

IN THIS ISSUE

- PAGE ONE
- New Members
- Editorial
- Future Events
- HEALTH
- Butter vs Margarine
- SCIENCE/TECHNOLOGY • Obituary
- Electromagnetic Bombs
- CULTURE
- The Finkler Question
- BUSINESS AND FINANCE
- Falling Stock
- TRAVEL AND LEISURE
- Cappadocia
 Martinsloch
- S P O R T S
- Best Skiing Areas
- From the Lanes:
- Keen players on a wet evening
- Did You Know?
- WWW.SELECTIONS
- Websites Worth Visiting
 PUZZLES
- Sudoku
- TIDBITS
- Member's Marketplace
- IMCZ Rates
- Corporate Space

Editors • John Hosking / Muthana Kubba • e-mail: News@IMCZ.com

Published twelve times a year by the International Men's Club of Zug 🗖 🗖 🗖 🗖 🗖 🗖 🗖

EDITORIAL

The days are getting noticeably shorter and many of us already go to work with the headlights switched on. The tidings of winter are with us; some of us had already their first ski outing. Five months of cold or very cold times are ahead, and we had better brace ourselves for them.

Maybe this is the most appropriate time to think about how best to live through the coming long, cold winter nights. Of course watching television is one way of passing the time; however, it is by far the worse possible option. Not only are the majority of TV programs totally void of any intellectual content, watching television by itself is a very asocial activity. It blocks any intelligent conversation which you might want to have, and switches your mind into a very lazy mode, with disastrous consequences. It is a habit forming activity which encourages your mind to switch into lazy mode whenever it can.

It is vastly better and much healthier in both the short and long term to curl up with an interesting book. Reading is not asocial since you can stop anytime you want to. What is more, reading engages all your faculties and keeps you alert. Have you every noticed that you can almost never remember what you saw on television last night, but you will always remember a book which you read and enjoyed several years ago.

I was truly delighted at one of our recent Stammtisch meetings, when two club members pulled out small A5 size thin black booklets, and bragged that they have 3000 books of their choice on each of them. Yes, they had 'Kindles'. I could only reply that I have an A4 size device which has only 100 books on it, the iPad. There are many other similar devices on the market, but they all have one thing in common: they give you the possibility of taking 3000 books with you wherever you go, in a device which weighs far less than one

small book. What a luxury! You no longer have to worry about all the available shelves at your home being full of books and not knowing where to put the next book on your shopping list.

Whichever way you decide to read a book, electronically or traditionally, it is a very worthwhile activity for the coming long winter nights.

Muthana Kubba Joint Editor

Introducing...new members THE IMCZ WELCOMES:

George Kariofyllis George hails from Greece and works for a financial institute.

Thomas Saganiuk

Thomas works for Amgen Europe, has two children and enjoys running, fitness, chess and fashion.

John Lalor

John is from Dublin, and is 34 years of age. He moved to Switzerland in January with his wife, who works for Roche and lives in Lucerne. He is a psychologist by profession and is in the process of getting his qualifications recognised. He has already been offered one job in Zug so far; however, he is working at present in Zurich. He studied in Israel and is widely travelled, has worked in Boston and Chicago. He plays rugby and is involved in several organisational aspects of the Rugby Club of Lucerne, which was where he met Andy Habermacher. He enjoys hiking. the gym, cycling and reading as well as some baking!

Dejan Janosevic

Dejan is a Swiss, Serbian national and works for Rixo International Trading Ltd. He enjoys playing soccer, tennis, squash, jogging and snowboarding.

The Club would love to know more about new members and any elaboration shall be welcome



FUTURE EVENTS

- NOVEMBER 16 Bowling Center White Line Meierskappel
- NOVEMBER 24 New Members' Reception, Restaurant Bären
- DECEMBER 15 Joint Stammtisch with ZIWC
- JANUARY 26, 2012 Annual General Meeting, Park Hotel
- JANUARY 28, 2012 Burn's Night Dinner, Landhaus, Baar

EVENT NEWS INCZNEWS

Round the Lake Walkathon



On the morning of Sunday October 16, a dozen or so members and guests gathered at the Pickwick Restaurant in Zug to start a clockwise walk around our beautiful lake. The dry and cool weather was a great motivation, but the sun was hidden behind a cover of high fog. It did show its face, however, very briefly by the time we got to Arth.

A few participants were on bikes, one even had an electro bike, but in fairness to her, she had her 5-year daughter old with her on the bike.

The first male to make it on foot was Giacomo Stutz who finished in about 8 hours. Congratulations Giacomo, you are the winner.

Thanks are due to IMCZ member Ian Scarr-Hall for organising this exciting event.

Fox Factor

In the second half of our Stammtisch on September 22, we were entertained by our President Andy Habermacher to an interesting presentation.

Andy told us how Dr. Fox managed to fool a professional audience, gathered lot of compliments and applause, in spite of the fact that he was not a Dr. and not even a scientist.



Our judgements are influenced by several factors, many of them are totally illogical. Finally he presented his just published book on the subject, "The Fox Factor".

Thanks Andy for a most entertaining presentation.

Announcing our second annual event: the 'New Members' Reception'

When: Thursday November 24, starting 18:00 hours, till 20:00 hoursWhere: Restaurant Bären in Zug, Baarerstr. 30, Zug, Tel. 041 7110943 Only 2 minutes walk from the Parkhotel

Cheese Raclette and drinks on the house Members free of charge. Guests Sfr 45,-Come along, meet many members, have fun.

Musical Events

There's a fair bit of "groovy" music coming up around Zug. Here's a list for November and December.

Dukes Restaurant, Sihlbrug (www.dukes.ch) 7:00pm – late Friday November 4th Stuart & Reidt *Classic acoustic blues with guitar and harmonica*

Pickwick Pub, Zug 8:00pm – 10:30pm Monday November 7th Triple Bypass The best of the hits from the 60's and 70's

Almodobar, Zug (www.almodobar.com) 6:30pm – late Thursday November 10th Stuart & Reidt *Classic acoustic blues with guitar and harmonica*

Thursday November 24th Stuart & Reidt *Classic acoustic blues with guitar and harmonica*

Thursday December 8th Stuart & Reidt *Classic acoustic blues with guitar and harmonica*

Thursday December 22nd Stuart & Reidt *Classic acoustic blues with guitar and harmonica*

Pier 41, Zug (www.focus-world.com/de/pub/pier41) 8:00pm Monday November 14th Stuart, Reidt & Loesche Acoustic blues guitar, harmonica & keyboard.

