

# IMCZNEWS



DECEMBER 2011



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## EDITORIAL Christmas Time

Wow, it's December already and many of you may be asking what happened to the year, as I am. Yet in the external world it was an eventful year: we had tsunamis, nuclear meltdowns, market collapses and virtual bankruptcies of nations. Above all of this rode the International Men's Club marching along unscathed.

Indeed we had our own eventful year with a host of events, talks, receptions and the traditional barbecue this year in the fantastic location in Aegeri. We've seen many new members come and some old faces go. Yet the club is well positioned in the Zug area, we have made efforts to better integrate with the community and have interacted in the background with government and politics as we are one of the most important interfaces to the expat community - this is positive. IMCZ events have been well visited with the highlights, as usual, being the New members' receptions, the November one being a great success - but that goes without saying when the food and drinks are offered by the club - and the food is a raclette on top. Our final big event of the year is the joint Stammtisch on December 15, with a visit from Santa Claus so be there to receive his presents.

So for me I look back on what I consider successful year for the club, and this has, of course only been possible with the unwavering support of the committee who are genuinely committed to their roles and keep the club running. Thank you to the committee. More than that the club lives from its members and my Christmas wish this year is that Santa will bring even more active members and give old members the energy to keep participating in events. We are a social club and our goal is to meet like-minded, interesting, international people. If we all live that, it becomes a fantastic place to be and with this I wish you a happy, healthy and joyful festive season and look forward to seeing you soon.

**Andy Habermacher**  
President

## IMCZ

Introducing...new members

THE IMCZ WELCOMES:

### Svavar Sigthorsson

I come from Iceland and have moved to Zug in June of this year following the relocation of my wife's job. I am a Civil engineer by profession and hold an MSc degree in Project Management from Heriot Watt University in Edinburgh, Scotland. We have been living here for a little over two years. I have been working as a Construction Consultant and Project Manager for the last 13 years.

I am married and a proud father of three.

We live now in Unteraegeri and enjoy nature, hiking and the outdoors. I am anxiously waiting for the first snow to arrive so that I can start picking up my skiing skills again after 20 years rest. I hope by joining the IMCZ I shall have the opportunity to meet people and expand my network.

### Lorenzo Salvadé

### Peter Lockley

### Tom Colpaert

Tom is a 34 year old Belgian who recently moved to Zug (Walchwil) together with his partner Griet who is working at Crown Packaging. He is fond of outdoor sports: golf, cycling, mountain biking, skiing, snowboarding, running and travelling. As part of the company's international expansion plan, Tom has recently started up Hedera Consulting Switzerland. The company provides niche consulting and solid project management within the commercial area.

*continued on page 2 ...*

## FUTURE EVENTS

- DECEMBER 13 **Luzern Theatre Group, poems, speeches and songs** check at [www.LWTC.ch](http://www.LWTC.ch)
- DECEMBER 15 **Joint Stammtisch with ZIWC. Santa Claus will be coming**
- DECEMBER 21 **Bowling, Meierskappel**
- JANUARY 26, 2012 **Annual General Meeting, Park Hotel**
- JANUARY 28, 2012 **Burn's Night Dinner, Landhaus, Baar**



## Our Club is Expanding

As of the last Stammtisch on December 1st, our Club has passed the 300 mark limit and boasts now of a total of 309 members. A total of 50 new members have signed up since the beginning of the year. We do hope that many of the new members shall be active and participate in the Club's numerous activities.

## New Member's Reception

Altogether 52 members and guest gathered on the first floor of the Bären Restaurant on the evening of November 24. It turned out to be a great evening with unsurpassed ambiance. The free drinks and Cheese Raclette served made all the difference. No less than five new members signed up on the spot.

Andy, our president gave a very timely welcome speech followed by a short presentation from IMCZ member Sheb Powell, on people suffering from prostate cancer. As a member of Global Recovery, he urged the members to make a donation for this noble cause. A hat was passed around and surprisingly ended up quite full. Sheb has sent a very kind thank you message.

# IMCZ

Introducing...new members

THE IMCZ WELCOMES:

### Holger Albers

Holger came from Munich to Zug in order to establish the Swiss offices of a U.S. Photovoltaics manufacturer in Baar. Regretfully, whilst he was in the middle of establishing their office, the main investor changed his strategy and decided to shut down all global operations. As a result, he is now exploring opportunities on the local job market. He had worked for over a decade as an expert in investment banking with special focus on Energy including Renewable Energy, Petrochemical, Oil and Gas sectors. He has also done commodity trading. Holger is well travelled and is an expert in merging markets. He speaks six Western European languages. He is married and loves exploring the Swiss mountains with his wife on boots, bikes or skies. He likes both music and cooking and is a hobby novel-writer, currently seeking his first publisher.

### Tony Neghaiwi

Tony hails from Lebanon, and has dual American and Lebanese citizenships. He lives in Cham and works in Zurich. He joined the Club through his wife during a joint Stammtisch meeting.

### Kovaldas Balciauskas

KB is both a Lithuanian and United States National. While running his futures brokerage company in Chicago he had the opportunity to merge his company with a local Zug financial intermediary company. He relocated his wife and two boys nearly 4 years ago and has never regretted it. His interests include travel, tour skiing, mountain biking, hiking, fishing and sailing.

### Marcel Brusee

I was born and raised in the west part of the Netherlands. I specialized in pharmaceutical intelligence, and was recruited two years ago by an American/Canadian pharmaceutical company which until recently had their European and Asian-Pacific headquarters in Baar., However, they moved their business last month to Swinden UK. Eager to stay in Switzerland, I decided to decline the transfer conditions. Now I am looking for new job opportunities. After a trial period of six month, both my wife and daughter are equally eager to stay in Switzerland. We love skiing and hiking. Apart from being an avid reader, I try to keep up my martial arts training. Anyone interested in mastering Kenjutsu etc is welcome to join me.

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

## OBITUARY

It is with great regret, the IMCZ announces the loss of one of its former members - Anthony Button. Anthony was the Club treasurer from 1993 till 1995 and president in 1995. Born on June 22, 1951 in the UK, he passed away after a long battle with cancer on November 19, 2011.

Anthony will be remembered for his superior command of Swiss-German, a great sense of humour and his hard work and dedication to the Club. Our thoughts are with his surviving sons and we assure them that we all have him in good memory.



