

The financial situation of Swiss agriculture

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NEWS FROM THE COLONY.

RELIEF FUND
for our
COUNTRYMEN IN SPAIN.

In our last week's issue we published the total result of our collection, viz. £513. 9. 10; since then we have received further donations amounting to £4. 19. 0, which brings the total up to £518. 8. 10.

The corresponding amount in Swiss Francs, namely Frs. 11,032.40, has been remitted to the "Anlandschweizer Sekretariat der N.H.G., Spanische Hilfsstelle" in Bern, together with the best wishes of the Swiss living in Great Britain, for our countrymen, who are undergoing so many privations.

SWISS MERCANTILE SOCIETY LTD.

The Monthly Meeting of the Society was held at Swiss House on Wednesday, October 15th.

Mr. A. Steinmann, President of the Society, was in the Chair and over 60 members were present.

The Chairman heartily bade welcome to National Councillor Ph. Schmid-Ruedin, General Secretary of the S.K.V. and Honorary Member of the S.M.S., who had come to London for the second time in 8½ years to spend a few days with the S.M.S.

The Chairman then opened the formal proceedings. He read a letter from Mr. Chas. A. Barbezat, a Trustee of the Society, who thanked the Society for its sympathy in his recent bereavement.

The Meeting decided to subscribe out of the London Section's Funds an amount of two thousand francs to the Swiss Defence Loan.

It was furthermore decided to give a donation of five hundred francs to the Christmas Collection of the S.K.V. for unemployed members.

Mr. W. Meier, Chairman of the Education Committee, reported on the activities of the College. He said that the number of students on roll was somewhat above the level for this time of the year and that for the Evening Classes there had been an exceptionally large number of enrolments.

The Chairman then called on National Councillor Schmid-Ruedin to address the Meeting on "Economic Conditions in Switzerland." The Meeting eagerly looked forward to hear the views of the Secretary of the largest commercial association in Switzerland, who by his parliamentary activities is in the midst of the political arena and witnesses first hand the eventful changes of our country.

Mr. Schmid-Ruedin expressed his great pleasure at being able to be amongst the London members, not only because he had been elected an Honorary Member of the London Section but also because on his first visit to London he had made the acquaintance of many countrymen and members of the S.K.V. whom he had not forgotten.

He then said that before coming to his subject he had a pleasant duty to perform. The S.K.V. has a token of appreciation for those of its members who have done outstanding work for one of the Sections. This takes the shape of a golden badge which he was going to present to two gentlemen; one badge to Mr. J. J. Boos, one of the old faithful members who is always there when help and assistance are required and the other badge naturally to the Society's youthful and charming President, Mr. A. Steinmann.

This distinction of the popular Chairman and Vice-Chairman of the Council was warmly applauded and both recipients expressed their personal thanks for the honour bestowed upon them.

Mr. Schmid-Ruedin then proceeded to give his address. He gave a comprehensive and excellent résumé of the events which led up to the recent change of monetary policy. He spoke of the great economic upheavals which made Switzerland's political economy a very intricate one indeed. He referred to quotas, protective customs barriers, government subsidies etc., etc. His lecture culminated in the recent devaluation of the Swiss Franc. Here he struck a very optimistic note and expressed the hope that with a considerable reduction of the large number of unemployed, a revival of the hotel industry and a new impetus given to the Swiss export industry, our country could look forward again to more prosperous times and if anyone of those present should be overcome by homesickness he could also find employment in his native country.

The address was greeted with a rousing ovation and a most interesting discussion ensued. Amongst others who spoke were Dr. Cl. Rezzonico, First Secretary of Legation and Mr. Hrch. Hösli of the "Neue Zürcher Zeitung."

The lecturer was offered a hearty vote of thanks by Mr. G. E. De Brunner, and this was seconded by Mr. P. F. Boehringer.

This brought to a close one of the most interesting and instructive evenings held at Swiss House.

W.B.

NOUVELLE SOCIÉTÉ HELVÉTIQUE,
London Group.

