

A
Handbook
of
Poland



1929

WARSAW

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OF
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Polish National Exhibition at Poznań

THE great Polish National Exhibition, being an all Poland's collective work, is nearly as large as the British Empire's Exhibition at Wembley. Occupying an area of 650,000 square meters it comprises 112 pavilions, a part of which being covering 10,000 square meters each and containing the complete of all Polish cultural and economic life. The total of the Exhibition material is grouped into the following sections: Government, Industry, Agriculture, Commerce, Trade, Autonomic organizations, Physical education and sports. The Polish Government being exhibitor himself in the sections of industry, agriculture, railroads, post and telegraphs and physical education has his own immense palace of more than 350 rooms, showing the exhibits of all Ministries' divisions. The modern Poland as represented by the Polish National Exhibition is shown not only geographically. It is completed by the collective exhibition placed in the pavilion of the Polish Life Abroad, showing the efforts of Polish emigrants dispersed on both hemispheres.

The Exhibition Buildings are covering an area of 165,000 square meters.

It is a business proposition for all merchants, and manufacturers to come and see the Polish National Exhibition, where they will win an idea of the Polish import and export possibilities, for all men of science who would like to know the Polish culture, for all tourists who can spend their time good and usefully as there will be held during the Exhibition numerous meetings, congresses, sporting enterprises, shows and all kind attractions, giving memorable impressions to the observer.

The very rich agricultural division placed on an area of 300,000 square meters includes a number of gardening shows, melioration objects, breeding of cattle, grain, seeds and horses. The hunting trophies, gathered in the Hunting Pavilion were not seen until now in Europe in such numerous and beautiful summary. Besides they contain the greatest and most interesting collection ever seen of game. The Palace of Fine Arts is concentrating the most prominent master-pieces of the modern Polish painters, of graphics and sculptures together with a retrospective exhibition of the old Polish masters with Matejko on the top.

The only in the world vitrages of Mehoffer and Wyspiański are exposed here. The large exhibition of decorative art and of people's industry gives a precise imagine of the heterogeneity of peoples' customs.

The visiting of the P. N. E. and the looking into the different Polish life's symptoms is facilitated by a special information service and by guides speaking foreign languages.

Polish railroads are giving low rates of 33% to each visitor. Groups of 25 persons have an advantage of 50%. The Polish Air-Company „Lot“ is also giving a price moderation of 25% on all lines. For persons desiring to visit all Poland, round trip low tickets are arranged for weeks value, authorising for travelling on all Polish railroad lines. Price for i. Class-Ticket 252 zł. = 29 Dollars.

Handbook of Poland

POLAND has an area of about 150,000 square miles. It is the fifth largest state in Europe, Russia excluded: It is somewhat larger than the combined areas of New York and New England.

Comparative Areas

France	212,659	sq. miles
Spain	190,050	" "
Germany	185,889	" "
Sweden	173,151	" "
POLAND	149,933	" "
Italy	117,982	" "
United Kingdom	95,041	" "

BOUNDARIES

The territories of Poland are bounded by the frontiers of six states: Latvia, Lithuania, Germany, Czecho-Slovakia, Rumania, and Russia (U. S. S. R.).

The present boundaries of Poland have been fixed by the Treaties of Versailles, St. Germain, Riga and other treaties. They have been formally recognized by the principal Powers, including the United States.

The Polish-German boundary was fixed in part by the Treaty of Versailles (1919), and in part by the Treaty of Geneva (1921) between Poland and Germany in execution of the Silesian decision of the Council of the League of Nations. The Polish-Russian boundary was fixed by the Treaty of Riga (1921) between Poland and the Soviet Republic. The boundaries with Czecho-Slovakia and Rumania were fixed by the Treaty of St. Germain (1920) and subsequent conventions. The boundary with Latvia was fixed by treaty. The boundary with Lithuania was fixed by a decision of the principal Allied Powers (1923) based on an award of the League of Nations.

No boundary of Poland remains undetermined in law or in fact.

GEOGRAPHY

Geographically Poland is a plain, serving as a transition from the smaller German plain on the west to the larger Russian plain on the east. The Polish plain is practically unbroken except by rivers, which are the main geographical feature of the country.

The average elevation of Poland is 460 feet. The highest mountains are in the Tatra range, which reach an elevation of 8,000 feet. In the other parts of the Carpathians the crests have an altitude of about 6,000 feet. Nowhere else in Poland are there elevations of as much as 1,500 feet.

Rainfall

The average rainfall on the plains is 21-23 inches. In the mountains it reaches 46 inches. In the Carpathian region the maximum of rainfall occurs in June; on the plains in July, and on the Baltic shore later in the season. The snowfall amounts to 10 to 20 per cent of annual precipitation. The snow layer lasts 40 to 100 days, and in the eastern part of Poland even longer.

Climate

The climate of Poland is temperate with long transitions between summer and winter, during which the weather is very changeable. The climate is uniform throughout Poland.

POPULATION

Poland is the fifth largest in population of European states, excluding Russia. Population by Census of 1921: 27,176,717. Population estimated on January 1, 1929,—30,408,247.

Comparative Population

1921 Census

Germany	59,852,000
United Kingdom	44,200,000
France	39,209,000
Italy	38,839,000
POLAND	27,176,717
Spain	21,347,000
Rumania	17,393,000

Density: The density of population for all Poland is 182 per sq. mile. It varies from 55 per sq. mile in Polesia (Eastern Poland) to 700 per sq. mile in the department of Silesia. Comparative densities: France, 184.4; United States, 35.5.

Birth rate 1928 (est.) 32.6 per 1000

Death rate 1928 (est.) 16.7 per 1000

Principal Cities

Estimated on Jan. 1, 1929.

Warsaw	1,086,305
Lódź	597,183
Lwów	239,692
Kraków	205,262
Poznań	247,753
Wilno	190,172
Katowice	123,780
Lublin	116,314
Bydgoszcz	115,964
Sosnowiec	102,920

There are 40 towns having 25,000 or more inhabitants. 24.2% of the population live in cities.

Distribution by Race

Census of 1921*

Poles	69.2 ⁰ / ₀	18,814,200
Ukrainians	14.3 ⁰ / ₀	3,898,400
Jews	7.8 ⁰ / ₀	2,110,400
White Ruthenians	3.9 ⁰ / ₀	1,060,200
Germans	3.8 ⁰ / ₀	1,059,200
All others	1.0 ⁰ / ₀	234,200

*Based on voluntary statement of nationality

The Poles form one people, and all speak the same Polish language. They use the Latin alphabet with slight modifications. The Poles are a branch of the Slavic race, which includes the Russians, the Ukrainians, the White Ruthenians, the Czechs, the Slovaks, the Bulgars, the Serbs, etc.

Many of the Jews in Poland speak but a little Polish. Among themselves most of them speak Yiddish. Hebrew is used as a religious language.

The Ukrainian population, largely concentrated in southeastern Poland, speaks Ukrainian, a distinct Slavic tongue.

The White Ruthenian (White Russian) population in the eastern provinces speaks a variety of Slavic dialects which are transitional between Polish and Russian.

The small Lithuanian element, mostly peasants in the northern counties, speaks Lithuanian, which is an ancient language not akin to Polish.

Minority Language Laws

A series of laws adopted in 1924, in pursuance of provisions in the Polish Constitution, grants equality before the law to three minority languages spoken in Eastern Poland. This legislation replaced pre-war codes which discriminated against non-official languages. The Ukrainian language is given recognition before the civil authorities in five departments; the White Ruthenian language in three departments and additional counties; and the Lithuanian language in two counties. Petitions and verbal statements must be accepted by the authorities if made in a recognized language. Debates of self-governing bodies may be conducted in a recognized language, and proclamations of authorities will be made both in Polish and the recognized languages.

These languages, within the areas prescribed, may be used before the Courts on an equality with Polish. Indictments and court records, including all legal commercial matters, must be prepared in Polish and also in the recognized language necessary to secure the protection of the interests of all concerned.

(See under EDUCATION for the recognition of minority languages in the schools.)

Religion

There is no established church in Poland, and all denominations enjoy equal rights, though Article 117 of the Constitution declares Roman Catholicism to be the dominant religion. The Poles are overwhelmingly Roman Catholic. The Jews in Poland belong to the Israelite faith. The Ukrainians are members either of the Greek Catholic or of the Greek Orthodox Church. The White Ruthenians are divided between the Roman Catholic and the Greek Orthodox faiths. The Germans are mainly Lutherans. Polish Protestants are largely Calvinists or Lutherans.

Distribution by Religion

1921 Census

Roman Catholic	63.9 ⁰ / ₀	17,380,000
Greek Catholic	11.2 ⁰ / ₀	3,046,000
Israelite	10.5 ⁰ / ₀	2,856,000
Greek Orthodox	10.5 ⁰ / ₀	2,850,000
Protestant	3.7 ⁰ / ₀	906,000

EMIGRATION FROM POLAND

Continental and overseas emigration in 1928 from Poland totaled 186,630 persons. Out of this number 122,049 emigrated to the European countries and 64,581 to the overseas lands. In the same year 119,080 persons returned to Poland. Between 1918-1928 about 260,000 emigrants from Poland came to the United States. Under the present American quota law 5,982 emigrants may come from Poland annually.

