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Autor: MacKinnon, Albert G.

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Our industrial concerns loaded with debts would be in the same straits. They would then have higher working costs on their material accounts, without any prospect of correspondingly higher returns; they would thus be still less in a position to meet their debt obligations, than before.

The property owners in towns with their load of debts could likewise expect nothing more from the depreciation of the Franc than an increase in price of many items in the food line and the heating line or entering in the cost of living in general, while rents would certainly not rise but rather drop. The tenants themselves would have to pay more for foodstuffs and heating, without their income being increased, so that it would be rather less that they could give for their rent than more.

If we wish to relieve the debtors effectively by a depreciation of currency, we would have to depreciate the Franc to such an extent as to give rise to a general increase in price. The prices of nearly all the products of our agricultural industry are, however, as an average, nearly twice as high as on the world market; thus, if we wish actually to increase these prices by a depreciation of currency, we would have to depress the Franc below half its present value. As a result of such a policy, the Swiss saving public which includes many farmers and their relatives would suffer heavy losses. The deposits in Swiss banks and savings' institutions amounted, at the end of 1932, according to the statistics of the National Bank, to 16.9 milliard Frs., of which about 4 milliard Frs. belong to foreign depositors. There remain thus about 13 milliard Frs. of Swiss savings in banks and institutions; to this amount must be added more than one milliard Frs. of accumulated premiums in connection with insurances and pensions and also several milliard Frs. worth of titles to public or private loans, mortgages, etc., in the possession of private individuals. The total amount of savings, in Switzerland, bearing fixed interest can be estimated at about twenty milliard Frs. A depreciation of currency by fifty per cent. would saddle the Swiss saving public with a loss of ten milliard Frs.

It is true that this loss would not make itself immediately felt in its totality. As shown in the first article, industry and trade are the first to suffer damage from the depreciation of currency, in that the price of finished goods do not rise although the price of raw materials increase. The result is, of course, that the consumer and even the saving public are lulled into the dangerous delusion that the depreciation of currency is a matter that does not concern them. Industry and trade cannot, however, work indefinitely without regular profit. The prices of the finished goods have to follow those of the raw materials, if the depreciation of currency is not brought to a stop, and, consequently, the weight of the losses is transferred to the saving public and to the creditors and this transfer is irrevocable then.

The foreign debtors of Switzerland would be the only people who would make a good bargain out of the depreciation of currency. The total credits of Switzerland in foreign countries, in so far as they refer to Swiss Francs, may amount to a few milliards more than the total liabilities of Switzerland to foreign countries. In the case of a depreciation of the Franc by 25 per cent., it can be estimated that Switzerland would make a gift to foreign countries of one milliard gold Frs., and in the case of a depreciation of 50 per cent., a gift of as much as two milliard gold Frs. The foreign debtors would also gain considerably in the matter of interest. It may be estimated that Switzerland has claims on foreign countries for about 350 million Frs. yearly in interest. On this amount, the foreign countries would save seventy millions, in the case of a depreciation of the Franc of twenty per cent., and as much as 175 millions, in the case of a depreciation of fifty per cent. It would be the maddest possible thing for Switzerland to do, if she, as a creditor country, surrendered any of her claims and thus precisely encouraged further defaults on the part of her debtors.

Is it so necessary that our debtors in the country itself and abroad should be let off so large a portion of their debts? Of the farmers of the Canton of Lucerne, numbering more than ten thousand, about five hundred have reported to the Farmers' Aid Institution as being in debt, and most of these have got into debt through their own fault. It is seldom that a concern that is in debt is not responsible in great part for its unfortunate position. The farmer has paid too much for the land, and the landlord, too much for the house. The trader or manufacturer has over-estimated his capabilities, and has desired to get rich quicker than was possible. If their speculations had succeeded, the debtors would have pocketed their gain with satisfaction; if things go badly, the community is to bear the damage for them. Is it a policy that Switzerland could exist with such a policy?

