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★ HEDY'S CORNER

Short Term Health Insurance

Are you going home for four months to see friends and family, going home for a six months' study trip, or any other short term stay? In any case it pays to have a health insurance, as to be sick (be it for medical or surgical reasons), is very costly in Switzerland and medical treatment or hospitalisation spiral to dizzy heights. An indication as to how popular and necessary such insurance is, is indicated by the fact that about 95 out of 100 Swiss have such an insurance (Krankenkasse). Over a long time the Swiss Krankenkassen (health insurances) were quite non-co-operative in negotiating short term health insurances. Today, however, there is the possibility that many Krankenkassen will consider short term insurance for illness and hospital costs. One may assume that the minimum time for such insurance is three months, although this may vary from Krankenkasse to Krankenkasse. Shorter terms can hardly be obtained as the membership enrolment takes quite some time. These short stay insurances do not incur proportionally higher costs than the normal long duration ones.

The premium is adjusted to the amount the person desires to be paid out by the Krankenkasse. Already during initial transaction the duration of such insurance may be stated.

It is recommended to those Swiss abroad who wish to visit their Home Country and who want to take out a Health Insurance, to get in touch in good time with such an insurance; all this of course hinges on your decision of where you want to take the insurance out: Switzerland or New Zealand! For addresses for Swiss Insurances apply to: Auslandschweizersekretariat, Postfach, C H 3000 Bern 16. Switzerland.

(Condensed from "Tages-Anzeiger")

SPECIAL STAMP ISSUE FOR "THE YEAR OF WOMAN"

Contributing to the occasion of the "International Woman's Year", a postage stamp has been put into circulation for 1975. The stamp motif was designed by artist-painter Hans Erni, depicting profiles of debating women, facing the sun.

(From "Tages-Anzeiger")

Lawyer: "Here is my account. You pay me \$100 immediately and the rest in ten weekly lots, \$25 each time."

Client: "This sounds just as if someone wants to buy a car."

Lawyer: "This is exactly what I want to do."

One Russian to another: "Is there plenty of work in your factory?"
"Just average."

"What does that mean—just average?"

"Worse than last year, but better than next year."