

As others see us

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the Matterhorn—to say nothing of Swiss zoological students investigating in a canoe the surface of a lake—rise above difficulties of language, but Prof. Zschokke is at great pains to enable all to follow him clearly and easily.

The value of such exchanges as these, although they be attended by some difficulties, cannot be over-estimated. No scientific department in any University can cover every side of its subject by teachers who have had the necessary research experience in them. This first exchange was proposed by Basel; she hopes that Cambridge will propose a further exchange in some other branch than science. Apart from the utility of such exchanges, it is highly desirable that close relationship should be opened between a distinguished English University and a distinguished German-speaking University in a thoroughly friendly country.

R. M. G.

AS OTHERS SEE US.

Over twenty years ago, when I had only been five years or so in London and was still in the throes of my first glowing enthusiasm over the marvels of the mighty Metropolis, a friend asked me one day:—

"If you were not a Scotsman, what would you like to be?"

Now, this question is somewhat of the nature of a classic. It had been propounded *mutatis mutandis* many times before and has been asked many times since at other periods and places and with other *dramatis personae*. It possesses a most remarkable and potent virtue as a revealer of racial and national idiosyncrasies, according to the race and nationality of the questioner and the questioned. I will not stay to quote specific instances, but will leave it to the curious and diligent student of anecdotal literature to discover these for himself.

To the question I replied with fervour:—

"If I were not a Scotsman, I would like to be a Londoner."

My interlocutor smiled tolerantly and, with a humorous twinkle in his eye, enquired further:—

"Why?"

"Why?" I echoed. "Why, because then, like the Apostle Paul, I might justly boast myself 'a citizen of no mean city.'"

There was nothing more to be said.

But I imagine I hear the courteous reader gently insinuate the query:—

"Supposing you were asked the same question now, what would you reply?"

I would reply:—

"If I were not a Scotsman, I would like to be a Swiss."

Certainly.

I have had occasion recently to mention to one or two Swiss friends a fact which may possibly be regarded as somewhat curious, namely, that I have never in my mind regarded, or been able to regard, the Swiss as *foreigners*.

The explanation of this mental attitude or aberration—call it what you will—I leave to the psychologist or the psycho-analyst or to the alienist, if you like.

A clue to the possible explanation may conceivably lie in the quite fortuitous circumstance that as a boy, at the most receptive and impressionable age, I read almost simultaneously the thrilling record of the doughty deeds of Sir William Wallace, the Scottish protagonist, and the extraordinary exploits of William Tell, the Swiss patriot.

A vivid memory still remains with me of the avidity with which I absorbed the narrative of how Tell shot the apple off his boy's head. I had but a dim apprehension of either the poignancy of the trial of which father and son were subjected or of the cynical brutality which imposed such a trial. I felt no qualms as to the outcome of the trial. I read on with the assured conviction that Tell would rise to the occasion. I felt a certain appreciation of the grim significance of the second arrow and thought it was a pity Tell did not use it as he intended, whether or no. But the question that remained in my juvenile mind, a question that still remains unanswered, was:—

"Did they let the boy eat the apple afterwards?"

There are certain characteristics which are common to all dwellers in mountainous regions, such as physical hardiness and endurance, mental alertness and spiritual virility, steadfast as the everlasting hills. Scot and Swiss alike possess in a superlative degree the unquenchable spirit of liberty and independence, and they have at all times been ready and resolute to defend and maintain this liberty and independence with a strong right arm against what odds soever.

Courteous reader, may I ask you the question:—

"If you were not a Swiss, what would you like to be?"

I assure you I should not misunderstand did you answer thus:—

"If I were not a Swiss, I would wish to be one."

A. R. F.

FINANCIAL AND COMMERCIAL NEWS FROM SWITZERLAND.

The profit and loss account of the Union de Banques Suisses for 1922 shows a net profit available for distribution of Frs. 5,193,308, as compared with Frs. 6,815,242 last year. A dividend of 7% is proposed, which compares with 8% paid in 1921. No allocations are to be made to reserves or to the pension fund, which last year benefited to the extent of Frs. 750,000 in all. The carry forward will be Frs. 213,308 (Frs. 134,231 last year).

The remarks contained in the annual report of the banking concern of Guyerzeller, regarding certain of the companies with which they are more particularly connected, are always of interest. Thus, in the report just issued they refer to the position and prospects of the Jungfrau and Wengeralp railways. After referring to the reconstruction of the finances of these lines, which was carried through during the year, they point out that traffic receipts in 1922 were approximately the same as in the preceding year, although in the recent season the weather was far from favourable. The number of foreign visitors greatly increased, and it is gratifying to see French visitors again coming to the Bernese Oberland. The general impression obtained from present indications is that, with a restoration of more settled European conditions and some measure of economic revival, the lines may see better times within the next few years, and not only the bondholders, but even the shareholders may expect to see a fair return on their money. The Wengeralp Railway paid a dividend of 1½% in 1921 to the prior bondholders, while the Jungfrau Railway devoted the available surplus to improvements.

The Société Fiduciaire Suisse in Basle, Zurich and Geneva is to be congratulated on the excellent brochure it has recently issued, setting forth the various branches of its activity and outlining its history and development. This Society is the oldest of its kind in Switzerland, having been founded in 1906, and the dividends it has paid have risen steadily from 4% in the first few years to 9% in 1920 and 1921. The Society claims to have been the first to introduce the word 'fiduciaire' into the country, and points with just pride to the expansion which has been subsequently given to the ideas of business which it represents. The duties undertaken by the Society on behalf of its clients are numerous. The first and perhaps the principal of these is the work of accountancy, but there are many other departments in which the Society can render expert assistance, as, for example, in liquidations, the organisation of business, advice as to taxation, and as advisors in the matter of investments.

Swiss Bank Corporation.

The net profit for the year ended 31st December, 1922, is £421,085, against £461,990 for 1921. At the Annual General Meeting, which is to take place on the 23rd of March, the Board will propose the payment of a dividend of 8% (as against 9% for 1921), allocation of £20,000 to the Pension Fund, and to carry forward £40,261, against £39,285 for 1921.—The Swiss exchange has been taken at 25 francs to the £.

STOCK EXCHANGE PRICES.

	BONDS.		Feb. 20		Feb. 27		
Swiss Confederation 3% 1903	79.75%	...	79.65%	...	
Swiss Confed. 9th Mob. Loan 5%	102.15%	...	102.25%	...	
Federal Railways A—K 3½%	84.05%	...	84.75%	...	
Canton Basle-Stadt 5½% 1921	106.55%	...	105.25%	...	
Canton Fribourg 3% 1892	76.95%	...	77.00%	...	
Zurich (Stadt) 4% 1909	100.75%	...	100.50%	...	
		SHARES.		Nom. Feb. 20		Feb. 27	
				Frs.	Frs.	Frs.	Frs.
Swiss Bank Corporation	500	660	661	...	...
Crédit Suisse	500	692	696	...	...
Union de Banques Suisses	500	558	556	...	...
Fabrique Chimique et-dev. Sandoz	1000	1700	1710	...	...
Société pour l'Industrie Chimique	1000	1320	1305	...	...
C. E. Bally & Co.	1000	990	1002	...	...
Fabrique de Machines Oerlikon	500	600	623	...	...
Entreprises Sulzer	1000	615	622	...	...
S.A. Brown Boveri (new)	500	334	332	...	...
Nestlé & Anglo-Swiss Cond. Mk. Co.	200	178	177	...	...
Choc. Suisses Peter-Cailler-Köhler	100	106	106
Comp. de Navig'n sur le Lac Léman	500	460	460

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