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By contrast, Italy, generally south of the Turin-Bologna road provides very enjoyable running, but we saw very few English cars, and none at all south of Florence. The roads are really good, though dusty, but one should be careful to stop before taking a level-crossing as the authorities sometimes enforce this point by direct action and a fine of 25 lire on the spot. There is no notice pointing out this regulation, and I was unaware of it until stopped and fined.

The Protection of Birds.

The following appeal has found its way into the columns of a number of English papers.

The Swiss Society for the Study and Protection of Birds is appealing to visitors in Italy to discourage the practice of serving up small birds at hotels and restaurants, and the Royal Society for the Protection of Birds (of which the Duchess of Portland is president) desires earnestly to support the appeal, and urges English visitors to Italy and France—not infrequently said to be the chief consumers of plucked and cooked warblers—to refuse *uccelli* (birds) in any form.

Buying Postcards at St. Bernard's

Though the historic monastery at the top of the St. Bernard pass has now branched out into the hotel business, the following sketch from the *Westminster Gazette* (Sept. 13th) shows that it still preserves a touch of unadorned homeliness and disinterested hospitality.

We woke to a brilliant sky, and starting at eight o'clock in a car, we made our way past the Lake of Geneva and the castle of Chillon, up the Rhone Valley by a road punctuated at intervals by tall wooden or granite crosses, and up past the tree-line, round impossible corners, till we reached the snow, and finally came at last to the Hospice itself—a great, grey, cold-looking building perched on the top of the world.

It was past mid-day, and we sat down on a boulder by a blue lake amid the snow, and ate our lunch as quickly as possible.

The monks used to give hospitality, but that would be impossible nowadays, with the hordes of tourists, and alas! I have heard that buttons and bad coins were often put in the alms box. So part of the monastery is now an hotel, and one can buy food if one needs it. Apart from that, open house is kept for all who come, and on wandering into the hall we found a long stone passage, with massive doors, over one of which was written "Eglise." There was no one on guard anywhere.

The little church was full of sunlight, the high altar gleaming with gold, silver, snowy linen and fine lace. The beautifully carved oak stalls are black with centuries of use, and each one has a tiny cherub at the top. Over the four side chapels are paintings, three being scenes in St. Bernard's life, and I think the fourth is St. Augustine.

One represents St. Bernard as a boy, listening to the angels who called him to the religious life. The second shows his betrothal to (or his parting from) Marguerite de Miolanes, and the third gives the Saint as a priest, with his foot on the Devil, whom he holds by a chain. It wafted one back to the Middle Ages, and it was quite a shock to find electric light.

Then someone mentioned "chiens" and we went to the kennels, where we found four or five huge dogs and three adorable puppies.

People were clattering up and down stairs, and I went up till I came to the door of the salon. Inside I saw a long table and many comfortable chairs and people writing busily (for the monks provide ink, pens and blotting paper, and one might be in the house of one's best friend).

I turned round, and there sat a gracious priest in black soutane and biretta, selling postcards to people of all nationalities. Some were polite, some were reverent; one brought her little girl to be blessed, and one forgot to remove his hat or say "Thank you" for his change.

I chose my cards and a "Vie de St. Bernard," and went to the priest.

"Have you enough," he said, smiling at the number, "and would you like stamps, so that you can post them at once?"

I was so surprised that I nearly forgot to answer. Then he looked at the book and at me rather keenly. "Will you really read it?"

"But certainly, mon Père."

"You are a Catholic, then?"

"Anglican," I said, and he smiled again gently and said: "You believe in St. Bernard—that is right."

FINANCIAL AND COMMERCIAL NEWS FROM SWITZERLAND.

The Swiss capital market has recently come very much into the limelight, owing to the issue of two foreign loans of considerable importance. A syndicate of Swiss banks, under the leadership of the Swiss Bank Corporation, offered for subscription at the end of August last, an amount of 200 million Belgian francs at par in preference shares of the newly constituted National Railway Company, which has been formed in Belgium to take over and operate the railways formerly worked by the State. The shares bear 6 per cent. fixed interest and are also entitled to certain participation in profits, while redemption is effected by drawings or purchase in the market, and an exchange guarantee is given. The issue was readily taken up and absorbed and it is now announced that the Swiss banks have taken up a further 10,000 of the preference shares upon which they had held an option.