In 1928 there were about 6,000,000 Poles who lived outside of the Republic of Poland. Of this number about 3,000,000 reside in the United States, 1,000,000 in Germany, 900,000 in Russia, 520,000 in France, 210,000 in Brazil, 200,000 in Lithuania, 280,000 in Czechoslovakia, 80,000 in Canada, 70,000 in Latvia and 50,000 in Rumania.

Government

POLAND is a Republic with a parliamentary form of government based on the Constitution adopted March 17, 1921. Legislative power rests in a parliament consisting of a lower house or Diet (Sejm) and an upper house or Senate. Both are elected by universal suffrage on the system of proportional representation. Both chambers are elected for five years but may be dissolved simultaneously under given circumstances. The Senate may alter or reject a bill passed by the Diet but if repassed by the Diet by an ordinary majority the President must publish it as law. Both houses jointly elect a President of the Republic for a term of seven years. Polish Diet enjoys the full legislative power within the limits of the written Constitution.

The President of the Republic exercises the executive power through Ministers responsible to the Diet. He is not responsible either politically or personally and therefore all of his acts must be countersigned by the President of the Council of Ministers (Premier) as well as by the competent Minister. The President of the Republic appoints and recalls the President of the Council of Ministers; on the latter's motion he appoints and recalls ministers. The President of the Republic is the supreme head of the armed forces of the State but may not assume active command in time of war. Treaties with foreign states are negotiated in the name of the President of the Republic but require the consent of the Diet.

The organization and jurisdiction of the Courts are defined by legislation. The higher judiciary are appointed by the President of the Republic. The lower judiciary are elected by the people. The Courts are independent and subject only to statutes. Their decisions may not be changed by the legislative or executive power. The Courts have not the right to inquire into the validity of duly promulgated statutes.

The Polish Constitution contains an elaborate bill of rights. Special articles provide for:

Full protection of life, liberty and property without distinction of extraction, nationality, language, race or religion.

Equality of all citizens before the law.
Safeguards against unreasonable limitations of personal liberty.

Express recognition of the principle of private property.

Freedom of assemblage, association, and of the press.

Freedom of conscience and religion.

Prohibition of the labor of children under fifteen.

Freedom of teaching and learning.

Right of labor to the benefits of social insurance.

Compulsory elementary education.

The Diet may amend the Constitution by its own vote, taken by a majority of 3/5 in the presence of 1/2 the statutory number of deputies.

PRESIDENT OF THE REPUBLIC

Ignacy Mościcki

PRESIDENT OF THE COUNCIL OF MINISTERS

Kazimierz Świątalski

COUNCIL OF MINISTERS

Military Affairs	Marshal Józef Piłsudski
Foreign Affairs	August Zaleski
Interior	F. Sławoj-Składkowski
Finance	Ignacy Matuszewski
Justice	Stanisław Car
Industry-Commerce	Eugenjusz Kwiatkowski
Education	Stawomir Czerwiński
Agriculture	Karol Niezabytowski
Labor	Aleksander Prystor
Railroads	Alfons Kuhn
Agrarian Reform	Witold Staniewicz
Public Works	Jędrzej Moraczewski
Post and Telegraph	Ignacy Boerner

National flag

The flag of Poland is white and red. The division is horizontal, the upper half being white and the lower half red. Certain special flags have a white eagle on a red shield superimposed on the white part.

THE POLISH PARLIAMENT

The present Parliament was elected in 1928 being the second under the Constitution. Number of Senators, 111; Members of the Diet, 444. Members of the Parliament are divided in allegiance among a number of political parties, no one commanding a majority in either house. The names of the principal parties in the Diet are:

Nonpartisan Pro-Government Group — 123 deputies (Bezpartyjny Blok Współpracy z Rządem, B. B.), Polish Socialist Party — 54 (Polska Partja Socjalistyczna, P. P. S.), Radical Peasant Party — 40 (Polskie Stronnictwo Ludowe „Wyzwolenie“), Polish Peasant Party — 21 (Polskie Stronnictwo Ludowe „Piast“), National Party — 37 (Stronnictwo Narodowe), Ukrainian-White Ruthenian Club — 26 (Ukraińsko-Białoruski Klub Sejmowy), Radical Peasants Club — 25 (Klub Stronnictwa Chłopskiego), German Club — 19 (Klub Niemiecki), Christian Democrats — 15 (Stronnictwo Chrześcijańsko-Demokratyczne), National Labor Party — 16 (Narodowa Partja Robotnicza),

Jewish Club — 12 (Kolo żydowskie), Communists — 7 (Komuniści — Klub Sejmowy Jedności Robotniczo-Chłopskiej) and others. These groups are also represented in the membership of the Senate in varying proportions.

Law

A commission of jurists has been at work for several years drafting a Polish civil and criminal code for submission to the Parliament. Certain sections of the Polish code have been completed, notably the law governing checks and bills of exchange, which is now uniform throughout Poland. The completion of the uniform Polish code will be a matter of years. Four different civil codes are in force in Poland; the Napoleon Code in former Congress Poland, the Russian Civil Code in Eastern Poland, the German Civil Code in former German territory and the Austrian Civil Code in Galicia. Three penal codes exist, one for the territory of each of the former occupying empires.

Judiciary

The lowest courts in Poland are the county courts (Sądy powiatowe) and courts of Peace (Sądy pokoju). Courts of the second instance are the district courts (Sądy okręgowe), and of the third instance Courts of Appeal (8). The highest court in Poland is the Supreme Court of Warsaw, divided into 4 chambers; 1. Civil; 2. Criminal (both for Congress Poland); 3. Civil and Criminal for Little Poland, and 4. Civil and Criminal for former Prussian Poland.

LOCAL GOVERNMENT

Poland is divided for administrative purposes into the City of Warsaw and 16 departments (województwa); subdivided into 277 counties (powiaty). There are 641 organized towns and 12,622 rural communities. The Central Government appoints the Governors of the departments.

Names of the Departments

Warsaw	Wolyn
Łódz	Poznan
Kielce	Pomerania
Lublin	Cracow
Białystok	Lwow
Wilno	Stanislawow
Nowogrodek	Tarnopol
Polesia	Silesia

The Department of Silesia has its own autonomous local government, with a Diet elected by universal suffrage.

Autonomous local government for the departments of southeastern Poland where the Ukrainian population is concentrated has been adopted in principal by the Diet. A commission is at work elaborating a project.

EDUCATION

ELEMENTARY education is compulsory in Poland for all children. The following is the statistics for 1928.

Elementary

No. Primary Schools	25,149
No. Elementary teachers	65,214
No. Elementary pupils	3,255,635

Secondary Education

No. Secondary Schools	794
No. Secondary teachers	10,762
No. Secondary pupils	209,194

Teachers Seminaries and Schools

No. Seminaries	218
No. Professors	1,938
No. Students	38,055

There were also 1,005 technical, manual training agricultural, commercial etc. schools with 150,336 pupils.

Higher Education

There are six universities and two national polytechnical institutes in Poland. The University of Cracow is one of the most ancient in Europe.

Name	Established	Enrollment 1298
University of Warsaw	1816	9,371
University of Cracow	1364	6,772
University of Lwów	1661	5,748
University of Poznań	1919	3,916
University of Wilno	1578	3,046
University of Lublin	1919	447
Warsaw Polytechnic Institute	1896	3,661
Lwów Polytechnic Institute	1844	1,986

Other important institutions of higher learning are: The Mining Academy of Cracow (535 students) the Academy of Commerce in Warsaw (1,639), Higher School of Agriculture in Warsaw (888), two Academies of Fine Arts, Warsaw (397), and Cracow (204), and five Conservatories of Music in Warsaw, Cracow, Lwów, Poznań and Toruń. Besides there are: Academy of Veterinary Medicine in Lwow, State Institute of Dentistry, Higher School of Foreign Trade in Lwow, Higher Business School in Poznań, Institute of Political Science in Warsaw, with a total number of 3,124 students.

Of the 41,734 students enrolled in institutions of higher learning in 1927/1928 — 28,899 were Roman Catholic, 8,258 — Israelites, 1,872 — Greek Catholic, 963 — Lutherans, 767 — Russian Orthodox, 975 — other.

Religious Education

The Constitution makes religious instruction compulsory in elementary schools. Representatives of the various religions have access to their respective communicants for a stipulated period, which is usually twice a week. The school authorities compensate the clergymen for their services.

Education of Racial Minorities

Private schools conducted in languages other than Polish may be opened on the same conditions as Polish private schools.

Legislation adopted in 1924 directs the use of the Ukrainian, White Ruthenian and Lithuanian languages (within the prescribed areas) in the State elementary schools on the demand of the parents of forty children in a school district. For secondary schools, which draw from larger areas, the bilingual principle is established. In state professional schools, on the request of 40% of the students, instruction will be conducted in two languages.

Earlier legislation established German as a language of instruction in State schools in districts where German speaking children are sufficiently numerous.

In all primary schools, private or public, in which the language of instruction is non-Polish, the teaching of the Polish language is obligatory by law, and in the higher grades Polish history must also be taught.

A State university to be conducted exclusively in the Ukrainian language has been chartered by the Diet and is being established at Cracow.