The monthly meeting of the London Group of the N.S.H. took place at Swiss House on October 21st. Three new members were admitted, bringing the total membership number to 141. On the other hand, the Group has to deplore the death of Mr. Arthur Baume, one of the most active members in earlier days.

After disposal of the administrative part of the session, the President gave an account of his visit to the Journée des Suisses à l'Étranger, held at Montreux on September 12th and 13th. In view of the fact that the function had been very fully reported on by the Swiss Press, notably the Bund, the N.Z.Z., the National Zeitung, the Revue and the Journal de Genève, no written statement was presented, and we refer readers to anyone of the above newspapers for details of the proceedings.

The President concluded his report with some personal impressions which may be quoted here as giving his opinion of the present state and achievements of the Mother Society. He particularly stressed the need for steady support of this Movement of the Swiss Abroad by every Swiss Abroad and at Home, since it will only be able to grow and carry out its tasks if there is an assured annual income behind it. A number of the most generous of its patrons have died during the last few years and their loss is difficult to replace. A wider basis of many thousands of "Friends of the Swiss Abroad" with an annual contribution of 10 Francs or Shillings could and ought to take their place.

The Journée des Suisses à l'Étranger has again proved up to the hilt the usefulness of our endeavours. The following outstanding points may be cited again:—

The *continuity of effort* of the Movement. Having outgrown the academic or theoretical stage, the function and the work generally of the Movement are recognised both by the people and the Government as a stable institution fully determined and able to achieve certain well defined objects. The military tax — now in the decisive state of amendment — is an instance.

The *Independence* from all party politics, creeds and factions. This virtue was particularly stressed by Mr. Motta at Baden in 1935, and it is as carefully observed to-day as ever. The Movement acts for the Swiss Abroad as a whole and for Switzerland as a unit, not as 24 cantons.

The objects of *Cohesion* between the Swiss at Home and the Swiss Abroad; to convince the home publication that the Swiss Abroad is not a kind of second class citizen, but as good as any home citizen, plus that little something else which is of immense value to Switzerland, if brought into play.

The practical value of the Secretariat in Berne, in the issue of cheap, valuable books on Switzerland and the Swiss Abroad, in the free circulation of good films, in the holiday colony, the Youth service, and, lately, the instigation and encouragement of a collection in favour of the damaged Swiss returned from Spain, is too well-known to need any special mention.

The outstanding factor at this year's Journée was the enquiry into the conditions of Swiss workers in the adjoining countries which resulted in the resolution presented to the Government as reported in the Swiss Press. Government help here is urgently wanted. Of necessity, this help will come tardily, but it will be found again that this item will not be dropped from the agenda of the Commission. It will be carried through with the same determination as other matters of equal difficulty.

CONCERT NEWS.

We have much pleasure to inform our readers that Mlles. Marietta and Martha Amstad, compatriots of ours, will give a song recital, at 3 Porchester Terrace, W.2, on Tuesday, November 3rd. (Tickets 5/- each from Miss Amstad, 22, York Street, W.1, or at entrance). The concert begins at 5 p.m.

The very attractive programme contains a number of old Swiss Folk-songs in German, French and Italian.

The two artistes are no strangers to the English concert goers, as they have given a series of concerts in 1929, 30 and 31 with great success.

We hope that many of our readers will take this opportunity to hear two Swiss artistes, who enjoy not only a great reputation in Switzerland, but also abroad.

Mlles. Amstad will broadcast on Monday next (November 2nd) at 8.30 p.m., National Programme.

EDITOR'S POST-BAG.

London, October 28th, 1936.

The Editor,
Swiss Observer,
23, Leonard Street, E.C.2.

Dear Sir,

I have read Mr. Wüthrich's letter in your last issue with great interest, and have been very much impressed by it. He at least seems to know what is needed at home, and I have no doubt the Federal Council, in their great wisdom, will want to recall him to be guided by his overpowering logic, provided we Swiss in Great Britain can spare him.

I think under the circumstances we owe it to our dear old country to make this great sacrifice.

Yours faithfully,

Sig. E. Werner.