# Musical Events

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

**Almodobar, Zug (www.almodobar.com) 6:30pm – late**  
**Thursday December 8th**

Stuart & Reidt • *Classic acoustic blues with guitar and harmonica*

**Thursday December 22nd**

Stuart & Reidt • *Classic acoustic blues with guitar and harmonica*

**Pier 41, Zug (www.focus-world.com/de/pub/pier41) 8:00pm**

**Monday December 12th**

Stuart, Reidt & Loesche • *Acoustic blues guitar, harmonica & keyboard.*

**Monday December 19th**

Triple Bypass Unplugged • *Classic 60's & 70's acoustic style*

## IMCZ BOARD MEMBERS

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

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## Sweeteners may or may not be appetizers!

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

There is still the buzz around about aspartame, acesulfame K, saccharine sodium, and other so-called high-intensity, zero-calorie sweeteners, that they increase appetite and could induce diabetes due to spurious release of insulin. These effects could allegedly torpedo the serious efforts of overweight dieters, who falsely trust in expensive calorie-reduced drinks and foods to achieve their weight loss goals. In the nineties, it has been hypothesised that



stimulation of sweet taste by the receptors on the tongue can act as a signal for insulin release which prepares the body to absorb dietary glucose. This is known as 'cephalic phase insulin release.' For example, sipping a sugar solution and spitting it out without swallowing could induce insulin secretion, probably via neuronal transmission from the oral cavity to the brain. This cephalic phase insulin release is not the same as normal insulin secretion from the pancreas into the intestine! The main stimulus to secrete insulin occurs during the intestinal phase, when glucose appears at the place of its absorption. However, more polemic than scientific internet discussions on the topic are often based on the common belief in a hypothetical "consumer seduction conspiracy" of the food industry.

In 1984 it was demonstrated that among 7 sugar types, 2 sugar alcohols and the sweetener saccharin sodium, only glucose evoked a significant elevation of insulin levels (Grill, *Am J Physiol Regulatory Integrative Comp Physiol*, 1984)! Notably, we are talking here of pre-absorptive, cephalic phase insulin secretion since intestinal absorption in the test rats was blocked by previous surgery. Hence, no sugar got into the animal's blood. The effect of glucose in stimulating insulin secretion was especially striking, considering that glucose was neither the most intense nor the most palatable sweetener tested. These results suggest the existence of mechanisms

other than just the mere sweetness and taste preference to a food containing glucose. Still, if exposure to sweetness alone does prompt a pre-absorptive increase in insulin, it cannot be assumed that it will enhance hunger or appetite. Elevated concentrations of insulin in the brain decrease feeding in animals, and hunger responses in humans do not track plasma insulin levels. There are various cephalic and intestinal phase responses – neural, chemical, metabolic, and mechanical signals – which promote or counter appetite and hunger. For example, the sweetener saccharin has even been found to stimulate the release of the satiety hormone GLP-1. And the rise of insulin in the blood during a sugar-containing meal acts as satiating signal to the brain.

Various flaws and design biases were identified in studies on sweeteners and effect on appetite and insulin leading to controversial results and confounding conclusions. For example, the measured increase in insulin was higher for starch and water (!) than for sweeteners (*Just, Appetite*, 2008). A lot of the data endorsing sweetener-induced insulin increases (regardless of their relevance) stem only from in-vitro or animal studies, whereas safety studies have to be done, of course, on humans. Finally, the *irrelevance* of potential cephalic insulin secretion was demonstrated in a number of studies and eventually accepted (*Mattes, Am J Clin Nutr*, 2009; *Renwick, Brit J Nutr*, 2010). On the other hand, neuronal mechanisms in the cephalic phase are undoubtedly present, and can be seen when comparing oral and intra-gastric administration. However, it is relevant only if there is an unfavourable effect of artificially sweetened solutions in comparison to caloric sugar solutions – not in comparison to pure water, which of course acts differently to both sugar and artificial sweetener solutions!

A preference for sweet taste is innate and based on a primordial brain stem reflex. Interestingly, sweeteners are added in very low concentrations to cattle feed in order to accelerate the weaning phase from milk to crop, and consequently promote faster weight gain. The same effect could be achieved by using energy-dense sugars such as fructose. However, the use of such a bulk sweetener limits the nutritional profiling and also poses technological problems such as moisture absorption. In conclusion, what is important is not the potential insulin-secreting effect of sweeteners, which

may enhance appetite, food and/or energy intake – but the sweet taste itself regardless of the source! The crucial differences lie in the energy content and the (intestinal!) insulin-stimulating effect of sugars – both of which are adversary to fat metabolism and possibly to energy intake and weight gain! Hence calorie-sensitive people should first of all consider the absolute total caloric content derived from insulin-active carbohydrates before worrying about potential (cephalic) insulin reflexes caused by any sweetener. After all – aside from any (undesired) reduction in fat burning – insulin is more of a satiating than a hunger signal in our metabolism.

Whereas one quite obviously gets satiated faster by ingesting real sugars (because of its energy content), initial appetite is not affected! This seems to be logical, doesn't it? Well, it also works for salty "appetizers", which suggests that the phenomenon may be attributable more generally to oral exposure to a palatable stimulus in the absence of an energy load. Additional support is provided by studies reporting no effect on hunger when sweeteners are delivered via a nasogastric tube or capsules (to eliminate any oral sensory and taste stimulus). In conclusion, low-calorie artificially sweetened food or drinks might indeed enhance appetite – not because of the sweetener, but due to the relative or absolute lack of energy in low-calorie products or "appetizers", respectively!

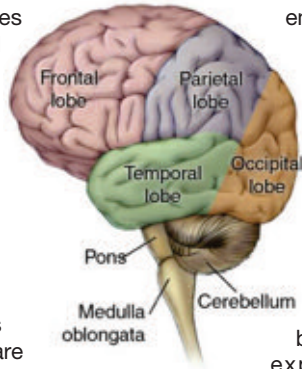


## The Science of Making Better Decisions

Contributed by IMCZ President Andy Habermacher

### The Neuroscience of Distorted Decisions and How to Avoid Them

We all know that in leadership roles making decisions is an essential skill. Good decisions lead companies to good places and bad decisions may ruin good companies. We all know this. But what lies behind the decision making process is the brain?



The brain processes information in certain ways and has certain biases. Recent research has shed light on the myriads of different ways and the multitude of processes that are ticking away in the recesses of our brain's unconscious machinery deep inside our heads. Looking at these not only highlight where many faults in decision making lie but also help shine a veritable spotlight on areas of danger that can boost our awareness and give CEOs and leadership teams tools to help make better decisions. There is now a sea of research that shows how our decision making is influenced which run, in a recent article I read, from how having a full bladder can influence long-term decision making to which parts of the brain activate in risk-taking tasks and how body language can also influence our brain. Here a very, very brief journey through the neuroscience of decision making.

