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*Cobra, the new look Zurich trams for the next century.*

## NEW ZURICH TRAMS

Apart from people in Christchurch, few New Zealanders will remember what a tram looks like. Trams, which at one stage were considered as outmoded and cumbersome, are making their comeback in several cities in Switzerland.

In Zurich they are bound to remain for many years to come according to the picture which shows the new design for Zurich's next generation of trams.

Called the "Cobra", these new trams present three interesting innovations, apart from their modernistic look:

- Each tram is a complete unit (no extra wagons to be hooked on).
- The floor is much lower than in the present trams which makes access and

exit much easier for elderly and handicapped people. The difference in height between pavement and tram floor will only be 18-22 cm.

- The all too familiar squeaky noise that trams make when cornering has been eliminated by allowing all wheels to move independently rather than in pairs.

The "Cobra" trams will start rolling by the year 1999 and by 2013 Zurich will have 75 of them in circulation.

### NOTE TO SECRETARIES

Next issue of the Helvetia magazine: APRIL 1997. All contributions must be in by 15 March. Many thanks for your kind cooperation.

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## TAX FREE MILLIONAIRES

Who would ever have believed that someone could live in Switzerland, be a millionaire, earn hundreds of thousands of Francs a year in income and pay not a single Franc in taxes to the Government?

Well, one of the families that have realised this unique feat is no other than the well known family Kopp. According to a Swiss newspaper, Hans Kopp, multimillionaire ex-lawyer, presently under suspicion of trafficking with drug money, and Elisabeth Kopp, ex Federal Councillor with an annual pension of some 129,000 SFR, have apparently jointly filed a nil tax return on the grounds that their liabilities were in excess of their assets and incomes. Needless to say this sensational revelation was picked up and commented upon by practically every Swiss newspaper.

Never has the revelation of a private tax return created such a furore and outcry from the usually very placid Swiss public. Thousands of taxpayers have written to the newspapers, protesting in the most violent terms against the apparent loophole in the Swiss tax law which lets rich individuals such as the Koppes totally off the hook.

Like with the Wine Box affair in New Zealand, is the Kopp's case a matter of tax "avoidance" or tax "evasion"? You will probably never find out.

## INSURANCE PREMIUMS INCREASE

Switzerland's health insurances are following the New Zealand trend. Their premiums are getting more expensive by the day. Most affected are the premiums covering hospitalisation: they have more than doubled in one single sweep. Premiums have also been graded according to your age group: elderly people paying now more than the younger ones. All this sounds very familiar, doesn't it?