Monday November 21st Triple Bypass Unplugged Classic 60's & 70's acoustic style

Monday December 12th Stuart, Reidt & Loesche Acoustic blues guitar, harmonica & keyboard.

Monday December 19th Triple Bypass Unplugged Classic 60's & 70's acoustic style



HEALTH IMCZNEWS

Butter vs. margarine – melting pot of pros and contras

Contributed by IMCZ member Remo P. Jutzeler van Wijlen, Head R&D Sponser Sports Food Ing. Appl Food Sciences, MAS Nutrition & Health ETHZ

Do you know the difference between margarine and butter? The most obvious is probably known to all of us: margarine comes from plant oil, butter from milk. That both of them have the same amount of calories you may be did not think of, but sounds reasonable, too. More into the details, butter is slightly higher in saturated fats at 8 grams, compared to 5 grams for margarine. Although butter has been maligned for being an un-healthy product this view is changing. The



old story about unhealthy cholesterol in butter has melted completely away in the light of new evidence, since dietary cholesterol is a non-issue: reducing/increasing dietary cholesterol merely influence your blood cholesterol! The body regulates its cholesterol levels closely, hinder-ing or enhancing absorption of dietary cholesterol freely as needed. Analytical deviations and seasonal, hor-monal, individual variations or physical activity, have much greater influence on blood cholesterol levels.

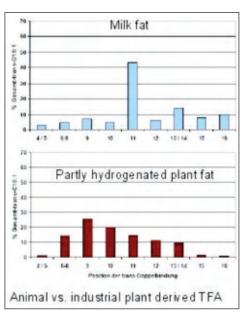
Nowadays, the wind is changing. In the last decennia margarine in turn got the bad reputation of increasing cardiovascular disease risk, because it has been high in trans-fatty acids (TFA) due to its manufacturing process. But most of the industry has changed the process during the last years, and TFA content has been successfully lowered in good-quality margarine. Yet, foods with industrial plant oils like margarine still have a completely different TFA profile than butter (see graph). The physiological implications and health benefits of natural TFA vs. industrial plant-derived TFA I discussed already previously (January 2011 Newsletter). Furthermore, in our present nutrition with Fast Food, precooked, fried, and baked snacks and lots of cereals we consume a higher omega6- to omega3-fatty acid ratio than what would be optimal for our long-term cardiovascular health. The ideal ratio of omega6 to omega 3 fatty acids is 4:1. However, we live with a ratio above 20:1! Incidently, mother's milk has a ratio of 2:1!

Butter contains key nutritional ingredients including antioxidants which can help to offset free radical damage to cells. It also is a natural source of vitamin A and D – as is margarine mostly, too (along with added vitamine E as an antioxidant). Another interesting nutrient in butter, though, is conjugated linoleic acid, which is thought to help maintain lean body mass, prevent weight gain, and potentially reduce the risk

of certain types of cancer.

However, the myth that margarine has lower caloric content than butter has not yet vanished. If you prefer to take light margarine (half-fat) then it would have about the same caloric content as butter. Both consist of about 80% fat, or 215 kcal for a 30 g serving.

In conclusion, caloric and micronutrient content of margarine and butter are about the same. Quantitatively, trans-fatty acids are no longer a problem anymore in



margarine. However, qualitatively the fatty acid profile of butter is most probably healthier in spite of a higher content in saturated fatty acids. On a single serving scale this really doesn't matter at all – on a lifetime scale it may very well does!





SCIENCE/TECHNOLOGY



A Genius Departs

The name of Steve Jobs was mentioned at least 3 times in the last 24 months on these pages. Although, it was widely known that he suffered from cancer of the pancreas, his departure came as a shock to everyone who had an iPhone in his hand or a Mac on his desk. So what makes him so very special, after all the world have seen several geniuses who arguably have invented a far larger range of devices and concepts?

What distinguishes him from all the others is that he understood, like no one else, what the end user wants and how he thinks. He had the courage to leave the closed world of the technocrats and specialists, with their own incomprehensible language and their elitist attitude against normal mortals, and asked himself how would I like the device to be if I were a layman?



I pride myself as having imported the first Lisa computer into Switzerland in April 1985.

There were PC's at the time and the only computers available were Apple II, working with DOS (Disk Operating System), with an 8-bit a memory of only 8 kBytes and a clock speed of 1 MHz. Compared with Lisa, it was a revolution! It had a graphical interface and windows. I guess I am one of the first people around who

sumne

dran



Contributed by IMCZ Secretary and Joint Newsletter Editor Muthana Kubba

actually had a mouse in my hands then. Unfortunately, it didn't take off, it was far ahead of its time, and both Steve and Apple went into trouble. We had to wait till the nineties for Bill Gates to bring the PC (Personal Computer) with a Windows 3.3 operating system. The PC took off; Microsoft became one of the largest companies around and Bill Gates the richest man in the world. In the meantime, Apple got into trouble, forced Steve Jobs who was one of its founders out and avoided bankruptcy with the skin of its teeth.

Apple became desperate at the turn of the century. They needed new products to compete against Microsoft. In 2000 Steve agreed to become it CEO (Chief executive officer) again. That was the turning point in the fortunes of Apple. He wasted no time and set about redefining how people would look at computers and electronic technology. He remained faithful to his philosophy: make it easy to use for the consumer, and keep the consumer-and everyone else at that- away from the technology. All Apple products are propriety black boxes and no one has access to them or can change it. Not even the battery of the iPhone can be changed!! Frustrating as this may be to technically minded customers:

> it did have one highly appreciated side-effect: All Apple products are almost completely free from viruses and malware.

The difference between Steve Jobs and Bill Gates is telling. Bill was and probably still is a brilliant programmer, he loved writing code. Even as the richest man in the world, he loved writing codes during breaks. He was a typical engineer who loved doing things irrespective of the world outside him. Steve on the other hand was neither a programmer nor an engineer. He couldn't even write code! What he could do, however, was ask programmers to write programs to convert his ideas into working devices. The whole of his mental powers were thus focused on the customers and how they think and what they need.