#### Neuroscience and decisions Distorted decisions

**Emotional decision making** may sound like what we don't want in the brain but brain science in recent years has shown the importance of emotions in the decision making process – and the dangers.

We can think of the brain as 3 different layers:

1. The brain stem where our survival functions reside, living, reflexes and basic instincts. This is at the top of the spinal cord and lies deep inside our brain and is evolutionary seen the oldest part of the brain.
2. The inner-cortex, sometimes known as the limbic system, which surrounds the brain stem and is where most of our emotions are processed, where our memories are consolidated and where many other simple instincts and drives such as reward and pleasure are registered.
3. The outer cortex the outer layer of the brain where our higher functions reside including many sensory functions such as speaking and seeing.

We now know that the brain works in unison and indeed that the inner workings of the brain control the outer workings more than we previously believed. More surprisingly we know that damage to the amygdala (our

emotional processing centres – the name will come up again) will send our ability to rationalise haywire.

This may sound contradictory but we need to bear in mind that to deal with our environment which revolves around people in contexts designed by people we need to balance emotions and our experience (memories) of dealing with people. Emotions are therefore essential to the decision-making process. Not only that - a piece of research has also noted that boosting emotional intelligence can boost deductive decision making ability something we would normally consider a cold unemotional task.

**Fear and anxiety** cause distinct patterns in the brain which will dramatically distort the decision-making processes. Indeed fear is one of our prime survival instincts and hence takes priority in our emotional centres, the Amygdale. These two almond-shaped centres sitting one in each half of the brain, left and right, can cause massive disruption. So what happens in the brain and how does this affect your decision making?



If our amygdala fire up with fear a few other key areas are directly and immediately impacted. First the frontal lobes of the brain, our rationalising and planning centres, are inhibited. This simply means that with increased fear the less rationalisation we have and the less planning ability also. Obviously if you take moment to think about it. As the proverbial sabre-toothed tiger lurches towards us with jaw apart drooling

ready to lurch on us we do not start planning next year's budget – we fight, flee or freeze. So far so good. But fear comes in many guises in the business environment - it could be a financial crisis, it could be in the guise of the US debt crisis or the Euro dropping through the floor. These all have the ability to send our fear centres into overdrive – reducing our ability to plan and to think rationally.

I just mentioned our fight or flight reflex or the alternative: freezing. These come to play in the motor cortex of the brain which



processes our actions. This centre either becomes over-activated or under-activated when fear is present. It becomes over activated to fight or flee or, on the other hand it, freezes. In business contexts this means that in scenarios where fear is present you will find one of two things happening.

1. Over activation: your team and your employees start running around like headless chickens.
2. Under activation: your team and your employees stop making decisions and action in all areas slows down or stops.

Another impact of an over active Amygdala is it boosts negative bias – this means that for example if you were analysing a balance sheet with a calm brain you might notice a few areas of concern. However, if you analyse a balance sheet with an over active amygdala, your negative bias will kick in and those areas of concern will turn into huge problems and you attention will be actively drawn to them and dwell upon them. This will also be apparent in your leadership team and your workforce – negativity in all areas will increase in situations which posed no issue before fear was activated. An important point to note here is that uncertainty and ambiguity also activate our fear centres.

**Commitment** is something that we talk about in many contexts and we may feel uncomfortable taking a decision on something we don't feel committed to. But an interesting insight from brain science has

shown that after making a decision, commitment to that decision increases. This is counter intuitive but given a moment's thought I am sure you can find examples when you made a decision and then this increased your commitment to the decision or to the object (or even the brand). Indeed maybe loyalty can be more linked to this commitment. This has two specific implications for decision making. Understand that you don't need to be committed to make a decision and also that maybe you are sticking and fighting the decision you made simply because you made the decision and not because the decision was good.

**Testosterone** does funny things to men and leadership positions are still held by a majority of men. And unfortunately in the context of decision making these boosts of testosterone may be negatively influencing our ability to make good decisions. Testosterone increases energy, rejuvenation and sex drive. So far seemingly good but the downside is it will increase our risk appetite to maybe unhealthy levels increase short-term thinking and increase our need for immediate gratification. All bad for the long-term success of a company. And yes testosterone is particularly high in men and successful men at that. Having more women in leadership positions will hormonally, and from a brain perspective, make complete sense in balancing a leadership's team ability to make good long-term decisions.

**The unconscious** may seem a little elusive but now we know that the unconscious is vastly more powerful than the conscious. As you read this your mind is activated in a multitude of ways and you are drawing on a plethora of resources. Your visual cortex your linguistic centres, even your coordination as you hold the magazine and your eye unconsciously focuses on the page and skips across the words: none of these is consciously controlled. More than that we can see fear centres activate to unconscious stimuli (subliminal pictures) without having the foggiest that this has happened. This is worrying as a leader because this means that an emotion such as fear can be activated without us knowing about it and cause all sorts of brain distortions that we have spoken about (reduced rationalisation, etc). This also exemplifies the power of gut instinct that many of the world's most successful leaders claim to rely on. Gut instinct is the ability to tap into the unconscious that has processed massive amounts of data below our conscious level and lead to a feeling that we can interpret. Gut instinct is something we need to develop.

**The danger of opinions** lies in powerful biases that this can cause in the brain. Research into political partisans by Drew Westen in the USA has particularly shown that when we look at information that

supports or counters deeply held opinions then our emotional centres activate but our reasoning centres are barely active. This is also true when presented with emotionally loaded statements or scenarios. These also lead to inhibition of our reasoning centres. This is dramatic for leaders because many leaders have powerful opinions and are even unaware of their personal biases. This can be a danger in decision making because it will inhibit and restrict rational centres and good decision making.

**Confirming evidence** will lead on from biased and emotional decision making mentioned above. In a ground-breaking article in the Harvard Business Review in 1998 Hammond, Keeney and Raiffa listed eight hidden decision-making traps that leaders are prone to fall into: the confirming evidence trap is one that I personally feel is very common because it ties in to our emotional and biased decision making that I have just spoken about. Once we have made biased decision or emotional decision we will then find the evidence that supports this and ignore evidence to the contrary. These are particularly obvious in political contexts where the same information is seen but this is weighted differently.



## Strategies to Improve decision making

With all these impacts you may be wondering how we can improve our decision-making abilities or indeed does neuroscience shed light on methods to counteract the distortions our brain develops? Here are a few techniques to help:

**Awareness** is the first step to increasing your ability to counteract the above-mentioned traps and distortions. Awareness is always the first step to correction and the more aware you are of the processes that are influencing you the better you will be able to

balance your decisions. There is a problem here, however, research has shown that the least aware people consider themselves the most aware. Increase awareness by constantly asking yourself why you are making decisions. Be honest to yourself and you will start to see past the fog of distorted decisions.

