

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: - (1925)

Heft: 193

Rubrik: Notes and Gleanings

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were being erected against us in more countries than ever, and another barrier had been raised in Switzerland. They had a letter from Patons & Baldwins, Limited, asking the Chamber to put the company's case before the International Chamber of Commerce. That would be done, as it affected the company's trade very seriously.

Sir George Fisher-Smith: How do you propose to help them?

The Chairman: By placing the matter before the International Chamber of Commerce.

Sir George: And getting them to offer some objection, I suppose?

The Chairman: Yes.

The communication referred to from Patons & Baldwins, Limited, contained an extract from a letter sent by a Swiss firm in Zurich, respecting customs to be introduced in the Swiss Houses of Parliament. It was declared by Paton & Baldwins, Limited, that the English manufacturer was going to be very heavily hit, unless vigorous action was taken to prevent the new tariff coming into force.

The extract enclosed, which was from a letter dated February 19th, read:—

"According to the Bill in preparation, the duty on woollen yarns, as you import them into Switzerland, will increase very heavily, and as in our opinion the present Swiss tariff taxes the woollen yarns already too heavily, we think that you should do something at your end, taking recourse to the British diplomatic representation in Switzerland, so as to endeavour to keep the present rate of duty in force. The new tariff has been created in the spirit of protecting the Swiss industries, but Schaffhausen is far from being in a position to answer the needs of the Swiss market, and therefore the Swiss consumer has to look for imports. For this reason a heavy increase in the rate of duty, as the new tariff foresees, is not justified.

We shall not fail to lodge a protest with the Swiss Chamber of Commerce, which, no doubt, will take the steps which they deem necessary to have the increase in duty avoided, but at the same time it would surely be useful if by exporters in Great Britain, through the British diplomatic service, this matter would be taken up with the proper Department in Bern. This would be all the easier as Great Britain is not a Protectionist country, and that all of the Swiss products enter into Great Britain free of duty."

It was decided to ask the Associated Chamber to take the matter up with the Board of Trade.

My readers know my views on tariffs. They know also, I presume, why it is that in a number of strongly protected countries, production is yet cheaper than in England! I am probably right when I think that not one of my readers who is a workman—what Swiss is not?—would prefer to live in one of those strongly protected countries rather than in England. Even Switzerland is fast becoming a Protectionist country, although Free-Trade at heart. There, as here, *la haute* industry, more perhaps than *la haute* finance, exercises the necessary nefarious influence upon our legislators. Well, well, it may be good for our pockets, and the world will still go on, but I doubt whether the most scientific tariff has ever advanced humanity one iota! Barriers are the enemy of freedom in whatever form or shape they appear. The usual argument that "we are forced to adopt tariffs, to retaliate" is on a par with the maxim beloved of the Kaiser that "necessity knows no law." Both are equally wrong, equally futile and equally disastrous in the long run, and those who give heed to them must inevitably find their plans miscarry finally, just as the Kaiser's plans went agley! And just as sure as I was that Hohenzollernism would lose the fight, just as sure am I that Protectionism will lose the fight, too. It is wrong, because against the evolution of humanity. It may make some—it matters little whether individuals or whole nations are involved—richer temporarily, but can only do so at the expense of others, and therefore it is *wrong*, therefore bound to fail, because all wrong must fail.—Q.E.D.

Exiles: The Sad Side of Switzerland.

Leeds Mercury (2nd March):—

One has lately heard a great deal about the winter sports in Switzerland, and one has read delightful descriptions of the exhilarating air and the sunshine which inspire both age and youth to attempt daring feats on skis and sledges. It is difficult to realize that there is anything but the happiness of healthy people to be found in the mountains of Switzerland.

But in addition to these healthy men and women who are favourites of fortune there are many who are compelled to live in the Alps because of ill-health; many who are parted from their friends and relatives, perhaps for ever.

I shall never forget my first visit to an Alpine Sanatorium, or the impressions it made upon me.

I stayed with a party of friends at a little mountain village called Huemoz, situated some two-and-a-half miles lower down than Villars. One of our party wanted very much to see a friend who was at that time very ill in a sanatorium at Leysin, and we decided to give up one day of sport and go to Leysin.

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We set off in high spirits. The weather was perfect, snow and sunshine making the whole outlook beautiful. We walked through miles of forest, then out on to a steep mountain path which zig-zagged ever upwards towards our destination.

At last we reached a little mountain railway, where we took the train as far as it was possible to go. It crept slowly up the steep mountain—indeed, one could almost have walked at the same pace—and we at length arrived at a tiny little station. Here we were able to buy lemonade. After we had refreshed ourselves with this, we pushed on, and in an hour's time we were able to see Leysin. We soon covered the rest of the distance, and I shall never forget the terrible depression that descended upon us, one and all, as we entered that place. It seemed as though we walked straight into a tomb.

