

# Eglise suisse = Schweizerkirche

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ciently safeguarded he has to inform the Federal Banking Commission. If the Banking Commission then finds that the defects can still be remedied it can set another term to the bank. Should the object of contention not be removed during that period, or should the Commission decide that the position of the banks holds no hope of a quick improvement, then the Commission is entitled to take administrative or legal steps against the bank.

The independent control of the Swiss banks being a relatively strict one, it cannot but strengthen confidence into those banks which conform with its requirements. Further more certain liquidity requirements have been laid down, one of which demands the maintenance of a certain proportion between the banks' own means and their liabilities.

The main object of the Banking Law is the protection of the creditor of the banks. Especially the right to grant a moratorium is based upon this principle. According to Section 25 of the Banking Law a moratorium can only be declared if the creditors of the bank are fully covered and if during the time of the moratorium the interest service can be maintained. The application of a bank for a moratorium is decided on by the Federal Council which acts in accordance with the National Bank, the Loan Bank and the Banking Commission. Thus only those banks are permitted to benefit from the declaration of a moratorium which are still sufficiently sound. (First application in the case of the Banque Commerciale de Bâle.)

The second object of the bank law is to act as an instrument for the policy of the National Bank. It enables the National Bank to obtain a good insight into the liquidity position of the banks, and to ascertain their presumable money requirements. Finally the National Bank has been given power to influence the granting of credits abroad. The National Bank has to be informed whenever a bank intends to place a foreign loan or shares of foreign companies at a value of frs. 10,000,000 and above on the Swiss market, or if it intends to grant foreign credits for a period of twelve months and over. The National Bank examines the proposal and if it comes to the conclusion that any such step would be injurious to the money and currency position of the country it can refuse its permission. A similar practice has already been pursued since 1926 when the National Bank concluded a Gentlemen's Agreement with the banks for the supervision of the capital export.

By laying down a number of principles of sound banking and by devising methods for the enforcing of such principles, the new banking legislation should serve a very useful purpose. But without underestimating the consolidating effects which the Banking Law will have on Swiss banking, it can only constitute the back ground in a comprehensive reorganisation scheme.

In their half-yearly balance sheets made up to June 30th, 1935, the whole extent of the pressure to which the Swiss banks have been exposed in connection with the difficulties of the Swiss franc this spring is reflected. Between December 30th, 1934, and June 30th, 1935, the balance sheet total of the big banks has dropped from frs. 4,997,700,000 to frs. 4,349,000,000.

BALANCE SHEET TOTAL (in mill. frs.).

	Dec. 30, 1934.	March 31, 1935.	June 30, 1935.
Banque Commerciale de Bâle	415.9	373.2	305.3
Banque Fédérale	435.2	395.4	330.6
Banque Populaire	937.0	898.1	878.0
Crédit Suisse	1,145.8	1,111.1	1,036.7
Leu & Co.	307.2	295.7	255.3
Swiss Bank Corporation	1,198.8	1,167.6	1,051.9
Union de Banques Suisses	557.8	529.1	491.2
<b>Total</b>	<b>4,997.7</b>	<b>4,770.2</b>	<b>4,349.0</b>

(To be continued).

AN APPEAL.

The Swiss Benevolent Society, l'Eglise Suisse and the Schweizerkirche in London appeal once again to their countrymen for their kind contributions, either in cash or in kind, in order that on the occasion of Christmas they may provide a little extra cheer for their compatriots in need. Wearing apparel and especially warm under-clothing, footwear and childrens' garments are most appreciated and any such gifts will be gratefully received.

Parcels should be addressed not later than the 14th December to:


34, Fitzroy Square, W.1, or  
79, Endell Street, W.C.2,

and

Cash remittances to:

Swiss Benevolent Society, 34, Fitzroy Square, W.1, or Rev. R. Hoffmann-de Visme, 102, Hornsey Lane, N.6, or Rev. C. Th. Hahn, 43, Priory Road, Bedford Park, W.4.

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FORTHCOMING EVENTS.

Tuesday, December 10th, at 7.30 p.m. sharp — "Diner d'Escalade" at Pagani's Restaurant, Great Portland Street, W.1. (Avis chaleureux aux Genevois et à leurs amis).

Wednesday, December 11h, at 8 o'clock — Swiss Mercantile Society — Monthly Meeting followed by a lecture (about 8.30) by Capt. H. C. Armstrong, O.B.E., B.A., on "King Ibn Saud." T. E. Lawrence and his work — at 34/35, Fitzroy Square, W.

Friday, December 20th, from 7 to 1.30 — Swiss Mercantile College — Students Xmas Banquet and Ball, at Princes Galleries, Piccadilly, W.

Saturday, February 22nd, 1936 — Annual Banquet and Ball — Swiss Mercantile Society — at the Trocadero Restaurant, Piccadilly, W.

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Dimanche 8 décembre 11h. — 2e AVENT.  
M. le Pasteur Hahn — en échange.

6h.30. — Prédication. M. R. Hoffmann-de Visme.

7h.30. — Répétition du Choeur.  
Mardi 10. — 3h. — Réunion de Couture des Dames au Foyer.

MARIAGE.

Bernard Paul Johnson — de York — Adèle Carola Gerhart de Francfort — le 2 Décembre.

SCHWEIZERKIRCHE

(Deutschsprachige Gemeinde).

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

(near General Post Office.)

Sonntag, den 8. Dezember 1935. II. ADVENT.

11 Uhr vorm., Gottesdienst und Sonntagsschule. M. le Pasteur R. Hoffmann-de Visme, im Austausch.

7 Uhr abends, Gottesdienst, Hr. Pfarrer Hahn.

8 Uhr, Chorprobe.

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