**Reframing** is a powerful tool. This is the classic is the glass half full or half empty both are reframes of the same situation. Reframing can help you look at the same situation in a different light. What's more when it comes to emotional situations you will need to reframe into an unemotional context and you will be able to see what happens to your decision-making ability.

**Withholding opinion** can be difficult for leaders whose job is to have opinions and act on them. But, as we saw above, having an opinion may mean you are in a distorted decision-making process. So as you listen to arguments, other's opinions and the facts of a given situation, try at first to withhold your opinion. This will stop biased opinion making kicking in and your emotional centres hijacking your brain. You will be able to make clearer decisions.

**Calm leadership** is a term used to define leading with a calm brain. If you are over-stressed, angry, frustrated or nervous you will not be making good decisions. Neuroscience shows this. Learn to find ways to calm yourself and your decision-making processes, Proper preparation, withholding opinions and calming methods such as deep breathing and mediation will all help.

**Diverse decision** making groups will help counteract many of the distortions and lead to more balanced decisions. Research also shows that diversity can increase creativity and find solutions to problems quicker. As a CEO make sure you have a diverse team around you and boards should particularly look for a diverse board members. Diverse in terms of gender, background and nationality but also of personality style.

Neuroscience is opening up new avenues for looking at some soft aspects of leadership like quality of decision making. By seeing what is happening in the brain we can start to understand the decision making process. This can be, I confess, extremely complex. Yet at the same time some of the insights are helping us see how to make better decisions and to use your brain better to improve your business. Here's to better decisions for all of us.

## St. Nicholas comes from Demre in Antalya, Turkey

Contributed by IMCZ member İlham Yüksel

For the December Newsletter, I decided to write about a subject, which is known to almost everybody. As we are getting ready to celebrate Christmas on December 24th, I would like to give you some information about St. Nicholas and then introduce you to his home town, Demre in Antalya province located on the Mediterranean Coast of Turkey.

### Origins of Modern St. Nicholas:

Pre-modern representations of the gift-giver from church history and folklore, notably St. Nicholas and Sinterklaas, merged with the British character Father Christmas to create the character known to Britons and Americans as Santa Claus.

In the British colonies of North America and later the United States, British and Dutch versions of the gift-giver merged further. For example, in Washington Irving's History of New York, (1809), Sinterklaas was Americanized into "Santa Claus" (a name first used in the American press in 1773, but lost his bishop's apparel, and was at first pictured as a thick-bellied Dutch sailor with a pipe in a green winter coat. Irving's book was a lampoon of the Dutch culture of New York, and much of this portrait is his joking invention.



The first depictions of St. Nicholas began in the 19th century. In 1821, the book "A New Year's Present to the Little Ones from Five to Twelve" was published in New York. The book contained an anonymous poem describing an old man on a reindeer sleigh, bringing presents to children. As years pass, St. Nicholas evolves in popular culture into a large, heavyset person. One of the first artists

to define St. Nicholas's modern image was an American cartoonist Thomas Nast of the 19th century. In 1863, a picture of St. Nicholas was illustrated by him in Harper's Weekly.

The famous story of St. Nicholas living at the North Pole is assumed to be one of Nast's creations. His Christmas image in the same magazine dated December 29, 1866 was a collage of engravings titled Santa Claus and His Works. As we see St. Nicholas had already started to be famous in the U.S and Canada towards the end of the 19th century. However, it was the 20th century, when St. Nicholas became a world-wide known figure. A Children's book, "The Life and Adventures of Santa Claus", which was published in 1902 further popularized him.

Images of St. Nicholas were further popularized through the depictions made for The Coca-Cola Company's Christmas advertising campaign in the 1930s. It was such an effective campaign that people started to believe that St. Nicholas was



Hanging up stockings for Santa Claus

invented by The Coca-Cola Company or that St. Nicholas wore red and white because they are the colors used to promote the Coca-Cola Company. In fact, Coca Cola was not the first soft drink company to utilize the modern image of St. Nicholas in its advertising. A company called White Rock Beverages had already used a red and white St. Nicholas to sell mineral water in 1915.

Beginning from the 20th Century onwards, St. Nicholas has become the main symbol of commercial campaigns with an ever increasing pace.

The brief information I provided above is common knowledge known to everybody. However, I would like to let you on a well kept secret. You will be surprised to hear that St. Nicholas doesn't come from the North Pole; he comes in fact from Demre in Turkey, where it never snows.

**Demre** is a town and a district of Antalya Province on the Mediterranean coast of Turkey, named after the river Demre. The town of Demre is the ancient Lycian town of Myra. It is the home of Saint Nicholas of Myra, the original Santa Claus. Bishop Nicholas from the city of Myra, (An ancient



city of modern day Turkey) lived in Asia Minor between the 3rd and 4th century, during Emperor Constantine's reign who is said to have regularly given gifts to the poor. St. Nicholas is said to have been born of wealthy parents and to have travelled to Holy Land in his youth. He was tortured and imprisoned during the persecutions of Diocletian, and released when Constantine ordered official tolerations of Christians. St. Nicholas is said to have attended the famous Council of Nicea in 325. There are many legends that involve him helping young people and the poor. Among those, a tale of a butcher who kidnapped three boys during a famine. While they were sleeping, he killed them, cut them up and placed the pieces in a barrel of salt with an intention to sell them for food. St. Nicholas, who was told of this horrendous act by an angel, hurried to the butcher's house and restored the boys to life. Another popular legend has it that three daughters of a poor merchant were about to be forced into prostitution since they received no dowers. However St. Nicholas saved them from a life of sin by dropping three to the merchant's garden, enabling them to get married.

After his death, the Saint was buried in Myra (Today's Demre) and a church was soon built over his tomb.



The church can be visited today. After his death, St. Nicholas became the patron saint of sailors and seafarers and many pilgrims came to visit his tomb. Over the centuries, the legends and great popularity of St. Nicholas of Myra led to the Christmas-time figure of the bearded man who secretly brings toys to children. He is still known as St. Nick in most of Europe (and he brings his gifts on December 6th; this is date to celebrate Christmas for Orthodox Christians), but in America he came to be known as Santa Claus.