Although I pride myself as being technically reasonably well versed, it took me more than half an hour, wading through instruction manuals and trying out different key combinations, in order to find out how could I add a birthday to a contact name on my Nokia mobile telephone. In the end I gave up. The effort was simply not worth it. On the iPhone, however, it took me less than two minutes to find out. Instruction manuals? What manual?, Handbooks? What handbooks? They do not exist. Everything is so simple and intuitive.

Steve left us on October 5th 2011, but his legacy shall stay with us for many generations to come.

Muthana Kubba



We take photos. We just thought you should know.

sumnersgraphics.com

SCIENCE/TECHNOLOGY

Electromagnetic Bombs for the Next armed conflict

It has been revealed lately that the United States army was preparing to use a new technology against Gaddafi's troop in Libya. However, President Obama, fearing bad publicity, did not give the green light. No this is not a cyber war with Stuxnet virus and its likes, but a different one in which all electronic equipment simply cease to function. In its extreme form, even vehicles would stall and wires would burn. Hence instead of infesting computers with clever viruses, simply burn all the electronics in them.

In order to understand what this is all about, cast your minds back and ask yourselves how many times have you returned home after a very nasty thunderstorm and found that half the electronic equipment you have did not function any more?

Indeed, I am referring to very strong electromagnetic pulses which generate very high currents in any conductor which crosses their path. Such current pulses, although having very little energy because they are so short, burn the sensitive electronics in the devices they happen to cross and thus renders them useless. As a rule, such waves do not harm living beings and are thus harmless to humans.

Of course these facts have been known for sometime. It was observed for example that all electronic equipment which have not been specially protected, were damaged within a radius of a few kilometres from an atomic explosion. Atomic bombs generate huge electromagnetic waves when they explode; the heat and the radioactive fallouts come later.

The ElectroMagnetic Pulse EMP

Due to the increasing total dependence on electronics in modern warfare, the attention of the military has been shifting from fighting with guns and bullets, to using electromagnetic guns to disable the enemy's capabilities without killing its soldiers. The focus has been then on how to generate very strong electromagnetic pulses without having to use an atomic bomb to generate them. Incidentally, the word electromagnetic means what we daily experience: sunlight, TV-signals, infrared radiation etc. are all electromagnetic waves of different frequencies.

To generate the very intense electromagnetic pulse (EMP), a frequency outside the visible spectrum is usually chosen, to avoid harming human eyes. Ideally a frequency in the microwave is chosen. There are various ways of generating such intense high frequency pulses. The most obvious of which is using the well known magnetron, which is already used in radars and microwave ovens. Contributed by IMCZ honorary member and joint Newsletter editor Muthana Kubba

In practice, there are several distinct types of non-nuclear weapon grade EMP generators:

AESA (Active Electronically Scanned Array)

These look strikingly similar to radar. Radar uses hefty high frequency pulses repeatedly and waits to receive their echo, from which it can work out the speed, direction of motion, shape and size of the targets. Special radar

equipment had been developed, which are capable of generating extremely strong pulses of longer durations. Such equipment look, to the untrained eye, like normal radars, but they could at the switch of a button change their modus, and become lethel ray

modus and become lethal ray generators, tracking a given target and immobilising or damaging it completely.

Such arrays have been developed mainly for airborne deployment. They are fitted to fighter jets to both increase their defence capability against incoming missiles and their offensive power against enemy installations.

Radio Frequency Vehicle Stopper

The technology for remotely stopping vehicles or boats is quite advanced and operational units have been produced for testing purposes. The principle of operation is the same. The device consists of a microwave transmitter mounted on a truck, with an antenna that looks very much like a radar antenna. When aimed at another vehicle, it interferes with the crankshaft position sensor and causes the engine to stall. It has been successfully tested on vehicles, tanks speedboats etc. The attractiveness of this weapon can't be underestimated, especially when civilians are involved. It has been known

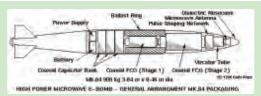


in recent armed conflicts that civilians were always used as human shields, and weapons or command and control centres were known to be hidden inside hospital, schools or

mosques. This weapon would disable them without harming the civilians.

In an elaboration of the above technology, electromagnetic missiles are being developed and are now undergoing tests. These missiles do not have a warhead filled with explosives; instead they have a microwave generator which emits a very strong electromagnetic wave on

impact. It virtually mimics a very hefty lightning stroke. This device has the advantage of being deployable from an aircraft to precisely hit the intended target, in a way similar to the intelligent bombs used these days.



Active Denial System

Another variant of the arsenal of electromagnetic weapons is the Active Denial System ADS. In this variant, millimetre electromagnetic waves are generated. Those who are familiar with the electromagnetic spectrum would know that electromagnetic waves with a wavelength in the millimetre range are the infra red radiation. For the initiated, millimetre waves are used in the ultra modern body scanners airports are being fitted with. They see through clothes and can detect non-metallic hidden objects.

If the power of these waves were increased, then at a certain level the body will start feeling the heat because the moisture on the skin begins to evaporate. Increase their power even more and they become very uncomfortable and the subject would start running away. Such systems are being developed to scare enemy soldiers away in a combat situation rather than killing them.

Such devices have their limitations. Millimetre waves are absorbed by the atmosphere and their range is limited, especially in bad or rainy weather.

The emphasis has been all along on non-lethal devices. Let us hope, rather pray, that the remaining days of the Kalashinkov would become numbered.

Further Reading Electromagnetic Pulse Bomb The Economist

TRAVEL AND LEISURE

Contributed by IMCZ member Ilham Yüksel

Ancient Region of Central Anatolia, Cappadocia

With the tidings of winter approaching, I like to bring to your attention a not very well known region in Turkey, whose most unusual and striking beauty can't be surpassed anywhere. I am referring to a region in central Anatolia called Cappadocia. The name originated from Persian and means, "the land of beautiful horses"



Its beauty becomes especially striking in the winter with snow flakes covering the slopes and adding a fairy flare to the whole area. It owes its striking beauty to long past geological events, when a huge Volcano erupted and covered the whole region with a very thick layer of tufa. Basically compacted volcanic ash. It



was sculptured due to erosion by wind, rain and ice over the millennia into most unusual and striking rock formations, called:

Fairy Chimneys (Peri Bacalari) at Cappadocia

Obviously flood waters, running down on the slopes of valleys have found their way down creating cracks and ruptures in the hard rock. The softer and easily erodible material underneath was gradually swept away, receding down the slopes and forming as a result conical formations protected with basalt blocks have been created. The cone is constructed from tufa and volcanic ash. Various types of fairy chimneys are generally found in the valleys of Uchisar-Urgup-Avanos triangle, around the towns of Nevsehir and Aksaray.



