

IMCZNEWS



AUGUST 2012



EDITORIAL Our Annual Barbecue

Yes one whole year has passed since we had our last barbecue. Of all club events, this one is a must to all members, especially those who have not taken part in any club activity whatsoever. A huge amount of work, planning and cost has gone into preparing this event. It is the one event which is heavily subsidised by the club, i.e. by you. It is the time to get back value for your money. Make a note in your diaries or iPhones of the date and time, Sunday August 26, starting at noon at the well known Siehbachsaal near the Zug marina.

It is sad to note that out of the 306 paying club members, only about 10% are active and more than 65% are totally inactive and have never taken part in any club activity. We call on this silent majority to come along, show us their faces and enjoy, with their families, a wonderful Sunday lunch and afternoon with games, raffle, quizzes etc. Please bring along with you the badly needed, good weather.

Muthana Kubba
Newsletter Editor • newsletter@imcz.com



FUTURE EVENTS

- THURSDAY, AUG 9, **Mr. Jordan Davis**, *World Radio Switzerland, Political Affairs correspondent "Swiss Politics for Dummies", a native Californian*
- SUNDAY AUGUST 26, **Annual summer barbecue** at Siehbachsaal, Zug. *This year's theme: USA*
- THURSDAY SEPTEMBER 6, **Ian Scarr-Hall**, *presentation on the Highlights of Amhuinnsuidhe Castle in the Isle of Harris, Scotland*
- THURSDAY, OCTOBER 4, **Enrico' Dell'Angelo's** *"Perspectives on Italy"*
- SUNDAY, OCTOBER 14, **Zugathon IMCZ Group**, *Meet 10.00 at Picwick Pub, Ian Scarr-Hall, Leader*
- THURSDAY, NOVEMBER 1, **Beat Schindler**, *"Be Bold. Take Action. (On getting things started, then completed) For bio info, <http://about.me/beatschindler>*
- THURSDAY, NOVEMBER 15, **New Comers Evening**, *Bären Restaurant in Zug*
- THURSDAY, DECEMBER 6, **Sebastian van Doorn**, *"How to create a healthy indoor environment"*

continued on page 2

2013

- SUNDAY, JAN 20, **Visit to the Lucerne Transportation House of Switzerland / Verkehrshaus.** *Special guided tour and afternoon program for IMCZ & ZIWC members. Meet 13.15 at the entrance*
- THURSDAY, MARCH 1, **Ermanno Bassi**, *GM "Hertelendy Kastély" in Hungary presentation. <http://www.hotel-hertelendy.com>*

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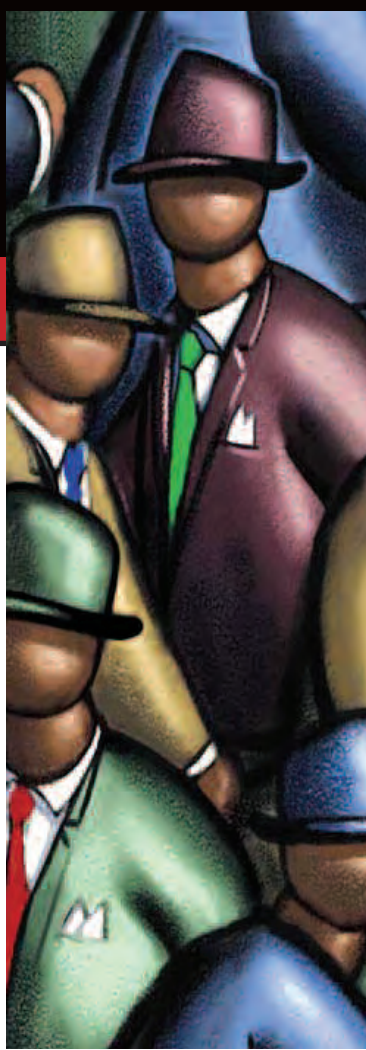
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IMCZ

Introducing...new members

THE IMCZ WELCOMES:

David Cantor

David grew up in the state of Michigan, in the United States. He studied chemistry at the Michigan State University and completed a Ph.D. in Chemistry at the University of Illinois. His first job was in the petroleum industry, but after five years he accepted a position with a pharmaceutical company in Michigan. It was there where he met his wife. During his pharmaceutical career, he mostly worked in Research and Development. During this time, he lived through seven mergers in a very dynamic industry. Finally, in 2007, he took a managerial job with a Swiss company in the village of Schachen just outside Lucerne. Werthenstein BioPharma GmbH is a Research and Development subsidiary of MSD, a health care conglomerate.



He retired in July 2010 and currently lives in Meggen. He spends four to five months a year sailing in the Caribbean with his wife, and the remainder of the time in Switzerland. He has two grown up children, both live the US.

Ladislav Paul Kochman

Paul hails from Australia but has Russian roots. He recently moved to Zug. We are still waiting for his email address and telephone number.

Christopher Reynolds

Christopher is British. He has recently moved to Zürich to join Credit Suisse as a senior support analyst. He enjoyed badminton, reading, current affairs, hiking and cycling. Christopher is a Londoner, after graduation with a degree in Computing Systems has spent the better part of 15 years working in Investment Banking / Trading.

He started work in Switzerland at the end of April 2012, and moved to Baar in June. He is married to a Florentine, which is why they have moved somewhere equidistant between London and Firenze. Amongst his interests are badminton, reading, current affairs, music, wine, cycling, walking and sailing.

