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FINANCIAL AND COMMERCIAL NEWS FROM SWITZERLAND.

The last two monthly bulletins published by the Swiss Bank Corporation contain a very interesting and concise study of the finances of the principal Cantons, and every reader of the *S.O.* who maintains an interest in the financial progress of his home Canton and her neighbours is recommended to ask for copies. Several striking features are brought out, and it appears that in general there is a distinct all-round improvement. Expenditure has greatly increased in every case as compared with the pre-war levels, and from a survey of the budget figures over the last ten years it appears that as a general rule the deficit on the budget reached its highest point in 1918 or 1919. The admirable example of Zurich, which has succeeded in converting a deficit of more than 18 million francs in 1919 into a surplus of over a quarter of a million francs in 1923, may be commended to any public authority.

Thurgovie deserves a special mention, for in this Canton, which is largely agricultural, the accounts have been regularly closed with a surplus since 1913, with the sole exception of one deficit of a million francs in 1919. The net assets have, moreover, improved in value from Frs. 3,335,000 in 1913 to Frs. 7,820,000 in 1923.

Investors in Switzerland will have been noting the satisfactory rise recorded in the last months by many of the leading industrial concerns, and the index number of Stock Exchange prices, compiled by the Swiss Bank from 21 separate share issues, amounted at the end of August to 102.95, as compared with 101.11 in July, and 98.79 in June. The corresponding figure for bonds shows a very slight falling off, but is still ahead of the June record. On balance the index figure arrived at to represent both classes of security is 86.95, as compared with 86.37 in July.

It appears from the Editor's remarks in last week's issue that your Financial Correspondent was not the only one to overlook the notice of the recent suspension of publication. He is duly grateful to find he was in good company.

The negotiations regarding the issue of the new Federal Loan, to convert the 9th Mobilisation Loan, are understood to have resulted in a decision to issue 5 per cent. bonds at 96 per cent. The date of redemption has been in discussion and will probably be fixed at 10½ years from the date of issue.

The fact that a new record has been established by the tonnage of water-borne traffic, passing through the Port of Basle in August, calls renewed attention to the developments which are taking place in this direction. A total turnover of 263,605 tons in the present season is, moreover, no negligible amount, and the previous total of 171,000 tons for the 1922 season is well and truly beaten. Rhine transport is certainly a feature to be reckoned with for the future.

STOCK EXCHANGE PRICES.

BONDS.		Aug. 25	Sept. 4
Swiss Confederation 3% 1903	...	72.25%	72.02%
Swiss Confed. 9th Mob. Loan 5%	...	100.12%	100.12%
Federal Railways A—K 3½%	...	77.60%	77.20%
Canton Basle-Stadt 5½% 1921	...	100.75%	100.80%
Canton Fribourg 3% 1892	...	68.37%	65.50%

SHARES.	Nom.	Aug. 25	Sept. 4
		Frs.	Frs.
Swiss Bank Corporation	...	500	642
Crédit Suisse	...	500	680
Union de Banques Suisses	...	500	540
Fabrique Chimique et-dev. Sandoz	1000	3295	3230
Société pour l'Industrie Chimique	1000	2100	2090
C. F. Bally S.A.	...	1000	1100
Fabrique de Machines Oerlikon	...	500	650
Entreprises Suizer	...	1000	635
S.A. Brown Boveri (new)	...	500	181
Nestlé & Anglo-Swiss Cond. Mk. Co.	200	195	197
Choc. Suisses Peter-Cailler-Kohler	100	149	149
Comp. de Navig'n sur le Lac Léman	500	562	560

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Régie Fédérale des Alcools v. Distillers.

(By a London Correspondent.)

* A fierce controversy is raging in the Swiss press over the fight between the "Régie fédérale des alcools" and the distillers.

