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to the husband. It may vary from 50 to 90 per cent. of that pension, according to the age of the widow at the time of her husband's death. (50% before the 30th year, 60% between 30 and 40, 70% between 40 and 50, 80% between 50 and 60, 90% between 60 and 65.) The minimum will be 375 francs a year, whatever the age of the widow, and the maximum 1,350 francs. If the widow has completed her 65th year, she is entitled to the full rate of a single old-age pension.

(d) *The orphan's pension* is calculated on the basis of the full single pension due to the father at the age of 65. For a half-orphan, the rate is 30 per cent. of the single pension and for a full-orphan 45 per cent. The minimums and maximums are for a half-orphan 145 and 360 francs and for a full-orphan 215 and 450 francs.

#### PAYMENT OF PENSION.

As the pensions are calculated in Swiss francs, they will also as a rule be paid in Swiss francs. A certain choice is, however, left to the insured person. If this person still resides abroad, he may ask to receive the pension in the currency of the country of residence. The payment in this currency may also become necessary, should it be impossible to transfer Swiss francs. In the latter cases the amount of the pension will be converted into the currency of the country of residence at the official rate of exchange on the date of payment.

According to circumstances the pensions will be paid out by one or other of the following authorities:

1. By the competent Legation or Consulate, if the insured person still resides abroad and has expressed the wish to receive the pension there.
2. By the Equalization Fund for the Swiss abroad, if the insured person has asked for the payment of the pension in Switzerland, for instance to a bank or to a relative.
3. By the Equalization Fund of the Canton or residence, if the person entitled to the pension has returned to Switzerland.

As a rule the pension will be paid monthly and in advance. If the insured person so wishes or in case of special circumstances payment may also be made quarterly. The Legations and Consulates will have to make the payment by post whenever possible, so that there will be no need for the beneficiaries to call. Payment may also be made to a bank account, but in that case the risks will be for the recipient.

## SWISS BANK CORPORATION,

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## BY AIR TO SWITZERLAND.

Advancing years and settled habits often produce a state of mind in which innovations are not readily accepted. We of the older generation are therefore apt to mistrust and airily to dismiss as "newfangled" the things that are unfamiliar to us. It was so with me when a trip to Switzerland by air was suggested to me. "No, thanks" was my first reaction, "terra-firma is good enough for me." But my curiosity had been aroused and I began to toy with the idea. I found the lure of a new experience irresistible and discovered that Oscar Wilde's whimsical epigram on his ability to resist everything except temptation also applied to me. In the end, not without trepidation, I got in touch with Swissair and booked my passage.

We set out on a rainy windswept afternoon. From Kensington air station we were taken by coach to Northolt airport. There ready to take off, the Swiss plane stood on the runway. The weather had cleared and the glittering all-metal machine with the Swiss emblem painted on the tail-fin presented a pretty picture. A little excited and with a feeling of vague apprehension I climbed into the aircraft. But the sight of the keen-eyed, competent looking pilots and the friendly smile of the steward reassured me and my nervousness soon vanished. I settled down in the luxurious arm-chair, obediently adjusted the safety belt and was prepared for the worst. With a roar the engines started and almost imperceptibly the plane rose from the ground and became airborne. In a few minutes it was above the clouds and except for a few intermittent shuddering bumps due to air pockets, it sailed steadily and smoothly through the skies. My early uneasiness changed to a sensation of delight. I felt no discomfort and experienced no sense of speed. I found it difficult to realize that, sitting snugly in a cabin provided with all the amenities of a Pullman car, we were travelling at great speed through the air, a tiny speck in space. In less than three hours we landed at the airport near Bâle, with but the slightest of jars when the landing wheels touched the ground.

The return flight, on a beautiful clear and sunny day, was delightful. Far below, the French landscape unrolled itself in the pattern of a coloured map, the towns and villages, the roads and railways clearly visible. The channel was crossed in a few minutes, the white cliffs of Dover glistening in the distance and tiny boats trailing their wake on the calm water. The English countryside and presently the huge expanse of London came into view, the many familiar landmarks being easily discernible. A smooth landing at Northolt completed the pleasant journey.

In the course of the flight a meal was served, plenty of reading matter was available and smoking was allowed. Cunningly contrived adjustable ventilators added to the comfort of the passengers and everything possible was done to make the journey pleasant. The efficient care of the steward deserves the highest praise.

One of the advantages of air-travel is the complete absence of all bother with one's luggage. The passenger is spared the scramble for seats and porters which so often mars the enjoyment of rail and sea journeys. Three cheers for the aeroplane!

The seasoned air-traveller who may read these lines will probably smile tolerantly at the enthusiasm of a novice, but the fact remains that I was tremendously impressed. Truly, the conquest of the air is one of man's greatest achievements.

J.J.F.S.