The second foreign issue was that of a French loan of 60 million Swiss francs issued at 94 per cent. in 7 per cent. bonds under the auspices of the *Crédit Suisse*. This issue was also a great success and has been over-subscribed 10 times.

At the latest Council meeting of the Swiss National Bank, discussion turned upon the question of the desirability of these issues from the standpoint of the national finances as a whole. It is felt by the authorities that they should have been given previous information as to the negotiations for the issue, and no such important transactions in international finance ought to be possible without previous consultation with the Government. In the case of the French loan for example, it is felt that the issue should not have been allowed to go through as an independent transaction, but should have been made the occasion for bringing to a point, and if possible settling, various outstanding financial matters between the two countries or between their respective national banks.

Following upon the increase of their capital by the Basler Handelsbank undertaken last July, the *Crédit Suisse* have now increased their authorised capital from 100 to 150 million francs. Frs. 30 million in new shares is offered to shareholders in the proportion of 3 new for 10 old shares at Frs. 600 per share. The capital and reserves of the *Crédit Suisse* will thus be increased to Frs. 169 million, putting it in the position of having the largest capital and reserves of any bank in Switzerland.

The *Usines Electriques de la Lonza* have just made a new issue of 25 million francs in 1st mortgage bonds, bearing 5½% interest, repayable at latest in 1946. A consortium of banks have underwritten firm 18 million of this issue and conversion rights have been offered to holders of the 5% bonds of 1908 and of 1917, which are falling due. Conversion applications have been so numerous that little is expected to be available for public subscription.

QUOTATIONS from the SWISS STOCK EXCHANGES.

BONDS.	Sept. 14		Sept. 21	
	Fr.	Fr.	Fr.	Fr.
Confederation 3% 1903	80.00	79.50		
5% 1917, VIII Mob. Ln.	101.75	101.50		
Federal Railways 3½% A—K	84.15	83.60		
1924 IV. Elect. Ln.	102.00	101.50		
SHARES.				
	Nom.	Sept. 14	Sept. 21	
	Fr.	Fr.	Fr.	Fr.
Swiss Bank Corporation	500	805	797	
<i>Crédit Suisse</i>	500	882	852	
Union de Banques Suisses	500	672	665	
Société pour l'Industrie Chimique	1000	2337	2337	
Fabrique Chimique ci-dev. Sandoz	1000	3782	3850	
Soc. Ind. pour la Schappe	1000	2940	2937	
S.A. Brown Boveri	350	519	520	
C. F. Bally	1000	1178	1185	
Nestlé & Anglo-Swiss Cond. Mk. Co.	200	550	549	
Entreprises Sulzer S.A.	1000	1022	1010	
Comp. de Navig'n sur le Lac Léman	500	555	560	
Linoleum A.G. Giubiasco	100	93	93	
Maschinenfabrik Oerlikon	500	780	785	

The Grain Monopoly and the Alcohol Question in Switzerland.

Communicated by the Secretariat of the N.S.H.

The summer has passed and the busiest time of the farming world will soon come to an end. At the time when the safe tacking of the crops is absorbing all the interests and energies of the agriculturalist all else sinks into insignificance for the countryside. The farmer has little or no time for anything beyond his immediate preoccupation, until the days are rapidly growing short again, and the long evenings are setting in. Then he will be able to take stock of his affairs, and in a more leisurely way reacquaint himself with the world at large, its more important doings and especially its changes in so far as they touch the interests of farming.

In Switzerland our farmers and peasants will turn away rather abruptly from their hard summer and autumn labour to discover that in the towns a very lively battle over the most important agricultural question has not ceased raging, while they had for a time forgotten all about it, although the question of ensuring an abundant crop of wheat and rye touches the very bottom of their existence. Of course they could safely and cheerfully forget about the matter, possessing as they do, one of the most ably conducted trade associations for the protection and furtherance of the agricultural industry. The

Secretariat of the Swiss Farmers Union Brugg, performs, under the leadership of Prof. Dr. Laur, such remarkable work; that he is known and respected in the advanced farming circles all over the world. And, to be sure, Prof. Laur was wellable to hold out against the various attacks of industrial and free-trade interests on the proposal—agreed to by the Federal Government—to perpetuate the State monopoly in the grain trade, while the farmers themselves were occupied otherwise.

