INTERNATIONAL MEN'S CLUB OF ZUG, P.O. BOX 7212, 6304 ZUG

■ Editor: Muthana Kubba • email: Newsletter@imcz.com
■ Co-editor: Roger Dixon • email: co-editor@imcz.com

IMCZNEWS





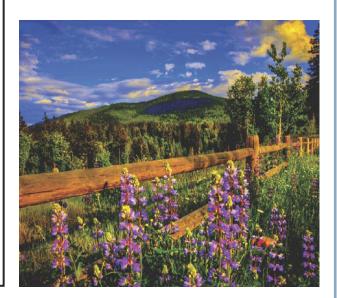
APRIL 2017



DITORIAL Spring is in the air

The title is, of course, the first line from a popular song. Spring is that time of year when nature's period of regeneration gets into full swing. It is in this vein, that I hope the regeneration of our valued club might also be triggered. I am not trying to be contentious, but merely to recognise that all clubs and associations experience fluctuations at various points in their lifetime. Our president, Roger Brooks, in his presidential address at this year's AGM, pointed to the fact that our membership had dropped to 200 from a peak of around 270. Of course, there are numerous possible reasons for this, but whatever the reasons, a drop in numbers leads to a corresponding drop in income for the Club, which then puts a limit on the services and events that can be offered and so on. I have looked back over the history of the club and the quality and diversity of members that have passed through are quite remarkable. Town/cities much larger than Zug would be envious. I was also amazed to see how many of our present members had served on the board over the years. To them a big 'thank you'! Nevertheless, we have new challenges ahead. As a newly elected board member, I shall be doing my level best to recruit new members, including at the Expat Expo on April 2nd. Might I be so bold as to ask our members to "sell" their club whenever the opportunity presents itself. Increasing the membership is key to maintaining a solid foundation for our Club and its activities.

Roger Dixon Board member and Newsletter Co-editor



IN THIS ISSUE

PAGE

- Editorial
- New Members
- Future Events

HEALTH P.4

• Climate Dependent Global Selenium Cycle

SCIENCE/TECHNOLOGY P.5

• My next car, an Electric One

CURRENT AFFAIRS P.7

 Captain Future and his company

TRAVEL AND LEISURE P.9

Singapore

SPORTS P.13

- IMCZ SKI DAY 2017
 Andermatt + Sedrun
- Kegeln Report February/March 2017

BUSINESS/FINANCE P.14

HUMOUR P.15

TIDBITS P.16

- Member's Marketplace
- IMCZ Rates
- Corporate Space

FUTURE EVENTS

- SUNDAY 2ND APRIL 2017 Expat Expo, Lorzensaal, Cham, 11:00 17:00, Roger Brooks
- SUNDAY, 9TH APRIL 2017 Guided tour of the Kunsthaus Zug, 14:30 16:30, Roger Brooks
- WEDNESDAY 19TH APRIL 2017 Kegeln (9-pin Bowling) Zeno's Spezialitätenrestaurant (formerly Zugertor) Baarerstrasse 97 6300 Zug, 20:00 - 22:00 w/optional dining beforehand Roger Dixon
- THURSDAY 18TH MAY 2017 New Members Reception at the "Im Hof" restaurant, Zeughausgasse 18, 6300 Zug, 18:00 – 21:00. Drinks and light snacks are served. Enrico Dell'Angelo

Introducing...New members THE IMCZ WELCOMES:

Detlef Jungfleisch

Detlef was born in Germany at the southwest corner near the French border. He came to Switzerland in 1991 to study law, International Relations and business Administration. This led

him to an international career in industrial engineering and packaging. He came back to Switzerland in 2001 to join EXECO, a small consulting firm in Zug, and worked as a



consultant, coach and trainer for multinational companies in the areas of analysis, optimisation and strategy. He is a certified coach by EASC (the European Association for Supervision and Coaching) and a member of the Swiss Chapter and lectures frequently at universities on international collaboration, sales and project management. He has special interest in the effects and challenges of digitalisation. Detlef speaks besides German and English, French and Spanish. He is married and has three grownup kids. He likes cooking and a good wine, and enjoys sharing both with family and friends.

Pieter Smeets

Pieter was born in Zug and grew up bilingually English/German in Unterägeri to British/Dutch parents. He graduated from ETH Zurich receiving a Master's Degree in Sports Science and Kinesiology. He worked for over 10 years in the Health & Fitness industry, of which seven years as a Physical Education teacher. He has

helped several people from high level athletes during his coaching internships in the USA, to weekend warriors and adults looking to look, move and feel better. Pieter is the



founder and owner of "Athletic Performance" company, www.athletic-performance.ch and had opened a state-of-the art training facility in Steinhausen in December 2016. He specialises in the most advanced functional training systems available for helping adults and athletes reach their full fitness potential. The training sessions are always supervised and offered in a small group personal training setting or coached one-on-one. His holistic training system challenges the body. emphasising injury reduction and maximising results. Athletic Performance also works with international companies in the Zug area to promote health and fitness for their employees. Sessions are coached both in English and/or German. Pieter enjoys spending time outdoors hiking, skiing and travelling. As a former drummer of a Jazz band he is passionate about music and going to concerts. He lives now in Weggis.

continued on page 2



EVENT NEWS IMCZNEWS

Introducing...New members THE IMCZ WELCOMES:

Tim Crowch

Tim started life in the Caribbean and grew up in the Bahamas. For the last 38 years, he has

lived most contentedly "auf der Insel Schweiz". His reason for landing here was that, in 1978, Swissair found itself in a dire need for pilots and resorted to seeking them beyond the



traditional borders. As already-trained, experienced pilots, Swissair could put them to use within a few months. "You have a job there for life", many told him. Well, either Tim has lived too long or no-one imagined that the once "Flying Bank" (Swissair could have bought Lufthansa in 1991 for cash!) could be grounded. Tim also became a recognised expert in flight safety matters and accident investigation. He already worked as a forensic investigator while flying and this formed the basis of his company, Advanced System Safety Management, when he resigned from Swiss in 2003 as the latter, too, was staring bankruptcy in the face. Following 20 years of international safety work in aviation and healthcare, in 2008 he was kidnapped by the shipping industry. which resulted in endless travel and took him away from the IMCZ. Realising he had seen enough of airports and aircraft (from the wrong part of the fuselage), in 2014 he started studying medicine and, since September 2016, has his own Massagepraxis - Salutare - just walking distance along the Industriestrasse from the Stammtisch! His hobbies include climbing Swiss mountains and splashing around in a seaplane on Finnish lakes - from island to island!

Roel Van Doren

Roel hails from Belgium, and works at the European Headquarters of Emerson

Automation Solutions in Baar. His career has taken him to many places worldwide. His two sons (17 and 15) were both born in Sri Lanka, and he has lived, among others, in the US



(St. Louis-Missouri) and the UK (Leiceser Area). He is looking forward to meet new friends and build new relationships in the Zug area, and the IMCZ seems a good starting point. His free time he fills with hiking and cycling or just having a great time with friends where he usually becomes the cook on duty.

Annual General Meeting

Our Annual General Meeting (AGM) took place at the City Garden Hotel on Thursday February 9, 2017. With an apero to start, the meeting was well attended.

