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as "hot money" finds it safe to stay in Switzerland a fundamental change in regard to a reasonable price level and yield of first class bonds is not probable. The present gold holdings of the Swiss National Bank are only slightly lower than when highest in November, 1937. For foreign securities the public as a rule showed considerable restraint. German bonds varied little in December, compared with the prices of a year ago, however, they are mostly 10-15% higher. French bonds, owing to the political and economic struggle in that country which doesn't give the government a chance to effectively defend the sliding currency, were on the down hill side. Those in French francs read not more than approximately 35% of their face value. Mussolini's unconciliatory attitude towards all and everybody whose point of views do not match his, exerted considerable pressure upon 6½% Soc. Idro-elettrica Piemonte (69% against 75%) and 7% Soc. Meridionale di Eletricita (53% against 64%) a month ago, not to speak of the Japanese and Brazilian Bonds which range lower with practically no business.

WHAT OTHER PEOPLE THINK OF US. The Land of Live and Let Live.

By EDWARD J. LAVELL.

(In S. Wales Echo and Evening Express.)

The road to Utopia seems to be like the road to Tipperary, a long, long way. If Utopia is out of reach let us do the next best thing and take a flying trip to Switzerland, the land of live and let live, an island of tolerance and common sense in the troubled sea of Europe.

In the Land of Live and Let Live there is no prosperity. There are no millionaires, but neither are there any beggars. One in every three families owns at least an acre of ground and a cow. All land must be held in freehold, and there are no tithes or ground rents. The rights of way in the forest areas belong to the state. You can go for a stroll without the risk of being challenged by a gamekeeper, or accidentally peppered by sportsmen after pheasants or deer.

The people are so humanitarian that the law of capital punishment has been practically a dead letter for half a century. All citizens are entitled to be insured against old age and sickness. Workmen's compensation is amply covered in every detail.

Council of Seven.

In the Land of Live and Let Live there are no £10,000 a year men. The entire Cabinet (a federal council of seven) costs the tax-payers £8,950 in salaries a year, and the members are not allowed to have any business affiliations. It is true that the President's salary was increased to £1,400 after the Great War, but the canny citizens thought it wise that he should take over a Cabinet post and do a little extra work for the money.

Salaries do not rise proportionately in the higher grades of the municipal administrations and civil service. The attitude of the public is: "We offer you perfect security, and a super-annuation, which will enable you to retire comfortably. You are, therefore, considerably better off than the private employee, who has very serious economic problems to solve."

No Honours.

The practice of "nursing" a constituency by spending large sums of money before an election is unknown in the Land of Live and Let Live. No honours or decorations are available to those who may desire to render pecuniary services to a party. An M.P.'s salary averages 25 Swiss francs a day, but he only receives payment for those days on which he attends the sittings of the Federal Assembly. The thrifty electors obviously do not believe that pennies fall from heaven. The people who compose the effective political majority do not call themselves Socialists. They prefer to be known as Radicals. They are so cautious that they have no objection to a Conservative President to apply the brake now and then.

Checks on Politicians.

The Swiss Confederation is composed of 22 cantons, each a sovereign state. Of this nation Viscount Bryce wrote in his "Modern Democracies" —

"Nowhere in Europe has local self-government been so fully left to the hands of the people."

Every man at the age of 20 has a voice in electing the Communal Councils of the Cantons, and the Federal Assembly. In some of the smaller cantons the whole body of burghers constitutes the legislative assembly.

Two powerful checks on the activities of politicians are provided by the Referendum and the Initiative.

Under the Referendum all Bills before Parliament must be submitted to a national vote (not an election) on the petition of 30,000 citizens, or of eight cantons.

The Initiative is a device for compelling the Government to consider the introduction of certain legislation on the petition of 50,000 citizens.

Tolerance.

In Switzerland there is no State Church, complete religious toleration being the rule. An elaborate system of safeguarding this toleration prevents any sect from obtaining the upper hand in political matters. It all seems too good to be true. One is compelled to ask, "How did all this come about?"

It all started in 1307 when Werner Stauffacher of Schwyz, Walter Furst, of Uri, and Arnold of Melchthal in Unterwalden, representatives of the three leagued cantons, met together in the meadow of Grütli by the Lake of Lucerne and took an oath to free their soil from foreign oppressors. They swore that they would always be "all for each and each for all." (This is still the motto of the Confederation.) Battles at Morgarten, Sempach and Nafels soon disposed of the Austrian invaders, and other cantons soon joined the league. During the Napoleonic wars the little nation suffered a severe setback, but soon recovered, and ever since the story has been one of continued and constant progress.