It will be remembered, that the Swiss Government found it necessary, during the Great War, to charge itself with the vexacious duty of ensuring our grain supply, by establishing a state monopoly in this trade. This was necessary, not only because private traders could not exert a sufficient influence over foreign sources of supply, but also because our home growers had to be assured of remunerative prices in order that as large a share of our grain requirements as possible should be produced within our own borders. This and the necessary storage of large emergency supplies of wheat and rye entailed such financial commitments and risks which the private trade could not possibly undertake. Under this regime our peasantry flourished exceedingly well, while at the same time they earned our deep gratitude by their exhausting efforts to keep our nation alive during those years of trial. After the war our grain production fell off rapidly, owing to the competition of foreign cereals, produced under more favourable conditions. To-day our country is faced with the problem, first, of preserving a minimum production of grain by our own people and secondly, of storing sufficient quantities for future emergencies. The Farmers, the Socialists and the radical wing of the Liberals all agree that a continuation of the state grain monopoly is the most advantageous solution for everybody concerned. Those who oppose this scheme can on the other hand show quite convincing arguments in support of their contention that there is no need whatever for the continued encroachment on the constitutionally guaranteed right to free trading. This is not the place to take sides for one or the other solution, but it is important to recognise, as the most interesting party has done, that the monopoly with guaranteed minimum prices is much more favourable to the farming classes.

Within a short time the Swiss people will have to decide the issue by a popular vote. Should it accept the monopoly, which is not very unlikely, it would undoubtedly confer a great benefit on our peasantry. But even if the vote should go against the monopoly, our grain growers would still be handsomely protected by the alternative solution of guaranteed prices, coupled with the obligation of the private trader to buy a certain proportion of home grown wheat. The point we want to make is this, that the Swiss agriculturalists are undoubtedly much better looked after than their fellow-farmers in most other European countries, not excluding Great Britain. Yet the Swiss peasantry is one of the main obstacles in the way of effecting the "Alcohol Reform," for which, in the interests of the Nation, the agricultural as well as the urban populace, there is an even more crying need than for the care of our grain production. In practically all other countries the none too well situated farmers have, as a matter of course, had to give up a major part or all distilling rights long since. In Switzerland a large section of the agricultural interests, refuses to consent to an effective control over all drinking spirits. It is not so much a question of renouncing a legitimate source of income. The owners of distilling plants would be fairly indemnified. No, for the sake of their own and their friends' miserable free glass of Schnaps and a precarious profit derived from the physical, mental and moral ruin of a pitiable class of people, they do not scruple to allow the strength of our nation to be secretly and hideously undermined by the "Schnapspest" so prevalent, particularly in some of the poorest agricultural parts of the country. In fairness it can fortunately be stated that the more enlightened section of our peasantry, including their powerful organisation in Brugg, have on principle recognised the utter necessity of a quick legislative reform. But will they exert their influence with the more narrow-minded owners of distilling plants in such a way as to make the reform effective? The moral obligation certainly is there, and it will not be decreased by the settling of the grain question in their favour. But the pettifogging negotiations before the Commission of the National Council have shown very little recognition of this moral obligation. Already the draft bill has been mutilated to such an extent as to make it questionable whether it would attain to a sufficient degree of success. But probably one will have to be content, if the bill can find sufficient popular support to pass in its present form.

One wishes one could take some of the most obstreperous distilling farmers into some villages of other countries, England, for example, and show them how much freer and richer an existence their class enjoys in Switzerland, and would continue to enjoy even if they forewent their abused right of free spirit making. Perhaps a strong representation from the Swiss colonies abroad, such as we intend to get up here in England, might do some good with these kind of people. We will try it, and let us hope, by so doing contribute a trifle to the important reform which has got to come even in the "oldest democracy of the world."

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