The club president, Roger Brooks, opened the meeting at 18:35 and the minutes of the last AGM meeting were approved. Roger then read his highly interesting annual report. Thereafter, our Treasurer, Ilham Yuksel, read the financial report, which was followed by the auditor's report. Both were approved. Before the board was discharged, awards were made for the most frequent Stammtisch attendees. Congratulations go to Tim Harms for scoring the highest attendance. The old board together with the auditors were then discharged.

The new board for 2017 was then elected, with very much the same faces. Roger Dixon was confirmed as a new board member. The auditors kindly agreed to continue and were elected unanimously.

The complete minutes of the AGM are posted on our website and can also be viewed here.





IMCZ BOARD MEMBERS

Thumbnail biographies of board members can be found on our website www.imcz.club under 'About Us' section PRESIDENT
Roger Brooks
079 583 9935
President@IMCZ.com

WEBMASTER Andrew Schofield 079 338 0477 webmaster@imcz.com VICE PRESIDENT NEWSLETTER EDITOR **Muthana Kubba** 079 340 2592 Newsletter@IMCZ.com

NEWSLETTER CO-EDITOR
Roger Dixon
079 377 2385
Co-editor@imcz.com

SECRETARY Bill Lichtensteiger 079 378 6326 Secretary@IMCZ.com

PUBLIC RELATIONS Andy Habermacher 078 815 8837 PR@imcz.com TREASURER IIham Yüksel 079 955 2287 Treasurer@IMCZ.com

MEMBERSHIP & STAMMTISCH COORDINATOR Erik Quintiens 078 760 2865 membership@imcz.com

INTERNATIONAL MEN'S CLUB OF ZUG, P.O. BOX 7212, 6304 ZUG

EVENT NEWS IMCZNEWS

Digitalisation – a blessing or a curse?

On Thursday March 16, IMCZ new member Detlef Jungfleisch made a presentation to a well attended Special Stammtisch on Digitalisation. Detlef , a coach and change management expert, shared some of his experience from a digitalisation in the printing industry. He presented a practical case from the décor printing industry, where harsh reality has forcefully destroyed classic business models that worked for many years. Shorter runs, lower volumes and substitution of analogue by digital technology led to the loss of complete markets. Technological progress like digital inkjet printing, 3-D printing and software innovations paves new ways that make printed products obsolete.

He showed the major elements of a change situation that was brought about by the dramatic technical developments in this sector. Faced with losses in the analogue world, decisions had to be made. But even if these were made in a timely and professional manner, the decision to install a digital printing machine did not mean everything was fine. The human factor is a central element in such situations. Strategy and its effective execution





depend largely on how management succeeds in supporting their managers and employees in changing their mindset. Detlef explained this process and illustrated it by describing real life situations. He concluded by demonstrating the use of effective tools like the "Power of Connecting" concept, that combine coaching and concentrated skilling and re-skilling activities. These steps allow management and employees to gradually develop a "digital mindset" that makes effective use of new technologies. It also became clear that this is not a pain-free and effortless process, but rather the contrary. Roadblocks like anxieties and concerns can be effectively addressed and overcome by skilfully executing a sound and solid strategy.

Bottom line summary: Digitalisation can be a blessing and a great opportunity for growth in new markets, but only if used and implemented in a measured way. It pays off economically when those using it are an integral part of the change process.



Climate Dependent Global Selenium Cycle

Selenium (Se) is an essential micronutrient for human health. However, the recommended dietary intake range of Se is narrow, i.e. 30 to 900 µg per day (55 µg in Switzerland). The main sources of human dietary Se are agricultural foods, whose Se content is highly dependent upon the Se concentration in the soil. However, a high concentration of Se in the soil doesn't necessarily mean a high level of Se in the plants. Although Se content in the soil is the reason behind Se uptake in plants and organisms, it is the bioavailability to plants and organisms, which dictates the entrance of Se into terrestrial food chains. For example, English soil has some of the highest selenium concentrations in the world, but the Se content in their wheat is lower than that in American wheat, even though US soils have a lower Se content. Se bioavailability is a result of the interplay among prevailing geochemical parameters, i.e. acidity, oxygen conditions and soil properties, such as organic carbon, iron and clay content and Se speciation. Alkaline and more oxygen favours bioavailability to plants. At the surface, soils have more oxygen and deeper down, typically, less. Wet soil has a lower oxygen content and lower pH (higher acidity). The less oxygen there is, and thus the lower the pH, the more Se forms unavailable complexes. The relationship between pH and Se uptake in plants varies depending upon other factors including soil type: increases in pH have been correlated to higher plant Se uptake in sandy and loamy soils, but not in clay soils. Furthermore, in soils rich in organic material, Se uptake was shown to decrease with increasing pH. Such results illustrate that Se uptake largely depends upon the type of soil. However, plant Se accumulation can also vary by more than 2 orders of magnitude at a given soil Se concentration among different plants. In summary, all these variables and their relationships influence Se mobility, availability and finally food and feed content, thus making the creation of serious nutritional facts a nearly impossible task.

Regarding the global Se cycle, the highest influence on Se concentration in soil is precipitation and the ratio between precipitation and evaporation. On the one hand, rain washes out Se from soil, but it also contributes to Se content, since atmospheric processes play an important role in the supply of Se and other trace elements to terrestrial environments, mainly via wet deposition. Furthermore, phytoplankton in the oceans, which releases Se compounds into the air, is also a large contributor to the Se that falls on the land.

Regions with longer periods of drought, however, are typically less acidic (basic), which is favourable for bioavailability, but this also means that the Se is more volatile and with rare, but heavy rain is leached out more easily. In consequence, regions with long periods of drought followed by heavy rainfall are most prone to Se losses. However, it is at present unclear as to where the leached Se is going.

Recent data-mining models now demonstrate a general Se loss in soil on a global scale, arguably driven by climatic changes with more dry periods interrupted by heavy rainfall. With the available data, however, it is still not possible to show where Se molecules are going. The speculative answer is that because leaching is driving the losses, Se will move further down in the soil towards the groundwater, but it is not thought that it will wash into the oceans, or at least not right away. It depends upon how much oxygen is available. Some compounds (like nitrate) are fully oxidized in groundwater (even though groundwater typically has low oxygen) and can be transported long distances. So, maybe selenate (the fully oxidised form of Se) would do the same thing.

Mobility and bioavailability are interrelated but not necessarily synonymous. For example, highly immobile chemicals are unlikely to be

Si Ge Ga Sn In

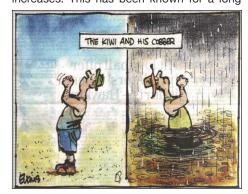
Pb

TI

MAS Nutrition & Health ETHZ

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

bioavailable but highly mobile constituents may or may not be bioavailable depending on specific plant uptake mechanisms. Similarly, following the uptake of bioavailable constituents, plants can facilitate the regional redistribution of Se via volatilisation of the atmosphere, but can also decrease mobility by accumulating Se into plant tissues. Now, if we are losing selenium, how do we replace the losses? How do we get the Se that is lost back into the food cycle? There are a couple of solutions. Firstly, the natural recycling of Se could help reintroduce Se into agricultural soils. Se sticks to organic carbon. When organic carbon in the soil increases, Se also increases. This has been known for a long



time. There are farming practices that increase organic carbon in the soil. Finland had a problem with low Se in their plants, so they started fertilizing with Se, and that fixed their problem quickly. So fertilizers are a solution that could be implemented. Finally, there are Se supplements that people can take. These are actually very popular in China, where Se deficiency in soils and humans is quite widespread. There are products such as Se enhanced meal, tea, wine, beer, etc. that you can buy. Not all of it works...so, for example, the Se beer is brewed with hops that have a high Se content, but the Se does not leave the hops very well (at least that is what I have been told), so the Se content is not much different to that in regular beers. Finally, there is also the practice of enriching animal feed with Se, helping to increase the Se content in animal-derived food.

