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Radek, Munzenberg—Naine, Platten and the reputed Grimm for Switzerland—Brizon, Blanc de Vancluse and Guilbeaux for France. The proprietress of the hotel told me that these illustrious visitors spent five days there drinking tea and smoking day and night. The meetings were carried on till two or three o'clock in the morning and on the last night they worked without ceasing. Lenin did not appear to play the principal rôle, or maybe he was pulling the strings of the puppets and allowing them to be under the delusion that they were the leaders, while he contented himself with keeping the secret control in his own hands.

There is no doubt that the departure of Lenin and his gang was resolved upon at Kienthal. Monsieur Vierre in the *Bibliothèque Universelle* for May, 1918, relates how "in two parties, at an interval of a few days, the present masters of Russia, her disorganisers and the signatories of an infamous peace, reached the Swiss frontier in carriages specially prepared for them crossed Germany, entered Russia and accomplished the disastrous work known to the world.

It would be of interest to read a little pamphlet that came out at Lausanne, "*Les troubles révolutionnaires en Suisse de 1916 à 1919*" par un témoin (this witness is Colonel de Vallier) which gives an account of the events that followed the return of Robert Grimm to Switzerland and of the Communist propaganda; this pamphlet by no means controverts the antimilitarist campaign. . . .

In November, 1917, Zürich was already the theatre of violent disturbances, but it was in November 1918, that Berne and Zürich just escaped the infection of the revolution. . . .

It was to break out on the 10th and 11th of November, after the proclamation of the general strike; but the foresight of General Wille, clearer than that of the civil authorities, who were always too generous or too weak—it is sometimes difficult in politics to distinguish between generosity and weakness—and the stability of the army prevented it.

Berne and Zürich were put into a state of siege and almost the entire country, at last awakened to the danger it had run, ranged itself on the side of its defenders. . . .

At that time the army (though ravaged by the Spanish influenza, to which thousands fell victims), ill and tired out, was particularly meritorious in suppressing the outbreak with patience and resolution combined.

General Wille, in his dispatches of 20 November, 1918, was fully justified in congratulating it in these words: "In accomplishing this painful duty for the maintenance of order with the same devotion as you have showed in guarding the frontier for four years, you have proved that you are ready and willing for any sacrifice to assure our rights and democratic liberties at home, as well as to defend our independence abroad." Such is this curious and little-known page of the history of Switzerland, so endangered at the end of the War. But I shall not know, I shall never know, which of the Kienthal Bolsheviks our guide rescued at the Falls of Griesalp.

HENRI BORDEAUX.

(Translated by RAY GALLIENNE ROBIN).  
(Reprinted from "Blackfriars.")

**PRIVATE INSURANCE IN SWITZERLAND.**

At a congress of the "Royal Institute of Public Health," held in Zurich, interesting information concerning insurance in Switzerland was placed before the foreign delegates.

The beginnings of life insurance in Switzerland may be traced back to the 18th century, but it was not until 1857 that the first regular insurance company was organised. There exist in Switzerland to-day, 11 life insurance companies, of which 7 are owned by the shareholders and the remaining 4 are run on a co-operative basis. These companies are characterized by the participation of the insured in the yearly profits. The total assets of Swiss insurance companies exceed, at the present time, one thousand million Swiss francs. The importance of this branch of business may be further illustrated by stating that there are to-day 35 insurance policies for every 100 households.

As for accident insurance, it has also expanded rapidly in Switzerland and the companies which underwrite this class of insurance have been extending their field of action for some time to neighbouring countries. The amount of accident and civil responsibility insurance premiums is 22 francs per capita of all inhabitants per year.

If one reviews the total of all premiums paid by the Swiss people for all forms of insurance, one obtains the imposing figure of 500 million francs per year, which sum, for a country of 4 million inhabitants, represents a noteworthy contribution.