Jon Toft

Jon hails from the English county of Nottinghamshire. He began his working career as a gamekeeper, and subsequent employment had included working in the construction industry, working with adults with learning difficulties in the NHS in the UK, and then returning to his passion of working in the countryside as an employee of DEFRA (Department for Environment, food and Rural Affairs). He moved to Switzerland in 2001



after his wife had secured a job in the financial sector in Zurich. He began exploring the fly fishing possibilities in Switzerland and found some fantastic fishing in some of the most beautiful countryside. After several years and many hours spent on the water, Jon set up "Have a Go Fly Fishing" to provide a guiding service to those who wish to enjoy the rivers, streams, and lakes here in Switzerland, and also to make fly fishing accessible to complete beginners. Jon's resume includes 3 ½ years as European manager for the Agua Boa Amazon Lodge, which is located in Brazil, during which time the lodge gained the status as one of the top 10 fly fishing lodges in the world (Forbes magazine, 2010). Jon continues to explore the waters here in Switzerland in search of those little hidden spots where few fishermen venture, and to expand on the number of locations he can offer to his clients. He lives with his wife, and their dog "Nelly" in the small village of Hütten. His interests include fly fishing, clay pigeon shooting, football, and walking.



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

Join us in the Park Hotel in Zug.



IMCZ SUMMER PICNIC
DETAILS ON PAGE 5.

IMCZ BOARD MEMBERS

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

<p>PRESIDENT Andy Habermacher 078 815 8837 President@IMCZ.com</p>	<p>VICE PRESIDENT NEWSLETTER EDITOR Muthana Kubba 079 340 2592 Newsletter@IMCZ.com</p>	<p>SECRETARY Adrian Luedi 079 871 7136 Secretary@IMCZ.com</p>	<p>TREASURER Max Leyherr 076 272 3822 Treasurer@IMCZ.com</p>
<p>STAMMTISCH COORDINATOR Andrew Joines 076 501 7573 Stammtisch@IMCZ.com</p>	<p>MEMBERSHIP COORDINATOR Heinz Schaller 079 730 2715 Membership@IMCZ.com</p>	<p>EVENT COORDINATOR René Welti 079 917 6873 Events@IMCZ.com</p>	<p>INTERNATIONAL MEN'S CLUB OF ZUG P.O. BOX 4241, 6300 ZUG</p>



New Website

The IMCZ is proud to announce that a new website shall be launched this month to replace the existing one. A huge amount of work and effort had gone into designing and completing the new website.

Among its new features is the facility to upload photos for the individual members. Each member is urgently requested to upload a photo of himself once the site goes on line. With your help and cooperation we shall be able to associate a face to every name.

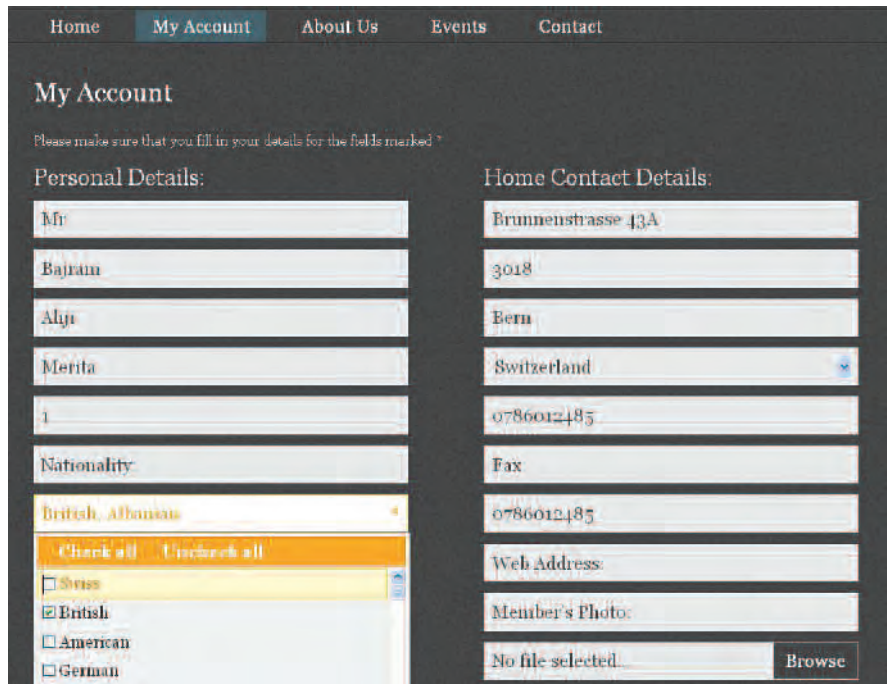
Additionally, we have digitised the nationalities (some members have more than one nationality) and the hobbies, by using pull-down menus. In the old site they were text files. The members are also requested to update their profiles and enter their nationality(s) and hobbies. Again with your cooperation we shall be able to answer questions like who are the golfers from Canada or the US etc. This facility shall help us a great deal in compiling the directory for the Club.



Also the Events and Calendar have been changed. All past and coming events are easily accessible by one click. Registering for an event has been added as well. The current and all past Newsletters are easily accessible with brief contents of each Newsletter displayed.

You shall be notified as soon as the new website goes on line. Happy surfing!

The Webmaster



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

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- **Individual** asset management

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



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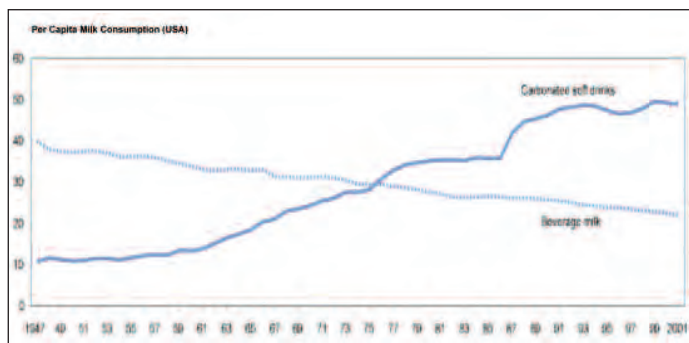
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Vegetarianism, ecology and sustainable food production

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

People who choose a vegetarian lifestyle have a variety of reasons: it is not necessarily because an individual believes that it may be a healthier behaviour. One reason is that many people, especially teenagers and women, simply do not like meat. Nutritionists sometimes call these people "pudding-vegetarians". They just skip the meat in their meals without properly compensating it with other, carefully selected, healthy foods. Another reason that people become vegetarians, or even vegans, is that they do not want to harm animals in order to eat. And a third motivation is based on feelings of ecological or social responsibility relating to the environment and/or food security (enough food for everybody).