Schools conducted in languages other than Polish

Ukrainian	835	
White Ruthenian	26	
German	660	
Jewish and Hebrew	385	
Russian	9	
Lithuanian	96	
Bohemian	26	
French	1	2,038
Bilingual Schools:		
Polish-Ukrainian	2120	
Polish-White Ruthenian	46	
Polish-German	9	
Polish-Lithuanian	26	2,201
Schools with special classes for racial minorities:		
Polish and Ukrainian	1	
Polish and White Ruthenian	3	
Polish and German	217	
Polish and Jewish	18	
Polish and Hebrew	9	
Polish and Lithuanian	3	
Polish and Bohemian	1	252
Secondary schools for minorities		93
Seminaries for teachers in other languages		29
Polish primary schools where Ukrainian is being taught		1,722
Other schools in which minority languages are taught- about		700
Total number of schools with racial minority languages		7,035

Press and Publications

There were in 1928, 2,309 of all kinds of periodical publications. Of this number 1,852 were printed in Polish language:

Daily	243
Weekly	386
Bimonthly	195
Monthly	620
Quarterly	99
Irregularly	309

The rest 457, were printed in other languages:

Jewish	175
German	122
Ukrainian	95
White Ruthenian	29
Russian	15
English	5
French	3
Others	13

Financial

THE POLES came into control of their country at the end of 1918. The country had been devastated by the war, the population impoverished. The food scarcity approached a condition of famine. Epidemics threatened. The new government was practically without financial reserves. The tax system was chaotic, extraordinary items swelled the budget. In the midst of reconstruction (1920) Poland had to ward off a Bolshevik attack which swept over half the country.

The State was compelled to have recourse to inflation of the currency. The money in use was the Polish paper mark originated by the German occupation authorities and having no gold basis. The outstanding currency increased from one billion marks at the beginning of 1919 to a maximum of 570 trillions of marks in 1924. Its exchange value declined from 10 to a dollar in 1918 to 10 million for a dollar at the close of 1923.

Financial Reform in 1924

A nonpartisan Ministry headed by Wladyslaw Grabski was called to office in December, 1923, and given extraordinary powers by the Diet to deal with the financial problems confronting the State. As an introductory reform measure the mark was discarded for purposes of State accounting and the theoretical zloty, equivalent to the gold franc, substituted. Taxes were thereafter imposed and collected in terms of zlotys. The State revenues began at once to increase. The mark was stabilized at 1,800,000 to the zloty. In February a Presidential decree directed the cessation of the printing of new banknotes for the needs of the State. The Government was operated on a basis of monthly budgets. Important economies were effected by the Administration. Drastic reductions

in the number of state employees were made. New and higher taxes were imposed, including a capital tax to be paid in instalments over three years. By the spring of 1924 these measures had brought the budget to a balance.

The next step taken was to establish a new bank of issue which could sponsor an actual gold secured currency, the zloty. The Bank of Poland was chartered by the Diet as a private bank under government supervision. Its capital stock of 100 million zlotys (20 millions dollars) was offered to the public during a two months' patriotic campaign. The response of the public exceeded expectations, as the bank's capital was oversubscribed without governmental assistance or the aid of foreign capital.

The Bank of Poland opened for business on April 28, 1924, and began to put in circulation its secured bank notes in zlotys, which now became legal tender. Outstanding marks were redeemed at the rate of 1,800,000 to the zloty and retired from circulation.

The outcome of these reform measures was that the Government ended the year with balanced budget, a firmly established sound currency, its foreign and domestic obligations regularized and the machinery of the State in better working order than at any time in the past.

THE BANK OF POLAND

Established April 28, 1924, as a private stock company, endowed with the exclusive privilege of issuing bank notes having legal tender under the control of the Government. The Governor and the Deputy Governor of the Bank are nominated by the President of the Republic, on the motion of the Council of Ministers, for a period of five years. The Treasury is entitled to nominate a Commissioner with the right of attendance at the meetings, and having an advisory vote. The council of the bank consists of the governor, the deputy governor, twelve members and three substitutes elected by the general meeting for three years. The executive and administrative organ of the bank is the Board of Directors, i. e., the general manager, his substitute and a number of directors elected by the council and confirmed by the Minister of the Treasury.

The privilege of issuing legal tender notes has been granted for a period of twenty years, expiring December 31st, 1944, but subject to further extension. The reserve against notes issued and negotiable instruments payable at sight must consist of at least 40% in holdings of gold coins and bars, banknotes of foreign countries whose currency is not subject to any material fluctuations, and foreign exchange, such as bills, checks and deposits with foreign banks whose solvency is beyond all doubt. Against notes not covered by the above mentioned reserves a security must be maintained consisting of: a) bills of exchange which are the result of actual commercial transactions, b) silver at its gold value, c) Polish silver coins and bullion, the aggregate of which may not exceed 5 per cent of the total of notes in circulation; d) loans to the Govern-

THE STATE LAND BANK

(Państwowy Bank Rolny).

W a r s a w

The State Land Bank is ranking third in Poland as to its total resources which have reached the amount of 1 milliard zlotys (about 25 million Pounds Sterling).

The Stock Capital of the Bank is of 130,000,000 Zlotys.

The object of the State Land Bank is to promote the development of agriculture, of agricultural industry and of the economic development of the villages, to promote and to carry on the allotment of land estates, agricultural settlements and improvements, and to organize the credit for the small rural holdings.

The scope of the activities of the State Land Bank has been extended in accordance to the increase of its funds. In these activities are presently included: the long term credit in Mortgage Bonds and Improvement Debenture Bonds, the short term credit and the management of Government funds.

The total of the credits granted by the State Land Bank to agriculturists amounted to 671,1 million zlotys on August 1st 1929. Out of the above amount, the sum of 222.4 million zlotys was apportioned to long term credit, 241,6 million zlotys to short term credit and the loans out of the administered funds have amounted to 210 million zlotys.

The State Land Bank is the sole institution supplying long term mortgage credit to small agriculturists. The credit for the purchase of land is the main basis for financing the agrarian reform and the investment credit supplies to small and middle size rural holdings financial resources for steady investments and improvements upon which depends the real progress of the rural culture.

Until August 1st 1929, the Bank has granted loans in Mortgage Bonds for the purchase of land and for investments for an amount of 170,3 million zlotys.

The long term credit in Improvement Debenture Bonds which has been put into operation in the middle of 1928, has reached on August 1st 1929 the amount of 52,1 million zlotys.

All physical and legal persons, regardless of the tract of land owned by them have availed themselves of this credit which is of great importance for the increase of the yield of the rural production.

The rate of interest of the Mortgage Bonds as well as of the Debenture Bonds of the State Land Bank is of 7% per annum. The Mortgage Bonds have all the rights of trustee securities and are expressed in gold zlotys and in their equivalence of stable foreign currencies. Their maturity is of 30 years for Mortgage Bonds and of 15 years for Debenture Bonds.

In the cycle of short term credit the State Land Bank considers as specially important the development of those credits which are ensuring the great

National Currency.

The Polish national currency is the Zloty, containing 9/53 grams of pure gold. One zloty equals 100 grosz. Introduced October 13, 1927, the zloty became sole legal tender. Gold coins are of 100, 50 and 25 zlotys; silver coins of 5 and 2; nickel coins of 1 zloty, 50, 20 and 10 grosz; and bronze coins of 5, 2 and 1 gr. The Bank of Poland issues bank notes in denominations of 5, 10, 20, 50, 100 and 500 zlotys.

The monetary system of Poland is based on a gold currency. The Bank of Poland is bound by its statutes to exchange its bank-notes for gold coins upon demand and without limitation of amount. The effective date when the Warsaw main offices of the Bank of Poland will be bound to effect such exchanges will be fixed by an Executive Order of the Cabinet in due course. Until such an order is issued, the Bank has the right at its discretion either to exchange its bank-notes for gold coins or bullion or for cheques drawn on foreign banks and payable in a currency which can be unrestrictedly exchanged for gold. The exchange of its bank-notes in this manner is obligatory only for the Warsaw establishment of the Bank of Poland and only in respect of amounts in excess of zł. 20,000.

BANKING

There are in Poland 59 banks, with 243 branches

The National Economic Bank Bank Gospodarstwa Krajowego.

Established in 1924 as a state institution to deal in long term credit to industrial and municipal enterprises. Under the law, 60% of the Bank's capital must be held by the State and state enterprises, the rest by the local governments. The bank issues its own long term obligations against obligations of industrial and municipal enterprises. The Chairman of the Bank is appointed by the President of the Republic on motion of the Council of Ministers. The Minister of Finance appoints a majority of the directors, and controls the Bank through a Commissioner.

PRIVATE BANKS

The Association of Banks in Poland comprises 31 members, which includes all the more important banks. Some of the principal Banks are:

Warsaw Bank of Commerce: — Founded 1870. It has 2 offices in Warsaw and 17 branches throughout Poland. Deposits on December 31, 1928, were 147 millions zlotys. Polish title — Bank Handlowy w Warszawie.

Union Bank of the Co-operative Societies, head office in Poznań. Has 17 provincial branches. Deposits on December 31, 1928, were 142 millions zlotys. Polish title — Bank Związku Spółek Zarobkowych.

Discount Bank of Warsaw: — 4 branches. Deposits on December 31, 1928 were 113 millions zlotys. Polish title — Bank Dyskontowy Warszawski.

General Banking Corporation of Poland: — Head offices in Lwów and Warsaw, 7 branches. Deposits

on December 31, 1928 were 112 millions zlotys. Polish title — Powszechny Bank Związkowy w Polsce, S. A.