Fairy Chimneys seen from air

Human settlements found their way to this area since prehistoric times, mainly due the good shelter from extreme weather they provided. The chimneys were used as houses which provided an excellent shelter from wild animals as well.

Human settlements were dated as far back as the bronze age. Cappadocia hosted many civilisations like Hitite, Frig, Pers, Byzantine (The Eastern Roman Empire), Seljuks and Ottoman. Although this region has been the control of non-Christian under civilisations since 11th century, there are still many important relics belong of Christian period. Before Christianity was accepted as the formal religion of the Roman Empire, the first believers who escaped from the persecution of the Roman Emperor in the 2nd century B.C came to Cappadocia over Antakya and Kayseri and settled there. Due to strong animosity of the Roman Empire to Christianity, the first believers had to perform their religious practises secretly. Therefore, they have built underground cities, where they could survive and practice their religion freely. These underground cities were built in such a way that it was impossible to recognize them from the outside. The entrance to these cities was blocked with massive stones. Since they had to live there for long periods of time they developed built the cities with ample rooms for provisions, ventilation chimneys, wine production and preservation rooms, chapels, abbeys, water wells, toilets and meeting rooms.

This area has become a very attractive tourist location. Here some of the highlights it offers:

Göreme Open-Air Museum, this is one of the biggest open air museums in Turkey. It is located at Goreme Valley. You can visit churches and monasteries built for Christians. This site is a member of Unesco World Heritage list since 1984. Due to limited space I cannot give you more information about this site.



Entrance to Goreme Open Air Museum

Underground Cities, there are plenty of underground cities in the region. Until now some 40 underground cities have been discovered, of which only six are open to visitors. The most important ones are Tatlarin, Derinkuyu, Ozkonak, Mazi Village, Kaymakli and Gaziemir. Among these cities, Derinkuyu underground city is the biggest and deepest. This city consists of several floors with a total depth of approximately 85m. Unique to Derinkuyu complex and located on the second floor is a spacious room with a barrel vaulted ceiling. This room is assumed to be used as a religious school. The large ventilation shaft with a total length of 55m. was also used as a well. The shaft has also provided water to both villagers above and, if the outside was not safe, to those underground. The underground complex consists of 11 floors. Each floor covers an area of 650 square meters. In case of emergency each floor could be closed off separately. The city was connected with other underground cities through long tunnels. It is



estimated that between 20.000 -50.000 inhabitants could live there.

Barrel vaulted ceiling at Derinkuyu

Elmali Church (Kilise). This church is one of the most interesting and well preserved churches in Göreme Valley. This church is the smallest cross-vaulted church and its frescoes are very artistic and beautiful. Although they were made in 11th century they look fresh and bright. The church's drawings depict scenes of the saints, bishops and martrys.





Some Examples of Ceiling and Wall Frescoes from Elmali Church

If you are bored from seeing old monuments and you want to do some outdoor activities in Cappadocia, I strongly recommend you to take a balloon tour. Balloon tour is one of the most preferred activities by tourists. The tour begins everyday at sunrise and lasts about 1.5 hours. You can also arrange special tours with your friends like full-moon tours. Since the region covers vast area you can see all canyons, valleys and fairy chimneys from the air.

TRAVEL AND LEISURE

Photo taken from a Balloon Festival at Cappadocia



Besides taking a Balloon tour you can do some horse-riding and make a bit of shopping from the famous wine factories or buy ceramics made in the ateliers using ancient techniques. If you want to stay for a night or more, which is strongly recommended, you can find accommodation in one of those "cave" hotels. There are many cave hotels in Cappadocia region. Depending on your budget you can decide on one of them. The caves were once built and used in order to survive, however, now they host tourists. All cave hotels are quite comfortable and give you the chance to sample the best and most delicious Turkish Specialties.

Without any reservations, Cappadocia is unique on this planet. There is simply no other place on Earth that comes near. It is not only the land of beautiful horses and underground cities; it has an flair of mystique that you don't find anywhere else.





Views of a Cave Hotel in the Region

Martinsloch

As we started our journey just after 07:00 on Sunday 01st October 2011 we were enveloped in a thick, moist fog typical of Rotkreuz. Unusually, the fog persisted until we finally breasted the pass in Hirzel and began our descent to the motorway access to Chur. By the time we turned off at the exit for the Glarnertal, the sky had brightened and the much promised sun was clearly making itself felt. This made our journey through the charming, postcard scenery all the more It is interesting to note that, eniovable. notwithstanding the unsullied nature of the countryside, this area was once a centre of the early textile industry. One is reminded of the Spinnerei in Baar and its origins and history, much of which was replicated in the Glarnertal for the same reasons, plentiful supplies of fresh water for both cleaning the wool and driving the mills.

When one turns left off the road at Schwanden to follow the Sernftal to Ems, one is rewarded with an even more rustic landscape. One follows this road virtually all the way to the end, taking one more left turn to enter the ancient village of Ems, which is studded with a good number of buildings and houses dating back to the 15th & 16th centuries. All of these buildings are under "Denkmalschutz" i.e. are of historic interest and thus protected by law. There are more than enough parking spots along this road, albeit one should avoid parking in the centre of the village.

Why would one wish to be out and about at such an early hour on a peaceful Sunday morning? In a word it was the "Martinsloch" which had drawn us to Elm. This is a natural phenomenon which recurs twice a year on 13-14th March at 08:53 and 30 September-1 October at 09:32. (for leap years the later date applies) Shortly after the sun rises, it shines through a hole in the top of the mountain range which forms one side of the valley in which Elm is situated. First of all a beam of opaque light appears, which streams through the Martinsloch, heralding the main event. This 5 km long beam moves at a rate of 23 metres per second across the hillside opposite which, according to the local guide, is home to the biggest maple woods in



Switzerland. It lights up, then casts back into shadow, the trees, objects and houses in its path in a most fascinating manner. Apparently the hole, so far up in the mountain tops, was formed many millennia ago by the melting water from the glacier which rose to that height so long ago seeking the easiest means of egress. Unusually, the rock at the top of this mountain range is younger than that upon which it is based. This is due to natural tectonic movements of 1 cm a year! Such timescales as are involved in these geological movements put our mere mortal spans in a very different perspective indeed.