Well, you may have already realised that I have a somewhat critical point of view. First, it is a misinterpretation by the media, but a common perception, that all vegetarians are vegetarians for ethical and health reasons. But pudding-vegetarianism is common and probably one of the reasons for our present obesity problems. Or do you really believe that a student's typical breakfast of a Coke or Red Bull together with two croissants is healthier than milk with cold cuts, egg and tomatoes? Just have a look around you when you next stand in a queue at the supermarket counter in the morning. Consumption statistics (see graph) suggest that this impression is right. A lot of vegetarianism is due to economic reasons. Meat products in particular are much more expensive than vegetables and fruit. A lot of vegetarians do not care about the environment or animals' well-being at all. They simply do not have the money to pay for animal-derived food, or they do not like it. A lot of those "vegetarians" eat and drink cheap and sugary snack food – instead of healthy vegetables and fruit.



What about the ethical rationale behind vegetarianism? Should you be condemned for eating meat, as is suggested by the "true" vegetarian community, because of the environmental and social burdens it involves? If you just think of our first world, it is certainly right that one does not need meat to live healthily. It is true that meat (and egg) production needs a lot more water and

energy, and that it produces much more pollution, than crop production. But, as always, it is just not that simple!

Comparisons of crop and livestock production are mostly reduced to measurements of the input and output of energy and protein. But part of the reason for the high energy (and water) need in livestock production is the transformation of vegetable foods into animal protein with increased nutrient density and bioavailability! If we had to digest grass, leaves or more digestible crops like soy, we would need more protein, more micronutrients, and more food, a much longer digestive tract, and consequently more time. Why do you think a cow is almost uninterruptedly eating – and ruminating when lying in the grass? The most dense and valuable vitamin and micronutrient source is not salad; it is meat, particularly offal! It was meat consumption that allowed humans to evolve with bigger brains, technical skills, culture, and civilisation because it allowed humans to spend less time in search and digestion of food. If we choose a vegetarian diet, we need more variety because the essential amino acid profile of vegetable sources is incomplete, missing, for the most part, methionine and lysine.

What about soil use? Because of the factors discussed above, it is doubtful that we would need less soil, if all of us were to become vegetarians. We would need less soil in Europe since we import soy, wheat, corn, fruit, and vegetables from abroad. But this is just an egoistic, short-sighted view from the first world where we have all the staple foods that we need. But if the whole world were to

go vegetarian, I honestly do not believe that we would have enough soil to cultivate the energy and protein that we need – unless, perhaps, we accept bioengineering as a means of substantially increasing harvest output and of cultivating less fertile soil (for example, with salt and drought-tolerant crops). At the moment, it does not seem that vegetarians – and most of the rest of Europe for that matter – would agree to agricultural production with the aid of genetically modified organisms (GMOs)... But we just cannot have the cake and eat it.

Another problem of animal-derived food is the slurry that we have to get rid of. It is criticised because it pollutes our water and

our soil. It is indeed a problem, but only when looked upon locally. Nobody talks about all the additional artificial fertilizers that we would have to use (unless we use biotechnology) if we suddenly had to provide all the protein, energy, and micronutrients that we need from vegetables alone. And that is not to mention organic production, which would never be capable of providing an adequate global food supply. Also, the risks from crop failure or a bad harvest would dramatically increase. Certainly, there is a local overload of slurry from livestock production, but, after all, it is a natural fertilizer. One can call it sustainable – it is just a problem of accumulation and allocation! Without being cynical, I think of it as a renewable resource, especially when



others claim that wooden buildings are climate-neutral. The trees do not regrow completely before some of the wood used for a houses has to be renewed. But if we begin to use dried slurry to fertilize crops where otherwise artificial fertilizers would be used, this could be viewed as integrated recycling.

Livestock and animal-derived food production should no more displace cultivation of food crops than should ethanol production. High quality soil should be reserved for arable farming, and less fertile grass-lands can be used for animals. Of course, a reduction in meat consumption is recommended for many people. Also livestock breeding must become less centralised and laws to protect animal health and wellbeing strictly enforced. But politics rules the world, and consumers are usually unwilling to accept compromises. In my experience, a lot of vegetarians also prefer organic food. Some vegans truly believe that the world would be saved if everybody would act as they do! Either deliberately or unconsciously they neglect food security for the whole world, not just their own! It may give them peace of mind and a feeling of superiority. Anyway, the underlying problem is not meat consumption and/or production – it is overpopulation!

IMCZ SUMMER PICNIC



USA Western “Along the Chisholm Trail” Theme

www.onthechisholmtrail.com/trail-info/

WHEN: August 26, 2012

WHERE: Siehbachsaal, Chamerstrasse 33,
the yellow building by the lake, near the Marina /
Bootshaven located directly across from the
Schutzengel train platform and a five minute
walk from Zug. Parking close by.

COST: IMCZ Members CHF 35 per person

Non-IMCZ Members CHF 45 per person

Children 16 and younger – Free

Participation fee includes all food and soft drinks

Not Included: Beer & Wine to be paid separately at reasonable prices.