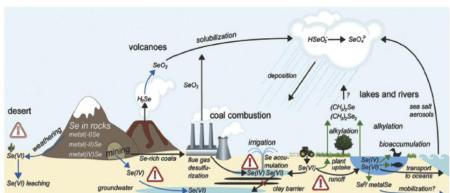


Figure 1. Schematic global cycle of Se with main focus on the terrestrial environment. Blue arrows indicate processes that involve oxidation of Se species and green arrows indicate processes that involve reduction of Se species. Warning symbols indicate specific environmental settings that are at risk of either developing Se deficiency (open warning symbol) or Se excess (shaded warning symbol).

SCIENCE/TECHNOLOGY

My next car, an Electric One

Contributed by IMCZ honorary member and Newsletter Editor Muthana Kubba

In spite of the fact that I have spent most of my working life in Switzerland in the car business, many might be surprised to know that I am still driving my old 2003 car. Actually it still drives very well, with virtually no visits to workshops. Besides, I do little driving anyway, preferring to take the bike whenever the weather permits. However, if I dig really deep into my soul, the true reason is that I swore that my next, and possibly last, car would be an electric one. With this in mind, I have been digging into the literature and news and keenly observing the market on the latest developments, in anticipation that I may find my dream car.

Squaring a Circle

In point of fact the engineers, who are tasked with designing an electric car, do not have an enviable job. Optimising the conflicting parameters is not only difficult, it is almost impossible. Increasing the range means increasing the size of the batteries, which increases both the weight and the cost. Keeping the battery small and using a range extender, usually in the form of a small internal combustion engine, which kicks in when the battery charge falls below, say 10% of maximum charge, is an option but not a good one. At the end of the day we are trying to beat fossil fuels, which typically deliver 13 kWh of energy per kg weight against an electric battery which at best has a specific power (also called Energy Density) of 0.3 kWh per kg weight. For comparison, the common Lead Acid battery, which you find in your cars has an energy density of 0.04 kWh per kg, yes only 40 Watts per kg weight. A hefty 12V, 60 Ampere-Hour Lead Acid battery, like the one in your car, delivers 60 Amperes for one hour or 720 Watts when fully charged. It weighs 25 Kg, therefore its energy density = 0.03 kWh/kg), or 433 times less than that of petrol.

Of course the driving range of an electric car depends wholly on the amount of energy it carries with it, but other factors are also relevant.

Charging time

Assuming it takes five minutes to fully fill your car tank with 70 litres of petrol (specific gravity = .876), then the rate at which energy is being delivered or the power taken is around 10 MW (For the maths savvy it is equal to 70x0.876x13x60/5). This is about the power needed for 3500 households! Charging an electric car would take a lot longer than 5

minutes. Assuming the car is connected to a 10 Ampere socket for an overnight charging of 10 hours, the energy delivered to the car is only 22 kWh, or about the energy in 2-litres of petrol. Admittedly, 22 kWh in an electric car would take it much further than 2-litres would in a petrol driven car, but the gap is still huge. A typical modern car which consumes 10 litres per 100 km would only drive 20 km on these 2litres whereas an electric car would probably do double that on 22 kWh. The reason for this is that the internal combustion engine has an efficiency of converting heat into mechanical energy of 30% at best, whereas the electric energy stored in a battery is free energy and can be converted at almost 95% efficiency into mechanical energy.

Fully charging a 100 kWh battery overnight (10 hours) would require a socket supplying 10 kW. A single phase 220V socket would have to supply 45 Amperes, clearly way above normally available outlets. A three-phase 380/220 Volt socket would need to supply 15 Amperes per phase for the same power.

Weight

Most modern petrol cars have a range of around 700 km on a full tank. For electric cars, it is thought that a range of 500 km would be acceptable for most customers. This would mean batteries which can store around 100 kWh. At a density of 0.3 kWh per kg, the weight of the batteries required would be 333 kg! At present, today's flagship of electric cars, the Tesla model S has a kerb weight of 2188 kg out of which 544 Kg for 85 kWh batteries giving it a range of about 400 km. The energy density of their batteries is 0.156 which is about half of what is thought to be achievable.

Zero Emission and the Environment

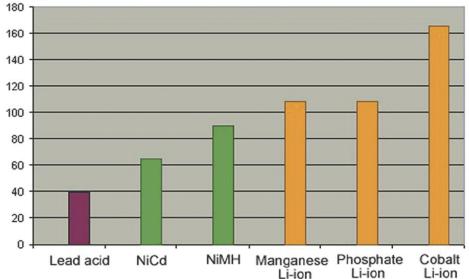
Many firmly believe that electric cars would reduce carbon emissions and help reduce global warming since no fossil fuels are burned. Nothing could be further from the truth. Cars need energy to move, and the energy has to come from somewhere, either from the energy stored in the fossil fuel in its tank or from the power station supplying the current to charge its batteries. It only makes a difference if the electric power station supplying the charging current uses renewable energy, otherwise it would be only moving the source of the greenhouse emissions from the cities to the locations of the utility power stations.

Long Term Implications

At present less than 1% of cars on the roads worldwide are electrically driven.. Most, if not all, automobile manufacturers are retooling for a massive increase in demand. Estimates indicate that by 2025, 15-20% of the cars would be electrically driven. Such a situation would trigger a host of very serious issues:

 There will be huge increase in electrical power consumption requiring very heavy investment in utility generating plants to meet rising demands. Additionally, the distribution network has to be expanded drastically to meet the additional demand.

(Wh/kg)





SCIENCE/TECHNOLOGY

- · Charging points should be installed at all filling stations, garages, parking lots and at homes. At filling stations there should also be high power charging, allowing double the charging current and power, for quicker charging or topping up the charge.
- The huge revenue from taxes levied on fossil fuel products will diminish drastically, requiring a complete restructuring of electric power costs. At CHF 1.50 per litre for normal petrol containing about 13 kWh of energy, the price of 1 kWh works out to be about 11 cents. From the electric socket the price of 1 kWh is 22 cents on average. Obviously there isn't much room for increasing the electricity prices.
- The oil price, low as it is, will come under increasing pressure. Oil producing countries, whose economies are wholly dependent on oil export, should prepare to diversify their economies and seek other avenues for earning hard currencies.

My Dream Electric Car

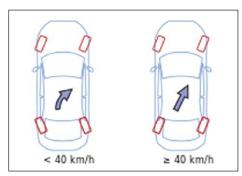
Having gone through all the motions of pros and cons of electric cars, what would my dream car look like, and when will it be available?