The entire spectacle lasts about 2 $\frac{1}{2}$ minutes. The highlight is the time the sun completely fills the Martinsloch, intensifying the effect dramatically. It is advisable to don the glasses made for observing an eclipse to eliminate any risk of damage to the retina. To add to the benefit and enjoyment of the event a local guide (a former teacher) provides by means of a microphone his comments, explanations, background stories and legends for the many spectators and

photographers gathered around the church to view the unfolding of this fascinating biannual occurrence. An added joy is the exposure one has to the local dialect and its unique expressions. Upon the conclusion of the above event, we visited the "Schiefermuseum" which is housed in the building in which formerly slate (Schiefer) was worked and formed into the chalkboards. These were once universally employed in Swiss schools, before paper finally became affordable enough to sound their final death-knell. We enjoyed a lively and informative talk on the history, rise and fall, of the slate industry in Elm. Particular emphasis was laid upon the unprofessional manner in which the slate was removed from the mountainside opposite the village. This led to a defining moment in Elm's history: namely the massive landslide whereby a huge tract of the mountain thundered down into the valley, costing the lives of some 140 poor souls who were hurrying to escape their doom. We were then escorted around the rooms in which the slate was worked and formed for its various uses. The machines are between 90 & 100 years old and all still work in their original, mind-boggling (and noisy!) fashion without ever having failed in their functions. They require but a spot of oil and work as well as they ever did.

By this time, having investigated the village, its houses and plaques in some detail, we felt it was time for a spot of lunch. Upon local recommendation we sojourned in the Sonne, taking our place on the wide, sun-blessed terrace behind the hotel with a fine view of the

valley and mountains all around. We can heartily commend the restaurant both for the menu and for the quality of the food presented. My wife had a mixed salad with medallion of venison whilst I chose the sliced veal liver and Rösti, both of which were excellent. Thus strengthened, we made our way back home having determined that one cannot drive further on to take the Panixerpass, much less a road to Flims. Nevertheless, we did return on a different route, turning left at Siebenen

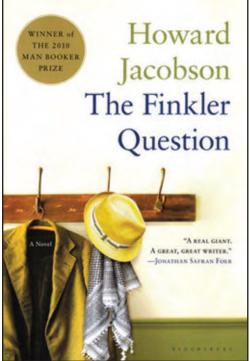
then going via Willerzell over the Sihlsee, bypassing Einsiedeln and popping into Schwyz on our way. It was a fine outing, one which I can heartily recommend.

CULTURE INCZNEWS

The Finkler Question by Howard Jacobson

Recently, a small group of ladies met at the Zug Public Library to discuss this year's Booker Prize winner, 'The Finkler Question' by Howard Jacobson.

The novel concerns the friendship of Julian Treslove, sometime unsuccessful BBC radio producer and current professional celebrity 'look-alike' and his Jewish friends, Sam Finkler (whose name Julian uses as a synonym for Jewish, hence the title), an



Alain-de-Botton-type celebrity philosopher, and their former university tutor, Libor Sevcik, a former showbiz journalist.

Although Jacobson has described himself as an 'English Jane Austen', rather than an 'English Philip Roth', his book seems essentially just as 'male '-oriented to this female reader, albeit without Roth's misogyny. In fact, Jacobson's men seem to love women very much in rather idiosyncratic ways. Marital and non-marital fidelity is also a theme of the book, though not a major one.

Apart from friendship among men, the novel is concerned with the male/human search for identity and belonging in a society which seems to be becoming more brutal and alienating. Treslove is mugged at the beginning of the story by a woman, an incident which he chooses (at great length and over many pages) to see as an anti-semitic attack. Perhaps prompted by his perception of his friends' success in life and with women as a result of their being Jews, Julian decides that he wants to become a Jew himself and embarks on a self-appointed course in order to achieve this aim, including taking up with a larger-than-life (in all senses of the word) Jewish lady called Hephzibah. However, Julian's interest in Judaism is more cultural than religious. He attends a Seder, where he meets Hephzibah, but does not go to the synagogue.

The other two men manifest their own versions of Jewishness. Libor is a gentle, old-fashioned, European, cultured Jew, whereas Sam is an arrogant, brash, British exponent. Both are mourning their recently lost, beloved wives and Julian is jealous of their bereavement. Sam and Libor argue incessantly over the Jewish/Palestian question, the book giving the author the opportunity to present the whole spectrum of views on this subject, although the anti-Zionist faction comes off worse. Sam gets involved in a group whom he renames the 'ASHamed Jews'. Julian, therefore, is trying to become Jewish while his friend Sam is trying to disassociate himself from his fellow Jews (by paradoxically joining a group of them!). One of the ASHamed Jews goes

as far as trying to reverse his circumcision,

descriptions of which may make male readers squirm in their seats.

Contributed by ZIWC member Helena Lustenberger

At the end of the story, Julian witnesses a peer attack on a Jewish schoolboy, an incident which echoes his own perceived racial assault at the beginning of the book. His reaction to this incident completes the circle of events.

Some readers have complained that Julian is essentially an unsympathetic main character. He has a history of failed relationships with women who mock him and sons with whom he cannot relate (he occasionally can't even tell them apart). He is content to sponge off his latest lady friend, he is jealous of his friends, even of their bereavement, and certainly is no friend to them, eventually shocking Libor with his selfish revelations. Furthermore, the novel's treatment of the situation in the Middle East is also contentious, and finally, the writer's style itself has given rise to criticism. Some find it badly-written and sloppy, whereas others find the prose witty and inventive. This reader enjoyed the Woody-Allen-like humour and was fascinated by the insights into the Jewish culture and the male mind. We ladies would have liked to have had some male contributions to our discussion as well as a 'Jewish' take on the subject matter.

For those who fear that the novel is too 'Jewish', I can only say that the themes of male friendship, with its inherent competitiveness, and the search for identity and belonging in society are universal and I believe that Jacobson is using 'Jewishness' as a metaphor for 'being human'. I would urge you to read this book yourself and make up your own mind as to the validity of its premises. I am sure you will find it challenging and engaging.