On account of this quarrel, and the comments of the press about it, more public interest is naturally being taken in the whole position of the distilling and cider industries, and one feels a gruesome feeling creeping up one's spine on learning that on the average fully 41 per cent. of the entire fruit crop, i.e., taking an average year, 2,730,000 metric quintals, pass through the distilleries and cider presses! Here in England it is an open secret that the "gee-gees," or, as better educated people say, "An interest in the Turf," is the sore point of the nation. At home an equal or greater amount of censure has to be passed on the appalling extension of alcohol consumption. The one ruins morality, the other is detrimental to health, and both are alarming facts to the sober citizen.

In times of industrial unrest the masters and principals emphatically point at what they call unpatriotic and unfair action, i.e., strike, boycott, etc. Now, because it suits some of them, the same means, very unpatriotic indeed, are made use of in order to compel the Régie to pay a HIGHER price for the distilled product! In other words, the distillers try to get something out of the nation's purse, which in a way represents the famous stocking with the family hoard, IF ANY. These members, in a word, instead of being an asset, represent a charge on the other sons, who in their turn might with reason grumble that they are being made use of by the rest of the family for selfish purposes. This constant quarrelling seems now to have become intensified and created an atmosphere amongst the distillers which Jay Gould, of American fame, more expressively than lovingly condensed once in the memorable saying, "The family be d—d!"

It is clear that the Régie fédérale has not worked and cannot work to the satisfaction of everybody. In fact, nobody expects them to do so, seeing that they are an undertaking run on civil service lines; but that, apart from its monopolistic tendencies, the Régie should merely be instrumental for fiscal purposes has never been the opinion of anybody, if we except the various Finance Ministers who had to show some revenue, irrespective of its origin. That it does not even fulfil these expectations must, therefore, necessarily be a big disappointment to them. These discrepancies, however, are more or less inherent in every Government office, which, with singular skill, almost every time manages not to be a paying proposition. Civil service in our beloved country badly wants 'spring-cleaning' of the most efficient kind, so that the feeling of exuberant self-assertion and vigour does not too strongly and too often "bubble over." Official wisdom sometimes leaves very much to be desired: having no opportunity of finding an outlet in foreign complications, for which the country would not be thankful, it will manifest itself from time to time in local affairs, and as events show is apt to exercise itself against its own tax-payer. Too much importance should not be attached to such domestic quarrels, which invariably end in reconciliations, *promises* and embraces all round!

With this same spirit one would look at these new developments between the Régie and the distillers, and the exertions on both sides, were it not for the dismal intentions. The distillers, etc., say a higher price for their product, because they say the present policy of the Régie means the ruin of *fruit growing*. This is "utter rubbish." Fruit, surely, is not principally grown for distilling purposes and cider manufacturers; in times gone by large quantities of fruit were exported, and until 1920 Switzerland was able to dispose abroad of the surplus fruit crop. Nowadays the country is swamped with alcoholic drinks, and it should, therefore, be the duty of the Government to find ways and means so that this export starts again and to bring the consumption of alcohol within reasonable bounds. It is by no means intended to preach teetotalism, and there is truth in the words of a prominent medical expert of this country, who declared in one of the leading newspapers not long ago that "alcohol kills its thousands," the soda fountain its tens of thousands." MODERATION is the word, and ought to be the principle of the Régie, which, with a strong and determined management, should work in conjunction with the authorities so that the output of the distilleries is kept within reason. It would be much better if a good number of the distilleries had to close down than that this evil should be permitted any longer to continue its ravages.

Let us, therefore, hope that the public will side with the Régie against the distillers, dragging this institution out of its dilly-dally ways and assisting them in the revision of the régime des alcools. Switzerland cannot afford to be run into all sorts of "messes," out of which in the long run the tax-payer has to extricate the country, and a bold stand must be made against this latest attempt of a few to enrich themselves, at the expense of the many, to the detriment of the nation, because the distillers are simply fighting for their own pocket, and not for the cider industry, as they plead.

THE EXPORT OF SWISS FRUIT.