# CHRISTMAS TIME

The Statue of St. Nicholas located in the garden of St. Nicholas Church, Demre Antalya



If you can find the time to visit Demre, I strongly recommend that you visit St. Nicholas Church, where you can see the tomb of St. Nicholas together with some nice frescoes. There are several places of interest in the region. You can visit the Roman theater and other remains of Roman Myra in Demre. There is also a very famous touristic attraction there:

tombs carved into rocks. The tomb chambers are really interesting and worth seeing provided as you are fit enough to climb up. The last must do activity is a boat trip to the sunk city of Kekova. This is an ancient city, which was sunk by a severe earthquake. It is completely under the sea, but you the ruins can be seen through the specially prepared bottoms of the boats which are lined by reinforced glass.

Demre with all its natural and historical beauties lies along the magnificent Turkish

coast on a strip of fertile and warm land. As a IMCZ member I wish you all merry Christmas and a Happy New Year...



The King Tombs carved into rocks

## Christmas – whence it came

Contributed by IMCZ member Peter Sporstson

Of course, we're celebrating the birth of Jesus Christ, but wait, do we know with any degree of certainty when that was? This has been held to be between 7 and 2 BC (which is rum as BC means before Christ) or 6 BC to 4 AD, depending upon the sources one uses. At least the date is agreed, right? Well, not really. The Orthodox Church which traces its roots back to the establishment of the eastern Roman Empire and Byzantium, the capital which, as we know, begat Constantinople in the 4th century and eventually became Istanbul, celebrates Christmas on January 6th. This is still the case in Armenia. This arises from the use of different calendars and the gap created when switching from the Julian (named after Julius Ceasar) to the Gregorian (named after Pope Gregory) calendar. This 13 day difference leads to Ethiopia celebrating Christmas on January 7th.

What about the name then? This, as one might expect, is a compound of Christ and Mass. This was written in Middle English as *Christemasse* and in Old English as *Cristes maesse* which itself derives from Greek (Christos) and Latin (missa). So much for the etymology, what about some of the Christmas traditions?

**The Christmas Tree.** This traces its roots back to 15th century Livonia (present day Estonia and Latvia) and the Brotherhood of Blackheads who would erect a tree in the brotherhood house in Reval (now Tallinn) for the holidays and then, taking it into the town square, dance around it on the last night of the celebrations before the holidays. The custom then became established in Northern Germany in the 16th century. Which might, you may think, lead us on, via England, to that famous German Prince Albert, consort to Queen Victoria. Not so. It was introduced to the "English" royal family (NB: we haven't had "English" kings since James VI of Scotland, a Stuart and a Scot, assumed the throne in 1603, or rather Henry VIII died in 1547. George I was the first German to become King in 1714 who possessed only a rudimentary command of English and conversed with his Prime Minister in latin. Sorry for the caustic aside but we trace our

name back to pre-Norman times so references to English monarchs rather grates) by George III's Queen, Charlotte of Mecklenburg-Strelitz in the early 19th century. This is why Victoria, Queen to be, was familiar with the tradition. An 1848 woodcut of the Royal Family's Christmas Tree at Windsor Castle, originally shown in the Illustrated London News, was published in America in Godeys Lady's Book in 1850. By 1870 the custom of putting up a Christmas Tree was well established in America. Now, when one thinks of really impressive Christmas Tress, Rockefeller's contribution springs immediately to mind.

**Christmas Cards:** We show you here the very first such, which was commissioned by Sir Henry Cole in 1843 (who 3 years earlier had helped establish the Penny Post). Two batches were printed of 2053 each and sold for a shilling (who remembers those now!) a card which not only encouraged postal activity but also helped to entrench the custom of sending cards at Christmas.



Now then, one of the above is the 1843 version referred to earlier, the other is the Official White House Christmas Card chosen by President and Mrs Johnson in 1967. Can you tell which is which? Not difficult really but it's interesting to see how long such "traditional" styles can remain in fashion. The Royal Family's first official Christmas Card was inaugurated by (who else?) Queen Victoria in the 1840's whilst the US equivalent caught up only in 1953 when President D. Eisenhower sent out his version, numbers sent then rising exponentially from 2'000 in 1961 to 1.4 million in 2005.

**Christmas Presents:** Don't we just love them! Possibly the cause of more grief, bother, distress and avoidable expense even than having to cook for, humour and cope with truculent family members one ordinarily

avoids for 364 days of the year. The classic example of giving gifts at Christmas is that set by the Magi who bore their gold, frankincense and myrrh to baby Jesus. The most influential such giver of gifts is probably Father Christmas or Santa Claus. If you can cope with another dose of entymology, Santa Claus stems from Sinterklaas, which is Dutch for Saint Nicholas. You might be familiar with Samichlaus which is the Swiss-German equivalent. Nicholas was the 4th century Bishop of Myra, which is in present-day Turkey, he was renowned for his generosity, gift giving and kindness to children. He'd probably be locked up for such behaviour these days, but that just goes to show how far we've progressed in the last 16 centuries. The figure of Santa Claus we most readily recognise today owes its provenance to the residents of New York City. Searching for non-British icons they hit upon yes, you guessed it, Sinterklaas. Originally NYC was called

New Amsterdam having been founded by the Dutch who, in a fit of misplaced optimism, swapped this Dutch colony for one of the Spice Islands held by the British. Anyway, Sinterklaas was reinvented as Saint Nicholas. Thereafter, the New York Historical Society renamed him as the patron saint of Nieuw Amsterdam in 1809 as Sancte Claus being first drawn in bishop's robes in 1810. The rest as they say is history. However, to hold up the English side here, Father Christmas pre-dates our American friend Santa Claus, having first made his mark in England in the early 17th century. Regrettably perhaps, this icon was linked to holiday merrymaking and drunkenness. I know which version I'm voting for this Christmas but then, as I said above, our English roots go back a long way ....

Sources: Wikipedia and "The Calendar" by David Ewing Duncan, publ. by Fourth Estate Ltd. 1999.

## Anatomy of a Disappearance: Hisham Matar

Contributed by ZIWC member  
Helena Lustenberger

Hisham Matar was born in New York City to Libyan parents and he spent his early childhood in Libya, where his father was a diplomat. Later, the family fell foul of the Ghaddafi regime and was forced to flee to Egypt, where his father was kidnapped and then disappeared.



'Anatomy of a Disappearance' is Matar's second book and, although it is a novel and not autobiographical, it reflects family experiences and takes as its main theme the father-son relationship. It is also of topical interest in view of the 'Arab Spring' and contemporary developments.

The narrator of the story is Nuri, who is 14 years old at the beginning of the book. He is staying in an Egyptian resort with his father and both are still mourning the loss of Nuri's mother two years previously, when they meet a young woman in her twenties called Mona, half British and half Arab, and both father and son are immediately attracted to her.