[OK to bring your own bottle(s)]

Raffle tickets - CHF 5 for two, CHF 10 for five

WHY: To celebrate the summer,
enjoy time with friends and make new ones!



HIGHLIGHTS

- USA Grill Masters Roger Brooks, Gordon Dillard and others in action and taste their specially concocted sauces.
- John Stuart performing his Western guitar repertoire.
- Volleyball, Soccer, Football games led by Joe Dow.
- **Win these exciting raffle prizes and more:**
 - **Grand Prize** – Two nights in Hotel Hauser in St. Moritz for two and famous Pioeda dinner for two people – CHF 500 value
 - Lake Lucerne Boat Cruise 1st Class Day Pass for Two – CHF 198 value
 - UBS – Backpack, City Explorer bag, 6 “Any Swiss Lake tickets” – CHF 200 value
 - ECHO Trails Guided half-day walk from Lucerne for two – CHF 138 value
 - Pilatus train tickets for two– CHF 136 value
 - Klewenalp gondola tickets for two CHF 70 value
 - Transportation Museum Family Pass – CHF 60 value
 - “Powerful Brains” autographed books by Publisher, Andy Habermacher

PICNIC PROGRAM

- 11.00 Set Up – Umbrellas and tables outdoors (As backup we have the use of indoor facilities)
- 12.00 Official start – Purchase tickets at the entrance
- 12.30 Formal Welcome by Andy Habermacher, President
- 13.00 First steaks coming off the grill; Yes, there’s food for vegetarians too.
- 14.00 Games – soccer, football game, volleyball as interest and weather permits
- 15.00 Raffle prize drawings
- 16.30 Clean up with all things put away – Volunteers very welcome

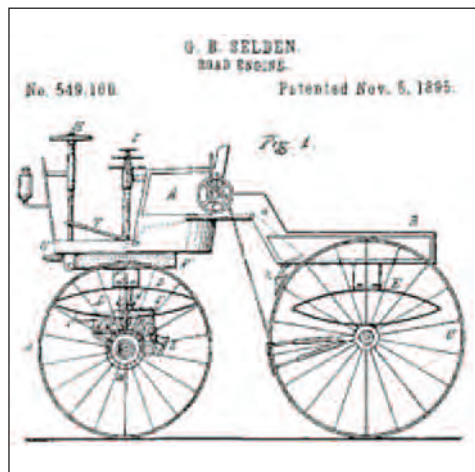
Patents: What Are They Good For?

Contributed by IMCZ member Maurice Corten

There appear to be quite a few misconceptions about patents. The topic could do with some clarifications. Here is a brief introduction to the patent system in general, along with some practical examples, which I hope will shed some light on the subject.

The patent system is based on an exchange: the inventor publishes his invention (instead of keeping it secret) and gets an exclusive right for a certain period of time in return. The public profits from the extension of the general knowledge and may use the invention after the patent has lapsed.

A patent right is a negative right: it does not entitle the patentee to practice his own invention (as this depends on other patents), but it allows him to prevent others from making, using or selling it. For example, inventor A has a patent on some special type of bicycle and inventor B gets a patent for such a bicycle improved with an additional inventive feature. Now B can sell his improved bicycle only with A's permission, but B can exclude A from using his bicycle with the additional feature.

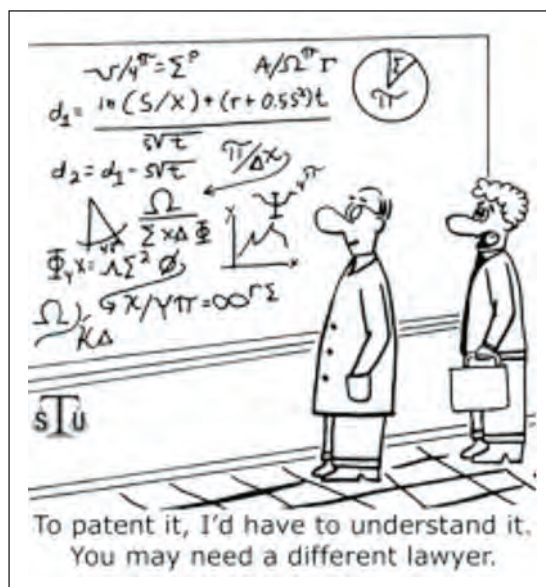


Patents are granted for new, non-obvious devices or methods which are industrially applicable. Other intellectual property rights include the (industrial) design right for the visual design of objects (not protecting any technical aspects) and the trademark for brand names or symbols used to identify and distinguish goods or services.

A patent right is a territorial right. There is no such thing as a world patent (yet). The patent is restricted to the territory for which it was applied. However, some procedures for the filing and granting patents are centralised.

The term of a patent is usually 20 years from the filing date.

A patent starts off as a patent application containing a set of claims defining the scope of protection, a technical description of the invention and possibly figures illustrating same. It can be filed at a national or regional patent office. As it is not easy to draft a patent application, inventors usually seek assistance from a patent attorney.



Applicant has the right to claim priority: he or she can file an application in one state or territory and then file parallel applications in other states or territories within one year from the first filing date, receiving the benefit of the first filing date for the further applications.

Applications are published roughly 18 months from the first filing date. So the first 18 months constitute a secret phase during which the applicant can make up his or her mind on how to further proceed with the applications.

In some states or territories (e.g. USA, Japan, or the territory of the European Patent Convention) the patent application will be examined on its merits: is the claimed subject matter as defined in the patent claims really patentable, i.e. novel compared to the so-called state of the art (which is determined in a prior art search by an official search authority) as well as non-obvious for a person skilled in the technical field of the invention? This can lead to the refusal of the application or to the grant of a patent, possibly in an amended (restricted) form, if the established prior art necessitates this. Again, the inventor/applicant is usually assisted in this process by a qualified patent attorney.