A range of 500 km is guite adequate. However, being wholly dependent on one source of power leaves a bad taste in my mouth. I would like a backup, a range-extender of some sort. Imagine there is major power cut and you have an urgent errand. What can you do? An internal combustion engine as backup would take us back to square one. Are there any elegant alternatives?

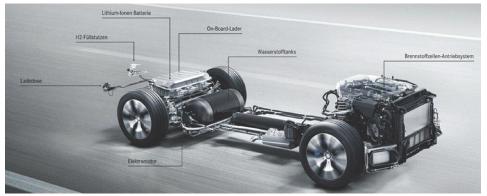
As it turns out the answer is yes there is. At one time it was seen as the next big revolution in car technology being both efficient and environmentally very friendly. However, in the past few years it disappeared from the headlines. Yes, I am referring to fuel cells. Truly huge sums of money were pumped into research and development of the technology and working practical prototypes were built and successfully tested. They use hydrogen as fuel and are environmentally very friendly, since they emit only water vapour. However, interest in them waned when modern Lithiumion batteries became available. The reason for this was their relatively high cost and difficulties in the handling and distribution of their fuel. However, as a stand-by source of instant power, requiring few fuel fillings, it would be the ideal solution. Surprising as this may seem for some, there is at least one serially produced car on the market now which is a fuel cell plug-in: Mercedes-Benz GLC F-Cell. It is an excellent start. However, the emphasis in it is on the fuel cell as the main traction source with the plug-in part as standby. Soon other models and makes will become available where the main traction would be the electric drive.

To cut a long story short, the outlines of my dream car are becoming clearer:

- Electric aggregate with 100 kWh batteries in the rear, and a fuel cell engine of similar capacity at the front.
- Four wheel drive, with independent suspension for each wheel using four hub-mounted motors (one for each wheel).
- Four-wheel steering with the rear wheels steered in the opposite or same direction of the front ones depending on the speed.
- The usual gizmos of automatic parking, auto pilot etc.



If and when I find and buy such a car, I will let our fellow members inspect and drive it. It is a promise, however, that may take some time to fulfil





STAMMTISCH

Every Thursday from 18:00-20:30 At the City Garden Hotel



Captain Future and his company

Contributed by IMCZ member Thomas Schubert

Have you heard of Jeff Bezos? He is the founder of Amazon. More than 20 years ago his goal was to build a company which would be the biggest global commodity trader. Looking now, Amazon revolutionized

our consumer behaviour and work environment. What's behind this man and his vision?

amazon. Jeff Bezos' target and

childhood dream was to

fly into outer space. He is owner of Blue Origin in Texas/ USA. They devised space rockets starting from and returning back to earth. It's a cheaper way - compared to the Space Shuttle approach - and everyone has the chance to have the experience of flying into outer space.

Who is the person who changed and challenged so many things in the past? Well, he is 51 years old, has brown eyes, three children and is married to MacKenzie (an American novelist). He is not a fan of journalists but is a highly talented, Bachelor of Science with a degree in electrical engineering and computer science from Princeton University, graduating with the highest honours. He worked on Wall Street and for a hedge fund company and is the owner of The Washington Post. He was influenced by his grandfather, a farmer between Colorado and Texas, where Bezos spent many of his summer vacations. Bezos was one of the first investors in Google, investing \$750,000 in 1998. That investment resulted in 5.3 million shares of Google stock now worth about \$4,308,900,000.



Welcome to Amazon.com Books!

One million titles, consistently low prices.

(If you explore just one thing, make it our personal notification service. We think it's very cool!)

SPOTLIGHT! -- AUGUST 16TH

These are the books we love, offered at Amazon.com low prices. The spotlight moves EVERY day so please come often

ONE MILLION TITLES

Search Amazon.com's <u>million title catalog</u> by author, subject, title, keyword, and more... Or take a look at the <u>books we recommend</u> in over 20 categories... Check out our <u>customer reviews</u> and the award winners from the Hugo and Nebula to the Pulitzer and Nobel... and bestsellers are

EYES & EDITORS, A PERSONAL NOTIFICATION SERVICE

Like to know when that book you want comes out in paperback or when your favorite author releases a new title? Eyes, our tireless, automated search agent, will send you mail. Meanwhile, our human editors are busy previewing galleys and reading advance reviews. They can let you know when especially wonderful works are published in particular genres or subject areas. Come in, meet Eyes, and have it all explained.

Your Account

Check the status of your orders or change the email address and password you have on file with us. Please note that you do not need an account to use the store. The first time you place an order, you will be given the opportunity to create an account.

Barack Obama was saying that Amazon is the 21 century. Only a few companies will have the power to change our life and to have a place in the history books. Amazon is no longer only a bookseller (the picture shows its first homepage). It's more and more a media and technology company. Film productions (with Golden Globe awards), tablets, smart phones, servers to rent with cloud services. These cloud services host data from Airbnb or Uber, for example. Finally, it has data from millions of clients, which help to analyze, aggregate, arrange and remix the commodity flow.

Out of this, data is everything for Amazon. They know more about your buying behaviour than you. Amazon measures everything right up to

employee performance. In Switzerland, Amazon is the third biggest mail order company. The British sociologist Colin Crouch said that due to the detailed measurements, Amazon is the model for the rest of the economic world and the main driver of the upcoming social change.

Amazon was founded in a small office building. The company name is based on the river Amazon, which has a huge flow in South America with many ramifications. If you see the flow from the air you can identify its network and streams - like Amazon is today. Looking back to the beginning, Amazon's business model and first successful business



case was the book business - a business case with minimum risks. If you buy a book you know what you are getting. It's easy to organize and to ship. Due to the fast-growing internet, it was easy to offer cheap books, to have a better selection in general and to offer much more overall comfort.

Over a period of time, it has been shown that it's important to be tenacious. Payment over the internet, customer rating, market place, eBooks - Amazon was always one of the first to implement these new standards. The current curious plan is to work with drones to deliver ordered goods within 30 minutes. On 7th December 2016, the first fully automated drone delivered an ordered product in Cambridge/ UK after 13 minutes. Fast delivery is no longer impossible or merely a dream. The newest idea "A flying store" (United States Patent 9.305.280) is already moving forward and will define things afresh in our everyday life in the future.

Let's have a look at the financial situation. What happened since the company was founded 1994?

Billions of mis-investments, were booked as trial and error. Like the attack on eBay with zShops or Auctions. Over years no profit, but now? The assets of Jeff Bezos at the end of 2016 were 73,4 billion USD. He is number four on the list of the richest people worldwide (only 3 billion behind #2, Warren Buffett). Looks like a man following his vision for the long run. His attitude is to focus on products and not on financials first.

In early 2000, he set 141 management goals as a full year target, of which 138 were focused on products and 3 on financials, to move the company ahead. No profit was made during the first years. Every cent



was re-invested in new ideas to move forward. Since 2000, one of these ideas was the Marketplace where a distributor offers their products. It's a win-win for everyone. Clients will come to Amazon, have a look and order. Fresh data and information, whether or not from Amazon, a Marketplace distributor delivers the order.

The stock price of Amazon tells you that not a lot of money was lost since 1997, if you were and if you are still one of the first investors.