Helena Lustenberger ZIWC, English teacher and lecturer

REMEMBER The Stammtisch every Thursday evening 18:00-20:00

Join us at the Park Hotel lobby or back garden

BUSINESS/FINANCE

by IMCZ member John Henry Smith

What the Turkey Tale and The Rubaiyat of Omar Khayyam have to say about 'Averaging Down'

For most investors, losses pack more of a punch than gains. It's a fact that's been well established by experts in behavioural finance, a field that uses psychology to explain investment decisions. Some experts have even estimated that the pain of a loss is twice that of the pleasure of a gain. This human trait helps explain why investors do what's called "averaging down."

The term refers to the process of buying additional shares in a company at lower prices than you originally purchased, thus bringing down your average price per share. While in minor corrections under the proviso that the stock's fundamentals have not changed, averaging down is not a damaging strategy, however in stronger corrections where specific risk is not the root cause of the fall, you are generally better off getting out the stock altogether.

From my own experience, I know that it can be psychologically tough to get run-of-the-mill investors to follow this advice. Reasons may include emotional attachment, an unwillingness to acknowledge failure or a long-term time horizon, sufficient for the stock to recover at its own pace.

The other side of the coin is that, by selling a loser, the investor must take the real loss, unsavoury to some, for then it's a reality cast in red ink.

Hope versus truth

If an investor doesn't exit a falling stock, it's usually because of the hope he harbours that he might still end up with a profit, or at least to break even. This consideration can urge investors to average down. Certainly, it would feel better than posting a real loss, which is a direct admission of defeat. Thus the investor avoids the most painful of all investor experiences, monetarily and psychologically. After all, in time the stock will surely go up again, no? Maybe, but take a good look at this chart!

But if the price has collapsed or slides down successively, perhaps the stock is not so good after all.

The news, which forces the market to write on the stock market's wall the truth about its value, would tell you that. If so, the investor should not only look at the moving finger of price declines but also see its true message and take action to cut the losses rather than average down, thus avoiding the risk of deeper and deeper losses.

The Tale of the **Turkey Catcher**

The tale of the turkey catcher amusingly illustrates this problem of looking at but not seeing stock market reality. An old man set up a box filled with corn to trap wild turkeys. Once enough birds are in the trap he intends to pull the string to lock in his bounty. One fine day, the corn inside the box attracted a dozen birds. But before sealing their fate, one turkey wanders out. The old man thinks: "Gosh, I wish I had pulled the string when all 12 were in there." And then he adds: "I'll wait a minute and maybe it'll come back, after all it's good corn." While waiting for it to return, two more walk out on him. Then before he knows it another three head to the exit! Now, he's down to six. As you might guess, in a short time only one bird is left in the box. Frustrated, he thinks: "I'll wait until it walks out or another goes in, and then I'll quit", but even that lone turkey escapes, leaving the man empty handed.

Many investors, for a variety of reasons, often unwittingly behave like this old-timer. They think that the turkeys that have left will return. In other words, they often figure that a stock that's fallen hard is bound to rally to a point where they can at least recoup their losses. rather than snapping the trap and securing what they had before their procrastination became forlornly irreversible. This sentiment was echoed long ago in the words of the poem, "The Rubaiyat of Omar Khayyam":

The moving finger writes; and having writ, Moves on: nor all thy Piety nor Wit Shall lure it back to cancel half a Line Nor all thy Tears wash out a Word of it.

I hope this stanza of wisdom does not apply to you, but only to those outside your circle, who never learned to see what they were looking at.





*** ** *** a

-1-18 N 145-6-5

Vintage Jewellery Sale

Highest Swiss quality from prominent Swiss Families

Friday 02nd & 09th of December 2011 Saturday 03rd & 10th of December 2011 9 a.m. to 4 p.m.

0.0

See 8

328

1 1 m (1 m)

State.

Helga Mrusek, Hofstrasse 14a, 6300 Zug, 041 710 14 10, www.secondhand-schmuck.ch

Sec. 2

SIDO AND SURVEY TO VISIT

SPORTS INCZNEWS

BEST SKING AREAS IN Contributed by IMCZ member Joseph Dow SWITZERLAND ACCORDING TO JOE

Ok guys, let's get ready for the ski season! As you know, Switzerland has arguably the best skiing in the world. I have skied most of the resorts (more than 30), including all of the major ones and quite a few of the more obscure areas. So, here are a few of my picks, based on various criteria:

 Best Small Ski Area Close to Zug: Stoos above Schwyz, www.stoos.ch

This is a really pleasant place with a very few but excellent runs. The scenery is quite spectacular although the area seems to get frequent foggy days.

 Best Hidden Gem Ski Area near Zurich/Zug: Pizol above Bad Ragaz, www.pizol.com

This area is basically a train stop beyond Flumserberg, which siphons off most of the skiers from Zürich. So, Pizol is often very uncrowded, unlike Flumserberg. While Pizol is not the biggest ski area, the handful of runs are excellent and very interesting as they wind down the mountain. If you've got a new, fast lift, no crowds and three or four excellent runs, do you really need anything else?... A terrific spa? The Tamina Therme (www.taminatherme.ch) is right down the road.

- Best Proper Ski Area with Lots of Terrain for Kids: Sörenberg near the Brienzer Rothorn, www.soerenberg.ch/bahnen This area has a lot of terrain suitable for beginners and children, but it is not your typical "bunny hill." The adults can also get in some nice runs. I like the main ski area better than the area up on the Brienzer Rothorn.
- Best Consistent Snow Conditions Reasonably Close to Zug: Parsenn at Davos/Klosters in Graubünden, www.davos.ch Parsenn is a big area and it always seems to have the best snow around. I've heard the snow in St. Moritz is just as good or better, but Parsenn is close enough for a day trip from Zug. Parsenn is the place I've done most of my skiing for the past two seasons on my TopCard season pass (www.topcard.info), which is hard to beat. With the train station at Klosters, Parsenn is extremely convenient from Zug and you can get a full day of skiing and be back in your kitchen, cooking dinner by 7:30pm.
- Best Consistently Steep Skiing: Mürren in Jungfrau Region, www.schilthorn.ch Down from the Schilthorn, the runs at Mürren are pretty steep. It's not the steepest place I've ever skied (Chamonix) but everything here seems to be tilted. Great views of the Jungfrau group, too
- Best Overall Ski Area in Switzerland:
- **Zermatt in Valais, www.zermatt.ch** With the Matterhorn, you have maybe the best scenery at a ski area in the world. This vast area of high quality terrain, high altitude and world class infrastructure makes this one, which is a bit far from Zug, the ultimate choice for a ski vacation.
- Best Place to Spot Some Other IMCZers: Engelberg, www.titlis.ch

A lot of our guys have season passes here and Muthana is a regular fixture at this area. One thing to remember: some runs have blind rises, which drop off at an angle, setting up the potential for flying off the many rather steep trails. Make sure you tell Muthana you are going and you will have the pleasure of a local guide skiing with you!

