

IMCZNEWS



JULY 2011



Editorial *Holiday Time*

In spite of the never ending world problems which we can't influence anyway, it is the time of the year when we all think of taking time off with the family to visit far and exotic places. Whether you are planning a sunbathing holiday on the beaches of an exotic resort, cycling tour along the Moser or joining a pleasure cruise on an ocean liner, our aim is always the same. Tank up energy for the next 11 months of hard work and stay fit and healthy.

The board of your club wishes all members enjoyable holidays and safe return. Do spare a thought for the world with its never ending problems, whether the upheavals in the Arab world countries' awakening, the victims of natural catastrophes of which we had more than our fair share or the underfed and starving millions in various ostensibly well run countries. Let us pray and hope that the world would be a better place at least during our life times.

And last but not least an urgent reminder, to those members who would have returned from their holidays on August 14, and those who chose to take their holidays later on in the season, please do come and enjoy the annual barbeque. The board has set the entrance fee particularly low this year (only Sfr. 25,-) to encourage more members to come with their families and make this function a big success.

Muthana Kubba
Joint Newsletter Editor
secretary@imcz.com



IN THIS ISSUE

PAGE ONE

- New Members
- Editorial
- Future Events

EVENT NEWS

- On Brains, which could become Brilliant
- Miscellaneous Happenings

HEALTH

- Krill – a (still) under-exploited fishery even got a sustainability blessing from WWF!

SCIENCE/TECHNOLOGY

- Trojans, Viruses and Spams

FINANCES

- The 7 Commandments of good Stock-Picking

SPORTS

- From the Lanes:
The Regulars were on Leave
- On the Slopes:
Swiss Hiking Overview

HUMOUR

WWW.SELECTIONS

- Websites Worth Visiting

PUZZLES

- Sudoku

TIDBITS

- Member's Marketplace
- IMCZ Rates
- Corporate Space

IMCZ

Introducing...new members

THE IMCZ WELCOMES:

Mathijs Steegstra

My wife and I moved to Zug last May, from The Netherlands where we come from. As a pharmacist, I work in the pharmaceutical industry, more specifically in regulatory affairs. Basically we deal with all the rules and regulations authorities impose on pharmaceutical companies before any product can be marketed. We also make sure that our R&D (Research and Development) products are fully compliant.

The company I work for had just moved its headquarters from Iceland to Zug, and I was asked to join up after working as head of the pharmaceutical department in the Benelux affiliate for the past few years.

We have already found a good dance school and an excellent golf course in the area. However, we are still looking for a suitable apartment. Hopefully, this last bit will be sorted out as well in the near future.

Ihham Yuksel

I would like to thank you for this warm welcoming message. I am 32 years old and come with my wife from Istanbul. She has been relocated to Switzerland, last

December, by the pharmaceutical company where she works. As for myself, I'd like to meet new people from all around the world. I am an open minded person. I like all kinds of sport activities. Basketball, tennis, volleyball and skiing are my favourite ones. I also like painting and doing something creative with my hands. In Istanbul, I worked at a bank as

Internal Controller. At present I am unemployed here and am looking for a job. However, it is not so easy without Swiss working experience. I also like to study on issues related with Accounting and Finance. I am currently attending an Accounting Course at Klubschule Migros. I am improving my German Skills and last week took an examination to get certified.

If passed I will be B2 level German Speaker. Other than these, I am going to a Biofarm to work part time. It's like free time hobby not a real job. It keeps me fresh and helps me develop my physical endurance. This is my first experience with living abroad, but I really like to live in Switzerland. It has a lot to offer. I want to stay live if the conditions are favourable.

The IMCZ also welcomes and hopes to receive more information from

Todor Finkov

FUTURE EVENTS

- JULY 4TH: **Inspirational Monday, Aparthotel, Rotkreuz**
- JULY 20TH: **Bowling at Bowling Centre, White Line, Meierskappel**
- AUGUST 14TH: **Annual Barbecue in Unteraegeri, 'Scandinavia at a Glance'**
- AUGUST 17TH: **Bowling at Bowling Centre, White Line, Meierskappel**
- SEPTEMBER 14TH: **ZIWC Annual Golf Tournament, Holzhäusern**
- SEPTEMBER 21ST: **Bowling Competition, Centre White Line, Meirerskappel**
- OCTOBER 16TH: **Round the lake Walkathon, Start and finish at Pickwick**
- OCTOBER 20TH: **Joint Stammtisch with ZIWC**
- NOVEMBER 24TH: **New Members' Reception**



On Brains, which could become Brilliant

Our President Andy gave a brilliant speech attended by almost 250 people in the Casino, Zug on Wednesday June 29. It was moderated by Mike Pagan, and the whole evening proved to be a great success.