Amazon's revenues and profits from 1995 to 2015 are impressive. Amazon generated K\$511 of revenue in 1995 and had a net loss of K\$303. During 2015, Amazon generated \$107 billion of revenues and had a net profit of \$596 million. Net profit margins were very negative during first 7-8 years. Then, they turned positive. Net profit margins have been nearly flat for the last four years.

If you plan to build such a successful company you have to be a strong negotiating partner following your vision. Stories tell of the experiences of UPS (United Parcel Service) and Hachette (publisher) with Amazon. The negotiations were focused on conditions. Amazon won finally the negotiation, because they followed up by not booking UPS services and no - or very limited - selling of Hachette products. Let's see how successful the next idea will be. A pilot for food and party delivery services - like cold beer - is running in Seattle/ USA and a supermarket without a checkout is in place as well. The purchase value will be booked automatically via your Amazon account once you leave the shop and more data on buying behaviour will be created for Amazon.

In 2016, Amazon had around 306.800 employees worldwide. Not everyone is happy and for most of them it's just a job. If you are searching for some article, the company culture will be described as Darwinian and volatile. High delivery volume is the daily standard, as well as bilateral colleague ratings and ongoing performance measurement based upon output data called Data-Driven Management. You can find the opposite as well. Responsibility and free space to grow as person based on the mantra: "If you do new things, you will be criticized. Avoid new things and your detractors will be quiet."

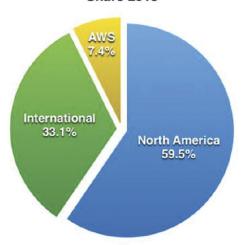
Information out of:

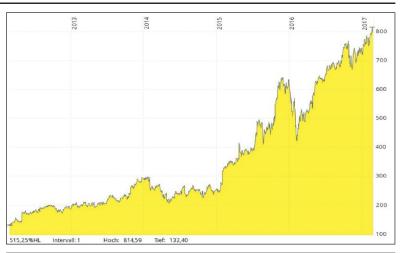
Bilanz Magazine 02/2016 Amazon.com Wikipedia.com

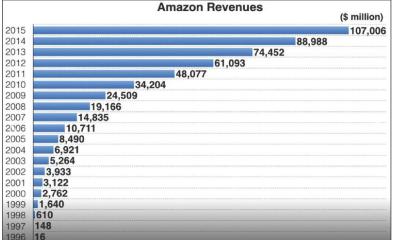
Graphics out of:

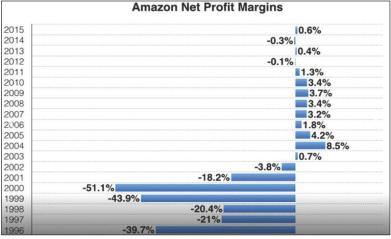
Comdirect.de Revenuesandprofits.com

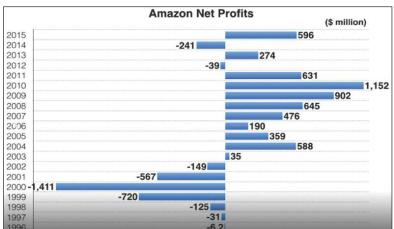
Amazon Segments Revenue Share 2015











ingapore

Contributed by IMCZ President Roger Brooks with photos by

ZIWC member Margareta Pfander

Early this year, Margareta and I undertook our longest trip to date, visiting Australia and New Zealand. En route to New Zealand and on our way back from Australia, we spent a few days

Singapore's written history is rather short. It was thought to have been an independent kingdom in the 13th century, then fell by turns under the influence of Indonesian, Malaysian and Thai empires.

In the early 19th century, Sir Thomas Stamford Raffles established a British foothold in Singapore, despite the prevalent influence of the Dutch in the region, by dint of what can only be described as palace intrigue, too complex for a retelling here. Suffice it to say that Raffles is still honored in Singapore today for making it a strategic trading hub, and putting this "Little Red Dot" "on the map", so to speak.

Much of the reverence afforded him is no doubt due to his relatively enlightened attitudes for a colonial governor of that era: interest in local flora and fauna, respect for local customs, language and religion, support of free trade and opposition to slavery.

During the second World War, the British surrendered Singapore to the Japanese, but repossessed it after Japan's surrender at the end of the war. In the late 1950s, Singapore became a self-governing state within the British Commonwealth, but joined the Federation of Malaysia shortly thereafter, in the early 1960s.

Despite their geographical proximity, their differences led the rural, predominantly Malay Malaysia to expel the urban, predominantly Chinese Singapore from the Federation in the mid-1960s, whereupon Singapore became fully independent under the leadership of Lee Kuan Yew, who ruled for 3 decades and is considered the father of modern Singapore.



Modern Singapore is, perhaps even more so than Dubai, an architect's playground. For our first visit, we booked a night at the Marina Bay Sands, as much for its remarkable architecture as for its convenient location close to several attractions which we wanted to visit.

As we arrived quite early in the morning, our room was not yet available, so we went up to the "Infinity Pool" on the top, boat-shaped level, to watch the sunrise.

Gardens by the Bay

After checking in, we spent the rest of the morning strolling around the Bay South of the nearby Gardens by the Bay. The Gardens comprise Bay South, completed in 2012, Bay East, which opened ad interim in 2011 and Bay Central.

Grant Associates won approval for Bay South, featuring the iconic Supertrees and two cooled conservatories, in a 2006 competition. The layout of the Bay South Garden is a schematic representation of an orchid, Singapore's national flower. Further development of Bay East and Bay South, narrow strips of land along the shores of the Marina Reservoir, is still in planning.



Audemars Piguet Floral Clock in the South Bay Garden



We entered Bay South by means of an aerial pedestrian bridge, which extends from the Sands Casino right through the foyer of the Sands Hotel and across a major motorway, Sheares Avenue, to the Bayfront Plaza, on the western edge of Bay South and its Dragonfly Lake.



Our first goal was the iconic Supertree Grove, where we paid the modest sum of SGD 8 for a walk along the OCBC Skyway, an aerial walkway which leads around the Supertree grove, just under the tree canopy.

The supertrees not only provide shade and an infrastructure for other plants, much like biological trees, they also collect energy by means of solar cells and form part of the system which cools the conservatories. In addition, one of the supertrees also serves as a chimney for the garden's biomass cogeneration plant, and the large, central supertree in the Supertree Grove features a bar on its "roof" and a restaurant with panoramic views just below.

After visiting the Supertree Grove we went to look for the famed conservatories. On the way, we passed the Floral Clock, which was given to Singapore by Audemars Piguet to commemorate the 50th anniversary of Singapore's independence. Having found the two conservatories, we opted to return to the hotel for some lunch and a rest, passing through the Indian Garden, the Chinese Garden and the Malay Garden on our way back to the Dragonfly Bridge.

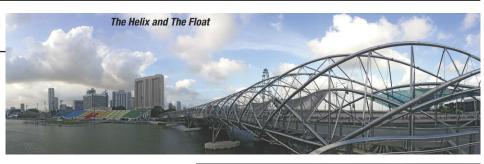
Marina Bay

After resting up, we explored the Shoppes at Marina Bay Sands, an enormous shopping mall adjoining the Sands Casino and explored the waterfront around Marina Bay. The usual (high-end) suspects were represented, but business seemed slow.