Once a patent has been granted it can still be challenged. In some territories it is possible for third parties (typically competitors) to file an opposition during a certain period after grant of the patent, based on e.g. relevant prior art documents that were not yet taken into account. At any time the granted patent may be challenged on a national level in a nullity lawsuit.

Exploitation of a patent presupposes that the patentee himself monitors the market and becomes aware of an infringement. He can then negotiate with the infringer and try to license his patent, but if this fails a civil lawsuit (per country) may be necessary to enforce his right. The patent owner can seek financial compensation for the past and a prohibition of further infringement for the future. The alleged infringer may file a counterclaim for nullity of the patent. Such proceedings can take many years. Of course, being the only one on the market able to offer a certain product with a particular patented feature can constitute an important or even decisive commercial advantage over the competition.

The costs of patents comprise costs related to the filing and prosecution phase (application fee, search fee, examination fee, issue fee) paid to the national or regional patent offices, maintenance fees in order to keep the right alive, costs for translations (depending on the territory), and costs



incurred for the services of patent attorneys and agents. The total costs for an averagely complex patent in 5 European countries over the 20-year term may typically lie in the order of magnitude of 30'000 euros.

A careful cost analysis is therefore advisable before applying for a patent, especially in view of the often underestimated difficulties in exploiting a patent.

While costly for individual inventors and small businesses, patents nowadays appear increasingly indispensable for medium-sized and large companies. Some competitor will at some point in time come knocking on their door, waving a bundle of patents. If there is nothing to exchange, that can mean big trouble.

A typical example of the constructive use of intellectual property rights is the the company I work for. It was founded in 1948 ant its activities in the early years were focused on inventing new agricultural machinery, building prototypes, patenting the machines and licensing the patents in various countries. With the money earned in this way, manufacturing was set up later. Over the years the company has successfully

developed and sold among others rakes, mowers, fertiliser spreaders, rotary harrows and is now the worldwide market leader in **milking robots**. Additionally they recently put on the market a new **automatic feeding system**.

Innovation and patent protection guarantee the future of every modern company.

Further reading:

- <https://www.ige.ch/en.html>
- <http://www.epo.org/>
- <http://www.uspto.gov/>

Maurice Corten is Dutch and European Patent Attorney and works for [Lely Enterprises AG](#)



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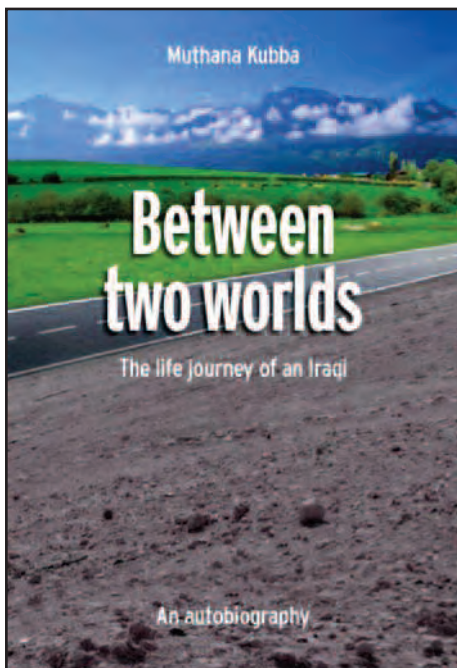
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Between Two Worlds

Contributed by ZIWC member
Helena Lustenberger

When I was at school I was an avid student of history, a fascination which has remained with me to the present day. One of the periods of ancient history which particular fired my imagination was the glorious period when the Fertile Crescent between the two rivers Tigris and Euphrates was the home of the Sumerians, the first people to write in cuneiform, and thus the cradle of civilisation. Ur of the Chaldeans was a magical name, not least because it appeared to be simultaneously a place and a person (or numerous rulers, in fact).



Thus, when asked to read and review Muthana Kubba's book about growing up in Iraq, I readily agreed to do so in the hope of learning the cradle of civilisation was faring in the modern world.

The book is a memoir of Muthana's life and his achievements. It is written in report form interspersed with photographs and illustrations, rather than convention prose, thus providing an anecdotal, fast-moving account which gives a very personal picture of what it was like to grow up in Iraq, study in England, work in Iraq until it became impossible to do so and begin a new life as an entrepreneur in Switzerland.

Muthana comes across as a man of honesty and integrity but also fearless and resourceful. He admits himself that 'with us it was either all or none, either one loves completely or hates totally', which sounds rather extreme, but Muthana expects the high standards he upholds from everyone else and is often disappointed. However, he is fair and an example to us all that integrity is in the end the key to success in life and in business. He can also admit to mistakes and seems to learn from them rather than seeming bitter and seeking revenge.

I was also intrigued by his description of his transition from academia to the business world, although as an engineer, he seems to have been practical more or less from birth!

I was amused and impressed by Muthana's letter to George Bush with his ingenious advice on how to get rid of Saddam without a

bloodshed, advice which was unfortunately not taken up by the Bush, as we all know, more's the pity.

