

Educational life in Switzerland [to be continued]

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été décidées, aux chapitres des divers départements. Même le militaire y a passé!

Le service de la dette figure pour 128.7 millions, montant sur lequel le remboursement de l'emprunt de 1925 est sans effet. Les réserves sont représentées par 39.5 millions. La défense nationale exige 110 millions. Les subventions se chiffrent par 178.8 millions et les dépenses d'administration par 67.4 millions. D'où un total de dépenses de 524.4 millions. Le Conseil fédéral estime que ces trois postes: service de la dette, réserves et défense nationale, soit au total 278.2 millions, ne peuvent être réduits. N'entre donc en considération qu'un montant de 228.7 millions, dont le tiers est destiné à des "mesures de crise," auxquelles on pourra renoncer progressivement. Restent les subventions et les frais d'administration — 118.7 millions — dont la réduction est liée au problème d'ordre général que les experts auront pour tâche d'étudier.

Le rapport suppose également un surplus de recettes de 6.1 millions.

Le déficit de la Confédération et celui des C. F. F. donnaient un total de 119.9 millions. Mais le département des finances estime qu'il en faut déduire les sommes affectées à des amortissements ou à des réserves, soit 81.8 millions, le déficit "réel" restant de 28.1 millions. Le subterfuge est adroit pour créer une bonne impression: mais il rappelle un peu les expédients de Panurge. Qu'on déduise les amortissements dits financiers et les réserves, c'est à la rigueur légitime, puisqu'il y correspond un certain accroissement de fortune; en revanche, pour ce qui concerne les bâtiments, le matériel, etc., bref, tout ce qui est sujet à usure et dépréciation, l'artifice est bien hardi et ne saurait donner le change, même aux profanes.

Bref, grâce à ces tours de passe-passe, on déclare que la situation financière de la Confédération et des C. F. F. "s'améliore" de 24.3 millions, et que l'excédent net des dépenses n'est plus que de 3.8 millions. Comme dit la chanson, "Tout va très bien, madame la marquise..."

Pourtant, c'est sur le papier que les choses s'arrangent. En fait, les dettes demeurent des dettes, et de quelque nom qu'on les appelle les amortissements grèvent quand même le budget.

D'autre part, le IIIe programme financier, qui sera soumis aux Chambres en juin, ne consistera guère qu'en une prolongation de celui de janvier 1936. Bref, on tempore et l'on atermoie, comme ci-devant. Le moment n'est point encore venu d'emboucher les trompettes de l'exitation et d'entourer l'Alleluia.

Léon Savary.
(Tribune de Genève).

SWISS BANK CORPORATION.

The Annual Report of the Swiss Bank Corporation has recently been submitted, and we give a short *resumé* of its contents:

"The many disturbances and conflicts in the political sphere which have characterised the year and the attendant uncertainties failed to stem the course of the economic improvement which, thanks partly to Government intervention, has been increasingly evident in many countries in recent years. Home trade in particular has in most countries shown a marked improvement supported by increased orders for armament purposes. There has moreover been an increase both in the volume and the value of the total turnover of world trade, though efforts continue to be made in many countries to achieve a still greater degree of national self-sufficiency.

In Switzerland this improvement was particularly noticeable in the chemical industry, in watchmaking and in various branches of the textile trades as also in the engineering industry. Notably easier conditions were experienced on the money market during the year and the tone of the Stock Exchanges became gradually better as the year advanced. Activity in the capital market was chiefly limited to bonds of the Confederation and the various public bodies, and among the new issues must particularly be mentioned the new Federal Defence Loan which was offered at par in September. Subscriptions amounted to Frs. 332 million, a total which exceeded all expectations and gives proof of the determination of the Swiss people to make every sacrifice demanded in the defence of their country.

The decision of the Federal Council to write down the exchange value of the Swiss franc by about 30% fell in a period which was already characterised by a gradual business recovery. The aim was to align it to the present level of currency value and prices as they stand in Great Britain and in North America and serve as a general criterion of world values. The decision of the French Government on the previous day to adopt a similar course was a contributory factor in influencing the Swiss decision whilst the agreement between France, the U.S.A. and Great Britain opened up a prospect that these leading commercial powers would be ready to subscribe to the policy of stable exchanges which has always been the ultimate aim of the gold block countries.

The effects of this new development made themselves felt at once in so much as money hitherto hoarded or held abroad came to the fore again.

Amongst the industries which have more particularly benefited by devaluation may be mentioned the watch trade and the hotels. It is, however, the various public authorities which are the greatest beneficiaries, since fresh borrowing and conversions can be arranged on very favourable terms, while the farmers can look forward to cheaper mortgage conditions.