Next day during the Stammtisch on Thursday June 30, Mike gave a 20 minutes speech in which he explained how brilliant brains could be triggered into action through regular brain storming with, other similarly minded and carefully chosen colleagues. His book, with the unusual title 'FAFF' which according to English Oxford dictionary means, "Dither; spend time achieving nothing", was presented by him. Many members bought the book in the hope of becoming great achievers.

Miscellaneous Happenings

Annual Barbecue in Unteraegeri, 'Scandinavia at a Glance' Sunday August 14





Garage Walter Zimmermann AG

Specializing In ExPat & International Sales & Service




Need Your Car Cleaned After Summer Vacation?

- **Interior Package for 279.00 CHF**
Vacuum Interior
Shampoo Carpet
Shampoo Cloth Seats or Treatment of Leather Seats
Windows, Dashboard, Mirrors & Door Panels Cleaned Inside
- **Exterior Package for 379.00 CHF**
Car Washed and Rinsed with Osmosis Water
Car Polished
Car Waxed
- **Combination Package for 499.00 CHF**
Vacuum Interior
Shampoo Carpet
Shampoo Cloth Seats or Treatment of Leather Seats
Windows, Dashboard, Mirrors & Door Panels Cleaned Inside
Car Washed and Rinsed with Osmosis Water
Car Polished
Car Waxed
- **Ozonation / Odor Removal for 350.00 CHF**
Free Appraisal of your cars value.
- **Dent Removal**
Prices vary according to the size of the dents

Be sure to make your appointment early.



Mark Shires
Volvo Fleet & International Customer Sales
Factory Trained & 15 Years Experience in Volvo Expatriate, Diplomat & Military Sales Home and Office Appointments
Hagendorn-Cham (Zug), Sinsersstrasse 400
Phone: 041 784 50 20, Mobile: +41 (0)79 365 21 88
www.zimmermann-garage.ch
e-Mail: mark.shires@zimmermann-garage.ch




<h2>IMCZ BOARD MEMBERS</h2>			
<p style="text-align: center; font-weight: bold;">PRESIDENT</p> <p style="text-align: center;">Andy Habermacher 078 815 8837 President@IMCZ.com</p>	<p style="text-align: center; font-weight: bold;">SECRETARY AND VICE PRESIDENT JOINT NEWSLETTER EDITOR</p> <p style="text-align: center;">Muthana Kubba 041 748 0080 Secretary@IMCZ.com</p>	<p style="text-align: center; font-weight: bold;">TREASURER</p> <p style="text-align: center;">Max Leyherr 041 781 3305 Treasurer@IMCZ.com</p>	<p style="text-align: center; font-weight: bold;">JOINT NEWSLETTER EDITOR</p> <p style="text-align: center;">John Hosking 056 631 6420 News@IMCZ.com</p>
<p style="text-align: center; font-weight: bold;">MEMBERSHIP COORDINATOR</p> <p style="text-align: center;">Andrew Joines 076 501 7573 Membership@IMCZ.com</p>	<p style="text-align: center; font-weight: bold;">EVENT COORDINATOR</p> <p style="text-align: center;">Ermano Bassi 041 711 8787 Events@IMCZ.com</p>	<p style="text-align: center; font-weight: bold;">WEBMASTER</p> <p style="text-align: center;">Patrick Weber 079 509 5839 Webmaster@IMCZ.com</p>	<p style="text-align: center; font-weight: bold;">INTERNATIONAL MEN'S CLUB OF ZUG</p> <p style="text-align: center;">P.O. BOX 4241, 6300 ZUG</p>

Board Member bios are posted under the following link: <http://www.imcz.com/Board.asp>. Go ahead and check them out!



Krill – a (still) under-exploited fishery even got a sustainability blessing from WWF!

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

The shrimp-like crustacean known as krill is one of the globe's most abundant species found in densities of up to 30,000 creatures in a cubic-metre of seawater. The total omega-3 rich krill biomass is estimated at 60.3 million tons. Antarctic krill (*Euphausia superba*) can grow to six centimetres in length and weigh two grams. Feeding on phytoplankton it stands almost at the beginning of the food chain, a fact which raises concerns about the ecological consequences of its beginning exploitation. There are already maximum catches of 620'000 tons fixed of a precautionary catch level of 5.61 million tons, which projections indicate would affect the species' ability to reproduce.

A Norwegian krill supplier recently has been confirmed a Marine Stewardship Council (MSC) certification, at present looked upon as the gold standard concerning sustainability at sea. MSC assesses the effect of fishery on the wider ecosystem. Furthermore, that very company set up a new kind of a full cooperation model with the World Wide Fund for Nature (WWF). There is 100% observer coverage on their vessels, real-time GPS monitoring system and reporting procedures, science and research contributions by allowing onboard scientists at no cost, and economic participation in establishing a science fund! With such cooperation it is possible to do more research on where krill populations are fished, as those in coastal areas may have greater influence on air-breathing predators such as penguins and seals than, for example, krill populations out to sea which are more important to fish and whales.