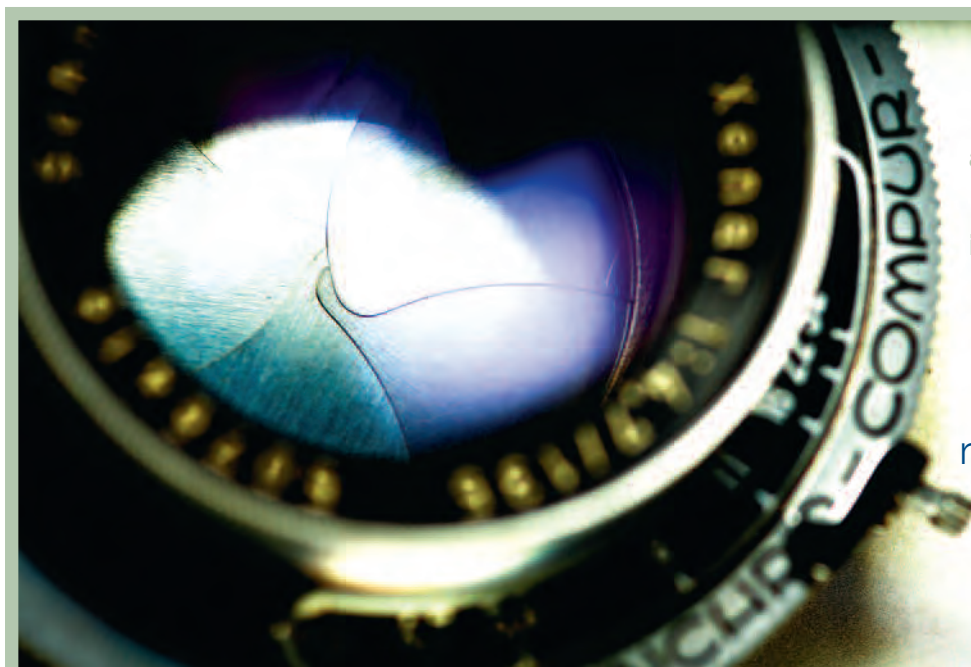
Muthana's world is that of the fortunate, educated and well-connected, although it has to be said that Muthana worked hard for his success in life. I would have liked to have learned more about the everyday life of the less fortunate.

Muthana's German wife, Leni, is also mentioned occasionally, but the reader learns too little of how she coped, following her husband to Iraq and then to Switzerland. I think it must have been very hard for her to adjust to living in an Arab country as a young bride.

It was enlightening to learn more of what it was really like to live in the final years under Saddam's brutal reign of terror and to hear of the fate of Muthana's friends and colleagues rather than just cold statistics about the numbers killed by 'collateral damage'.

Muthana is now semi-retired and can enjoy his family and the fruits of his life-long pursuit of knowledge and he can once again visit the beloved land of his birth and forefathers. Both Muthana and Iraq seem to have inexhaustible energy for reinvention. And who knows, when I manage to earn enough to retire, I can go in search of the legendary land of Ur of the Chaldeans and watch the sunset in the cradle of civilisation.

Helena Lustenberger is an English teacher and lecturer



I spent a long time thinking about the type of image to utilize for my self-promotion and place in advertisements. I searched for hours through my massive collection of images, but realized the vast majority of my photos would be misunderstood and are just too odd, so I thought it was safe to go with a cliché image of a camera lens.

ron sumners photography

I shoot the weird stuff.

(but I need to pay the bills so I also do product photography, stock, event shoots, and anything else I can point a camera at.

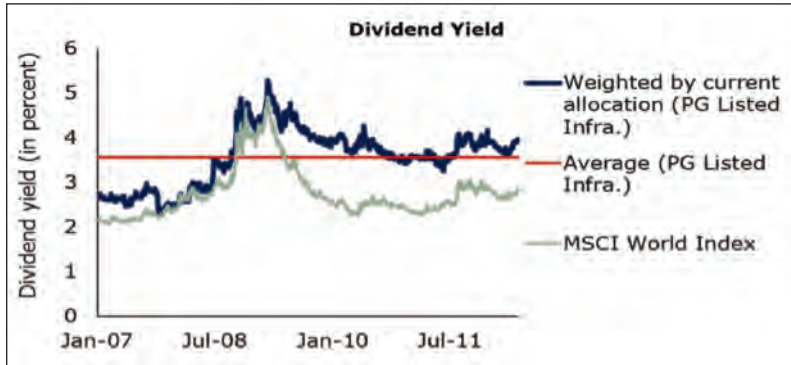
041 535 61 22 • ron@sumners.ch

Infrastructure assets: Lower volatility due to stable results

Contributed by IMCZ member George Rossi

In the current market environment, equity investments in infrastructure have several advantages over traditional equities, which often have significantly higher cyclical risks. One of the obvious advantages at the moment is lower volatility. Other advantages include attractive, mostly secure dividend yields and reliable sales and earnings forecasts at the corporate level.

This particular sector exhibits some additional desirable properties. Its EBITDA (*Earning Before Interest, Taxes, Depreciation and Amortisation*) development is much more stable, as compared to the S&P 500 index, as shown in the diagram above for the period 2000 to 2011. One reason for their stability, is that they are so called 'core infrastructure' assets. They cover transport, communication, utilities and public facilities (also referred to as "social infrastructure"). They generally exhibit the following attributes:



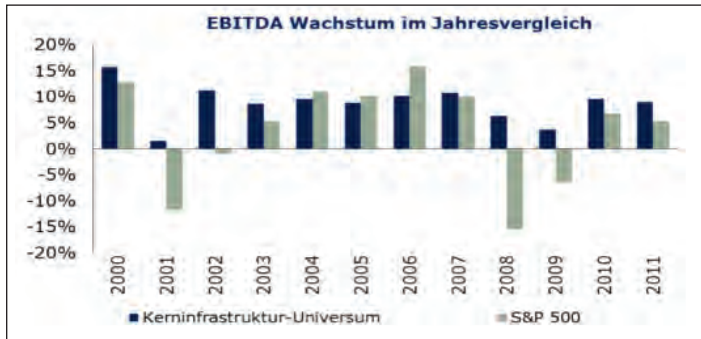
1. Monopolistic conditions (possibly oligopolies)
2. High barriers to entry
3. Real assets
4. Inelastic demand
5. Inflation-protected income thanks to tariff clauses

Continued growth potential

In addition to the above-mentioned inflation protected and relatively stable earnings development compared to other sectors, growth prospects for infrastructure companies in the emerging markets and the developed economies remain intact. In the emerging markets, the major growth drivers are continued high GDP growth, urbanization and a fast-growing middle class with ever increasing purchasing power.