SIMILARITIES BETWEEN SCOTS AND SWISS.

By ALBERT G. MACKINNON, D.D.

The Scot and the Swiss have much in common. In these days of national isolation, when differences rather than affinities are in the foreground, it is well to emphasise what unites rather than divides. If we did this more we might discover that the man across the fence was "gey lik' oorsel'."

Love and Liberty.

Is it the mountains which make Scot and Swiss such lovers of freedom? The Dutch might challenge this. Still in heaven-fanned uplands with their broad vistas the soul becomes expansive. The loneliness and the space whisper of liberty. Men who have breathed that atmosphere have visions, and the struggle of their lives and the agony of history is to be loyal to these when the valleys shut us in. Switzerland has grander mountains than Scotland, but it lacks the moorlands, and in the "sough" of these wild waste places the song of freedom has its birth.

At many points the story of their mutual struggle runs parallel. It was in 1315 that the Swiss had their Bannockburn. The odds were even greater against them than the Scots. Instead of one to three they were one to fifteen. The Austrian tyrant advanced along the shore of Lake Aegeri with 20,000 well-armed veterans, whereas the Swiss could only marshal 1,500, and these undrilled and unaccustomed to fight in ranks, Bannockburn had its artificial pits, Morgarten its natural heights. In both cases the brains were on the side of inferior number, and it was originality that won. The horsemen of England tumbled into the pits, the mailed masses of Austria were bowled over by the avalanche of rocks rolled down the mountain slopes. When the warrior encased in armour got on his back there was as much hope for him as for a beetle in similar circumstances. He could only kick his legs and announce thus his presence to the wily foe who, creeping up, dispatched him with a knife. Every Swiss soldier got his man, and a hundred more; for 1,600 Austrians came to Switzerland that day and never returned, and the retort of a gillie to an English tourist, who was making disparaging remarks about Scotland, might also apply in this case: "Weel, sir, thirty thousand o' yer countrymen thoct different. They cam' here sax hun' red year syne an' hanna' returned yit."

History and Legend.

The individual sacrifice of the Swiss heroes offers a counterpart to the valiant deeds of Scottish patriots. I wave aside the legendary story of William Tell. Unfortunately it is three hundred years older than when it appears in Swiss history in 1313. You will find it in Norse literature, and perhaps it was imported with Scandinavian emigrants, who settled in the Tell country, and thus given a local colouring. But even if we scrap that, the wealth of historic exploits suffers little. There was something Homeric in the Swiss fight for liberty. It centred round the prowess of individual leaders. In the epoch-making battle of Sempach, when the little army of Swiss was faced by the unbroken phalanx of Austrian spears, Arnold of Winkelried rushed forward, and shouting, "Confederates, I am going to open a passage for you; take care of my wife and children," gathered a handful of spears into his own bosom and so opened for his comrades the way to victory.

The Swiss had their Convenanters who carried the Bible in one hand and a sword in the other. The Pacifists of to-day may condemn them; but there is something within us — it may be the Old Adam which shouts, "Bravo!" To see the thumb-screws applied to loved ones, and truth stretched on the rack, and not let righteous indignation vent itself in the only way the heartless tyrants could understand would be a sorry sight. Zwingli was not that type of man. He thundered from the pulpit, but in the hour of danger he took his place in the ranks as a common soldier, and died on the field of battle. "Do you want to confess?" asked Captain Vokinger as he bent over the dying pastor. Zwingli shook his head. "Then take that, you heretic dog!" retorted his enemy as he thrust his sword into his mouth. We know something of that in Scotland, and these are blood-links with the Swiss.

Fidelity.