Antarctic krill is harvested by companies because it is rich in phospholipids and omega-3 fatty acids, as well as the antioxidant astaxanthin. The latter is responsible for the deep red colour, and functions as a suppressor of free radicals caused by, for example, high UV-radiation in the latitudes of the icy Antarctic waters, which could damage the omega-3 fatty acids of the living organism. In fact, krill is the very source of omega-3 fatty acids in fish, which feed on them. Krill-derived omega-3 fatty acids got in the focus of the food and supplement industry because its phospholipid-bound form is said to be more bioavailable than the triglyceride form in fish. Besides, heavy metals and other unhealthy residues are less of an issue in krill than in predating fish.

There are two omega-3 fatty acids from marine sources with the acronyms EPA and

DHA. EPA is important for our immune system and heart health, whereas DHA plays an important role in the early brain development, and improves cognitive and visual functions. Our nutrition in Central Europe is deficient in omega-3 fatty acids, and the ratio of omega-6 to omega-3 fatty acids is far from the recommendations of about 5:1. In fact, due to the ubiquitous use of plant oils in foods, mainly in fast food, snacks and baked goods, such as sunflower, peanut, palm, and palm kernel oil – of sustainable sources, of course – the ratio of omega-6 to omega-3 fatty acids in our diet is closer to 20:1 up to 40:1! Extreme high plant oil use and at the same time very low consumption of fish (and even fat from grass-fed animals) constitute ironically a risk factor for cardiovascular diseases, allergies, and other inflammatory reactions. There are still wide-spread opinions and (over)simplifications about the "good" plant and the "bad" animal fats, although far from being justified. There is even evidence about better blood lipid profiles in meat eaters, compared to vegetarians and vegans. Obviously, eating meat/fish with salad or vegetables, is not the same like eating a charred sausage together with French fried!

Recently, DHA got as one of the few nutrients a positive scientific opinion by the European Food Safety Agency (EFSA), along with an accepted health claim for foods containing a certain amount of it. The meticulous evaluation by EFSA is part of the ongoing political pressure from consumer health organisations, which make misleading health claims without any scientific proof. In fact, it has become the gold standard for any health claim, being much better scrutinised than many other traditional health claims on vitamins, minerals, or even medicaments! Yet, in the European parliament the claim was rejected by more than 50% of the delegates. It was finally approved but only because a qualified majority was not reached! The very same group which has been demanding watertight proofs of health claims, voted against EFSA's findings when finally such a proof was presented.

The future will show how the omega-3 business will change considering its implications on health, but also on fishery's

sustainability. At least, it certainly seems to be a reliable and honest approach to exploit krill resources in close cooperation with an independent animal and environment protection and research organisation. It will also be interesting to watch the reactions on the consumer side to such a new cooperation model awarding a "bad" food industry with a "license to krill" from a "good" environment protection organisation...

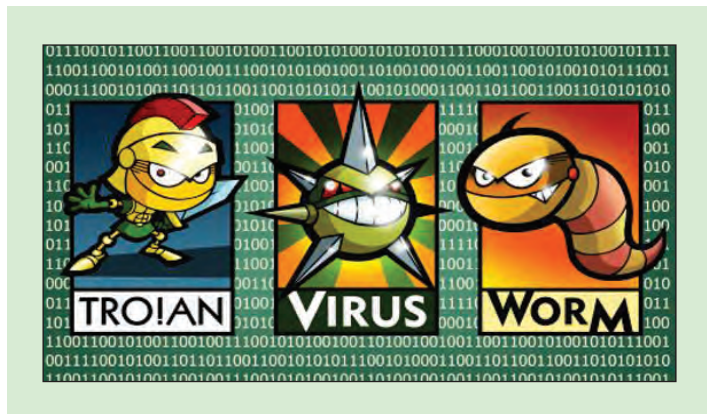


Trojans, Viruses and Spams

Contributed by IMCZ Secretary and Joint Newsletter Editor Muthana Kubba

This week, one computer in our small office went blank all of a sudden. Soon afterwards it displayed a message which looked almost identical to Microsoft messages, informing the user that the computer is infested with a serious virus and that the hard disk is damaged and possibly a major data loss has taken place. By the time it was brought to my attention, it was too late, the person using the computer had clicked on the box which said, "Proceed to remove the malware" and the Trojan virus had installed itself already. A major catastrophe!

On closer examination of the morbid messages being displayed, we found a box indicating, 'Advanced Tools'. Probing these advanced tools, it turned out that it offered a tool to clean up the computer against a onetime payment of USD 84,-. So this is the name of the game: infest the computer and demand money to put it right again, with no guarantee that it would repeat the game a couple of days later. It is simple cold blooded blackmail. No other words can describe it better.