Low cyclical volatility and inflation protection are prime features of these investments. The latter is due to the fact that inflation clauses are often built into concessions or is achieved through other regulations. Inflation protection contributes significantly to the often cited "earnings stability", as shown in the diagram below for the period 2000 to 2011.

In the developed world, by contrast, public debt, aging infrastructure and changes to energy policy (including the structure of ownership of transmission assets) are the central issues. In many instances aging infrastructure assets are now also coming up against the desolate state of public finances, which favors the shifting of the financing to third parties.



Conclusions

It is anticipated that the situation outlined above shall lead to a longer phase of above-average growth for providers of infrastructure assets and services.



George Rossi is a senior manager with Asset Management Partners

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Travelling with Discover CH/EU, A new venture started by a ZIWC member

Contributed by IMCZ member and sports editor Joseph Dow



We all know that it is quite difficult to organize events, especially trips, for groups from our Club. Whether it is lack of participation, shortage of volunteers to assist, or the organisers being treated like hired help, trips can be a major chore. *(Our two IMCZ ski trips were a pleasant exception, and I hope you will join us again next time).* When I've travelled around Switzerland and nearby countries, and was not on the ski slopes or hiking some crazy Alpinwanderweg, I've always gone with Discover CH/EU.

This group was started by a couple of women from the ZIWC and has welcomed IMCZ members lucky enough to be involved with a ZIWC member. Regula Münger is the main person running the tours. She asked me to let you, the IMCZ membership, know that all of her trips are open to IMCZ members, whether or not they are involved with a lady from the ZIWC.

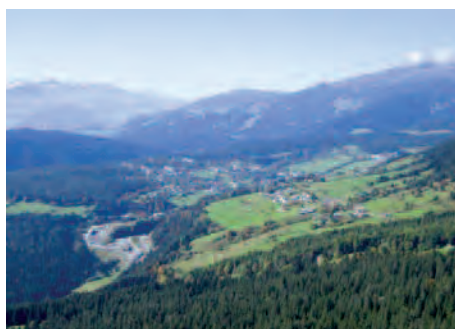
Regula's trips are fantastic, professionally organized, and extensive, and we would be foolish not to participate, especially as she is willing to do all the work and organise them. Many of the trips are short, mini-break

holidays, falling on a weekend. Transportation is by train or private motor coach. Some of the IMCZers, who have joined me on these trips, were Michael Dillhyon, Sergiy Stangley, and Roger Dixon.

Here is a brief description of some of the past trips:

Culinary Trail Hike, Flims in Graubünden

- A day hike through the forest, where we stopped at different restaurants, including the Surselva Brewery, for a delicious course/dish at each.



Bregenzer Festspiele, Bregenz, Austria

- Dinner at Wirsthaus am See in Bregenz
- Attended Aida at the famous Bregenz floating opera
- Overnight on Lindau Island, across the border in Germany



Advents Flusszauber (Christmas Market), Strasbourg and Colmar, France

- Christmas markets, a day in each city
- Dinner and marvellous overnight river boat cruise on the Miss Swiss Corona



Salzburg, Austria

- Christmas Market and guided tour/ Altstadtspaziergang of lovely Salzburg
- Evening dinner at Restaurant Alt Salzburg
- Dinner and overnight stay near Salzburg at the Hotel Grünauerhof

The most recent trip was a weekend in Verona, Italy, staying in the picturesque town of Sirmione with its imposing castle and enjoying the opera, *Carmen*, back in the city.

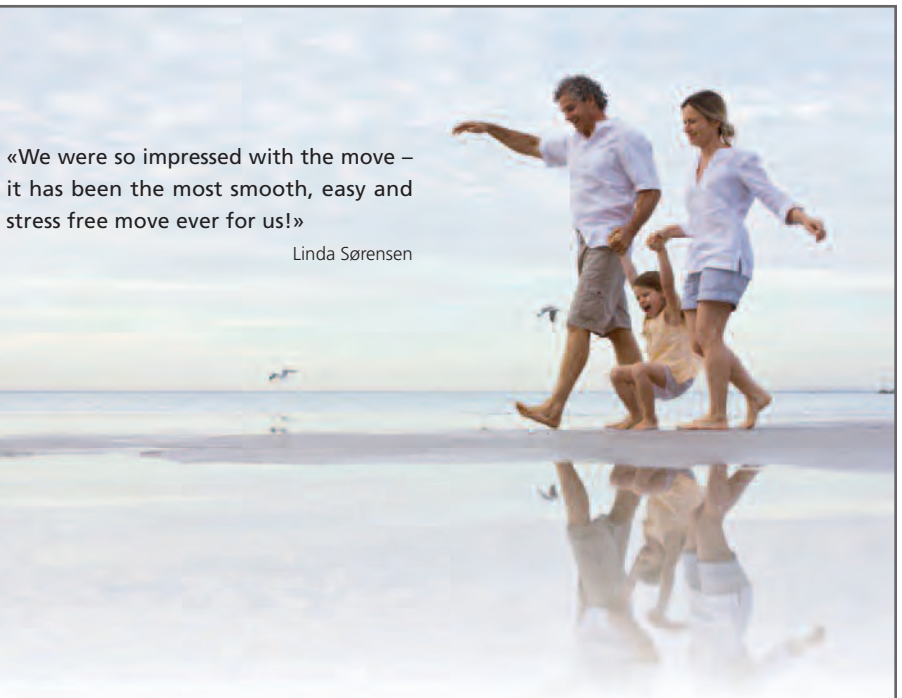
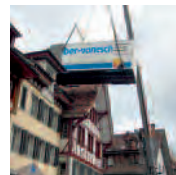
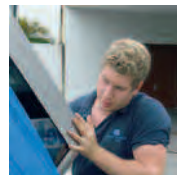
I have always had a wonderful time and highly recommend Regula's trips for a nice break. If you would like more information about upcoming trips and events with Discover CH/EU, feel free to email Regula at regulamunger@sunrise.ch.