Since 1860 the horticultural colleges and the lectures, the conferences and the exhibitions have greatly brought into favour the production of fruit in Switzerland. Natural circumstances on the one hand and on the other hand the desire to provide one's own fruit supply have encouraged the cultivation of all kinds of fruit. At the same time, we must not forget that thirty years ago Switzerland was in a position to export considerable quantities of fruit. At first it was chiefly the exportation of apples for cider making, then the export of table fruit was developed. Before the war the greatest part was sent to Germany, whilst from 1920 trade relations have been established with Belgium, Holland, England, Denmark, Sweden and Norway, as well as with France and Italy. Our table fruit went even as far as Egypt and to Argentina. Formerly the fruit was nearly always despatched in bulk, without being packed. During the last few years boxes and osier baskets have come into use. Furthermore, in order to extend this trade, an association for the sale of choice fruits has been founded with headquarters at Zug. The high price of labour obliges one to adopt improved technical methods; thus to-day one can see several American machines in working, grading the fruit, which enables one to classify them into different categories according to their size, without in any way damaging the fruit. The Swiss Union for Utilization of Fruit at Zug, which unites all the fruit businesses of a certain standing, has endeavoured for some years past to make its members supply fruit in perfect condition. It is for this reason that the Union has instituted a strict control over the despatch of fruit, the object of which is the inspection of the packing and shipping by an impartial expert, which protects as much as possible the purchase-against loss. A big crop is anticipated for this year in spite of the damage caused by the bad weather (hail and storms). One will be able to supply for exportation 4,000 trucks, each truck containing 10,000 kilos. Two thousand of these trucks will be exclusively used for table fruit, and if there is a sufficient demand, there will be 35—50% of produce packed in boxes. It must be understood that these figures are merely approximate, although in a month the crop will be handled, one cannot yet have definite figures. We mention the following principal varieties: Gravensteiner, Boskoop, Belle Fleur, the waiter Lemon, The Russet of Brugg, The Red Apple of Berne, the Chestnut Red Apple, the Blenheim Orange, etc. The picking of the crop will not be commenced before the month of September, not even the early varieties. The bulk of the crop will be handled in October; at this time of the season one can judge by the colour of the fruit whether it is ready for shipment. The Swiss table fruit has a particularly delicious flavour, which is one of its chief advantages. The exportation is made by private arrangement and by the association of growers without any official regulations. Nevertheless, the offices of the Swiss Union for the Utilization of Fruit at Zug are always open to buyers. (Bulletin Official.)

What English Tourist Agencies do for Switzerland.

It is a common sight during the summer months to see groups of our countrymen, who are returning home to spend a few weeks with their people, or who have been drawn back to the mountains in the hope of getting some climbing, protesting loudly against the activities of those agencies which are responsible for our country being overrun with tourists and turned into the playground of the world. And it must be admitted, at first sight, that there seems to be ample justification for their complaints. It is undoubtedly annoying to find, after a long and tiresome journey, that one is unable to get the eagerly looked forward to coffee in the station restaurant at Basle, because the whole place has been commandeered by tourists who flock in to take possession of long tables covered with rolls, butter and jam, which would have presented a most inviting appearance but for the infuriating placard "Reserved for XYZ." What more natural than that Swiss travellers on every side should grumble that they cannot even get a cup of coffee in their own country?

The whole question, however, assumes a different complexion if one stops to consider what exactly Switzerland gains from these tourist agencies. Thousands and thousands of English people were over to Switzerland this summer, and in some parts of the country hotel proprietors enjoyed seasons such as they have never known before. On some occasions the Berner Oberland Bahn was obliged to run trains composed of over 20 carriages in order to meet the demand for transport: in Lucerne people slept in bathrooms and on billiard tables, and in the Engadine it was impossible to get a night's rest for love nor money, unless rooms had been booked weeks beforehand. It is roughly estimated that 150,000 English people visited Switzerland last year—if we assume that on an average 14 days were spent in the country, at a cost of 14 frs. per day, we obtain the astonishing figure of Frs. 29,500,000. In addition to this amount, it has been shown by experience that one