We made our way to the northern shore of Marina Bay across the Helix Bridge, whose structure was inspired by the double helix structure of DNA. It brought us to the grandstands facing The Float, a floating platform which is large enough to be used as an athletic playing field. Finally, we found the Esplanade, where we had a date for an aperitive with former IMCZ Secretary Adrian Lüdi and his wife, Jasmin, a ZIWC member. Adrian extends his greetings to IMCZ members.

Adrian explained that the entire Marina Bay development was built on land fill (reclaimed land). When he was employed in Singapore several years earlier by the SBC (now UBS), the land had already been filled in, but nothing had yet been built because the reclaimed land needed to settle for 10 years before it could be built upon.





Thanks, no doubt, to the enjoyable conversation, we were surprised when it got dark rather suddenly (although this is a well-known phenomenon in the tropics).

Bidding a quick farewell, we hurried back to the other side of the bay, hoping to catch the play of the fountains. We didn't make it in time. but at least we enjoyed the last flickers of the light show from across

The Conservatories

The following day we returned to the South Bay Garden to visit the cooled conservatories. Each conservatory has a self-cleaning glass dome envelope, designed to provide a large open space without the need for any interior supporting structures, as well as a highly sophisticated climate control system, which uses computer operated "sails" inside the dome to control the influx of solar energy.

The first one we visited was the Cloud Forest, which is climatized to simulate a humid tropical mountain environment with an elevation of around 2000 meters. It has 6 levels, each dedicated to a different climate zone, and two aerial walkways.

The Cloud Forest Dome is 42 meters tall and houses the 35-meter-tall artificial Cloud Mountain. The first sight which greeted us

upon entering the dome was an enormous waterfall, almost the full height of the Cloud Mountain.



From the entrance level at the backside of the Cloud Mountain, we could see its full majesty, including both aerial walkways.

In addition to the myriad plant species on display, the Cloud Forest includes a crystal exhibit and is adorned with sculptures of all kinds, from tikis to Chinese dragons to fantastic depictions of plants, some assembled from LEGO bricks!

During our visit, we were surprised by a sudden downpour, which demonstrated the self-cleaning properties of the Cloud Forest Dome. Both domes channel the rainwater runoff for use in the Gardens.

In addition to a desalination plant, Singapore has a number of large reservoirs to retain both rainfall and water from its rivers. In fact, Marina Bay is such a reservoir, having a







The Orchid at the Shangri-La Hotel Chinese Garden (below) and Baobab Pavilion (above) in the Flower Dome

barrage at its mouth to prevent the ingress of salt water. Nonetheless, Singapore depends as well on water imported from Malaysia to meet its needs.

After exploring the Cloud Forest from top to bottom, we moved on to the Flower Dome. With a volume of nearly 200,000 m3, it is the world's largest greenhouse. It is designed to reproduce a drier (70% relative humidity) temperate climate like that found in parts of Australia, California, the Mediterranean, South America and South Africa.

It is divided into a gallery with 7 sections, which descends counter-clockwise to a large floor, which at the time of our visit was dedicated to a Chinese garden.

As in the Cloud Forest, the exhibited flora in the Flower Dome are also complemented by some interesting sculptures. Those on the upper level are made out of driftwood; some of them are visible in the photo at right. Those on the lower level use various materials.

The Singapore River

Since we had a night flight reservation to Auckland, we took advantage of our remaining time to take a bumboat tour of the Singapore River, which feeds into Marina Bay. Singapore River was once the city's main trade artery. Bumboats like the ones now offering tourist cruises once ferried cargo back and forth from the markets at Boat Quay to warehouses upstream at Clarke Quay and ships at anchor offshore. Both of the above-mentioned quays are now entertainment and nightlife hotspots overflowing with bars and restaurants. In the picture at the right, you can see the pylons of an "inverse-bungee" attraction.

Our tour took us upriver as far as the Ord Bridge, a pedestrian bridge dating back to the late 19th century. We then came back along the South Bank, most of which was reclaimed from swampland in the 19th century and disembarked at the Merlion Park Jetty. Unfortunately, the Merlion statue was under renovation, depriving us of a glimpse of this fabulous beast.

We crossed the heavily trafficked Fullerton Road through a pedestrian underpass to the Fullerton Hotel and then made our way back along Collyer Quay, which used to be waterfront, before the land around Marina Bay was reclaimed, into the business district. Like the shores of the Singapore River, the business district is amply decorated with sculptures such as the one depicted, at Raffles Place.

Shangri-La

When we returned to Singapore after our New Zealand to Australia cruise, we stayed at the Shangri-La, in the Orchard Road district, almost at the diametrically opposite end of town from the Marina Bay. Its grounds are amply decorated with orchids, and even feature a structure called "The Orchid", whose interior is lined with a tremendous variety of orchids.











Statues of Teochew Fishers



After checking in, we met Jasmin and Adrian for dinner at the nearby Swiss Club, where Adrian was just finishing his after-work workout. The following morning, we walked over to the Singapore Botanic Gardens. These are Singapore's original botanic gardens, founded in the mid-19th century. There we saw many more tropical flora, including cannonball trees, frangipani, Nelson Mandela's cola tree and, of course, Singapore's national flower, the Vanda "Miss Joaquim" orchid.

Chinatown

In the afternoon, Jasmin led us on a tour of Chinatown and the City Gallery via MRT, Singapore's rapid transit system. It is

Architectural Contrasts

impressive how Singapore has built the MRT many levels deep, below the water table. The system is being aggressively expanded. A new line is under construction with a new station at the south edge of the South Bay Garden. In addition, we encountered large construction projects at two stations on our way back to the hotel.

In Chinatown, we visited a couple of "Food Centres", which are a bit like mall "Food Courts", but appear to be Singapore's way of getting "street food" off the streets.

Most of Singapore's population is ethnically Chinese, but we found statues honoring the Teochew fisherfolk, who lived in Singapore at

> the time Raffles arrived, in the Telok Ayer Park in the oldest part of Singapore's Chinatown.

City Gallery

Of greatest interest, however, was our visit to the City Gallery, where the Urban Redevelopment Authority (URA) displays scale models, which show the existing and planned development of Singapore. It was amazing to see





how much of Singapore is still undeveloped. Not only has Singapore increased its area by 22% through land reclamation since achieving independence, it is continually making land available by putting infrastructure, e.g. military installations, underground.

I was particularly interested to see the complete structure of the Pinnacle@Duxton, shown in the photo captioned "Architectural Contrasts". It consists of seven towers connected by plazas at the roof and midway between roof and ground. In addition to the

scale models depicted here, the City Gallery features numerous exhibits detailing the history, objectives and process of Singapore's development.



On our way back to the Chinatown MRT station, we saw a sight which I didn't expect in Chinatown: the Buddha Tooth Relic Temple, which houses what is claimed to be a tooth of the Buddha found in Myanmar.

Enormous Teapot in a Chainatown Tea Shop

Little India

On our last day in Singapore, we made a date for lunch with Jasmin and Adrian at the Raffles Hotel, which serves an Indian buffet for lunch on Fridays. To get us in the mood, Jasmin took us to see

Little India in the morning. Little India seemed a bit more colorful and less crowded than Chinatown We visited another Food Centre, as well as both outdoor and indoor markets. One

of the latter was quite

large, featuring all manner of comestible on the ground floor and clothing beyond imagination on the upper level, but the visit almost had the opposite of the intended effect; when Jasmin showed us the "wet market", it almost spoiled Margareta's appetite for lunch!

