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COMMENT

Several important roads converge on the Swiss Cottage, and at one time a horse-bus service used to run from there to the City. When the Metropolitan Railway Company extended their line from Baker Street to the outskirts of Hampstead, they named the station after the tavern, and "Swiss Cottage" later became a place-name for the immediate neighbourhood.

The present premises date from 1965 when the Swiss Cottage was completely re-constructed and converted into one of Chef and Brewer's most stylish and luxurious houses. An average of 5000 people visit the tavern every week. It has seven bars and two restaurants, each with its own special background and atmosphere.

The success of the "Swiss Cottage" is not only due to its pleasant atmosphere. It is greatly helped by the many young people who live in the area and especially by the fact that there are practically no pubs within a radius of a mile. A rare feature is that one can see well dressed middle-aged and elderly ladies take a drink by themselves between 5 and 6 p.m.

When the original Swiss Tavern was built 170 years ago, it was surrounded by meadowland. This was still the case a century later. We were told that a milk farm was attached to the inn until 1903. It supplied a dairy located at the beginning of Finchley Road.

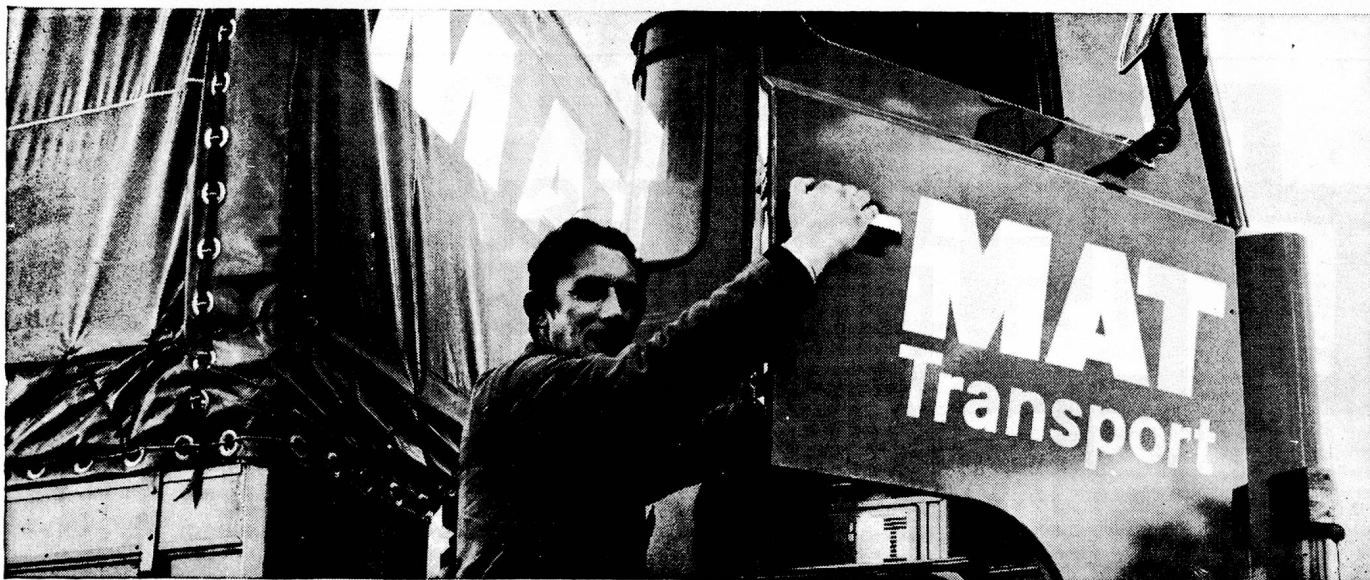
We're back in your letter-box! This fourth Special Issue follows hard on the heels of the previous ones as Berne was most anxious to give all the Swiss of this country a last opportunity to subscribe to the Voluntary Old Age Insurance scheme, the dominant theme of our Special Issues so far. The last date of admission falls on December 31st and since there is still over a month to go, the Swiss authorities will not be blamed for not having given everyone ample warning!

The scheme appears to have obtained an encouraging response so far. Examples given on page 8 show the hard advantages that can be gained from joining it. Admittedly, certain sacrifices, amounting to about 7 per cent of earnings, have to be accepted. But pensions, increased last year with the implementation of the 8th Revision of Old Age Insurance, are very high by British standards. A lone person having paid his contributions regularly during his working life now earns between 400 and 800 francs a month (£50 to £100) depending on his previous income. Married contributors are entitled to pensions varying from 600 to 1,200 francs (£75 to £150) a month. Needless to say, this compares rather favourably with what is offered to British Old Age pensioners, although contributions are higher. It is almost certain that these benefits will be raised on 1st January 1975 to 500-1,000 francs and

750-1,500 francs to take account of the rising cost of living. These advantages will naturally apply to AHV contributors abroad.

Old Age Pension is a major topic in Switzerland. It is given far more prominence on political platforms and in the news media than in Britain. This is probably due to the fact that Switzerland has fewer social problems and can devote more attention to old age. This attention is manifest on the many "initiatives" that have been launched to further improve the present system. Left-wing parties have gone so far as to demand complete state guarantees for the welfare of the old. The ideal they champion is to give people the opportunity to enjoy life without having to worry about their sustenance in old age. They believe that our Society should look after the old as do more dictatorial or less individualistic societies. But the general consensus in Switzerland is that individuals should be partly responsible for their future. They should be free to hoard gold, take on an endowment policy or spend the money thus tied down for their immediate enjoyment. Private companies should also make their contribution to old age by promoting their pension funds. What the State is at present prepared to give will not give contributors the same standard of living after retirement, but will enable them to lead dignified existences. The system also has positive social implications since it

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