* * *

London, 29th October, 1936.

The Editor,

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

Dear Sir,

Since the Swiss Chamber of Commerce so entirely endorses my views (see their Resolution bearing the same date as my previous letter, published in this issue), it seems to me that the mission to Switzerland suggested by Mr. E. Werner should be undertaken by him to point out their grievous errors.

Yours faithfully,

Sig. G. Wüthrich.

* * *

The Editor,

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

Dear Mr. Editor,

Would it interest your readers to know what the "Philatelic Magazine" thinks of the new Swiss Stamps issued in connection with the National Defence Loan? Here is what it says:

"We have received the stamps from R. Roberts. They are inscribed "Pro Patria," and depict what looks like a man in a dress-shirt and grey trousers with his sleeves rolled up and standing in a circle of daisies, holding a billiard cue. He has also lost his boot-laces. Perhaps he is doing all this "pro patria" — or perhaps the significance is totally different."

I take it that this is what a Swiss in National costume looks like to an Englishman or at least the impression created by this stamp.

Yours truly,

P. de M.

THE FINANCIAL SITUATION OF SWISS
AGRICULTURE.

In the last reports touching upon the economic situation in Switzerland, the problem of the debts weighing on the agricultural industry was given a prominent place. The financial position of Swiss agriculture has been the cause of much thought not only on the part of the Authorities, but also on that of all the other economic branches, because of their interdependence. A short résumé of the situation would therefore appear to be justified. If an objective view is taken of the whole situation it will be seen that, though certain farmers are gravely affected, the position in general is not as bad as some would have us believe. Moreover, for some considerable time now the Authorities have been taking the steps necessary to enable them to intervene in the event of any real distress.

It is generally known that since the middle of the last century the debts incurred by farmers have always shown a tendency to increase; this is not only the case in Switzerland but also in all other European countries. In the same way, the debts arising from agriculture are not typical of Switzerland. The amount of the debts incurred by the farmers in Switzerland varies very much according to the region and the type of produce, as well as to the way the farming is organised and the personality of the farmers. This is not a general feature, but an essentially individual one. Its importance has been determined by a Committee of Experts, who estimate that a hectare of cultivated land was entailed for Frs. 675.— in 1856, Frs. 1760.— in 1914 and Frs. 2250.— in 1928. In this way the amount of the debts has become about three times as great within seven decades, which does not exceed the rate of progression of similar debts in other countries. The total amount of agricultural debts in Switzerland can be estimated at about 5 thousand million francs, or 50% of all home and foreign capital invested in agriculture; 4½ thousand million of these are guaranteed by mortgages. The Peasants' Secretariat make the following statement, which is characteristic of the present situation, i.e. that of the total of these mortgages, about 3 thousand million do not exceed 70% of the value of the output and about one thousand million is no longer altogether covered by the

output value of real estate which has been too heavily burdened. These results, which are obtained by comparing the amount of the mortgage debts with the amount of capital invested directly in agricultural land only, are, however, not favourable enough. In order to obtain a more precise idea it would be necessary to take into consideration the entire patrimony of the agricultural population — including the funds (which are often considerable) in savings-accounts, securities, etc.— and also to take into account the difference between the nominal debt and the actual debt. Often debts like mortgages, contracted in the form of securities or of ordinary loans, are not recorded in the Land Registers; but more often still the mortgages are in the hands of the debtor himself. Such papers then sometimes serve as guarantees for advances in current accounts and for the money brought by the wife, or as securities. Unfortunately there are no data available on this general state of affairs. The Swiss Peasant Union itself estimates that about 10% of the farms are too heavily in debt.

The reasons for the debts incurred by the farmers are themselves very varied. One must not look for them only in the actual economic crisis; the latter has merely brought to light the unhealthy financial position of the over-indebted farms. A paradoxical fact is that the abundance of capital in Switzerland, which has been still further increased by the continual deposits of foreign funds, is one of the principal reasons for the debts. The extremely reduced rate of interest resulting from this influx of funds brought about an elevation in the price of real estate, thus facilitating the contraction of debts. Amongst the more recent causes can be mentioned the increase in salaries, the high costs of building, the value attributed to common property and the level of prices for agricultural products since the beginning of the World Agricultural Crisis.