Raffles Hotel

Nonetheless, after enjoying our last round of sightseeing, we met Adrian for a lovely lunch at the famous and historical Raffles Hotel, which dates back to the late 19th century. As the address, 1 Beach Road, suggests, it was originally a beach house. Unfortunately, the legendary Long Bar, at which the Singapore Sling was invented, was under renovation, and photos inside were not permitted. After lunch we walked by the world's largest fountain, the Fountain of Wealth at Suntec City, toward Adrian's office and then made our way back to the Shangri-Li to shower and pack before winging our way back to Switzerland.















What a day! Our IMCZ group was small (Andy Habermacher, Chris Hancock & Isabelle, Peter Widdup & Meta, and your sports editor), but we had a fantastic bluebird day at SkiArena Andermatt + Sedrun on Saturday, the 25th of February. After rendezvousing with Peter of

Alpine Sports Andermatt for a quick coffee & Gipfeli and briefing on the best sectors to try, we decided to ski the Nätschen side of the resort, which seemed more suitable for our mixed ability group than the daunting Gemsstock Mountain.

Nätschen had some fresh snow on its slopes and despite the strong winds making us wish we'd worn that extra fleece, we managed a good six runs or so to warm us up before shuttling on the train over the Oberalppass (in the near future, a series of new lifts will replace the train ride for skiers coming from Nätschen and open up additional ski terrain). Here, we enjoyed some gorgeous views and weather and spent the rest of the morning skiing the two lifts up to Calmut and returning up from Val-Val. The snow was perfect and the nice runs were full of enthusiastic skiers.

Around 12:30, some of us paused for a gourmet lunch on the sunny terrace of Restaurant Alpsu before going over to the newsletter) near the village of Sedrun. We skied the long main runs from Cuolm Val past Milez and all the way down to Dieni for the rest of day before coming back to Oberalp to catch the train back to Nätschen and the wide winding boulevard slope all the way back down to Andermatt.

In true IMCZ style, we finished the adventure with an après ski Apéro, complete with live music, at the River House bar. Don't miss out on the fun next year. If we get signups beforehand, we can expand the experience with guides and instruction, but we must have commitment and lead time to book those activities.

Looks like more snow is coming for some great spring skiing.

Think snow!!!



SkiArena Andermatt + Sedrun: andermatt.ch/en/winter/skiarenaandermatt-sedrun

Hotels:

The Chedi, thechediandermatt.com/en; Hotel Crown, hotel-crown.ch/eng/index.html; Hotel zum Weisses Rössli (Goschenen), roessli-goeschenen.ch/

Restaurant Alpsu: alpsu.ch River House Bar & Restaurant: theriverhouse.ch

Alpine Sports Andermatt (Peter Widdup, director & IMCZ member): alpinesportsandermatt.com

Project/ SkiArena: skiarena.ch/en/project.html



Kegeln Report – February/March 2017

Contributed by Newsletter Co-editor Roger Dixon

We have enjoyed the first 2 sessions of Kegeln, or 9-pin bowling, since deciding to abandon the 10-pin version. "Enjoy" is certainly the right word, as our group all agree that the social side of our evening has had a real boost. At the first event, in February, organised by Stephen at the Gasthaus zur Linde in Steinhausen, we got a feel for the game. Afterwards, we had a post-game Stammtisch, which was greatly

enjoyed. At the March event, organised by Phil Woodford at the Rest. Schäfli in Neuheim, our post-game event was a "Salmon Tour". We were fascinated to hear the landlord of the Schäfli, Roger Staub, tell us all about his on-site salmon processing operation. He gave us a most illuminating presentation on the different types of salmon and their lifecycles, as well as the various forms of curing, smoking and preserving this noble fish. This was followed by a tasting of his produce on canapés. We had Atlantic and Pacific varieties followed by a "parfait" prepared

Game	First Stephen		Second Roger		Third Christian	
1						
	Score	Balls	Score	Balls	Score	Balls
	540	11	595	12	505	12
2	Roger		Peter		Stephen	
	Score	Balls	Score	Balls	Score	Balls
	545	8	530	11	525	12
3	Roger		Phil		Barbara	
	Score	Balls	Score	Balls	Score	Balls
	615	9	500	9	550	10
4	Jack		Stephen		Roger	
	Score	Balls	Score	Balls	Score	Balls
	500	7	530	8	535	10



using Roger's "marinade maison", all accompanied by a wonderful Californian Chardonnay. The table was buzzing with lively conversation.

Our core group after the first 2 events comprises Stephen Butterworth, Roger Dixon, Barbara Harris, Jack Sami,

Christian Wagner and Phil Woodford. We were joined by Sergiy Shtangey, Amit Puhorit and Markus Kaufmann in Steinhausen and a relatively new member Peter Szakolczai in Neuheim.

On the second evening, we agreed on a set of scoring rules, proposed by Christian after much research. The basic aim is to score 500 points. The winner is the person achieving this with the fewest numbers of balls. Should there be a tie, the scores are then compared. So now we can announce the first set of results from the 4 games played in Neuheim. The maximum score of 150 for knocking down all 9 pins was achieved by Phil and Roger, who did it no less than 5 times during the evening. Jack saved his best until last, by reaching 500 in the least number of balls, 7, in game 4.

The next event is being organised by Roger in Zeno's Speciality Restaurant (Hotel Zugertor), Baarerstrasse 97, Zug on April 19th. A table will be reserved prior to Kegeln. Zeno's has an excellent variety of dishes. Of course, we may well, have a drink after the game as well. The location could not be more convenient.

If you want a great evening out, come Kegeln!!



BUSINESS/FINANCE • IMCZ

evestment Commentary April 2017

Contributed by IMCZ member Christian Wagner

ECONOMY

After the relatively good EU-commission forecasts for the Euro-region and the whole EU, the latest figures for the USA also speak for a healthy economy. Prices have increased by 2.7% compared with the prior year, salaries have recently risen by 2.8% and unemployment dropped to 4.7%. Since China will grow by the targeted 6.5%, the three largest economic regions are all in an upward trend.

BOND MARKETS

As expected, the American central bank has raised its key interest rate by 25 basis points to 0.75 to 1 percent. Interestingly, Fed-Chairwoman Yellen mentioned that possible tax cuts and/or higher government expenditures had also been taken into account. Since the majority of Fed District bankers are assuming two further interest rate increases of 25 basis points, the difference between the USA and Europe becomes even larger. ECB-Chairman Draghi has his hands tied until at least to the French elections on April 23/May 7.

EQUITY MARKETS

After the surprisingly good advances in the past few months, markets are taking a well-earned breather. As the economic prerequisites and investment criteria remain unchanged, it still

makes sense to have most of the assets in equities (70%). Markets and sectors are not as important as themes, in particular defence, luxury goods and medical suppliers.

CURRENCIES

Contrary to most expectations, the USD has not gone "through the roof". On one hand, the interest rate hikes in the USA had been discounted long before, on the other, there is considerable doubt about the chances of successful economic proposals by President Trump. Despite the noise this has generated, the USD remains in a longer term uptrend. A consequence will be renewed pressure on emerging market currencies.