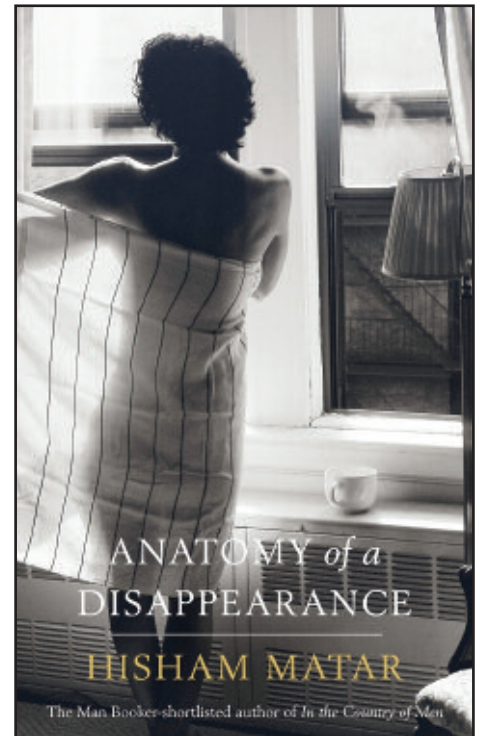
There follows an extremely lyrical description of an adolescent boy's first encounters with the bitter-sweet experience known broadly as 'love'. Nuri's mysterious, glamorous father Jamal, whom he admires and even hero-worships, eventually marries Mona and Nuri becomes unbearably jealous of their relationship, saying he 'saw her first'. Mona's behaviour towards Nuri is extremely ambiguous and the situation becomes so impossible that Nuri finds himself shipped off to boarding school in England, where he makes friends for a short time with a German boy, an outsider like himself.

At the beginning of the story, the reader has already learned that Jamal, a shadowy, but wealthy and seemingly powerful man with connections and secretive travel arrangements, has disappeared. The mystery of the book, therefore, is why, where, how and will he reappear?

Nuri is a lonely but intelligent teenage boy and since he is the narrator of the story, facts and theories are only disclosed as he learns of them himself as he grows in age and experience. To the end, he remains an 'unreliable narrator' and this might be frustrating to the reader although I thought it added to the suspense.

The novel also pursues the topic of Nuri's relationships with the various mother figures in his life. He is an only child and seems destined to remain a solitary figure, in stark contrast to his father. We learn a lot about the cultural life of the modern-day Middle East and the reader in Switzerland might also be intrigued about the part played in the story by the Swiss judicial system and the Swiss authorities as Nuri and Mona find themselves in Switzerland, looking for clues.

I don't wish to give away any more of this wonderful story and spoil it for you and would urge you to discover its mysteries for



yourself. It is beautifully written, low-key, with an almost dream-like quality, which reflects the haziness of Nuri's experience of the world through the rather innocent, even naïve eyes of a privileged (but also disadvantaged) adolescent and later, young man. The characters are polite, have their feelings under control outwardly, but one has the sense throughout of longing, desires, repressed feelings both positive and negative, and feelings of mourning and loss. The search for intimacy battles with a fear of intimacy, new ways fight age-old customs and traditions. Nuri is caught in an unresolved limbo as long as his father remains disappeared.

**Helena Lustenberger ZIWC, English teacher and lecturer**



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Join us at the Park Hotel  
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## Beware the Ides of the Earnings Season!

by IMCZ member John Henry Smith

It is critical for an investor to be very vigilant during the earnings season. Not only do companies report their financials, but they also make other significant announcements, such as either raising or lowering its earnings guidance for the coming months.

Given the importance of this information it is no surprise that a company's stock can often soar or plunge on these disclosures. Therefore investors need to be on their guard, ready to sell, hold or buy shares. In making decisions, you want to use the same buy and sell rules that I have been advising continually; especially in this period, because your stock may plummet or take off.

To arm yourself for these announcements it pays 'dividends' to know the earnings release dates for the stocks that you either own or have on your watch list. You should also be familiar with analysts' consensus earnings forecasts and sales targets, not just for the current quarter but for the next and the full year.

You must always keep in mind that a stock might not react as you would expect after an earnings report. Frequently this has to do with the market's overall mood. For example, in a roaring bull market, investors may forgive a company for falling short of analysts' sales forecasts, but a stock could get badly mauled in a bearish environment, even if all figures are satisfactory.

To help investors prepare themselves for this quarterly spectacle; a good place to get key information is Yahoo! Finance.

To prove just how important this advice is let us take a look at Travel Zoo, which was a

top-rated stock until July 21, 2011. As the chart below shows, the stock had made a dramatic upward move and moved in just over a month of 57.5%. But on 21 July 2011 the stock took a turn for the worse.

On that fateful date the stock plunged \$29.71 or 34.7% from \$85.71 to \$56.00 after announcing its earnings report. The market had expected an EPS of \$0.36 whereas the company disappointed, missing this forecast by 6 cents. Investors ignored the good news part of the report, namely that the company had achieved record revenues and was growing at its fastest rate in four years and instead gave their full attention to the nasty bit; that the earnings shortfall was caused by a 'television advertising test!'. Consequently Travel Zoo got knifed by the mob.



So just as the soothsayer warned Shakespeare's Julius Caesar I say unto you "Beware the Ides of the Earnings Season!" or ignore this warning at your own peril! And the simple advice is: At least place protective stop/losses before it is too late!



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## EXOTIC SKIS OF SWITZERLAND

Since there is no snow, yet ... all we can do is dream, for now. And, what better to fantasize about than exotic skis? I am an admitted "gear whore," but when it comes to skiing and hard goods, I usually use the same gear, year after year. My boots are over 10 years old, my ski poles more than 20 years old, but I love to find rare and exotic skis!

Unlike the US, Switzerland has a lot of little producers of exotic skis, some made in Switzerland and some with components and assembly done in other countries like Austria, Italy, and Germany. However, these skis are all of the highest quality with price tags to match. So, when Tommy Fliski (great name for a skier!) asked me about different skis at the NMR, last Thursday, I decided to write about a few brands, available in Switzerland, that I find intriguing. Enjoy ...

Back when I was just starting out with skiing in the Northeast of the US, the ultimate ski, and what we thought of as exotic, was **Völkl**



(www.voelkl.com). After graduating college and getting a real job, a pair of Völkl's was the first big purchase: P9 SL, 205cm pencil slalom race skis, electric yellow with dark green and pink chevrons. It was a beast of a ski, but held on ice like nothing else. My ski friends and I bought many pairs of Völkl's over a span of a dozen years. Today, Völkl is one of the most popular, major brands, which has made it lose its appeal for me. They are just too common; even though I am sure the top models are still great skis. So, I started to look for something different.

