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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.

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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.

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

SCHWEIZERKIRCHE

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(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."