**THE SWISS SCOUTS AT THE WORLD JAMBOREE.**

The 400 Swiss Boys from all parts of Switzerland, who took part in the Jamboree, arrived the 30th of July in the morning at Tilbury and travelled from there by special train to Woodside Birkenhead, and then by special buses to Arrowe Park. Whilst driving through Birkenhead they were cheered by the population which lined up on both sides of the streets. At Arrowe Park the French Scouts gave them a hearty welcome.

The weather was fine as they put up their tents, but during the night heavy rain set in and continued all the first week. But in spite of all the wetness and mud everybody was in good humour and the standard of health remained excellent.

During the two principal parades before H.R.H. The Prince of Wales, H.R.H. the Duke of Connaught, the Swiss Boys did extraordinarily well. When the Prince with Lord Rob. Baden-Powell paid a visit to the Swiss Camp they expressed their highest satisfaction about the rare tidiness and cleanliness of the Swiss Camp and also about the discipline amongst the boys.

The 1st of August was celebrated by a special Camp fire to which members of many foreign countries had been invited. The 2nd of August Mr. Paravicini, our Minister paid a visit to the Swiss Camp and was greeted from every corner by concertinas, songs and troop calls.

The 7th of August the Swiss Contingent gave a display in the Theatre of Swiss Customs, Songs, Jodel, etc. The performance was a great success, and the spectators showed their appreciation by asking by continuous clapping for more and more.

An unforgettable event was when the Archbishop of Canterbury addressed all the foreign nations on Sunday, the 4th of August, on the Rally Ground at Arrowe Park. At the same time His Eminence Cardinal Bourne, Archbishop of Westminster, presided at a High Mass of Thanksgiving for Roman Catholics in the Recreation Ground, Arrowe Park.

During the second week the boys went to Port Sunlight, Rhyl in North Wales, New Brighton and Southport as well as to Liverpool, where they have been received by the Lord Mayor. Each town entertained the boys either to tea, lunch or supper and the population showed everywhere extraordinary kindness. MAX GYSLER.

**A CRY FROM THE HEART.**

Letter to the Editor.

Sir,—Herz mis Herz worum so trurig?

Is the broker at the door, has the Income Tax merchant been rude or are regulations of doubtful legal validity too rigorously enforced? Certainly something must be radically wrong with one of the co-operators of the Editor, responsible for the Home News section.

In what a morbid mood this selector must have been when he chose the second to the twelfth paragraph under that heading in the S.O. of August 19th., otherwise he would have surely found a little more cheerful news, than those he gave us. Or is the N.Z.Z. to be blamed for it? In that case I would advise him to subscribe to the "Nebelspalter" at least he would be sure to find something in there to make us smile.

I was always under the impression that Switzerland, at this time of the year especially, was a happy country, but if that what he selected to give us as Home News is all there is to be told, then perhaps he might leave them out altogether and we could adopt the well-known English proverb: "No News Good News." Or is the selector perhaps an agent for a Life and Accident Insurance, intending to remind us of "sic transit gloria mundi?"

Cheer up my friend and smile. Let us see who won the first Lorbeer Kranz at the Bümplitzer Grümpel Schiessen or who married the rich "Gmeindammes" daughter in Ober Unterbergen. But don't rub it in that we are mere frail creatures of the dust, who have to expect the End at any moment or at any place. Leave that to the parsons, they do that much better and in a more gentle manner. Presently we shall be told that Maul and Klauenseuche is raging amongst the marmottes on the Mont Blanc or that the Ticinese have discovered a new disease and called it the Military Exemption Taxitis.

Please Mr. Editor instruct your responsible selector of the Home News edited in German, to give us some Swiss News that will give us heart and back us up to bear the otherwise not too cheerful times we are having just now and not to try to put the lid on it. Yours truly, J.J.S.

Both the Editor and his collaborator responsible for the choice of Home News regret profoundly to have caused anguish to one of their readers. The just criticism will be taken to heart.