The sophistication of the cyber attacks has reached a dangerously high level. We recently heard of two major security breaches in Sony's Playstation networks. In the first attack, the personal data of 70 million customers were stolen, and in the second attack another 25 million were stolen. The personal data include email addresses, their passwords, as well as all the personal data of each customer stored. This makes it one of the biggest infringements of private data ever, exceeding the total population of Germany. Not enough, the second attack was at a major US marketing firm, Epsilon. It reported that a 'substantial' number of private records have been stolen.

On this side of the Atlantic, UPS (United Parcel Service) announced a warning to its customers to ignore emails purporting to be from them and urging the customers to click an email message in order read the details of the package sent to them.

Of course we all have heard of the star designer virus Stuxnet which hit the headlines a few months ago, and said to have damaged and disrupted Iran's nuclear enrichment plants. This particular virus was not distributed through emails or over the Internet. It was installed on USB sticks which were later used on the plant's computers.

The list is long and each intrusion sounds more menacing. Indeed when you hear that even very large State organizations have been compromised by malware, you start getting really worried.

Do not Panic

With the unfathomable maze of viruses, worms and trojans, it is not surprising that we get confused and worried. However, do remember 'Rule number one': If attacked do not panic. Computers have become part of our daily lives. For many of us, our livelihood depends on their smooth running and uninterrupted functioning. In such situations, it

helps to remember that we use cars all the time in spite of the fact that there are increasing numbers of road accidents. However, bad and disruptive many accidents may be, very few are fatal. It is not much different with virus attacks on computers. The only difference between the two, is that we understand and see road accidents, but we do not understand (at least most of us don't) and do not see the malware, only its aftermath.

Let us first take a look at the menacing issues we are exposed to. There are at least three different categories of malicious software in circulation:

Viruses. These are the most common pieces of malware. They are usually imbedded in emails. It is hence imperative to be very careful with emails from senders you do not know or recognise. In most cases the malware is embedded in an attachment to the emails. However, more advanced viruses have been known to be embedded within the body of an email, which means they can infect a computer the minute the email is opened.

Worms. Computer worms are more dangerous than viruses, because they actively seek new systems to settle in. They can enter into your system unnoticed through the browser. The most common browsers, Internet Explorer and Mozilla Firefox, have built in protection against worms, but the race between worm-writers and browser fire wall security measures is a continuous one. It is just like classical wars. One side develops a new weapon which remains effective until the other side develops a counter weapon and so on.



Trojans. These are the most dangerous form of malware. They are a special type of malware which masquerades as something useful or desirable. For example, a pop up window may appear when you are browsing the Internet. The pop up window is designed to look identical to a well known and trusted vendor of software, be it Microsoft, Norton or any other well known brands. Even the BBC World Service home page has been used. Hence the name Trojan. Troy was a city in what is now modern Turkey. It defended itself successfully against an invading army in 1250 BC. Finally, the invaders built a huge wooden horse and put in front of the main gate of the heavily fortified city then withdrew. Next morning the citizens of Troy took the horse inside their city. At nightfall, the soldiers hiding within the horse got out and opened the main gate allowing their army to enter and take the city. The analogy with this class of malware and how they work is very apt and couldn't be closer. Normally, you would be urged to click on a box in order to install something very urgently. It could be a security update, an interesting story to read, a photo to open or even a news bulletin to listen to. The minute you click this box, the malware installs itself on the computer and infects it.

Symptoms

Once a computer is infected, the infection can manifest itself in various ways. The computer may become increasingly sluggish and eventually almost unusable. By which time a window would pop up and announce that your computer is infected and you need to clean it up, against payment. Other viruses, can take complete control of your computer, disabling Ctrl+Alt+Del key combination to open the Windows Task Manager and blocking the desktop so that you don't have access to the programs. Others are known to make ALL your

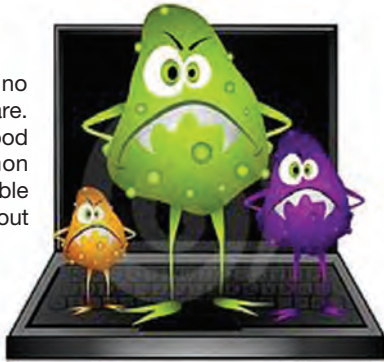
files on the hard disk invisible or hidden so that you get the impression that you have lost everything on the hard drive.

On the other hand, there are viruses whose presence remains unnoticed. They have a given task to perform in the background, like sending the keystrokes you are making during a banking session so that they can get access to your bank data and possibly debit your account. Other viruses spy on your email program and send all your contacts and passwords.

Generally any unusual behaviour of your computer could be caused by a virus of some sort or another. Any email from an unknown sender, or even from a close friend whose content does not sound typical from that friend is suspect.

Protection

As with insurance, there is no 100% protection against malware. However, by using known good anti-virus programs, common sense and diligence it is possible to live, almost ever after, without any serious problems.