### Stöckli

<http://en.stoeckli.ch/>

Back in the States, Stöckli is the new Völkl, an exotic ski from Europe. Here in Switzerland, Stöckli is a major brand and can be seen all over the slopes. I've had a few pairs of Stöckli and can say they are first class skis. My Laser Cross Pros are about as good as anything I've used, but they are not exotic enough!

Here are the brands that I think have the mystique we desire:

### AK

[www.ak-ski.ch](http://www.ak-ski.ch)

This is my ski. For an exotic, they are relatively reasonably priced, too (well under

Contributed by IMCZ member Joseph Dow



2'000 CHF per pair with bindings.)

Their heritage is ski racing with Aldo Kounen, the man behind the initials, having worked for some of the major brands like Atomic and Rossignol before founding his own brand. The company is located not far from Luzern in Stansstad. For the last few years, they've been putting out skis with a black topskin and a simple metal medallion with the AK logo embedded in the tip. This is a very cool, minimalist look, which perfectly represents the exceptional performance. Their AK The Off model is the best ski I've ever used. It's quite wide but has plenty of shape and carves smoothly and beautifully on the piste despite its intended



purpose as an off-piste ski. This year, they have added their vibration absorbing Elastak rubberized cloth topskin to this model. I've told Aldo he should rename this one: The Off & On!

### Zai

[www.zai.ch](http://www.zai.ch)

This is the Ferrari of Swiss skis. They are all handmade in Switzerland and will melt your wallet with a pair starting at well over 3'000 and up to 10'000

CHF! Their operations are in Disentis and they even use local granite stone as a core material in their Spada model. I have been told by some of the waitresses at the restaurant at the Weissfluhjoch at Parsenn above Davos, that patrons have been trying



to bring their Zais to the table to protect them from ski thieves. So, make sure you have your insurance up to date, if you're considering a pair of these beauties!

### Kessler/ Palmer

<http://kessler-swiss.com/> &  
<http://palmerproject.com/>

Kessler (not to be confused with the Austrian ski brand, Kästle) is a brand from Braunwald that is famous for racing snowboards, used to dominate the slalom events in the Winter Olympics. Kessler also makes an all black ski, called the Phantom. This one's a bit different with a rockered tip, despite its purpose as an on-piste carving ski. Here, the rocker design is explained: <http://www.palmerproject.com/menu1/technology/ski-rocker-tech/smart-flf-rocker/> These skis have a reputation for being

very high-performance but also well-suited to less-skilled skiers, especially in the Palmer version. I believe the Palmer version is made under license by HEAD, the Austrian ski maker. The Phantom sells for around 2'000 CHF with bindings and plates, but the Palmer version is much less. I can let you know where to get a deal on a pair, if you ask me at the Stamm.

### RTC

[www.rtc-ski.ch](http://www.rtc-ski.ch)

This is an interesting line of very short Swiss-made, handmade carving skis. RTC stands for "ready to carve." The most recommended model, even for a big guy, is the 48er, which is as you might guess 148cm long. They come with very tall plates, previously made by Hangl, to avoid booting

out when you are hanging out those extreme carves. A pair with bindings and plates will run you about 2'000 CHF.

### Core

[www.coreskis.ch](http://www.coreskis.ch)

This brand from Klosters seems to make very nice quality, handmade skis, but I've noticed the geometries seem rather conservative, especially with their GS and SL skis. I've heard some good things about their more versatile cross-carver piste ski, the Muscle Car. Again, retail price is about 2'000 CHF for a pair.

### Schuetz

<http://schuetz-sports.com/>

These two brothers from Arosa makes gorgeous skis with wood inlaid topskins. They seem to be as much about making a piece of art on snow as they are about making excellent performing skis. Different models come with various exotic wood inlays, such as Mahogany, Zebra, Apple and Cherry. With the wood models going for well over 3'000 CHF, classifying them as artworks seems appropriate. These are almost too pretty to use . . . and scratch, and you will be tempted to put them on the wall above the fireplace of your Engelberg flat!



This last one is not a Swiss brand, but I discovered it here at a shop in Zug, so ...

### White Dot Freeride

<http://www.whitedotskis.com/>

These are hard to find in Switzerland but it's worth the effort. The White Dot Preacher is the most fun ski I've ever used. Between the AK The Off and White Dot's Preacher, you've pretty much covered any conditions you will ever encounter nicely. The Preacher is a full-cambered, fat "all-mountain" freeride powder ski, which skis beautifully on all but the hardest true ice and turns spring mush in your own private playground. The price is a bargain at less than 800 CHF (flat). I cannot recommend these skis more!

If you'd like to read more about exotic skis, **Exotic Skis.com** ([www.exoticskis.com](http://www.exoticskis.com)) is a great resource.

**Next Month:** I'll let you know what I think of Sedrun in the Surselva region.

**Possible Ski Trip:** René is trying to organize a weekend ski trip for us, this season. Let him know of your interest at the next Stamm.



## From the LANES... **Highest Score Ever**

Contributed by IMCZ Member Steve Butterworth

We have a new leader, Robert Bleser. Not only did he shot straight to the top, Rat as he prefers to be called, scored the highest individual IMCZ score ever for three games: a stunning 636! Otto, our star player, was a long way behind with a massive score of 510. The rest who had a 'good night' bowling were even further behind. Just the same, laughter and fun were high on the agenda for one and all.

Very well done Rat and welcome to our bowling club. Several people have asked if you would be so kind as to give them guidance when we are bowling to up their scores. So if the offer is still open, we shall surely take you up on it.



The final scores were:

1. **Rat Bleser** 636
2. **Otto Steuri** 510
3. **Stephen Butterworth** 447
4. **Hans-Peter Schobert** 364
5. **Beat Züger** 362
6. **Adrian Lüdi** 360
7. **Janis Meier** 359
8. **Erik Naeser** 346
9. **Sergiy Shtangey** 314
10. **Rolf Ekman** 286

Two lovely bottles of Valpolicella wine went to Rat and Otto for excellent first and second.

What a great evening out!

Next edition 21st December 2011, by which time the events will be booked up for the year 2012 please see the calendar already posted on the website <http://imcz.entourage-butterworth.net> for 2012.

### ANNOUNCEMENT

This is official now, from January onwards we will be giving each player a handicap, which is worked out by their

Bowler	HiGame
Bleser, Robert	219
Steuri, Otto	190
Butterworth, Stephen	186
Züger, Beat	169
Schobert, Hans-Peter	164
Shtangey, Sergiy	163
Meier, Janis	159
Naeser, Erik	153
Ekman, Rolf	134
Lüdi, Adrian	131

overall average. We have a chart with the handicaps and averages all marked. If you have played in 2011, 2010, 2009, 2008 you have an overall average.