The great increase in the volume of deposits which followed the depreciation of the Swiss franc and the conversion of the various items of the assets and liabilities of our London office to the new parity of the £ sterling have brought about an extraordinary increase in the total amount of our balance sheet which has risen by Frs. 345 million to Frs. 1,389 million. In view of the liquid state of the money market cash has risen from Frs. 117 million at the end of 1935 to Frs. 319 million at the end of 1936. The increase in general expenses on staff and office upkeep, including taxation, is to be attributed to the conversion into Swiss francs at the new rate of exchange of those items which affect the London office. In all our offices and particularly London, business has shown a satisfactory increase.

On the 1st of July, 1937, the Federal Law for the revision of Articles 24 and 33 of the Code des Obligations will come into force as approved by the Federal Parliament on the 16th and 18th of December. Several provisions of this Law and of the Federal Law regarding Banks and Savings Banks of November 1934, have caused us to revise our Articles of Association and to submit to the General Meeting on the 26th of February a number of textual and material alterations. These proposals foresee that in future every share will entitle the holder to one vote at the general meeting. We further propose to circumscribe the duties and responsibilities of the Board and of the General Managers in the sense indicated by the new law and further to reduce to 5% the proportion of participation of the Board in the net profits, which remain after payment of a dividend of 5%. We also propose to fix certain regular attendance fees for our Directors; the General Meeting will have to determine the amount thereof.

At the end of the year under review Mr. Walter Eichenberger, Deputy Manager of the London office, retired after more than 38 years' service with our Corporation. We wish to express to him our thanks for the valuable and faithful service he has rendered throughout this long period.

On the 1st of January, 1937, we appointed Dr. André von der Weid, previously a procurator-holder, to be a Sub-Manager attached to our General Managers in Basle, and Messrs. Ernest Luterbacher and Marcel Wintsch, previously procurator-holders, to be additional Sub-Managers to our London office."

After deduction of expenses and taxes, and making provision for bad and doubtful debts, etc., the net profit for the year ended December 31st, 1936, amounts to S.Frs. 8,242,828, which together with the amount carried forward from last year, viz., S.Frs. 1,056,085, makes a total of S.Frs. 9,298,913. The Board propose to pay a dividend of 5% on the paid-up capital, which will absorb S.Frs. 8,000,000, and to carry forward S.Frs. 1,298,913."

EDUCATIONAL LIFE IN SWITZERLAND.

Aims and Methods of Swiss Private Schools.

By Dr. K. E. LUSSEK, President of the Board of the "ROSENBERG COLLEGE," ST. GALL (Switzerland.)

Both in respect of accommodation as well as of teaching methods, numerous Swiss private schools are amongst the most progressive tuition and educational establishments of the Continent to-day. Almost all the experimental innovations such as *Swedish Drill*, the *Movable System of Classes*, the *Work-principle*, *Open-Air Lessons*, etc., are the results of pioneer work in *Private Schools*.

How is it that exactly in recent years, a constantly increasing number of parents begin to entrust Swiss private schools with the education of their sons and daughters, in spite of the considerable financial sacrifice which it entails for them?

Whatever the factors may be that contribute to such a tendency — whether they be pedagogical, or personal, or, as is quite often the case, in consideration of health — the conviction which has now been held for centuries in England, that a good and approved private school is in a position to provide a particularly careful education, is rapidly gaining ground in our country too. Private schools to-day are attended not only by those special pupils whose intellectual development stands in particular need of individualized methods of instruction, but also by those whose parents desire them to have the benefit of a really

privileged education. In these days, characterized as they are by the struggle for existence, by the many social obligations that lay claim to one's time, by the incessant bustle of a mechanical age, a systematic education of character in the home is threatened by a hundred disturbing influences, and those parents are rare who have at their disposal the requisite leisure and the opportunity for the uninterrupted and consistent pursuit of pedagogical ends, without which successful education is impossible. Very different are the conditions in a well-conducted *Private School*. The unavoidable effects of going to school in the city, the influences of a city environment altogether, are eliminated. A uniform will direct both lessons and spare-time, and enlists both in the service of efficacious education as a whole. The same spirit inspires both the management as well as the teaching staff, both get to know the individual character of the boys by daily contact with them, and both are specialists in that important province, which requires experienced experts for its work just as urgently as does the construction of machines, the building of electrical works, or the organization of commercial concerns. Both management and staff are aware, that every young person composes a world of his or her own, a world of high ideals and sunny prospects, but also of dark passages and dangerous pits: a world that opens its doors only in response to a kindly consideration of its peculiarities, which are in need of the most consistent guidance and help. No experienced pedagogue can escape the conclusion that, especially in the adolescent years, an intellectual change of environment has just as beneficial an effect on the moulding of character as a change of air has on the body. The young people have opportunity of practising modern languages by daily conversation, they get to know other characters and nationalities, their intellectual horizon is extended, many idiosyncrasies are got rid of as a result of the keen criticism of their young school-mates, and they are more easily able to adapt themselves to the common order of things, conformity to which is a matter of course for everybody. All this develops social sense and conduct in these young people, almost without their knowing it.

(To be continued).

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