THE UPCOMING SEASON: Since this will be the first season in three that I will not have a season pass, I hope to ski some of the more obscure areas in Switzerland and give you some more reviews and tips. A few of the areas on my list include Toggenburg, Anzère, Braunwald, Elm and Belalp Blatten b. Naters.

Think snow!







SPORTS INCZNEWS

From the LANES... Keen players on a wet evening

Contributed by IMCZ Member Steve Butterworth

October 19 was a wet evening, yet in spite of this and the fact the weekly Stammtisch had been shifted to Wednesday instead of Thursday this evening, a total of 12 eager players turned up out of 13 who had booked to come.

The keen players started practicing right away and after thoroughly warming up the real game started. Apart from the old hands, two new players showed up. A warm welcome to Roger Williams and Money Chin. We hope you shall turn up again soon. The evening was very pleasant and everyone had lots of fun.

Until the third game, something had fired Janis Meier up and she was way ahead of us all. Well done Janis: 11 Strikes and 6 Spares!

In the end though, our Ace bowler Otto Steuri powered through to be the top bowler of the night and Janis was second, so these two were the wine winners of the evening. Congratulations to you both. Andrew Joines did very well too with 13 spares! 5 out of 12 with over 400. Our star player Colin Mason came third. As I said a fun evening.

FirstName	Surname	ame Gamel		Game3	Total	
Otto	Steuri	138	168	174	480	
Janis	Meier	157	156	147	460	
Colin	Mason	135	138	168	441	
Andy	Joines	139	151	132	422	
Stephen	Butterworth	111	144	151 103 98 112	406 334 326 316	
Hans-Peter	Schobert	113	118			
Erik	Naeser	119	109			
Rolf	Ekman	115	89			
Catherine	Evans Joines	92	83	92	267	
Money	Chin	106	74	75	255	
Roger	Williams	90	82	67	239	
Marianne	Elmessar	52	68	91	211	
Grant	Holliday		-			



Lean back we take care of all your printing inquiries and orders.



Reprotec AG · Reprografie und Druck · Gewerbestrasse 6 · 6330 Cham Telefon 041 747 00 00 · Telefax 041 747 00 01 · info@reprotec.ch · www.reprotec.ch







Welcome to a classic pub at its best!

Try from our large selection of International Beers Full selection of international Sports on 5 screens Open for lunch and Dinners, serving traditional Pub Food

Special Events throughout the year!



UPCOMING PUB EVENTS

Saturday November 26th • 22:00 St. Andrew's Day Party • Whisky & Song

> Wednesday January 18th • 22:00 **Robert Burns Ceremony** with Live Band "Cairdeas"

Mr. Pickwick Pub, Alpenstrasse 11, 6300 Zug • Tel. 041 711 10 04 • pwzg@gastrag.ch • www.pickwick.ch The no. 1 sports pub in town • A great selection of beers • Classic pub food • A British way of life

HUMOUR IMCZNEWS

Did you know?

- Q: Why do men's clothes have buttons on the right while women's clothes have buttons on the left?
- A: When buttons were invented, they were very expensive and worn primarily by the rich. Since most people are right-handed, it is easier to push buttons on the right through holes on the left. Because wealthy women were dressed by maids, dressmakers put the buttons on the maid's right! And that's where women's buttons have remained since.
- Q: Why do ships and aircraft use 'mayday' as their call for help?
- A: This comes from the French word m'aidez - meaning 'help me' -- and is pronounced, approximately, 'mayday.'
- Q: Why are zero scores in tennis called 'love'?
- A: In France, where tennis became popular, round zero on the scoreboard looked like an egg and was called 'l'oeuf,' which is French for 'egg.' When tennis was introduced in the US, Americans (mis)pronounced it 'love.'
- **Q:** Why do X's at the end of a letter signify kisses? **A:** In the Middle Ages, when many people were
- unable to read or write, documents were often signed using an X. Kissing the X represented an oath to fulfil obligations specified in the document. The X and the kiss eventually became synonymous.
- **Q:** Why is shifting responsibility to someone else called 'passing the buck'?

- A: In card games, it was once customary to pass an item, called a buck, from player to player to indicate whose turn it was to deal. If a player did not wish to assume the responsibility of dealing, he would 'pass the buck' to the next player.
- **Q:** Why do people clink their glasses before drinking a toast?
- A: It used to be common for someone to try to kill an enemy by offering him a poisoned drink. To prove to a guest that a drink was safe, it became customary for a guest to pour a small amount of his drink into the glass of the host. Both men would drink it simultaneously. When a guest trusted his host, he would only touch or clink the host's glass with his own.
- **Q:** Why are people in the public eye said to be 'in the limelight'?
- A: Limelight was used in lighthouses and theatres by burning a cylinder of lime which produced a brilliant light. In the theatre, a performer 'in the limelight' was the centre of attention.
- Q: In golf, where did the term 'Caddie' come from?
- A: When Mary Queen of Scots went to France as a young girl, Louis, King of France, learned that she loved the Scots game 'golf.' So he had the first course outside of Scotland built for her enjoyment. To make sure she was properly chaperoned (and guarded) while she played, Louis hired cadets from a military school to accompany her. Mary liked this a lot and when returned to Scotland (not a very good idea in the long run), she took the practice with her. In French, the word cadet is pronounced 'ca-day' and the Scots changed it into 'caddie'.

