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income considered adequate (*Existenzminimum*) 3,000 francs or 4,800 for a married couple, and that is not charity, but entitlement.

In two decades, the AHV paid out 14 milliard and 800 million francs in pensions and allowances (single people, married couples, widows and orphans). In 1967, revenue from premiums totalled 2,174 million and expenditure 1,992 million francs. Yet, that was not enough to cover the payments due, and public funds had to provide the rest. Tobacco tax, incidentally, is used to feed the AHV funds of the Confederation — the 2.13 million smokers in Switzerland paid 188.— each towards the old-age insurance in 1967.

In 1966, a supra-Party committee "Secure Old Age" asked for action on the part of the Government, especially with regard to the Old-Age Insurance and a seventh revision which would bring into line the allowances with the increased cost of living.

Revision for the 7th Time

At the jubilee meeting of the Foundation for Old Age in October 1967, Federal Councillor Tschudi announced a further revision of the AHV with new and better payments as from 1st January 1969. In March, the Federal Council published their Message to Parliament. From then onward, much was said and written, criticised and praised, and opinions were voiced at every possible meeting. In the June Session, the Council of States considered the Government's proposals of an increase in contributions of 1% of pay or salary and a rise of 25% in pensions and allowances. An Initiative of the "Christlichnationale Gewerkschaftsbund" proposing dynamic pension rates had been rejected by the Federal Council. The Council of States did not consider it. The Chamber put up the Government's proposed minimum pension from 175 to 190 and reduced the contribution by the self-employed to 4.5%. (The Initiative has since been withdrawn.)

In the autumn Session, the revision was on the agenda of the National Council. More than two dozen speakers had their say. The Parliamentary Commission had improved on the proposals by the Second Chamber and proposed a minimum pension of 200 francs and a maximum of 400, figures which were later accepted by the National Council and agreed to by the Council of States. 5.2% as contribution for the employed and 4.5% for the self-employed. In the final vote, these proposals were accepted by 180 to 0. Perhaps more important and more disquieting than the discussion about actual figures was the general uneasiness whether the three-pillar system was the right one after all, or whether the announced Initiative for a "Volkspension" by the Social Democrats was showing a better way. If the second pillar, that of pension schemes and other old-age provisions by employers can be increased considerably in the near future, the Initiative should not have much success.

For the first time then, employed and self-employed are being treated differently. This is also for the first time since its inception that the premiums have been increased. There has been much criticism, as was to be expected.

... and its Cost

The Federal Office for Social Insurance estimates that at present already 350 million francs is being spent on the AHV by public funds, and that sum will go up to 530 million by 1st January 1969 when the revision comes into operation. Together with invalidity insurance and additional allowances, Confederation and Cantons will have

to spend 990 million francs, i.e. 224m. more than would have been necessary without the revision. It stands to reason that any future revision will not be made without a substantial increase in premiums.

AHV and the Swiss Abroad

Now a word about the voluntary AHV insurance for the Swiss abroad. By the end of 1967, 27,677 Swiss abroad received pensions, 1,182 invalidity pensions, 303 AHV welfare grants. 58.7m. francs have been paid out as against only 8.2m. premiums. This reflects the fact that only people of low income classes have joined, seeing that an employed person has to pay the full premium, not like in Switzerland only half, with the employer paying the rest. The oldest Swiss pensioner abroad is a man born in 1865, the youngest an orphan barely a year old. Swiss living abroad can join up to the age of 40. The revision has brought a change affecting Swiss women separated from their husbands — they, too, can now join the voluntary AHV like divorced women. And there is a second point — Swiss living abroad who are insured but get no pension, such as wives who are temporarily unable to earn money, may get a special AHV grant.

The commission of experts on problems of old age said in their final comment that nobody could be indifferent as to what social, economic, physical and emotional conditions the ever increasing number of old people spend the last phase of their lives, nor whether the aged are bad-humoured, bitter, unhappy, whether they consider themselves useless and valueless, or whether they feel themselves as considered and respected members of the community. With the vast sums that are spent on welfare, the real problem is not solved. The human factor cannot be taken care of by monetary expenditure. One can still be miserable and lonely, even in comfort. The ideal way of growing old is to combine the enthusiasm of youth and the Maturity of middle age with the wisdom of old age — but how many are able to do this? To grow old is an art, and few master it. Wherever loneliness and poverty of the spirit can be relieved, many a young man and woman will find a rewarding task — "these days are soon gone, and we fly away."

(Compiled by the Editor from news and reports received by courtesy of Agence Télégraphique Suisse, "Schweizerisches Kaufmännisches Zentralblatt", "Baeurin", "Echo", "Basler Nachrichten" and "Frau in Leben und Arbeit".)

SERIOUS FIRE COSTS TEN LIVES

A 17-year-old assistant nightporter, as a result of a quarrel and stimulated by drink, set fire to the 100-year-old hotel "Metzgerbräu" in Zurich in the night of 9th October. Seven of the ten people who lost their lives were guests, and the number of injured totalled eight. Several of the guests who were able to escape, had nothing beyond the nightwear in which they had been to bed. The Red Cross helped them with clothing, the authorities gave them money, and some had to have new passports. Two of the victims were Swiss, two German, one Spanish and one Italian, a Swedish mother and her son and an American couple. All hotel papers were destroyed, and identification of the bodies had to be helped by Interpol.

150 firemen tried to get the fire under control, but the age of the hotel and a glass-covered courtyard frustrated their efforts. A question in the Zurich Commune Council referred to the possibility of insufficient safety due to the courtyard roof.

[A.T.S.]