Land Bank: — Head Office in Warsaw, 22 branches. Deposits on December 31, 1928 were 78 millions zlotys. Polish title — Bank Ziemiański.

Western Bank: — Head Office in Warsaw, 3 branches. Deposits on December 31, 1928 were 41 millions zlotys. Polish title — Bank Zachodni.

GOVERNMENT FINANCES

	1926/27	1927/28	1928/29
	Fiscal year ending March 31 st		
	millions of Zlotys		
Revenues	2,128.0	2,727.5	2,988.1
Expenses	1,972.0	2,512.9	2,787.9
Balance	156.0	214.6	200.2

Analysis of Revenues

1928/29 Budget

ADMINISTRATIVE	246.7
10% EXTRA TAX	116.9
DIRECT TAXES	766.2
Land tax	64.5
Real estate tax	46.7
Industrial tax	350.5
Income tax	242.6
Other	61.9
INDIRECT TAXES	181.8
Excise on Beer	13.3
Excise on Sugar	117.4
Excise on Oil	28.4
Other	22.7
CUSTOM DUTIES	425.2
STAMP TAXES	198.9
STATE ENTERPRISES	84.3
MONOPOLIES	890.3
Tobacco	384.5
Alcohol	433.2
Other (Salt, State Lottery)	72.6
PROPERTY TAX	48.9

Expenditures by Departments

1928/29 Budget

President of the Republic	3.5
Parliament	11.6
State Control	5.6
Council of Ministers	2.4
Foreign Affairs	52.6
War Ministry	773.8
Interior	240.9
Finance	141.3
Justice	119.1
Industry and Commerce	48.8
Railway	16.5
Agriculture	56.7
Education	440.2
Public Works	138.7
Labor	61.9
Agrarian Reform	54.4
Post and Telegraph	2.6
Employees' pensions	118.1
Invalids' pensions	147.0
State Debts	231.2

Republic of Poland 25 year Sinking Fund

External 8% Gold Loan of 1925:

Authorized—\$ 50,000,000; issued, \$ 35,000,000 outstanding, on January 1, 1929, \$ 29,400,000.

Dated—Jan 1, 1925, due at 105 Jan. 1, 1950.

Interest Paid—J & J 1 at office of Fiscal Agent.

Fiscal Agent—Dillon, Read & Co., New York
Countersigning Agent—American Exchange Irving Trust Co., New York.

Denomination—Coupon, \$ 100, \$ 500 and \$1,000; interchangeable; registerable as to principal.

Callable—As a whole or in part by lot on any interest date after July 1, 1936, at 105 on not less than 30 nor more than 45 days' notice. Callable by lot for sinking fund on any interest date at 105 on 30 days' notice.

Sinking Fund—Semi-annually beginning July 1, 1925, of 105% of 1/50 of total bonds issued plus 4% of 1/50 of total bonds issued, sufficient to retire entire issue by maturity, by call at 105.

Security—A direct obligation of the Republic of Poland, secured by the revenue derived from the sugar tax and by the gross receipts of the Government railroads. The Government covenants that should the annual proceeds of the sugar tax in any year fall below \$ 10,000,000, other revenues will be added to make up that amount, and further agrees not to subject the receipts from the sugar tax or the gross revenue of the railroads to any charge which is not specifically subordinated to the lien of these bonds.

Tax Status—Principal, premium and interest payable without deduction for any present or future Polish taxes.

Listed—On New York Stock Exchange.

Purpose—Issued for railway construction and for a State Economic Fund.

Offered—(\$ 35,000,000) at 95 in February, 1925 by Dillon, Read & Co., New York.

Funding of Polish Debt to the United States

The agreement regarding the funding of the Polish debt to the United States, signed Nov. 14, 1924, is similar in essential particulars to that of the settlement made by the United States with Great Britain, and calls for the refunding of the obligation of \$ 178,560,000 over a period of sixty-two years. According to a statement by the United States Treasury, the indebtedness of Poland is computed as follows:

Principal amount of obligation to be funded.	\$ 159,666,972
Interest accrued and unpaid thereon to Dec. 15, 1922, at the rate of 4 1/4% per annum	18,988,053
Total principal and interest accrued and unpaid as of Dec. 15, 1922	178,565,025
To be paid in cash by Poland Nov. 14, 1924	5,025
Total indebtedness to be funded into bonds.	178,560,000

Regarding the terms of the Settlement the Treasury Department said:

The basis of the settlement is substantially the same as that of the settlement made by the United States with Great Britain, except for a provision under which Poland shall have the option to liquidate amounts due under the agreement prior to 1930 in part by certain semi-annual payments agree-

gating \$ 10,000,000, the balance in bonds of Poland similar in terms to those originally issued.

The \$ 178,560,000 principal amount of the bonds of Poland to be issued under the refunding agreement mature serially over a period of sixty-two years and bear interest at the rate of 3 3/4% per annum up to Dec. 15, 1932, and at the rate of 3 1/2% per annum thereafter.

Relief debts towards Governments

Of France, Denmark, Great-Britain, Holland, Norway, Sweden and Switzerland have been regulated by the agreement of December 10-th 1923 in London. Debts will be paid until 1930 in 2 instalments (1 July and 1 January) annually at 5% per annum.

Republic of Poland 7% External Sinking Fund Gold Stabilization Loan of 1927:

Authorized—\$ 62,000,000 and £ 2,000,000; outstanding on January 1, 1929, \$ 59,520,000 and £ 1,920,000.

Dated—Oct. 15, 1927; due at 103 Oct. 15, 1947.

Interest Paid—A & O 15 in United States gold coin at Bankers Trust Co. and Chase National Bank, New York. Fiscal Agents, in sterling at Lazard Bros. & Co., Ltd., London Eng., at \$ 4.8665 to the £ 1, in Swiss francs in Zurich or Basle at 5 183 Swiss francs per dollar, in Dutch florins in Amsterdam at 2.488 florins per dollar, or in Swedish kronor in Stockholm at 3.731 kronor per dollar.

Fiscal Agents—Bankers Trust Co., and Chase National Bank, New York.

Denomination—Coupon, \$ 100, \$ 500 and \$ 1,000; registerable as to principal; interchangeable, except into \$ 100 denominations. Sterling denominations coupon £ 100 and £ 500.

Callable—(Except for the sinking fund) on Oct. 15, 1937 or on any interest date thereafter on 30 days' notice at 103. Callable for sinking fund by lot on April 15, 1928, or any interest date thereafter at 103, on 30 days' notice, if not purchasable at or below 103.

Sinking Fund—Payable semi-annually beginning at the annual rate of 4% for each of first four years and increasing such annual rate 1/2% each succeeding four-year period to maximum rate of 6% per annum sufficient to retire entire loan by purchase at not exceeding the redemption price or (if not so obtainable) by call on April 15, 1928 and semi-annually thereafter at 103. Bonds may be tendered in lieu of cash. Bonds are repayable at maturity at 103.

Security—A direct obligation of the Republic of Poland and secured specifically by pledge of gross customs revenues which will be paid into a special account of the fiscal agents of the loan with the Bank of Poland. Government may draw thereon in each month only after 1/6 of current semi-annual service charge including sinking fund has first been transferred to the fiscal agents. Customs revenues for past three fiscal years ending March 31, 1927, have averaged in excess of \$ 40,000,000 annually.

Purpose — Issued for monetary stabilization and to provide credit facilities to state enterprises and agricultural institutions.

Listed — (Dollar) on New York, Paris, Stockholm, Zurich and (sterling) London Stock Exchanges.

Tax Status — Principal and interest payable without deduction for any present or future taxes of the Republic of Poland.

Offered — (\$ 47,000,000) at 92 in Oct., 1927, by Bankers Trust Co., Blair & Co., Inc., Chase Securities Corp., W. A. Harriman & Co., Inc., Marshall Field, Gloré, Ward & Co., E. H. Rollins & Sons, Tucker, Anthony & Co., Paine, Webber & Co., and Guaranty Co., New York; (£ 2,000,000) by Lazard Bros. & Co., Ltd. London, Eng; (\$ 2,000,000) by Banque de Paris et des Pays-Bas and Banque Franco Polonaise in France; (\$ 4,000,000) by Lippmann, Rosenthal & Co. De Twentsche Bank and Hope & Co., in Holland; (\$ 1,000,000) by Banque de Commerce à Varsovie in Poland; (\$ 2,000,000) by Stockholm Enskilda Bank and Skandinaviska Kreditaktiebolaget in Sweden and (\$ 6,000,000) by Société de Banque Suisse and Crédit Suisse in Switzerland.

Agriculture

POLAND is above all an agricultural country, two-thirds of its inhabitants living on the soil (about 67 per cent.). The total area of the Republic of Poland is 37,661,300 hectares, of which 48.6 per cent. is arable land, 34.1 per cent. forests, 6.7 per cent. pasture-land, 10.2 per cent. meadow-land, whilst other cultivated and fallow land amounts to 10.4 per cent.

Percentage area of arable land in Europe.

POLAND	48.6
Germany	45.8
Czechoslovakia	42.7
France	41.5
Russia in Europe	25.8

The production of agricultural products in Poland suffices in years of normal harvests to satisfy the internal consumption of the country, whilst in years of bumper crops, a considerable surplus remains for export. Poland's export of farm products comprises both those of vegetable and animal origin; the latter category, however, preponderates and has a more uniform character with, at the same time, a constant tendency towards increase. The standard of agriculture over the whole area of Poland is distinctly lacking in uniformity. The western provinces are distinguished by their very high level of agriculture — in every way equal to the highly intensive culture of Western European countries. The central provinces have a medium level of culture, whilst the eastern and south-eastern portions of the Republic remain at a very low level of agricultural development. The general trend is towards the equalisation of the standards of culture over the whole of Poland.