The Swiss have earned an undying renown for fidelity, so also have our Highlanders. There has been much that was pitiable in the romance of Prince Charlie, but it has thrown on the screen of the world's attention the loyalty of the Highland heart. Lucerne has the same sentiment carved out of the solid rock in its famous "Lion." Behind that impressive design by Thorwaldsen lies a tragedy. The 614 Swiss mercenaries, whose deaths are thus remembered forever, were true to their salt. They had been hired as a personal guard by Louis XVI. When the storm of the Revolution broke, and the mob approached the Palais des Tuileries, those, who could, saved themselves, but the Swiss stuck to their post. They

defended the king, and might perhaps have broken the brunt of the assault had not Louis, in a mad desire to appease, given the order to cease firing. They obeyed, and allowed themselves to be hacked to death. Sordid, you say, to fling away life for foreign gold. Yet the tourist of all subsequent ages will stand unbared before the sculpture of that dying lion, transfixed by the fatal spear, which, in its death agony, covers with its paw the fleur de lys engraved on the fallen shield of France.

There is a story how once the Colonel of the Swiss mercenaries went to the French Minister of War to demand arrears of pay.

"Extraordinary," said that statesman, "that you Swiss should fight for money. We Frenchmen only fight for honour."

"Exactly," quietly replied the Colonel. "Everyone fights for what he lacks most."

Thrift.

Time only permits me to mention a third quality which both nations have in common. If Aberdeen had not stolen a march on Switzerland its manufacture of stories might have found even a more appropriate site in Geneva. The backbone of Switzerland to-day is its peasant proprietors. These people have scraped and saved and bought their farms. This gives them an independence and a sturdiness of character which is not easily shaken. For instance, some time ago, when Communist disturbances took place in some of the towns, the Government wisely dispatched to the scenes of strife regiments raised in the agricultural areas. These rustics had little patience with the loiterers at street corners, and quickly put an end to their talk. Walk wherever you like along the green meadows by the picturesque chalets and you will see the women with their inevitable knitting and the men transforming their fields into gardens. Not one inch of waste land is allowed, and so "the mickle makes a muckle."

A Dying Characteristic?

This used to be true of Scotland. I wonder if to-day it is living on its reputation. The Scot studied both sides of the penny, and the pound looked after itself. I am reminded of the story of a Dumfriesshire laird. When a tenant came to pay his rent one day he laid the money on the table. The laird simply opened a drawer and scooped it in.

"Are ye no' gaen' tae coont it, sir?" was the farmer's astonished comment.

"No need for that," was the reply, "I know it has been counted often enough before it came here."

The Scot and the Swiss count their money. They like to pay their way and have a little over for a rainy day. In this also they are alike that what they can spare they are ready to share. Hospitality is a strong feature of both countries. In fact, the Swiss are the Scots of the Continent.

One other similarity I am tempted to add. The courtesy of both is more a matter of the heart than the lip.

Scots Observer.

EDITOR'S POSTBAG.

Légation de Suisse
18, Montagne Place, W.I.
November 2nd, 1933.

To the Editor.

"Swiss Observer,"
23, Leonard Street, E.C.2.

Sir,

In your issue of October 28th you say, in connection with certain Press reports on the preparation of a German strategic offensive through Switzerland against France, that "these reports encouraged the feeling that Switzerland must be able to defend her security. It is to this end that the new Bill (authorising 82 millions of military credits) is proposed."

May I be permitted to say that, in this way, the sentence quoted from your article is apt to give an erroneous impression which would not correspond with the actual circumstances, and it therefore seems to me opportune to point out that the reports referred to have nothing whatsoever to do with the Bill for Military Credits, neither as regards its contents nor as regards the moment of its submission to Parliament.

That Bill has been prepared in the course of the last two years and its motives are to be found exclusively in the determination of the Federal Council to take the obvious measures for the weal of the State, in accordance with the general and stable principles of our policy.

Every Swiss knows, with or without foreign journalistic "fireworks" on the possibilities of the violation of our neutrality, that Switzerland must have an army able to defend her frontiers and that its instruction and equipment must be such as to be recognised by the outer world as efficient for that purpose.

I am, Sir,

Yours very truly,

C. R. Paravicini.

* Translation of an article published in the "Neue Zürcher Zeitung," Nos. 1763 and 1768 of October 1st, 1933.