- Q: Did you ever wonder why dimes, quarters and half dollars have notches (milling), while pennies and nickels do not?
- A: The US Mint began putting notches on the edges of coins containing gold and silver to discourage holders from shaving off small quantities of the precious metals. Dimes, quarters and half dollars are notched because they used to contain silver. Pennies and nickels aren't notched because the metals they contain are not valuable enough to shave.

Family Tradition

Paddy had long heard the stories of an amazing family tradition.

It seems that his father, grandfather and great-grandfather had all been able to walk on water on their 18th birthday. On that special day, they'd each walked across the lake to the pub on the far side for their first legal drink.

So when Paddy's, 18th birthday came around, he and his pal Mick, took a boat out to the middle of the lake, Paddy, stepped out of the boat ... and nearly drowned!

Mick just barely managed to pull him to safety. Furious and confused, Paddy, went to see his grandmother.

'Grandma,' he asked, "Tis me 18th birthday, so why can't I walk 'cross the lake like me father, his father, and his father before him?"

Granny looked deeply into Paddy's, troubled brown eyes and said, "Because ye father, ye grandfather and ye great-grandfather were all born in December, when the lake is frozen, and ye were born in August, ye fookin idiot!"





www.SELECTIONS

by IMCZ member David Harris

All web sites included in this series are offered in an unbiased way and do not always reflect my personal views; the reasons for bringing them to your attention are that I found them interesting, perhaps offering another point of view and definitely worthy of note.

ONE MANS INTEREST

www.didik.com

A somewhat complicated but hugely interesting site covering the design and innovation of mainly steam, electric and petrol powered road-going vehicles. Also included are excerpts from the worlds first car magazine – 'The Horseless Age' – which was published from 1895 to 1918.

UNILANG LANGUAGE COMMUNITY

www.unilang.org

UniLang is a non-profit organisation dedicated to languages and language learning. Unilang aimed to build an on-line language community where people from all over the world with the same passion for languages, whether a language in particular or languages and linguistics in general, can come together to communicate with one another and find friends and resources to facilitate their learning. A wide variety of language resources are available, all built in a community effort by members themselves. A distinguishing feature of the community is that everything offered is freely available, at no cost, but also in the sense that resources can be freely used and modified by others who share the same spirit.

ENCYCLOPEDIA of earth

www.eoearth.org/

Welcome to the Encyclopedia of Earth, an electronic reference about the Earth, its natural environments, and their interaction with society. The Encyclopedia is a free, expert-reviewed collection of articles written by scholars, professionals, educators, and experts who collaborate and review each other's work. The articles are written in non-technical language and are useful to students, educators, scholars, professionals, as well as to the general public.

THE SWISS WEATHER

http://meteo.search.ch/

Swiss weather where you are. A very useful site for planning your week or weekend.



«Trust has to be earned anew every day» (J,H, Pestalozzi) This credo leads us in our daily activities for:

- Independent financial services
- «Family Office Style» wealth management counselling
- Individual asset management

For an investment outlook, an independent portfolio analysis or advice please contact:



Asset Management Partners Georg Rossi Asset Management Partners AG Zugerstrasse 57 6341 Baar-Zug Tel. +41 41 768 83 86 georg.rossi@ampch.net www.assetmanagementpartners.net

PUZZLES IMCZNEWS

Sudoku

Unfortunately the response to the October Sudoku was quite poor, which is why I made this month's puzzle very simple and straight forward. I did have one correct solution from our Sudoku master Holger Infeldt. Congratulations Holger. I think you must come to all the Stammtisch meetings this year to consume all the credits you got. Well done.

I hope many members shall try and test their skills in solving this month's very easy Sudolu. The winner shall be drawn from the pool of correct solutions received. His drinks during the next Stammtisch he attends shall be on the house.

				1	4			9
		3		8		6		
9	1	2						
				5		2	4	
			7		2			
	3	5		6				
						8	2	1
		6		2		5		
4			5	7				

Solution to October Puzzle:

5	3	9	1	2	4	6	8	7
7	6	1	8	9	3	5	2	4
2	4	8	6	7	5	9	1	3
6	5	7	9	3	1	2	4	8
8	2	3	4	6	7	1	5	9
1	9	4	2	5	8	7	3	6
9	8	2	3	1	6	4	7	5
4	7	6	5	8	2	3	9	1
3	1	5	7	4	9	8	6	2

The easiest form, in which the solution is sent, is nine rows of nine numbers in a Word document or an email. In every Sudoku, every digit between 1 and 9 occurs exactly once in each row, column and 3x3 square. Please send your answers to muthana@trasco.ch, on or before the last day of the current month.



Members' Marketplace

Are you **selling** your yacht (harboured in Piraeus)? Your Aston-Martin old-timer with the roll top roof? A gorgeous view of the Bay of Biscay, with a little bit of house attached? Or are you cashing in the half of your stamp collection that is finally worth something? Perhaps you're **looking** for all of these things?

Then ADVERTISE here, in the IMCZ News;

The Members' Marketplace is reserved for unformatted advertisements of 150 characters (approx. 3 lines) of text. <u>These are free of charge to IMCZ members.</u> Advertisements must be submitted as illustrated below. Longer advertisements cost CHF 30.-

Example: FOR SALE: gorgeous view of Bay of Biscay with stunning sunsets and high waves. Wee house (12 rooms), dock and yacht included. Call Bill at 041 123 4567.





IMCZNEWS Advertising Rates

Fr. 200.-

Fr. 110.-

Fr. 85.-

Fr. 85.-

Fr. 60.-

Fr. 60.-

Fr. 45.-

Circulation: 255 plus online download. **Issued:** Monthly **Format:** A4 vertical, full color. **Ad content delivery:** electronic by e-mail, .pdf, .jpg, .gif **Advertising Rates:**

- Full page, A4 vertical. (19 x 27.7 cm),
 1/2 Page, A5 horizontal (19 x 13.5 cm),
- 1/3 Page, vertical (6.3 x 27.7 cm),
- 1/3 Page, horizontal (19 x 9.2 cm),
- 1/4 Page, A6 vertical (9.2 x 13.5 cm),
- 1/4 Page, horizontal (19 x 6.9 cm),
- Business Card (9.2 x 6.45 cm)

Extra costs may be incurred for typesetting, special formatting, etc. IMCZ Members receive a 20% discount on advertisement costs.

Place your ad for an extended period and receive a discount: get seven months of advertising for six months paid, or receive twelve months for the price of ten.