**ADVERTISE in the "SWISS OBSERVER"**  
It's Patriotic and it Pays!

**MOTORING ABOUT THE HEART OF EUROPE.**

When one is once on the Continent and has decided on that route which seems most suitable and promising, an unlimited realm for touring is opened to the motorist. The abundance of historical treasures in France, Belgium and the Rhineland, the Alpine roads of Switzerland—make a journey of this kind a pleasure that is never forgotten. It was these Alpine roads which interested me most last summer; they make an overpowering impression on me, as they are bound to affect every motorist. In this connection the enormous motor traffic on the mountain roads during the summer must be taken into consideration; caution is recommended, especially where artificially-constructed roads run for miles along steep mountain sides, are hewn out of picturesque ravines and pass through deep gorges, and over head-long precipices. So far as I can state, the report about unpopularity of motor-cars in Switzerland is entirely unfounded. It is, of course, a fact that for some time certain Cantons prohibited Sunday motoring; there was even one Canton (the Grisons) which up to two years ago would not permit any motor vehicles at all within its boundaries. This may have been due partly to its almost extravagant conservatism, but also partly to the fact that the many railways, built almost exclusively for visitors' traffic, are the property of the Canton and are therefore considered as national wealth. It was only when the Swiss Automobile and Touring Associations interceded jointly for the opening of the Alpine roads in the Grisons, that the door was unlocked to the motor car. The people in these high valleys will, however, only accustom themselves slowly to this novelty and it is therefore advisable, in the interests of motorists generally, that they should drive slowly through the mountains and villages.

The formalities for entry are simple, apart from the passport, for which the Swiss visa is no longer necessary, the only papers required are the international driver's certificate and a tryptique which holds good for a whole year. But if the motorist has no tryptique available, he need only deposit the equivalent of the taxes when crossing the frontier, this being refunded to him on leaving Switzerland by the tax bureau at any frontier station.

My three weeks' Continental tour took me, in the literal sense of the word, through the heart of Europe. After a pleasurable journey from Boulogne through Paris, Troyes and Dijon to Berne, we commenced our Alpine tour, in the course of which we crossed not less than five high passes, namely Grimsel (6,500 ft.), Furka (7,500 ft.), Gotthard (6,500 ft.), Maloja (5,500 ft.), and Julier (7,000 ft.). To continue our metaphor, the innermost chamber of the heart of Europe is the Urseren valley, with the village of Andermatt; in its region rise four large rivers, of which three discharge their waters into three different seas. The Rhine flows northwards, joins up later on with the Reuss which also rises in the Gotthard and then continues towards the North Sea; the Tessin turns southwards, joins the Po in the Plains of Lombardy and the latter discharges its waters into the Adriatic; the Rhone trickles in the shape of a modest stream out of the mighty Rhone Glacier, forms further on the Lake of Geneva, and then flows southwards into the Mediterranean.

After crossing the historical and celebrated Swiss Pass, the St. Gotthard, we spent a few sunny days in the Swiss Riviera on the Lake of Lugano, passing then through the luxurios vegetation along the shore of the Lake of Como and reaching Engadine.

A tour of this kind offers incomparable enjoyment, but it is, in any case, necessary, for journeys such as described, to map out one's plans properly, because they involve certain demands on the driver as well as on the car. In order to save troublesome delays on the frontiers and to select the best and most beautiful routes, a methodical study of the country to be toured, based on reliable data is indispensable. Unfortunately we were obliged to plan our itinerary from somewhat obscure and obsolete information; but luckily, during the course of the tour a French hotel manager drew our attention to a guide for motorists which had recently been published by the Swiss Touring Club, under the patronage of the Alliance Internationale de Tourisme, and known as "Europa Touring." This gave excellent information, in a terse form in English, German and French, regarding formalities, regulations, routes, accommodation, etc., besides being well equipped with maps and topographical and historical information, that the remainder of the tour passed off without any difficulties. —The Motor Owner.

**A CORRECTION.**

In our issue of August 17th it was stated in the article *Das Werk*: "Here too the special needs were decisive and I cannot say that the aim has been achieved," which of course ought to read: "Here too the special needs were decisive and we must say that the aim has been achieved."