Hive of Industry.

With a population of just over four millions, Switzerland is little larger than Wales. Yet it has seven universities, at Basel, Zurich, Berne, Geneva, Lausanne, Fribourg and Neuchâtel. The children of the rich attend the same primary schools as the poor, and great attention is paid to technical and vocational education. Many of the people are bi-lingual or tri-lingual, being equally at home in French, German and Italian.

Much of the country's comparative prosperity is due to the fact that although it is not rich in mineral resources, it is a hive of industry. Everybody works and nothing is wasted. The main railway lines and hydro-electric power stations are owned by the State. In 1907 the Swiss National Bank opened its doors in Zurich.

Army Illegal.

The Swiss love peace with a passionate and unyielding love. They love peace so much that it is constitutionally illegal to maintain a standing army.

In spite of this the Swiss can at any time put an army of 300,000 men in the field to defend their frontiers, and if called upon to defend their country these Swiss could be terrible fighters. There is no conscription system compelling a young man to spend the best years of his life in barracks, but rifle shooting is a national sport, an inevitable event at any local or national festival, and every able-bodied youth joins the militia, which means that he spends 11 days a year in camp until he qualifies for the reserve.

Example To World.

An old proverb speaks about his rifle being the best friend of every Swiss, and the Swiss national anthem promises the fatherland that its sons will stand fast behind the rocks of the Alps, which form Switzerland's magnificent natural borders. As a matter of fact, the only gap in these Alps, between Basel and Zursach, is the danger point, for it could provide an army attacking France with a short cut to Burgundy. There is no doubt that if it came to the worst, Switzerland's sons would die defending their country, but at the moment the Swiss regard war as a childish business.

Free and tolerant by instinct and tradition, they spend their time living, and letting others live. What an example for the rest of the world.

SWITZERLAND

£ now buys 40% more Swiss money yet—

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Best value in Holiday Travel

INFORMATION from the Swiss Railways & State Travel Bureau, 11-B Regent Street, London, S.W.1

Proposal to Change Ships' Names.

In consequence of our desire for uniformity in the names of our fleet, we have applied to the Board of Trade, under Section 47 of the Merchant Shipping Act, 1894, in respect of the undermentioned ships, namely:—

"Eastbury" of gross tonnage 2,868 tons, of register tonnage 1,825 tons, about 5,000 tons cargo capacity, to be renamed "Lake Geneva." "Pracat" of gross tonnage 2,120 tons, of register tonnage 1,285 tons, about 3,500 tons cargo capacity, to be renamed "Lake Lugano." "Barmoor" of gross tonnage 2,225 tons, of register tonnage 1,317 tons, about 3,200 tons cargo capacity, to be renamed "Lake Lucerne." "Pomaron" of gross tonnage 1,840 tons, of register tonnage 1,103 tons, about 2,700 tons cargo capacity, to be renamed "Lake Zurich." "Yorkbrook" of gross tonnage 1,236 tons, of register tonnage 732 tons, about 1,700 tons cargo capacity, to be renamed "Lake Maggiore" and to be registered in the said new names as owned by Charles Strubin & Co., Ltd.

Any objections to the proposed changes of name must be made within 7 days from the appearance of this advertisement.

DATED AT LONDON, this 13th day of January, 1938.

For and on behalf of CHARLES STRUBIN & CO., LTD.

Charles Strubin,

Managing Director.

Referring to the above announcement, Mr. Charles Strubin, Principal of the firm and a compatriot of ours, has supplied us with a few particulars which might interest our readers.

Mr. Strubin arrived in this country some 20 years ago; he started his commercial career in London with a bank, subsequently he joined a shipping firm, where during a number of years he gained a large experience, which enabled him to start on his own account, by buying two small steamers which he employed principally in the Baltic and Russian timber trade.

At the outbreak of the Spanish Civil War

he placed his fleet at the disposal of the Republican Authorities, and the steamers have since been trading to and from Spanish Government ports carrying coal and foodstuff in exchange for fruit.

We are informed that, although the steamers have called at over 100 ports during the last 18 months not a single member of the crew was hurt and all cargoes were safely delivered with the exception of one steamer captured by General Franco off the North coast of Spain; the firm could prove that the steamer was on the high seas when captured, and thus obtained release.