The important problem of reducing agricultural debts has been preoccupying the farming circles for a number of years. The peasants themselves, led by their Secretariat, have undertaken a series of efficient measures, but it was nevertheless found necessary to appeal to the Confederation, whose agricultural subsidies amounted to more than 100 millions for the year 1935 alone. Despite the fact that only a relatively small portion of that sum, i.e. about 6 millions, was directly devoted to reducing agricultural debts, these subsidies did on the whole all act indirectly to this end by increasing the revenues and thus preventing an increase in the amount of debts. Amongst the measures taken directly to diminish the difficulties caused by the debts mention should be made of the Farmers' Help Funds, which have been instituted in most Cantons and whose object is to help the families of honest peasants by means of loans at interest or without interest, of contributions towards interests, or by other subsidies which would not be reimbursed. The subsidies and the loans are made subject to certain conditions, which tend to effecting a lasting improvement in the situation of the farm, (such as having to obtain an authorisation before contracting fresh debts, being forbidden to stand guarantee, or having a council organised especially to run the farm). Other measures of a more legal nature protect the farmer in need against too pressing creditors. The debtor can by a special procedure obtain a moratorium of maximum four years. During the moratorium arrangements are made for a reduction or suppression of interests on the estimated uncovered capitals.

The measures taken are preventing any noticeable increase in the number of forced sales. In almost every case taken up it has been possible to eliminate the debts for notes-of-hand and the outstanding interests guaranteed by pledges. On the other hand, cash credits guaranteed by pledges have remained more or less as they were, as was to have been foreseen.

Recently the Federal Council submitted for consideration a draft of a federal law, destined to assist in freeing the farmers from debt. This would not in any way entail the suppression of mortgage debts, but after the debts were eliminated a mortgage would not be allowed to exceed a sum which would permit the debtor to pay the interest, while at the same time making a reasonable amount on the capital invested in his business and receiving a proper remuneration for his work. The draft deals firmly with the question of the discharging of individual debts, and states that only such mortgages as were uncovered by an estimate would be considered in this respect. The sacrifices necessitated by the work of discharging the debts would be divided as fairly as possible between the persons interested and the community.

At present it is impossible to foresee in how far these measures may be approved by Parliament; nevertheless, it must be borne in mind that the peasants play an important role in Switzerland, both from an economic and from a political point of view.

PARLAMENT UND AUSLANDSCHWEIZER.

Ansprache von Dr. A. Lätt,

Präsident der Auslandschweizer-Kommission der Neuen Helvetischen Gesellschaft
am parlamentarischen Abend für Auslandschweizerfragen in Bern am 24. April 1936.

Fortsetzung.

Aber wir haben noch andere Wünsche. Wir möchten erreichen, dass mehr als bisher Auslandschweizerkinder ihre Lehrzeit in der Schweiz absolvieren könnten, dass die Mittelschüler und Studenten den erschwerten Existenzbedingungen der Eltern entsprechend vermehrtes Entgegenkommen finden möchten: Freiplätze und Stipendien. Wir kämpfen für die Anerkennung der Dienstjahre, welche schweizerische Lehrer an Auslandschweizerschulen zugebracht haben; denn bisher haben die Kantone diese Auslandjahre bei der Berechnung von Pensions- und Versicherungsansätzen nicht berücksichtigt. Wir hoffen, eines Tages von den Verkehrsanstalten vermehrte Vergünstigungen für Heimatreisen der Auslandschweizer erwirken zu können, speziell wenn sie gleichzeitig noch Scharen fremder Freunde mit sich bringen. Das tun sie nämlich jetzt schon, wenn man sie nur zu interessieren versteht.