To start with **Windows** delivers a fairly good protection program as part of its standard package for Windows XP and Windows7. It is called 'Firewall'. You must make sure that Firewall is activated on your computer. How? Simply go to the control panel (Systemsteuerung in German), and click on 'Windows Firewall'. However, since the brainy inventors of the worst viruses seem to be always a few steps ahead of Windows, you should additionally install anti-virus programs, to act as a prophylactic against possible attacks. There are several such programs on the market, some of the better known ones are **Norton**, **McAfee**, **Karpenski** and **Avira**. Take your pick. Personally, I found Norton reasonably good and at under Sfr.100 for three computers per annum, quite affordable. In addition, it pays to install additional programs. I had good experience with '**Spybot Search and Destroy**' which has an excellent function of watching the Registry and flagging a warning whenever a program tries to make a change in it. And the best part, it is free of charge.

In addition to three barriers mentioned above, I have added a fourth one. It is also available free of charge: '**Spyware Eliminator**'. This program flags you and asks for permission whenever the computer is about to run a new *unknown* program.

Of course all these barriers are useless if you open on an email attachment and click on the install box in them. Even emails even from someone you know, should be carefully inspected before opening. It is quite easy to manipulate the programs which send emails, to change the displayed name of the sender. Even if the sender's email address looks right, it might still be a fake. Just to illustrate, I get regular emails, with me as sender, with my correct email address. However, the subject is 'Cheap Rolex Watches!' All such emails should never be opened and deleted before even the preview pane is displayed.

However, there are still some very well camouflaged emails, which you might love to open, but have a bit of doubt on their authenticity. In these cases, I recommend a very useful tool to check them before opening. Remember that when you open an email to read, you are presented with an optical representation of the message, which is usually written in HTML (Hyper Text Mark up Language). Hence behind every email there is a *source code* which is the email as received before it is correctly displayed. It always pays to take a look at the source code before opening a suspicious email. This action is especially useful when the email in question ostensibly comes from a close friend, but its contents are not typical. From the source code you

can easily find out if this friend had actually sent the message, and you can check its true contents without opening.

Where can one find the source code? In Mozilla Thunderbird, it is in the Edit Register. In Outlook Express it is in the View Register. If you are using a web-based email program like Hotmail, Yahoo or Gmail etc, then the source code is more involved because it includes the characters required to display the web page. It can still be inspected under 'Page Source' in the View Register of Firefox. In Internet Explorer it is also in the View register but called simply, "Source".

Recovery

Once infected with a nasty virus, what can you do about it? Well if your computer is still operational, the first thing to do is to go to a Windows recommended site and it will automatically scan your computer and report any viruses found and how to remove them. Additionally all three recommended programs: Norton, Spybot and Spyware Eliminator, have a scanning function and you can update them in order to get the signatures of the latest discovered viruses, and then run the scan function. Usually this is enough to find and eliminate any virus.

However, what to do if the virus has disabled your computer and made it impossible for you to run any of these programs? This is a very serious situation and I emphatically recommend that you should have at least two user accounts on your computer. Besides yourself, add an 'Administrator' account, so that when you boot up, a window appears with the two users and you can click and choose which one. Hence, if your computer has been disabled by the virus, boot up and choose the second user, the Administrator. It will definitely run because the virus had no access to the second account. From the administrator you can run the cleaning programs.

In case you are not sure how to open a second account, just click on START on the bottom left corner, then click on your name at the top of the Start window. From there you can add a new account.

Good luck and Heil Virus!



sumners graphics inc.

we build websites.

Sumners Graphics is well-known for their awesome photography and print design, but we also put all that effort into website design.

We just thought you should know.

sumnersgraphics.com



The 7 Commandments of good Stock-Picking

How often does a stock disappoint even when you thought it was going to be a big money spinner? A good buy should be based on sound fundamentals and a healthy track record. Without over-simplifying matters, the observance of the following rules can help you identify good performers, because:

1. They have a track record of strong earnings growth, and
2. Belong to an industry sector that is doing well
3. They boast about a 30% prior uptrend
4. Their charts display properly formed support bases from which to break out
5. Breakout volume is at least 40% above the average
6. Such stocks are not thinly traded
7. The general market is in a confirmed uptrend

This may sound demanding, and it is, but if you want to make good money, really good money, you must do your homework! The alternative is to remain part of the passive majority and hope for the best, which usually ends up with crippling losses. Selecting just some of these criteria doesn't work either, it's all or nothing; just like the Bible's Ten Commandments of old.

To reinforce this principle, I add this little poem I've made:

*He who keeps these rules of old
Will find the key to hidden gold,
But he who ignores a single rule
Will be the market's sorry fool!*

Lets now take a look at the market in the three months from mid-August through October 2007. Then it was in a confirmed rally that produced 39 breakouts with valid buy signals. Here is how these 39 stocks performed:

The top tier

- 10 stocks performed about 4 to 10 times better than the Nasdaq's rise of 11.5%. Their average gain was 75%.
- They belonged in the top 30 industries.
- None were traded thinly.

