battery. And it is so small that he has placed it in a pearl, cut in two, and mounted the pearl in a tiepin.

SWITZERLAND, A LIVING MIRACLE.

The following is reproduced from the May number of our contemporary "Der Schweizer" published in New York, U.S.A.

Way back in 1803 the great Napoleon Bonaparte declared: "Nature destined Switzerland to become a League of States; no wise man would attempt to conquer it." This pronouncement seems fully justified when one considers that of the country's 4,068,000 inhabitants, 2.9 million speak German, 830,000 French, 242,000 Italian and 44,000 Romansch. Until 1937 only German, French and Italian figured as Switzerland's official languages. In that year, however, Romansch was recognized by the government as the nation's fourth language. Federal decrees have since then been issued in four, instead of only three tongues.

Romansch formed itself in the course of the centuries from the every-day Latin of the Roman soldiers and settlers in the Grisons mountain valleys of the rivers Rhine and Inn, and from the Celtic language, which was the mother tongue of the original conquered population. Formerly Romansch was spoken by many more people and over a much wider territory. It was the language of the Davos valley; for example, the Romansch name of Davos being "Tavau."

In literature the very musical Romansch language began to appear in the 16th century only. In recent decades, however, thanks to the tireless efforts of the "Rateo Romansch Society," it has definitely asserted itself. The Romansch press is spreading and Switzerland is no longer just a trilingual country.

The Swiss people, according to the author Hans Rudolf Schmid, are a fusion of numerous Bronze Age elements comprising Rhaetian, Gallic, Celtic, Roman, Ligurian, Illyrian and Teutonic components which, in the course of time, gave birth to a mixture that is unique. Thus Swiss are also entitled to include among their ancestors some 110,000 Helvetians, who after their honourable defeat at Bibracte by Julius Caesar in 58 B.C., were compelled to return to their settlements in Switzerland which they had abandoned in their desire to migrate westward, away from constantly threatening invaders from the North. — Only 16% of Switzerland's population are of the fair-haired, blue-eyed type, while this percentage rises to 64 just beyond the northern frontier.

Switzerland has an area of 15,737 square miles. Three of its four languages are of Latin derivation. This lingual diversity of the nation occasions cultural problems of various kinds, which are not to be solved merely by the publication of official Federal decrees in the four languages. The very fact that the lingual elements live side by side in the one State makes it necessary for the individual citizen to learn at least one other language. Thus, in German speaking Switzerland, the school children are taught French from the Junior-High stage on, and in the French and Romansch speaking sections they learn German instead. In the Italian speaking portion of the country German or French will be the second tongue they are taught and in intermediary schools and higher institutions of learning throughout Switzerland it is customary for students to embark upon the study of a third language, the same being Italian or in many