Nachdem die Heimat zu lange in vielen Punkten wenig oder gar nichts getan, sollte sie durch vermehrtes Entgegenkommen gegenüber den Auslandschweizern heute beweisen, dass sie denen die Treue hält, die ihr mit ganzem Herzen ergeben sind. Das geschieht am besten durch Förderung der Bestrebungen des Auslandschweizer Werkes und durch Sicherung der Existenzgrundlagen seines ausführenden Organs, des Auslandschweizer Sekretariates. Solange das heutige Recht mit Anspruch auf die Auslandschweizer gilt, gilt auch die Pflicht der Heimat ihren ausgewanderten Kindern gegenüber. Von vielen Seiten wird das Auslandschweizer Sekretariat in Anspruch genommen, aber von wenigen unterstützt. "Die Auslandschweizer mögen Euch helfen," sagt man uns. — Sie tun es nach Massgabe ihrer Mittel, aber diese sind heute bescheiden, wo die Steuern in allen Ländern unerträglich hoch sind, wo die Aufwendungen für die Armen der Kolonien, für die Altersheime, Kirchen und Schulen, für die berufliche Ausbildung der Kinder etc. weit grösser, die Löhne dagegen weit geringer sind als daheim. Die an der Erhaltung eines heimatlichen Auslandschweizerums interessierten Kreise des Exporthandels sollten in zweiter Linie helfen. Aber diese Kreise bauen ab und machen Einsparungen; natürlich werden zuerst solche Beiträge gestrichen, die weder Wohltätigkeit, noch Reklame sind.

So appellieren wir denn an das verständnisvolle Wohlwollen der Landesväter. Erhalten Sie dem Lande die Kolonien! Sie sind zwar nicht rot auf den Karten eingetragen, aber sie sind deswegen nicht weniger schöne Wirklichkeit: Blut und Leben, Geist und Wesen vom Volk, das Sie vertreten.

Schluss.

MISCELLANEOUS ADVERTISEMENTS

WANTED for Jewish family, cook-housekeeper daily help kept, small modern house, good wages to right person. Write: Mrs. D. Soloman, 31, Conndray Road, Southport, Lancs.

FORTHCOMING EVENTS.

Tuesday, November 3rd — City Swiss Club — Monthly Meeting at Pagani's, Great Portland Street. (see advert.).

Wednesday, November 4th, at 7.30 p.m. — Société de Secours Mutuels — Monthly Meeting, at 74, Charlotte Street, W.1.

Friday, November 13th, from 8.30 p.m. — 2 a.m. — Union Helvetia Club — Grand Dinner and Dance — in celebration of Union Helvetia Golden Jubilee, at 1, Gerrard Place, W.1.

Friday, November 20th — Monthly Meeting — Nouvelle Société Helvétique — preceded by supper at 6.30 p.m. — Dr. E. Kessler will open a discussion on Swiss topical questions, at the "Foyer Suisse," 12, Upper Bedford place, W.1.

Saturday, November 21st — at 2 and 4 o'clock — Film Show at King George's Hall, Caroline Street, Tottenham Court Road, W.C.1.

Friday, November 27th — City Swiss Club — Annual Banquet and Ball — at the Grosvenor House, Park Lane, W.1.

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Dimanche 1er Novembre. Jour de la Réformation.

11h. — "Devons nous en attendre un autre?"
— Matth. Ch. 11 v. 3. — M. R. Hoffmann
de Visme. — Ste. Cène.

6h.30 — Prédication et Communion — M. R.
Hoffmann-de Visme. — Ste. Cène.

Jeudi 5 Novembre au Foyer. 8h. — Etude sur
Romain Ch. 3, v. 21.

SCHWEIZERKIRCHE

(Deutschsprachige Gemeinde).

St. Anne's Church, 9, Gresham Street, E.C.2.

(near General Post Office).

Sonntag, den 1. November 1936. Reformationsfest.

11 Uhr morgens, Gottesdienst und Feier des
Heiligen Abendmahls. Sonntagschule.

7 Uhr abends, Gottesdienst und Feier des
Heiligen Abendmahls.

8 Uhr, Chorprobe.

Dienstag, den 3. November 1936.

3 Uhr nachm., Nähverein im "Foyer Suisse."