The second tier

- 9 stocks were approximately 2 to 3 times better than Nasdaq's advance. The average gain was 32%
- 7 were in industry groups positioned in the top 30 and 2 were not.
- Two stocks had low trading volume.

The third tier

- 8 stocks were at least 1½ times better than the Nasdaq. The average gain 19%.
- 2 were located in industries that failed to make the top one third.
- 1 stock was thinly traded.

by IMCZ member John Henry Smith

The four tier

- 6 stocks either narrowly outperformed or narrowly underperformed the Nasdaq. The average gain was 11%.
- 2 stocks were clearly in laggard industries.
- A third stock was thinly traded.

The fifth tier

- 6 stocks fell 7% or more from their breakout points.
- 2 stocks came from industry groups ranked in 67th and 92nd.

As you go down the list, you will note the strong correlation between stock performances and our rules. Overall, 15% of the 39 breakouts would have triggered a stop/loss sale set at between 8% and 10% and 25% under-performed the Nasdaq.

Finally, here are three success rates for stocks to outperform the Nasdaq:

1. 87% of all stock breakouts ranked in the top 30% of industry groups that are not thinly traded generate an average return of 44%.
2. 60% of all stocks thinly traded generated a 24% average gain.
3. A 50% rate for the bottom 2/3rds of industry groups achieve a 17% average gain.

So with a bit of extra homework and thinking about your dreams, which return would you prefer?



Contributed by IMCZ Member Steve Butterworth

From the LANES... The Regulars were on Leave

Bowling 15th June was attended by 6 bowlers after 4 cancellations. Never mind, it does not take more to have a good evening!

The first round was led by Lane 6, Grant Holliday on 135 followed by a newcomer Adrian Luedi on 124, Adrian reaching bowling speeds in the Hal Trufan bracket over 30 kph! The second round swung over to Lane 5 with Colin Mason scoring an excellent 171 and Otto Steuri trailing with 129.

As you can see generally for one reason or another the scores were lower today.

The last game was won by Otto Steuri on 149 on Lane 5 and next highest by Stephen Butterworth on 119.

Highest number of strikes was Grant Holliday on 7, followed by Colin Mason on 5. Whilst the number of spares for Otto Steuri was 13 followed by Adrian Luedi with 10.

Wine went to the Top 2 fellows as no Ladies bowled. Otto Steuri on 396 and Colin Mason on 392, all others over 317.

Bowlers were:- Stephen Butterworth, Grant Holliday, Adrian Luedi, Colin Mason, Otto Steuri, and Beat Züger.

One more entertaining evening, the 40th such event, since we started running in Feb 2008, was had by all of us. The next event shall take place on July 20th. Hope more bowlers shall show. Till then enjoy the good weather.





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!



PUB EVENTS IN JULY

Join our Corona Promotion: 8th - 22nd Only 7.- CHF!
Scratch & win some great prizes (I-pods, T-Shirts & Swiss Indoor Tickets)

Celebrate 40 years Mr Pickwick Pub Bern: 30th
Ask the bar crew for more details

Live Sports:

Tri Nations Rugby: 23rd (Aus vs RSA), 30th (NZ vs RSA)
Formula 1: 10th, 24th, 31st



On the
SLOPES...

SWISS HIKING OVERVIEW

Classifications, Interesting Hikes, Resources and Recommended Gear

There are endless options for hiking in Switzerland, but you should make sure you understand the level of difficulty and equip yourself properly before attempting your chosen hike. I was very surprised to find myself in some sketchy situations on a few of my early Swiss hikes. When I mentioned to a Swiss friend that I went for a hike and thought it was more appropriately described as a *climb*, he looked at me with exasperation: "Joe . . . did you have to use a rope? . . . Then, it was a *hike*!" Sitting up on an exposed ridge with "sewing machine leg" is not a fun experience. So, let's just say the Swiss idea of a hike is quite broad!

CLASSIFICATIONS:

There are various classification schemes for grading the difficulty of a hike. On some Websites, hikers will assign their subjective rating to a specific hike based on the criteria outlined in the following scales, such as the Swiss Alpine Club (SAC) T-Scale (*Beware: anything classified above T3 is a serious undertaking and the risk of injury or death must be respected and if the weather moves in, the difficulty can increase substantially.*)

SAC T-Scale

(http://alpen.sac-cas.ch/html_d/archiv/2002/200204/ad_2002_04_18.pdf and http://wiki.openstreetmap.org/wiki/Proposed_features/Hiking):