The hospitals were of all sizes, and each one had a balcony, on which the invalids lay on beds or sat about in chairs.

The silence was appalling. Not a sound broke the death-like stillness of the empty streets.

The guide led us to a chalet, the only one occupied by healthy people, and we ordered rolls and butter to be brought out on to the balcony.

When we had finished a very silent meal, "Madame" came to have a chat. She told us how very seldom any but ill people ever came to Leysin, and she thought if we would sing a little it would cheer up those who were near enough to hear. So we shook off the melancholy feeling that possessed us all, and started to sing. We were amazed at the joy it gave to the sufferers. They shouted for more and, warming to the task, we did our very best.

When we had exhausted our knowledge of French and German songs, we borrowed some sledges from "Madame," and, much to the amusement of our audience on the balconies, we proceeded to toboggan most recklessly. We kept this up for at least an hour, the men meanwhile laughing and cheering lustily. When at last we prepared for the homeward journey, they wished us "bon voyage."

We felt very sad when we left them, and yet the relief was tremendous, because, though we sang, shouted, and laughed while we were there, our joy was really forced. No one could be happy in such a place. It was heartrending to see such cheerfulness and hope shown by men who were mostly incurable, and as we looked back for the last time we saw one of those "real" soldiers standing on the roof of his prison, waving a pillow case and shouting "Au revoir."

But we Swiss are truly grateful to Providence for having given us our beautiful country in which to nurse those who can only get a bit of ease and happiness in the rare air of our mountains or pine-forests, and I know that many and many a poor "incurable" chap has found even happiness, albeit perhaps short-lived, up there. But however short, he must have felt all the better for it, and, after all, all is relative!

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FINANCIAL AND COMMERCIAL NEWS FROM SWITZERLAND.

In order to provide the funds required for the consolidation of the floating debt, the Canton of Geneva is issuing a loan of Frs. 40,000,000 at par. The rate of interest is fixed at 5½%, and coupons are payable on the 15th of April and the 15th of October. Redemption will be effected at par in 1935, but the cantonal authorities reserve the right to repay the loan, either in whole or in part, as from the 15th of February, 1932. The subscription lists will remain open until the 16th of March.

The City of Berne is in negotiation with the banks regarding a loan to be raised in Switzerland to provide the funds necessary to redeem its American loan at the earliest possible opportunity. The amount required will be between 30 and 40 million francs, and the conditions of issue will, of course, depend on the general market situation at the time when the loan is actually required, which is not likely to be earlier than next autumn. The City of Berne raised an 8 per cent. loan of \$6,000,000 in New York in October, 1920, and according to the terms of the prospectus this issue can be called for redemption at 107 per cent. on and after the 1st of November, 1925. In view of the cheaper borrowing that is now possible, the City naturally wish to relieve themselves of this heavy charge at the earliest possible opportunity. Payment has to be made in dollars, and the City is gradually securing the necessary dollar funds with the aid of bankers' credits, which will eventually be paid off out of the proceeds of the proposed loan.

The Canton of the Grisons has two loans maturing at the end of March, amounting together to a total of Frs. 15,500,000. It has been found possible to provide for this redemption without making any new public issue. Out of the available cash balances in the hands of the cantonal authorities, the amount required has been reduced to Frs. 11,500,000; the Cantonal Bank of the Grisons have taken over an amount of Frs. 5,000,000, which will be placed at 98 per cent. in four-year bonds, bearing interest at 5 per cent. The balance of Frs. 7,500,000 is being provided by a loan from the Schweizerische Lebensversicherungs- und Rentenanstalt in Zurich at 5½% net, repayable in ten years' time.

STOCK EXCHANGE PRICES.

BONDS.	Mar. 3	Mar. 10
Swiss Confederation 3% 1903 ...	77.00%	74.75%
Swiss Confederation 5% 1923 ...	99.00%	99.50%
Federal Railways A-K 3½% ...	78.80%	78.55%
Canton Basle-Stadt 5½% 1921 ...	101.40%	101.50%
Canton Fribourg 3% 1892... ..	71.50%	72.00%

SHARES.

	Nom.	Mar. 3	Mar. 10
	Frs.	Frs.	Frs.
Swiss Bank Corporation	500	639	638
Crédit Suisse	500	675	685
Union de Banques Suisses	500	569	567
Fabrique Chimique ci-dev. Sandoz	1000	3112	3125
Société pour l'Industrie Chimique	1000	1980	1942
C. F. Bally S.A.	1000	1221	1215
Fabrique de Machines Oerlikon... ..	500	670	670
Entreprises Sulzer	1000	762	767
S.A. Brown Boveri (new)	350	331	340
Nestlé & Anglo-Swiss Cond. Mk. Co.	200	221	220
Choc. Suisses Peter-Cailler-Köhler	100	170	178
Comp. de Navig'n sur le Lac Léman	500	537	540

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