Production of corn in thous. tons.

	1909-13	1925	1926	1927
rye	5,711.2	6,534.5	5,011.4	5,688.4
oats	2,814.3	3,311.3	3,049.8	3,390.0
barley	1,489.0	1,677.3	1,554.6	1,634.2
wheat	1,878.3	1,576.2	1,281.3	1,475.9

Area under corn In thous hectares

	1909-13	1925	1926	1927
rye	5,087.2	4,903.0	4,830.8	4,889.1
oats	2,749.0	2,577.4	2,605.1	2,620.2
barley	1,265.4	1,224.4	1,223.5	1,239.4
wheat	1,352.7	1,093.7	1,100.4	1,138.7

Production of Potatoes

Poland is one of the foremost potato-producing countries, occupying second place after Germany, amongst the whole world. The yields of potatoes obtained in Poland are comparatively high. Since the World War, the yield per unit area has considerably augmented in Poland, and to a greater extent than in a number of other European countries, not excluding Germany. The increase in the yield per acre in Poland is likewise greater than that noted in the case of other crops.

	1909-13	1925	1926	1927
Production of potatoes in thous. tons	24,789.9	29,106	24,878.6	31,758.1
Area under potatoes in thous. hectares	2,404.4	2,359.0	2,361.0	2,406.2

Sugar-beets

The cultivation of sugar-beets is fairly extensively practised in Poland, largely as a result of favourable climatic conditions for the production of beets of high sugar-content.

	1909-13	1925	1926	1927
Production of sugar beets in thous tons	4,413.3	3,687.2	3,724.9	3,620.1
Area under sugar-beets in thous. hectares	167.8	172.0	185.0	202.1

Live-stock in Poland

(According to the Census of November 30 th., 1927)

Horses	4,126.9	thousand head
Cattle	8,601.8	" "
Pigs	6,333.5	" "
Sheep	1,917.8	" "

Ratio per 1000 inhabitants

Horses	151
Cattle	317
Pigs	222
Sheep	70

The greatest advances achieved in the raising of live-stock are to be noted in the pig-breeding and the cattle-breeding industries, production in the lat-

ter case being important not only for dairy-produce but also for meat. Pig-breeding has great possibilities of development, particularly for the export market, as a result of the growth of the bacon industry, the products of which find a ready sale on the British market.

Agricultural Industry

The Sugar-industry

The beet-sugar industry is very well developed in Poland, which in spite of the general crisis now prevailing in the European sugar market, is continuing to increase her production as a result of increased plantation of sugar-beets. The organisation and technical equipment of Polish sugar-factories, particularly in Western Poland, corresponds to the most modern standards. The development of the beet-sugar industry is closely bound up with the general level of agriculture, as a result of which it has, even in spite of difficult economic conditions due to the competition of cane-sugar, every prospect of future further development.

Output of beet-sugar in thous quintals

In terms of raw sugar		
192/26	1926/27	1927/28
5,790.4	5,747.5	5,969.6

Beet-sugar is one of the most important articles of export, occupying the second place in Poland's export trade. The export of sugar from Poland amounted in 1927 to 202,000 tons of a value of 130,000,000 zlotys, of which 57,000 tons valued at 27,000,000 zlotys were exported to Great Britain, i.e. about 25 per cent. of the total amount exported.

The Potato Products Industry

The high production of potatoes has made possible the considerable development of all branches of the potato products industry. Thus Poland possesses well developed distilling, starch and potato-syrup industries and to a certain extent a dried potato-flake industry.

Production of alcohol

During the 1926/27 campaign, the production of alcohol amounted to 82,535 thousand litres.

FORESTS IN POLAND

The area occupied by forests in Poland amounts to 8,891 hectares or about 4.1 per cent of the total area of the Republic. The most widely distributed tree is the pine, which represents 66.3 per cent. of the entire forest area, the Scotchfir with 9.6 per cent. and the fir 4.7 per cent. Of deciduous trees the most common are the oak — 4.6 per cent and the alder — 4.9 per cent. About one third of the area of forest-land is State property, and is under Government administration. The largest forests are:

that of Bialowieza, the Eastern Carpathian forests and the Rudniki reservation. The value of the State-owned forests is estimated to be in the neighbourhood of four milliard zlotys.

Export of timber (in thous zlotys)

1925	1926	1927
241,837	357,589	634,967

Polish timber is chiefly exported to Germany, England, France, Belgium, Czechoslovakia and Austria.

Industries of Poland

Textiles

The textile industry is the largest and most important of Polish industries. The chief center is in and around Lodz, a city of more than a half million inhabitants, about 75 miles from Warsaw. Lodz and the nearby towns of Pabjanice, Zgierz, Tomaszow and Ozorkow are cotton centers. The Biala-Bielsk district, on the Czech border, is a center of the woolen industry, specializing in heavy cloth. Bialystok in the northeast is another woolen center, producing especially blankets and military cloth. Zyrardow, near Warsaw, is a linen center.

Textile Statistics

	Jan. 1, 1927	Jan. 1, 1928
COTTON:		
Spindles	2,212,095	2,460,429
Waste spindles	85,754	90,806
Power looms	33,881	39,767
Workmen	58,221	65,654
WOOLEN:		
Combined spindles	488,924	500,064
Carding spindles	103,122	107,848
Power looms	2,229	2,508
Workmen	16,911	20,411
LINEN:		
Spindles	5,500	19,028
Looms	425	460
Workmen	716	1,312
JUTE:		
Spindles	18,074	25,546
Looms	849	1,330
Workmen	3,328	5,365

METALLURGICAL INDUSTRIES

Iron and Steel

The Polish iron and steel industry is centered in Silesia, and the departments adjacent. These latter furnish almost all of the iron ore produced in Poland. Estimated reserves of iron ore in Poland, one and a half billions of tons. Twenty three mines were in operation on January 1, 1929.

	1926	1927	1928
	In thousands m. t.		
Iron ore	317	546	699
Pig iron	327	618	684
Steel ingots	773	1,220	1,406
Finished rolled products	552	918	1,045
Iron and steel pipes	64.5	91.9	109
Workmen	41.5	50.9	59.2

On January 1, 1929, there were in operation 15 blast furnaces, 48 Martin furnaces and 6 electric furnaces.

Zinc and Lead

The principal zinc-producing countries in the world in 1928 were:

United States with the output of	562.089	m. t.
Belgium	209.280	"
Poland	161.803	"
Germany	98.068	"
France	96.911	"

The Polish zinc and lead mines are situated in Silesia and the adjacent departments. Their output is showing a rapid development in the recent years as illustrated by the following figures (in. m. t.):

	1922	1924	1926	1928
Zinc	84.736	93.090	123.743	161.803
Lead	17.034	19.680	27.089	36.373

Exports of zinc in 1928 amounted to 124,934 m. t. representing the value of Zl. 160,276,000.

Poland is also an importer of zinc and lead ores, the former from Germany and Spain, the latter from Germany. As a by-product of lead production, about 200,000 tons of sulphuric acid are manufactured annually.

COAL.

The Polish coal basin is a part of the Silesian-Moravian-Cracow basin and is composed of the Silesian Dabrowa and Cracow districts. It occupies a total area of 3,870 square kilometres and is known to be one of the richest coal basins in Europe,

According to present estimates the amount of coal available up to 1,000 metres in depth is about 63,900 millions of metric tons. This gives Poland third place in Europe, Germany being first with 359,000 millions and England second with 198,000 millions.

	1928	1927	1926
	in metr. tons		
Bituminous	40,616,384	38,084,086	35,747,348
Miners	117,188	113,493	128,093

Poland's coal production is exceeded in Europe only by England, Germany and France.

Composition of Polish Coal

District	Water	Ashes	Avg. Cal.
Silesia.			
I Grade	2.34 to 8.25%	2.01 to 8.79%	7,000
II Grade	3.95 to 12.30%	6.59 to 9.67%	
Cracow	5.90 to 19.79%	6.04 to 11.96%	5,530
Dabrowa	3.95 to 11.70%	2.45 to 10.33%	6,330

Exports of coal in 1928 were to Austria 2,996,701; Sweden 2,799,579; Denmark 1,525,900; Czechoslovakia 1,068,359; Hungary 716,986; Norway 588,537; Finland 443,817; Italy 443,744; France 366,127. Exports total 12,549,252.

PETROLEUM

The oil-bearing districts of Poland are found on the slopes of the Carpathan mountains. The oil belt

extends from Gorlice southeast to Stanisławów. It is roughly 250 miles long and 30 miles wide, comprising four geological districts: The Gorlice, the Krosno, the Boryslaw, and the Stanisławów districts. The principal production fields are in the vicinity of Boryslaw and Schodnica. About 20,000 workmen were employed in 1928 in the oil industry.

Investigations have shown that the Polish oil supply may be estimated at from 100,000,000 to 160,000,000 metric tons, and that barely 7% of the known fields are being exploited.