- **T1 - Hike:** Well cleared trail, flat or slightly sloped with no fall hazard, no special requirements
- **T2 - Mountain Hike:** Trail clearly recognizable, some steepness, hiking shoes recommended
- **T3 - Demanding Mountain Hike:** Trail mostly visible, exposed areas secured with ropes or chains, possible need to use hands for balance, fall hazard present, scree, good hiking shoes required
- **T4 - Alpine Hike:** Route is not always visible, use of hands sometimes required, terrain quite exposed, tricky grass slopes, easy snow slopes, solid trekking boots required
- **T5 - Demanding Alpine Hike:** Often pathless, some easy climbing, exposed demanding terrain with jagged rocks, mountaineering boots required, basic knowledge of handling ice axe and rope
- **T6 - Difficult Alpine Hike:** Mostly pathless, climbing passages, often very exposed with precarious jagged rocks, glacier with danger of slip and fall, experience with technical alpine equipment required

Trail Markers in Switzerland

(you often see these signs or painted markers on the trails)

- **Yellow - Wanderwege Hiking Trails**
Relatively flat, easy terrain, often in valleys; meant for everyone
Brown - Historic Hiking Trail
- **White/Red/White - Bergwege Higher Altitude Mountain Paths**
Can be challenging, weather protection and good shoes suggested; this is the usual marker found on paths from T2 to T3, but the range seems to be quite broad
- **White/Blue/White - Alpine Routen**
Rugged, might be areas without any trail, over snow fields and glaciers (even in summer months) or through steep rocks; this is the usual marker found on paths from T4 to T5

HIKING SUGGESTIONS AROUND SWITZERLAND:

- Rigi (above Goldau) www.rigi.ch
- Wildspitz (from the Zugerberg) www.wildspitz.ch
- Raten Panoramaweg (near Aegeri) www.raten.ch
- Stanserhorn (near Luzern) www.stanserhorn.ch
- Bürgenstock (near Luzern) www.buergenstock.ch
- Pilatus (near Luzern) www.pilatus.ch
- Gross Mythen (Schwyz)
http://www.wanderland.ch/en/routen_detail.cfm?id=338106
- Niesen, the Swiss Pyramid (near Spiez) www.niesen.ch
- Niederhorn - Beatenberg (near Thun) www.niederhorn.ch
- Schynige Platte (near Interlaken)
<http://shop.jungfrau.ch/de/bergbahn/angebote/schynige-platte>
- Stockhorn (near Spiez) www.stockhorn.ch
- Brienz Rothorn (above Brienz) www.brienz-rothorn-bahn.ch
- Säntis (near Appenzell) www.saentisbahn.ch

Contributed by IMCZ Member Joseph Dow





- Swiss National Park (near Zerne) <http://www.nationalpark.ch/go/en/>
- Eigerwand Trail (above Kleine Schiedegg) <http://activityworkshop.net/hiking/switzerland/eiger.html>
- Gelmerhütte (In Grimselwelt) <http://www.grimselwelt.ch/bahnen/gelmerbahn>
- Bettmerhorn and UNESCO High Trail (above the Aletsch Glacier, Bettmeralp) <http://www.bettmeralp.ch/e/unescowelterbe/hoehenweg.html>

I've been to all these areas and hiked most, so you can always ask me about a particular area, in which you have an interest in visiting, at the Stammtisch.

ONLINE RESOURCES:

- Swiss Alpine Club (SAC) <http://www.sac-cas.ch/>
- HIKR <http://www.hikr.org/>
- Activity Workshop <http://activityworkshop.net/hiking/index.html>
- Summit Post <http://www.summitpost.org/>
- Peakware <http://www.peakware.com/>
- Peakbagger <http://www.peakbagger.com/>
- My Switzerland <http://www.myswitzerland.com/en/interests/hiking1.html>
- Wanderland <http://www.wanderland.ch/de/welcome.cfm>
- Walking Switzerland www.walkingswitzerland.com
- My Swiss Alps <http://www.myswissalps.com/switzerland/switzerland-hiking.asp?lang=EN>
- Weather <http://www.meteocentrale.ch/>
- REGA <http://www.rega.ch/en/home.aspx>

POSSIBLE DAY HIKING TRIP(S):

Ermano and I will discuss a possible hiking day or two for a group from the IMCZ and ZIWC. I think the Brienz Rothorn would be a nice option. If you guys are interested, you have to let us know.



HIKING GEAR CHECKLIST: (Summer Day Hike on Marked Trails)

Please note that this list is a suggestion and does not include a lot of equipment you will need for specialized hiking involving glaciers and climbing or for longer than a day hike (2 to 7 hours).