FOOD FOR THOUGHT

Social media bubble? Mulesoft and Snap are the latest software suppliers who have gone public with billions in market valuations, while offering nothing much besides hopes. Even the fact that Snap shareholders have no say in the running of the company hasn't deterred investors from investing in an industry confronted with big problems. Insulting or even hate contributions in the net have persuaded the German Attorney General to threaten with fines of up to EUR 50 million. Tax-optimization practices of internet companies have caused politicians and Treasuries to become active. There is a lot of trouble to come.

Christian Wagner, Schöngrund 11, CH-6343 Rotkreuz, Tel. +41 (0)41 790 35 81

HUMOUR•IMCZNEWS

Getting out of the wrong side of bed

One morning, a young nun woke up, got out of bed, and dressed for the day ahead.

She then left her room and headed downstairs for breakfast.

As she walked down a corridor, she passed two older nuns, one of whom said: "You got out of the wrong side of bed this morning."

The two older nuns then walked away giggling.

The young nun was puzzled by this, but shrugged it off and carried on. She then passed another older nun who also said: "You got out of the wrong side of bed this morning." before walking away giggling.

As the young nun continued to make her way down to the dinner hall, she kept on passing her fellow sisters, all of whom made the same: 'You got out of the wrong side of bed this morning' comment and walked away laughing.

By the time the young nun got to the dinner hall she was so livid she bumped into the Mother Superior in the doorway.

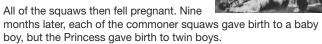
The Mother Superior was just about to open her mouth to say something before the younger nun cut in, saying: "Don't tell me, 'I got out of the wrong side of the bed this morning'!"

The Mother Superior shrugged and then said:

"I wasn't going to say that. I was going to ask, why you are wearing Father Riley's boots?"

Big Chief Pythagoras

There was once a Red Indian chief, who married 3 squaws. Two of the squaws were commoners but one was a Princess. To reflect their status, he purchased a cow hide for each of the commoners to squat upon, but a hippopotamus hide for the Princess.



We can thus conclude that "The squaw on the hippopotamus is equal to the sum of the squaws on the other two hides".

Job Interview

Murphy applied for a fork lift operator post at a famous Irish firm based in Dublin. A Norwegian applied for the same job and since both applicants had similar qualifications, they were asked to take a test and led to a quiet room with no interruptions by the Manager. When the results were in, both men had scored 19

The manager went to Murphy and said, "Thank you for coming to the interview, but we've decided to give the Norwegian the job. Murphy, "And why would you be doing that? We both got 19

This being Ireland and me being Irish surely I should get the job".

Manager, "We have made our decision not on the correct

answers, but on the question you got wrong".

Murphy, "And just how would one incorrect answer be better than another?

Manager, "Simple; on question number 7 the Norwegian wrote down, 'I don't know. You put down, 'Neither do I'.



Don't take your wife to the pub!!

A police officer pulls over a speeding car. The officer says, "I clocked you at 80 miles per hour, sir." The driver says, "Gee, officer, I had it on cruise control at 60; perhaps your radar gun needs calibrating. Not looking up from her knitting his wife says: "Now don't be silly, dear -- you know that this car doesn't have cruise control". As the officer writes out the ticket, the driver looks over at his wife and growls, "Can't you please keep your mouth shut for once !!?" His wife smiles demurely and says, "Well dear you should be thankful your radar detector went off when it did or your speed would have been higher." As the officer makes out the second ticket for the illegal radar detector unit, the man glowers at his wife and says through clenched teeth, "Woman, can't you keep your mouth shut?" The officer frowns and says, "And I notice that you're not wearing your seat belt, sir. That's an automatic \$75 fine." The driver says, "Yeah, well, you see, officer, I had it on, but I took it off when you pulled me over so that I could get my license out of my back pocket." His wife says, "Now, dear, you know very well that you didn't have your seat belt on. You never wear your seat belt when you're driving." And as the police officer is writing out the third ticket, the driver turns to his wife and

barks, "WILL YOU PLEASE SHUT UP??" The officer looks over at the woman and asks, "Does your husband always talk to you this way, Ma'am?"

"Only when he's been drinking!"



IT Technical Support

A woman wrote to tech support, and their reply is a stroke of genius. This young woman is no different from the rest of us, both family happiness and heartbreak are familiar to her. She is simply looking for an answer to her questions. How do you maintain a relationship? How do

you bring back the excitement of the first date? She wrote a letter to the tech support to find her answers. She sent the letter as a joke and only remembered about it when she suddenly received an email notification with a response:



Dear Tech Support,

Last year I upgraded from Boyfriend 5.0 to Husband 1.0 and noticed a distinct slowdown in overall system performance, particularly in the flower and jewellery applications, which operated flawlessly under Boyfriend 5.0 In addition, Husband 1.0 uninstalled many other valuable programs, such as: Romance 9.5 and Personal Attention 6.5, and then installed undesirable programs such as: Football 5.0, Cricket 3.0 and Golf Clubs 4.1 However, Conversation 8.0 no longer runs, and House cleaning 2.6 simply crashes the system. Please note I have tried running Nagging 5.3 to fix these problems, but to no avail. What can I do? Signed, Desperate

Response

Dear Desperate,

First keep in mind, Boyfriend 5.0 is an Entertainment Package, while Husband 1.0 is an operating system. Please enter command: I thought you loved me.html and try to download Tears 6.2 and do not forget to install the Guilt 3.0 update. If that application works as designed, Husband 1.0 should then automatically run the applications Jewellery 2.0 and Flowers 3.5. However, remember, overuse of the above application can cause Husband 1.0 to default to Grumpy Silence 2.5, Happy Hour 7.0 or Beer 6.1. (Please note that Beer 6.1 is a very bad program that will download the Farting and Snoring Loudly Beta Version). Whatever you do, DO NOT, under any circumstances, install Mother-In-Law 1.0 (it runs a virus in the background that will eventually seize control of all your system resources.) In addition, please, do not attempt to re-install the Boyfriend 5.0 program. These are unsupported applications and will crash Husband 1.0. In summary, Husband 1.0 is a great program, but it does have limited memory and cannot learn new applications quickly. You might consider buying additional software to improve memory and performance. We recommend: Cooking 3.0 and Hot Lingerie 7.7.

TIDBITS • IMCZN

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. These are free of charge to IMCZ members. 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 45 67.

IMCZNEWS Advertising Rates

The IMCZ newsletter is delivered monthly to over 200 members

representing 20 nationalities. IMCZ members have personal or professional interests in both the international community and in the canton of Zug.

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), Fr. 200.-
- 1/2 Page, A5 horizontal (19 x 13.5 cm), Fr. 110.-
- 1/3 Page, vertical (6.3 x 27.7 cm), Fr. 85.-
- Fr. 85.-
- 1/3 Page, horizontal (19 x 9.2 cm),
- 1/4 Page, A6 vertical (9.2 x 13.5 cm), Fr. 60.-
- 1/4 Page, horizontal (19 x 6.9 cm), Fr. 60.-
- Business Card (9.2 x 6.45 cm) Fr. 45.-



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.