Output of oil and gas

	1925	1926	1927	1928
Oil (metr. tons)	811.929	796.087	722.596	743.000
Gas (1000 cu. metr.)	535.009	481.367	454.139	459.486

Refining industry

In 1928, 34 refineries were in operation, employing 4,900 men, and consuming 727,050 tons of petroleum. The refineries were operating at about 60% of capacity.

Output of refineries 1928

Petroleum	217.283	metr. tons
Lubricating oils	107.000	" "
Gasoline natur.	31.855	" "
Benzine	104.917	" "
Parafine	40.196	" "
Asphalt	19.959	" "
Gasoil and Fueloil	127.552	" "
Semi-products	52.834	" "
Total	701.596	metr. tons

Poland exported 263,132 metric tons of petroleum products in 1928. These were taken by Czecho-Slovakia (101,234), Germany (23,358), Danzig (18,781), Austria (32,256), Hungary (4,955), Switzerland (10,708) etc.

Output of ozokerite

1928
775 metr. tons.

Two mines were producing ozokerite in 1928.

Leasing of oil lands

The Polish Government in an effort to develop the oil industry in Poland has embarked on a broad policy of encouraging the investment of both domestic and foreign capital in the industry. The Government owns about 20,000 hectares of land in the oil region. About 5,000 hectares comes within the first three classes of oil lands, the classification being based on the relative probability of oil. The Ministry of Industry and Commerce leases the Government oil fields to private interests on terms imposing an obligation to drill, eventually at the rate of one rig to each 100 hectares. The Government royalty varies from 14% to 20% gross, depending on locality. Leases have been made among others with the Standard Oil Co. of N. J. and the Vacuum Oil Company.

Salt

Rock salt is found in Poland in very large quantities. The Wieliczka mine near Cracow is the most important. It has an area of 1.8 square miles, and is estimated to contain 23,000,000 tons of salt. This salt is of three grades. The highest has 98% Na Cl; the other two, less pure, are used in industry. Salt springs are exploited at Ciechocinek and Inowroclaw.

	1927	1928
Output in m. tons	378,261	397,300
Workmen employed	3,705	3,381

CHEMICAL INDUSTRY

Natural resources favor the development of the chemical industry. The presence of coal, lignite, oil, gas, iron and zinc ores, salt, potassium salts, phosphorites, lumber etc., and the high development of the textile industry have fostered the production of chemicals in Poland.

Production in 1928: Sulphuric acid (50°Be)—225,000m. t., superphosphates—345,000 t., potassium salts—290,000 t. (46,500 t.—K₂O), soda and caustic soda—90,000 t. coal tar—100,000 t., benzen—25,000 t., ammonium sulphate—40,000 t., artificial silk—2,500 t.

Four nitrogen fixation plants are now in operation; a fifth large new synthetic nitrogen products factory is now being built at Tarnow, its productive capacity to be 60 tons of ammonia daily. Poland will thus in the nearest future be in a position entirely to satisfy her nitrogen products demand from her own production.

POLISH SEA-FISHERIES.

In Poland, sea-fishing is prosecuted in 26 sea-coast communes, the number of persons engaged in this industry being about five thousand. The number of independent professional fishermen remains at a constant level, and in 1928 amounted to 1,282 persons.

Fishing is conducted fairly close to the shores, the tonnage and value of the catches during the past few years being:

Year	Tons	Value in thous. zlotys.
1926	1,813	1,796
1927	1,788	2,651
1928	2,322	3,287

Over fourteen genera and varieties of fish are found in the catch, of which however, only seven are of any consequence in Polish sea-fisheries, as is shown by the following table, expressing the percentage relation of the individual kinds of fish to the total catch during the past three years.

Variety	% by weight			% Value of catch		
	1926	1927	1928	1926	1927	1928
Salmon	5.38	9.86	9.70	26.57	29.98	34.6
Sprats	10.08	14.92	23.00	4.37	3.85	5.4
Plaice	34.74	37.34	33.80	32.89	23.63	24.2
Herring	35.18	14.59	10.80	10.59	6.56	5.7
Conger-eels	4.06	8.42	5.70	14.05	23.63	15.9
Baltic						
whitefish	0.10	0.07	0.10	0.21	0.13	0.1
Cod	6.61	7.17	8.90	5.52	4.70	6.0
Others	3.85	7.63	8.00	5.80	7.52	8.1

At present three ports are available for fishermen. Hel, Jastarnia and Gdynia, whilst before the resumption of Polish rule in Pomerania the only fishing-port was Hel.

Parrallely with the building by the State of new fishing-quays, as well as with the extension of the port of Hel, the fishing-fleet began to grow in size; this applies particularly to the number of motor-cutters which are of such decisive importance as regards the quality and quantity of the catch. In 1921 only 62 motor-cutters operated off the Polish coast whilst at present 108 motor-vessels of a total gross tonnage of 2930 cub. metres are owned by the fishing population, apart from over 800 larger or smaller sailing-boats.

The fishermen, who benefit from special credit facilities granted by the State, are steadily increasing in prosperity, an obvious sign of which is the increase in quality and quantity of fishing gear and equipment. At the present moment, about 30,000 nets, about 6,000 weels, about 17,000 tackles (large salmon hooks with lines) and over 937,000 smaller hooks and lines, apart from smaller tools and auxiliary equipment, are possessed by the fishing population. The aggregate value of the fishing fleet, together with equipment is today estimated to about five million zlotys.

The production of the Polish sea-fisheries satisfies only an insignificant fraction of the consumption of fish and fish products in Poland, which amounts to about 100,000 tons per annum and of which 80% is met by imports from abroad. The most important item of this import is herrings, of which 80,982 tons of a total value of about 50,000,000 zlotys were imported in 1928, for the greater part as salted herrings.

Foreign Trade of Poland

Foreign Trade Balance

	1928	1927	1926
	in thousand zlotys		
Imports	3,362,164	2,891,972	1,538,909
Exports	2,507,990	2,514,740	2,246,309
Balance	— 854,374	— 377,232	+ 707,400

An important "invisible" item in Poland's trade balance is represented by remittances from Poles residing abroad, chiefly in the United States and from Polish laborers working in the devastated regions of France. Estimates of the amount of the items vary greatly. A minimum estimate is fi 30,000,000 per annum.

Principal Imports, 1928.

	Thousand m. tons	Thousand of Zlotys
Total	5,165,374	3,362,164
Cotton	76,396	325,654
Machinery	71,360	320,040
Wool	17,414	182,895
Iron and steel products	592,024	166,456

Dressed hides	4,148	100,661
Electrical equipment	14,719	93,136
Fertilizers	489,057	90,564
Animal fats	26,701	66,126
Copper and its products	15,284	53,797
Tobacco	10,244	34,105

Principal Exports, 1928.

Total	20,423,561	2,507,990
Logs and lumber	4,817,396	543,570
Coal	13,034,646	369,880
Hogs	1,279,035 h.	208,107
Textiles	37,247	149,355
Eggs	54,560	144,617
Zinc	133,057	144,156
Oil and products	232,103	82,636
Diary products	13,181	70,351
Wood products	70,477	45,066

Foreign Trade by Countries, 1928.

	Imports from: 000 Zlotys	Exports to: 000 Zlotys
Germany	903,128	858,761
United States	466,646	19,029
England	313,497	226,667
France	249,142	43,048
Austria	220,965	311,385
Czechoslovakia	213,418	295,582
Sweden	69,853	109,731
Russia	39,111	38,561
Rumania	38,310	54,382
Latvia	17,936	59,799

Transportation

RAILROADS

The railroads which were taken over by the Polish Government had belonged to three distinct State systems. They had their different technical systems, methods and organization which had to be first coordinated and gradually unified. The Polish Rail Administration, on taking over the lines, faced the necessity of repairing the immense war damages.

Out of 380 bridges of larger size of a total length of 28,347 m. destroyed during the war, 249 bridges (66%) of a total length of 16,625 m. (59%) — were rebuilt. Out of 2,019 ruined bridges of smaller size of a total length of 11,201 m., 1,488 bridges (74%) of a total length of 7,535 m. (67%) were rebuilt.

A great number of railway buildings was demolished during the war as shown below:

	Number of build. in prewar period.	Number of demolished buildings	Percentage of demo- lished buildings.
Stations and stopping points	910	574	63
Store-houses	986	506	51
Watering stations	601	489	81
Repair shops	162	78	48
Living and office premises	9,921	2,189	22

The number of buildings reconstructed and of those to be rebuilt is given by the following table:

	Rebuilt	%	To be rebuilt	%
Stations and stopping points	474	83	100	17
Store-houses	369	73	137	27
Watering stations	387	79	102	21
Engine houses and repair shops	64	82	14	18
Living and office premises	1,586	72	603	28

The inventory of the rolling stock at the end of the respective years was as follows:

	1919	1925	1928
Locomotives	2,741	5,120	5,194
Passenger cars	7,078	10,107	10,017
Freight cars	58,499	131,959	141,862

The total length of the Polish railway system amounts to:

Standard gauge lines	17,354 m.
Narrow gauge lines	3,329 m.

In reference to the length it occupies the fifth place in Europe after Russia, Germany, France and England.

There are two express trains and three locals daily on all main trunk lines connecting with the large cities. The smaller sidelines carry an average of two or three passenger trains per day. Express trains on trunk lines carry first and second class cars, with sleeping and dining car service of high standard. Other trains have cars of three classes.