HARDGOODS

- **Hiking Boots w/ firm soles** (lots of scree and talus in Switzerland), fitted with Custom Footbeds
- **Walking Sticks or Staff** (I prefer a single staff, if some light climbing is involved)
- **Rucksack** (15 to 30 l.) w/ ergonomic straps
- Rain Cover

SOFTGOODS

- **Rain Shell Jacket** (GORE-TEX PacLite)
- **Fleece Sweater**
- **High-tech T-shirt** (Merino Wool or Synthetic)
- **Shorts and/or Hiking Pants**
Compression Shorts
- Hat
- Gloves (*at altitude, you can encounter snow even in August*)
- **Hiking Socks** (Merino Wool or Synthetic) & extra socks

ADDITIONAL ACCESSORIES

- **Cellphone** (charged) w/ GPS
- **Camera**
- Binoculars
- **Sunglasses**
- Watch
- **Swiss Army Knife**
- **Sunblock & Lip Balm**
- Bandages
- Hand Sanitizer
- *Insect Repellent*
- **Water Bottles** (*I need 2 l. for a 6 hour hike*)
- **Trail Mix** (Nuts & Raisins), Candy Bar
- Plastic Bags & Baggies
- Napkins & Tissues
- Hiking Trail Maps, Directions
- Pen & Paper
- Cash
- **REGA card**

Money

- Blessed are those that can give without remembering, and take without forgetting.
- No point in earning so much money which you can't live to spend it.
- Money is not yours until you spend it
- When you die, you shall only take with you the money you had spent.
- What matters is not how much you have, but how little you need.
- Never take life seriously, nobody gets out alive anyway.

Wisdom

- Listen before you speak.
- Think before you talk.
- Earn before you spend
- Forgive before you pray
- Feel before you hurt.
- Love before you hate.
- Try before you quite.
- Live before you die

On Wives and Nurses

- I asked my wife what sort of books she's interested in, she said: Cheque books.
- The easiest way to make your old car run better, is to check the prices of new car.

- What's the difference between a good lawyer and a great lawyer? A good lawyer knows the law. A great lawyer knows the judge.
- Definition of a nurse: A beautiful woman who holds your hand for one full minute and then expects your pulse to be normal.
- We all have two women in our lives: one woman brings you into the world crying and the other ensures you continue to do so.

Have you ever wondered why?

- If you change queues, the one you have left will start to move faster than the one you are in now.
- When you dial a wrong number, you never get an engaged tone .
- After your hands become coated with grease, your nose will begin to itch
- Any tool, when dropped, will roll to the least accessible corner.
- When you are taking a bath, the telephone invariably rings
- The probability of meeting someone you know increases when you are with someone you don't want to be seen with.
- When you are trying to show someone that a machine won't work, it will.
- The severity of the itch is inversely proportional to its reach.
- People with the seats at the furthest from the aisle arrive last.
- As soon as you sit down for a cup of hot coffee, your boss will ask you to do something which will last until the coffee is cold.



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

reprotect

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



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.

OLD COMPUTERS www.oldcomputers.net

Each was different and more exciting than the previous, with new features and capabilities. This website is dedicated to the preservation and display of these vintage computer systems. These people are real enthusiasts and will even consider purchasing any really old computer that you may have.

BUTTERSCOTCH www.butterscotch.com/

Butterscotch.com helps busy on-the-go people to understand and live the mobile lifestyle, by providing a massive library of free easy to understand video tutorials and shows as well as answers to questions, app downloads and tons of useful tips and tricks on trending topics.

EXPLORE FORENSICS www.exploreforensics.co.uk/

For many people, forensics is a fascinating but confusing field that is full of mystery and intrigue. Whether it's learning more about how criminal evidence is collected and stored or finding out how the legal system uses this information, everyone should explore the world of forensics. A skilled team of expert authors write all of our articles, which we hope will be informative and interesting to our huge and diverse readership.

SECRET INTELLIGENCE SERVICE (MI6) www.sis.gov.uk/about-us.html

The UK Secret Intelligence Service (SIS) was established in 1909 as the Foreign Section of the Secret Service Bureau. The Foreign Section's responsibility for overseas intelligence collection has been retained ever since by SIS under a variety of names and acronyms.



«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



There seems to be no correlation between the degree of difficulty of a Sudoku and the number of correct solutions received. Last month's puzzle was quite challenging, yet there were just as many correct solution as the month before. The winner is none other than Roger Dixon. Congratulations Roger.

This month's puzzle is yet more challenging, and the regulars are invited to try their hands at it. Again to start, I suggest you look at the frequency of the given digits, and concentrate on those digits with the highest frequency.

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.

Sudoku

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

Solution to the June 2011 Puzzle:

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



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 4567.

Members' Marketplace

Experienced Trader and Manager: has just been relocated to Zug. He seeks new opportunities in the fields of Commodities, Fixed Income and FX as a Trader, Strategist/Analyst, Asset Manager or Business Developer. He is strong in analytical, position management, trading tactics and strategically capabilities supported by economical and management education. Please contact: Henrik Mikkelsen at 076 610 13 25 or at henrik.b.mikkelsen@gmail.com

IMCZNEWS Advertising Rates

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), 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.-
- 1/3 Page, horizontal (19 x 9.2 cm), Fr. 85.-
- 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.



REMEMBER The Stammtisch

every Thursday evening
18:00-20:00

Join us at the Park Hotel
lobby or back garden