We will then look up on the chart, which is also posted on the website, and select the corresponding handicap, next to your average. This will be tripled for the three games being played and added to you score. This should ensure that Rat and Otto, whilst still being able to win the wine, will not do so easily from January onwards!



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## UPCOMING PUB EVENTS

Friday 09 December • 22:00

**Birthday Karaoke** Come in and show your stuff!

Tuesday 13 December • 20:00

**Happy Birthday Mr Pickwick with Triple Bypass**

Thursday 22 December • 21:00

**Live Music with the "Glen Kirkham" Trio!**

Saturday 31 December

**Mr Pickwick "Not-So-New Years Eve Party"**



## Linguistics

The adjectives describing a group of animals in English are very colourful but also with hidden hints:

- a **herd** of cows...
- a **flock** of chickens...
- a **school** of fish...
- a **gaggle** of geese...
- a **pride** of lions...
- a **murder** of crows...
- an **exaltation** of doves...
- a **parliament** of owls...
- a **congress** of baboons!!

## Politicians on Politics

If you don't read the newspapers you are uninformed, if you do read them you are misinformed.  
- Mark Twain

No man's life, liberty, or property is safe while the legislature is in session.  
- Mark Twain

Suppose you were an idiot, and suppose you were a member of Parliament...  
But then I repeat myself.  
- Mark Twain

The only difference between a tax man and a taxidermist is that the taxidermist leaves the skin.  
- Mark Twain

I contend that for a nation to try to tax itself into prosperity is like a man, standing in a bucket and trying to lift himself up by the handle.  
- Winston Churchill

The inherent vice of capitalism is the unequal sharing of the blessings.  
The inherent blessing of socialism is the equal sharing of misery.  
- Winston Churchill

A government which robs Peter to pay Paul can always depend on the support of Paul.  
- George Bernard Shaw

A liberal is someone who feels a great debt to his fellow man, which debt he proposes to pay off with your money..  
- G Gordon Liddy

Democracy must be something more than two wolves and a sheep voting on what to have for dinner.  
- James Bovard, Civil Libertarian

Foreign aid might be defined as a transfer of money from poor people in rich countries to rich people in poor countries.  
- Douglas Casey

Giving money and power to government is like giving whiskey and car keys to teenage boys.  
- P.J. O'Rourke, Civil Libertarian

If you think health care is expensive now, wait until you see what it costs when it's free!  
- P.J. O'Rourke

Government is the great fiction, through which everybody endeavours to live at the expense of everybody else.  
- Frederic Bastiat, French Economist (1801-1850)

Government's view of the economy could be summed up in a few short phrases: If it moves, tax it. If it keeps moving, regulate it. And If it stops moving, subsidize it.  
- Ronald Reagan

The government is like a baby's alimentary canal, with a happy appetite at one end and no responsibility at the other.  
- Ronald Reagan

I don't make jokes. I just watch the government and report the facts.  
- Will Rogers

In general, the art of government consists of taking as much money as possible from one party of the citizens to give to the other.  
- Voltaire (1764)

Just because you do not take an interest in politics doesn't mean Politics won't take an interest in you!  
- Pericles (430 B.C.)

The ultimate result of shielding men from the effects of folly is to fill the world with fools.  
- Herbert Spencer, English Philosopher

A government big enough to give you everything you want, is strong enough to take everything you have.  
- Thomas Jefferson

Garage Walter Zimmermann AG & Mark Shires Wish You and Your Family

## A Merry Christmas and the Best of Luck for 2012

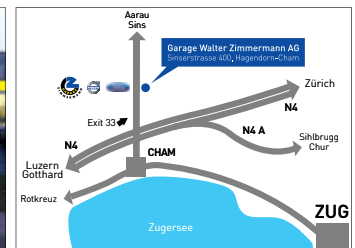
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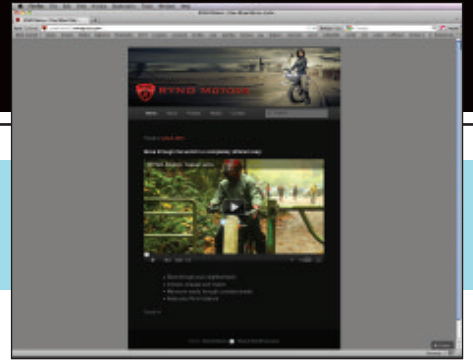
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by IMCZ member David Harris

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.



## RYNO MOTORS

[www.rynomotors2.wordpress.com](http://www.rynomotors2.wordpress.com)

Not yet in production, this is a single wheel electric powered 'motorcycle'. Performance wise it's more in line with current scooters than a motorcycle. Personally I would have mixed feelings venturing forth on such a machine but it is innovative.

## E-VOLO MULTICOPTER

[www.e-volo.com/](http://www.e-volo.com/)

This is the world's first manned flight with an electric multicopter At the end of October 2011, Thomas Senkel of e-volo completed a series of unmanned tests and a manned flight on an airstrip in the southwest of Germany. The flight lasted one minute and 30 seconds, after which the constructor and test pilot stated: "The flight characteristics are good natured".

## EXPATICA

[www.expatica.ch](http://www.expatica.ch)

Expatica is the international community's home away from home on the web. Covering over ten countries it is a must-read for English-speaking expatriates and internationals across Europe. Expatica provides a tailored local news service and essential information on living in, working in or moving to your country of choice. With in-depth features, Expatica brings the international community closer together.

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<http://j.mp/nobelgraph>

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## Sudoku

In spite of a stray '7' in the last row of the November puzzle, there were quite a few correct solutions, some had pointed out the error: the second '7' in the last row shouldn't have been there. The error was later corrected in the digital version of the Newsletter. The winner is a newcomer to the world of puzzles. It is none other than our Stammtisch coordinator, Andrew Joines. Congratulations Andrew, your drinks the next time you come to the Stamm after the NMR shall be on the house.

It seems that our members have developed a taste for easy puzzles; hence I made this month's puzzle particularly easy, in order to

encourage as many members as possible to have a go. It is fun and the kick you get when it finally unfolds is truly worth it. The winner shall be drawn from the pool of correct solutions received. His drinks during the next Stammtisch he attends shall be on the house.

The easiest form, in which the solution is sent, is nine rows of nine numbers in a Word document, Excel or 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](mailto:muthana@trasco.ch), on or before the last day of the current month.

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

### Solution to November Puzzle:

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



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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.



## 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.