Practically all of the railroads in Poland are owned and operated by the Government. Prior to 1924, the rail budget was part of the general budget, the Treasury meeting the deficits, which were large. Since January 1, 1924, the Railway Administration budget has been separated. Determined effort has been made since the separation to make the roads self-supporting.

Below are some figures of the budgetary results of the Polish State Railways:

	1924	1927
	In zlotys	
Total revenue	782,694,985	1,358,736,677
Total expenditure	800,353,569	1,217,282,949
Surplus		141,453,828
Deficit	17,658,583	
Construction of new lines and investments on exist- ing lines	83,792,917	88,319,858
Reconstruction of lines and buildings devastated by the war	5,270,912	6,994,003

Commercial Air Lines

On Jan. 1, 1929, a new Airlines Company „L o t” (The Flight) was formed for the purpose of taking over all existing up to that time commercial airlines. Sixty per cent of the capital 8,000,000 zlotys was subscribed by the State and the rest by municipalities. The Ministry of Communication is the highest authority in Poland in all matters concerning commercial aviation.

At present the „L o t“ operates eight lines with numerous ramifications, the following cities possessing fully equipped airfields: Warsaw, Cracow, Lwów, Poznań, Katowice and Lodz. The Poznań line will be extended to Berlin. A new line is planned to Vilna with the extension to Moscow and Leningrad.

In the first half year of the existence of „L o t“ 2,700 flights were made and 5,420 passengers, 14,000 kilograms of mail and 156,000 kilograms of merchandise were carried. A total of 570,000 kilometers was flown. Regularity and safety of the flights reached 100 per cent.

Posts and Telegraphs

There were (statistics for the end of 1927) in Poland 4,127 post offices including 4,032 telegraph stations, and 2,142 telephone exchanges with 146,420 apparatuses. The length of telegraph lines was 26,458 kilomet., of telephone lines 20,762 kilom. urban and 127,228 kilom. interurban. There were 615,858,872 telephone calls, making 22,661 calls per 1000 inhabitants.

The telegraph and telephone systems in Poland are owned and operated by the State.

Ports and Shipping

Free City of Danzig

Created under Article 102 of the Treaty of Versailles as a Free City under the protection of the League of Nations, which appoints a High Commissioner

Government: Danzig has its own Constitution, which is guaranteed by the League. There is a Diet elected by the people, and a Senate elected by the Diet. The President of the Senate directs the Administration.

Relations with Poland: The conduct of the foreign affairs of Danzig are entrusted to Poland by the Treaty of Versailles. A number of other rights and privileges in the Free City were granted Poland by the Treaty of Versailles. (See Treaty Relations.) These were regulated in several conventions between Poland and the Free City. The Port of Danzig is administered by a mixed Polish-Danzig Port and Waterways Commission under neutral presidency. Poland and Danzig form a single custom territory, i. e., Danzig is a unit in the Polish customs administration.

Communication: Danzig is connected with Poland by three main railroad lines — Danzig-Warsaw, 204 miles; Danzig-Lodz, 263 miles, and Danzig Poznan, 192 miles. Also by the Vistula River.

THE PORT OF GDYNIA

Progress of construction of the port.

The port is being built for the account of the Polish Treasury by the Franco-Polish Consortium for the Construction of the Port of Gdynia, on the basis of two agreements:

1. an agreement in respect of the general works in connection with the Port of Gdynia, signed on

October 30-th., 1926, and supplementing in revised form the primary agreement of July 4-th., 1924;

2. an agreement for the construction of a fishing-port, signed on August 8-th., 1928.

The rate at which the work of construction is proceeding is best illustrated by the following table showing the value in gold francs of the work accomplished since 1924.

Year	Value of work executed expressed in Gold Francs.
1924	198,995.56
1925	2,787,755.82
1926	3,669,169.31
1927	9,813,712.85
1928	19,756,033.56

The water-surface of the port will be about 211 ha, of which 103 ha. will be accounted for by the outer basin, 27 ha. by the Marshal Piłsudski Basin, 11.8 ha, by the President Basin and 45.2 ha. by the inland canal of the port.

The depth of the approach to the port and alongside the passenger quays will be eleven metres, that of the Marshal Piłsudski Basin will be 10 metres, that of the Coal Basin 8 and 9 metres, that of the Southern Basin 6 and 9 metres and that of the President Basin 9 metres.

The Port has already prepared 11,950 sq. metres of covered warehouse space for the storage of goods requiring such warehousing, whilst the completion of the Port works will leave 24,900 sq. metres of such space. A cold-storage warehouse and various warehouses for State and private enterprises are being constructed and when completed will offer 36,000 sq. metres of additional storage accommodation. The crane facilities of the port comprise:

- four five-ton overhead cranes
- two 1-1/2 ton
- two 7-ton overhead cranes
- a railway wagon tipping bridge for the unloading of coal.

Six further cranes are in course of construction their lifting capacity being from 1-1/2 to 2-1/2 tons.

Development of Exploitation.

The regular exploitation of the port commenced in 1925, a part of the coal export traffic being directed through Gdynia. Although the exploitation of the port simultaneously with the further construction of its works could not assure to navigation all the conveniences which a normally exploited port can offer, the development of port traffic at Gdynia made great strides. This is best shown by the following table giving data of movements of ships and goods turnovers through the Port, whilst special attention must be drawn to the speed of the progress attained:

Year	Arrivals		Departures	
	No. of Vessels	Net reg. tons Tonnage	No. of Vessels	Net reg. tons Tonnage.
1925	85	74,707	72	71,419
1926	298	204,767	303	208,193
1927	530	422,939	519	416,322
1928	1108	984,893	1093	972,902

The movement of ships by nationalities in the Port of Gdynia during 1928 is shown below (tonnage includes both arrivals and departures):

Nationality	Net reg. tonnage	Percentages in	
		1928	1927
1. Sweden	459,022	23.4	29.5
2. Germany	289,296	14.8	10.6
3. France	279,424	14.3	11.9
4. Latvia	212,939	10.9	6.5
5. Denmark	203,632	10.4	14.1
6. Poland	198,688	10.1	13.6
7. Norway	132,871	6.8	7.8
8. England	121,266	6.2	2.5
9. Holland	24,940	1.3	0.2
10. Finland	12,697	0.7	0.6
11. Danzig	10,170	0.4	2.2
12. Lithuania	1,750	0.1	—
Total	1,957,795	100.0	100.0

The great increase in the movement of ships found its counterpart in the goods-turnovers of the port. The following table illustrates this and shows how quick the rate of increase was (in tons):

Year	Imports	Exports	Total
1925	1,576	50,142	51,728
1926	179	413,826	414,005
1927	6,702	889,439	895,813
1928	190,962	1,765,058	1,956,020

The total figure of imports through Gdynia in 1928 comprises 112,527 tons — artificial fertilizers (Thomas slag, salt-petre and phosphates), 57,427 tons rice, 8,361 tons—scrap iron, 12,647 tons—other goods.

The chief article exported through Gdynia was coal to the exclusion of almost all other goods: in 1928, 1,758,232 tons were exported (including 92,439 tons of bunker coal), the remaining 6,826 tons being accounted for by all other export-goods.

This exceedingly favourable development of ship and goods traffic can be attributed to the efficiency of the Port Authority, the convenient situation of the port, the cheapness of the port labourers, the low commercial and port charges and to the tariff policy of the Polish State Railways which has established a series of exceptional low freight charges for hauls to and from the port.

Development of the Town of Gdynia.

At the time when the construction of the port was commenced, Gdynia was only a small fishing-village, inhabited by a poverty stricken population engaged partly in agriculture and partly in off-shore fishery.

It was early realised that no port can exist without the presence of various auxiliary commercial institutions, offices, banks, warehouses, etc.; one of the chief aims of the Government was to create such conditions that the modest fishing village of a few years ago could develop within the shortest possible space of time into a large, modern port-town.

The rapidly developing port traffic soon resulted in a striking impetus being given to the commercial and industrial life of the town itself, as is shown by

the following table (data for the beginning of each year).

	1919	1927	1929
No. of commercial houses	7	55	259
No. of industrial plants	5	71	175

The following banks have opened their offices in Gdynia: the Polish National Economic Bank (branch opened in 1926), the Municipal Savings Bank of Gdynia in 1926), the State Land Bank (Gdynia branch opened in 1927) and the Polish Industrial Bank (branch opened in 1928). In the near future the Bank of Poland is to open a branch and doubtless other banks will follow.

The great development of port traffic and of commercial and industrial activity in Gdynia have resulted in an unprecedentedly swift increase in the population of the town, the figures being:

1921	2,560 inhabitants
June 1st, 1927	13,780
November 1st., 1928	22,761
February 1st, 1929	25,403

Whilst building operations are proceeding rapidly in point of the number of houses being built or already constructed, it must be admitted that they are not keeping pace with the increase in the population and for this reason a shortage of dwelling-accomodation exists. The following table quotes the number of new houses built during the period 1924 1928:

	1924	1925	1926	1927	1928
No. of houses	18	25	48	89	93
No. of rooms	72	120	421	1246	1900

The chief shipping and brokerage firms having their offices at Gdynia are the following:

- a) Associated.
 1. The Polish Maritime Agency (Polska Agencja Morska), Świętojska St.
 2. The Polish Navigation Co. (Żegluga Polska)—a State enterprise, operates its own ships: offices in own building.
 3. The Polish-Scandinavian Transport Co., Portowa St.
 4. Messrs. C. Hartwig, Ltd.; Portowa St.
 5. Messrs. Polski Lloyd Ltd., Portowa Street.
- b) Unassociated.
 6. Messrs. „Speed“, prop. Dr. Smoleń. 10-go Lutego St.
- c) Representatives of foreign firms.
 7. Messrs. F. R—Reinhold (Danzig), Świętojańska St.
 8. Messrs. Behnke & Sieg (Danzig), Portowa St. (affiliated with Messrs. C. Hartwig Ltd.)
 9. Messrs. Adolf Voigt, (Danzig), Portowa St.
 10. Messrs. Bergenske-Baltic Transports Ltd., (Norway) Portowa St, affiliated with Messrs Polski Lloyd.
 11. Messrs. F. Prove (Danzig & Hamburg), Portowa St.
- d) Shipping Line Agents.
 1. Compagnie Générale Transatlantique, Portowa St.
 2. Worms and Co., (representing the „Chargeurs“ Réunis), Portowa St.

Treaty Relations of Poland

POLAND's status as an independent state lapsed in 1795 after more than seven centuries of existence when all of its territories were forcibly annexed by its imperial neighbors, Russia, Germany and Austria.

Poland reappeared as a recognized state in 1918. The 13th of President Wilson's Fourteen Points called for the reestablishment of the Polish State, and this aim was adopted by the Allied Powers. When the Peace Conference assembled at Versailles in 1918, the Republic of Poland was admitted to membership as one of the Allied Powers for the purpose of negotiating with Germany.

Poland was a signatory of the Treaty of Versailles which it afterwards ratified. By this Treaty Germany recognized the independence of Poland within the boundaries fixed by the Allies. The Treaty of Versailles transferred to Poland territories belonging to the German Empire, and established the boundary between Germany and Poland subject to the result of plebiscites in several areas.

By this Treaty Poland received the lands inhabited by Poles which had been annexed by Germany from Poland in the 18th century. These included the province of Poznan, and a part of West Prussia. Disposition of the rich industrial region of Upper Silesia was left by the Treaty to await the holding of a plebiscite under Allied auspices. This plebiscite was held on March 21, 1921, and a division of the area subsequently effected by the League of Nations in accordance with the vote by communes, as provided for by the treaty.

The Silesian Settlement

In the part of Silesia allotted to Poland, 377 communes had voted for Poland as compared with 74 communes voting for Germany. Due to the close intermingling of Polish and German inhabited areas, it was geographically impossible to draw a boundary line which would conform exactly to the preference of every commune. Considerable numbers of Poles were left within Germany. Consideration also had to be given to vital economic ties in arranging this frontier.

The League settlement, announced in October, 1921, was accepted by the Allies, Poland and Germany. The part awarded to Poland, which included most of the highly developed industrial and mining districts, was incorporated by Poland within its territory. A large measure of autonomy was granted by the Polish Diet to the Department of Silesia after its union with Poland.

The other plebiscites to determine the boundary between Poland and Germany were duly held in 1920 and the final boundary established and accepted by all powers concerned.

Rights in Danzig

The sovereignty of the City of Danzig was transferred from Germany to the Allied Powers by the

Treaty of Versailles. The Allies undertook to constitute Danzig as a Free City and to place it under the protection of the League of Nations. The Treaty guaranteed that Danzig shall lie within the customs frontier of Poland and that Poland will have unrestricted and free use of the waterways, docks, and other works necessary for Polish overseas trades. Poland was assured the control of the Vistula and the right to develop Danzig's harbor facilities. The conduct of the foreign affairs of the Free City of Danzig was placed by the Treaty in the hands of the Government of Poland.

Treaty of St. Germain

The Republic of Poland was a signatory to, and has ratified the treaty signed at Saint Germain in 1919 between the Allied and Associated Powers, on the one hand, and Austria.

Austria renounced in favor of the Allied Powers all territories formerly belonging to the Austro-Hungarian Empire which lay outside the frontiers of the Republic of Austria as delimited in the Treaty. This declaration included the province of Galicia (Little Poland), which had been annexed from Poland in the 18th century; and Austria agreed to recognize Poland within the frontiers which might be fixed by the Allied Powers.

Relations with Russia

The Treaty of Riga, signed in March, 1921, is the basis of Poland's relations with the Russian Socialist Soviet Republic and the Ukrainian Socialist Soviet Republic.

This Treaty brought to an end the state of war which had been existing between Poland and Russia. By it Russia recognized the frontier drawn therein which remains the present eastern boundary of Poland. This line was drawn to leave within Russia all territory inhabited strictly by Russians and to include within Poland all territory inhabited by Poles, as well as a part of the area in which Poles and other races traditionally associated with Poland are intermingled.

Resumption of diplomatic relations between Poland and Russia was provided for and since that Treaty Poland and Russia have been in constant diplomatic intercourse.

In the Treaty of Versailles it had been stated that the Allied Powers would at a later date fix those boundaries of Poland which had been left undetermined at Versailles. This referred to the boundary between Poland and Russia, and Poland and Lithuania. The Polish-Russian boundary having been agreed upon by the parties concerned in the Treaty of Riga and the boundary with Lithuania having become stabilized, it remained for the Allied Powers to extend official recognition to these boundaries. This was done on March 14, 1923, when the Allies as represented by the Council of Ambassadors sitting in Paris, recognized the existing eastern and northern boundaries of Poland. Shortly afterward the United States Government took similar action. This completed international recognition of Poland within its present boundaries.

Commercial and Other Treaties

The Republic of Poland has entered into diplomatic and commercial relations with every state for which there was occasion except Lithuania, which has refrained from entering into normal relations with Poland through dissatisfaction with the boundary recognized by the Allied Powers.

A network of treaties has been constructed providing the basis for diplomatic and commercial relations between Poland and other states.

Of prime importance is the Treaty of Alliance between France and Poland concluded in 1921. Also a Treaty of Alliance and Commerce with Rumania entered into in 1921.

Poland has concluded commercial treaties providing for reciprocal most favored nation treatment with France, Great Britain, Italy, Czecho-Slovakia, Hungary, Austria, Holland, Denmark, Switzerland, Sweden, Finland, Turkey, and Persia. Other treaties are in course of preparation, including one with Germany. A *modus-vivendi* agreed upon in February, 1925, between Poland and the United States serves the purpose of a commercial treaty pending the conclusion of a formal treaty. Several arrangements in regard to communications have been entered into with Russia in addition to a consular convention.

General

Agrarian Reform

The reform of the agrarian land-tenure system in Poland has as its aim the division of surplus land from large estates, with the object of creating new, sufficiently large peasant farms, as well as of increasing the size of those already existing farms which are too small to afford their proprietors a sufficient scope for their labour and a sufficient return, enough to maintain them and their families in comfort.

Polish legislation dealing with agrarian land-tenure reform has up to the present passed through two stages. The act passed on July 18-th., 1920, provided for the compulsory parcellation of agricultural estates of over 180 ha., or of over 60 ha. if situated in suburban or industrial districts. The working of this law encountered great difficulties, as a result of which it was found necessary a few years later to revise its text, and the law of December 28-th. 1926, now in force, placed the whole scheme of parcellation on an entirely new basis. The chief difference between the new and the old schemes consists in that this parcellation is in the first place put on a voluntary basis of purchase of large estates, the sale of which would be made compulsory only as a final measure. Every year at least 200,000 hectares are to be available for parcellation: during the last few years, the actual figures have been: 100,433 ha. in 1925, 218,280 ha. in 1926, 238,985 ha. in 1927 and about 280,000 ha in 1928. As a result, compulsory sales have not been enforced. Parcella-

tion is carried out for the benefit of farmers possessing very small farms, and of farm-labourers. The detailed results of parcellation during the years 1919 — 1927 are given by the following figures:

Land available for parcellation	1,011,320 ha.
" parcellated in accordance with the plan	927,268 ha.
New farms created or enlarged upon and parcellated	230,477

The above data comprise both parcellation by regional Government Land Offices and by private institutions or persons. The share taken in this work by the Government Land Offices was the parcellation of 290,668 hectares of land whereby 68,819 farms were either created or enlarged.

National Defence

Every able-bodied Polish subject is liable by the Law of May 23. 1924, amended and supplemented by a decree of the President dated June 11, 1928, to compulsory service in the army.

Conscripts are recruited between the ages of 21 and 23 and in principle have to serve their term between these ages. Those who have for any reason failed to serve as conscripts during the enlistment period must serve their term before completing their fiftieth year of age. Such persons can be called to the colours at any time before completion of their thirty-eighth year of age.

Service in the active army fundamentally lasts two years, extended in certain arms by an additional month and by three months in the navy. The ranks of the navy personnel are for the most part filled by volunteers. Volunteers enlisting in the navy are bound to serve at least four years and three months.

Men who have passed through secondary schools serve only fifteen months in the army.

After having completed their compulsory military service, Polish subjects are then transferred to the reserve, where they remain until the age of forty. During the period spent in the reserve, they have to undergo fourteen weeks of supplementary military training spread out over a longer period of time. Between the ages of 40 and 50, men are only liable to service in the event of war and as last-line reservists.

Poland has an inconsiderable naval marine for the defence of her interests on the Baltic as also a river flotilla for inland defence.

The national defence budget for the 1929/30 fiscal year amounts to 832,334,787 zlotys or about \$ 3.11 per capita.

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