Fasnacht, Basel and Liestal

- Amazing fiery Chienbäse-Umzug celebration in Liestal (they basically set the whole town on fire with towering bonfires on wheels, after a day of parades and marching bands) truly amazing.
- Dinner in Liestal
- Overnight in Basel
- Morgenstreich. All the city lights in Basel are turned off. Cliques parade with large, lighted lanterns and piccolo players in the wee hours of the morning
- Famous Cortège with masked carnival members wearing huge face masks and shooting volleys of paper confetti at the crowd from their air cannons

Wine Tour, Ligerz

- Boat ride Biel - La Neuveville
- Afternoon wine festival and tour of the wine caves
- Evening dinner at Restaurant Engelberg Wingreis
- Overnight in Thielle
- Guided tour „Rebbaumuseum“ (wine grove museum)
- Vinifuni to Prêles with fantastic views of Lake Biel and the Jura



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From the LANES...

Contributed by IMCZ Member
Steve Butterworth

Blame the Zuger Cherries



I at least met the new Bowling star, but unfortunately for us Matthew has absconded to the Zuger Cherries, i.e. the REAL bowlers in our area! Never mind, we are usually there on the same evenings, so at least one can say he hasn't been sent to Coventry!

Something else went wrong after a poor first game I managed to come second and return with some wine for a change. There was much laughter and commiseration and some really good strikes and spares throughout the evening. The night's laurels go to Dan Rabil who pipped me to the post by 5 pins. If Dan would come more often, he could be one of our Star bowlers!

Everyone agrees we should keep bowling, but the numbers are going down! And this "summer" is no excuse, as the weather is not like summer at all!

HANDICAPPED SCORES

FirstName	Surname	Game1	Game2	Game3	Handicapped	overall_avg	handicap	STRIKES	SPARES
Stephen	Butterworth	110	114	168	581	122	63	6	9
Dan	Rabil	135	157	129	577	135	52	8	11
Grant	Holliday	125	119	107	573	108	74	6	7
Adrian	Lüdi	129	89	120	554	111	72	3	7
Hans-Peter	Schobert	121	105	117	547	116	68	2	8
Otto	Steuri	115	155	135	537	144	44	8	5
Arnoud	Volker	101	106	89	527	104	77	5	5
Maurice	Corten	102	88	98	522	103	78	2	4

BOWLED SCORES

FirstName	Surname	Game1	Game2	Game3	Bowled_total	overall_avg	handicap	STRIKES	SPARES
Dan	Rabil	135	157	129	421	135	52	8	11
Otto	Steuri	115	155	135	405	144	44	8	5
Stephen	Butterworth	110	114	168	392	122	63	6	9
Grant	Holliday	125	119	107	351	108	74	6	7
Hans-Peter	Schobert	121	105	117	343	116	68	2	8
Adrian	Lüdi	129	89	120	338	111	72	3	7
Arnoud	Volker	101	106	89	296	104	77	5	5
Maurice	Corten	102	88	98	288	103	78	2	4



Wise Sayings

1. The nicest thing about the future is ... that it always starts tomorrow.
2. Money will buy a fine dog, but only kindness will make him wag his tail.
3. If you don't have a sense of humour, you probably don't have any sense at all.
4. Seat belts are not as confining as wheelchairs.
5. A good time to keep your mouth shut is when you're in deep water.
6. How come it takes so little time for a child who is afraid of the dark to become a teenager who wants to stay out all night?
7. Business conventions are important ... because they demonstrate how many people a company can operate without.
8. Why is it that at class reunions you feel younger than everyone else looks?
9. No one has more driving ambition than the teenage boy who wants to buy a car.
10. There are no new sins; the old ones just get more publicity.
11. There are worse things than getting a call for a wrong number at 4 a.m. - like, it could be the right number.
12. No one ever says "It's only a game" when their team is winning.
13. I've reached the age where 'happy hour' is a nap.
14. Be careful about reading the fine print ... there is no way you're going to like it.
15. Do you realize that, in about 40 years, we'll have thousands of old ladies running around with tattoos? (And rap music will be the Golden Oldies!)
16. Money can't buy happiness -- but somehow it's more comfortable to cry in a Cadillac than in a Yugo.
17. Always be yourself because the people that matter don't mind ... and the ones that mind don't matter.
18. Life isn't tied with a bow ... but it's still a gift.
19. Forgive your enemy but never forget his face.
20. Alcohol does not solve any problems, but neither does milk!
21. Politicians and diapers should be changed often and for the same reason.



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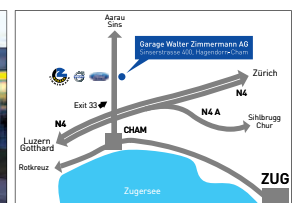
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WWW.SELECTIONS

by IMCZ member David Harris

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



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ECOMove QBEAK – ELECTRIC CAR

www.zeitnews.org/tags/electric-car

and

www.gizmag.com/mecc.bio-methanol-fuel-cell-range-extender/23462

The Danish Qbeak car featured here is electric with a bio methanol fuel cell range extender. OK its not a high performance vehicle but as a town car it does offer an 800km range with a 3 minute charging time.

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Sudoku

The July puzzle was not easy but we still had reasonable response with more than one correct solution. However there is only one winner, and this time it is our Sudoku master, Holger Infeldt. Congratulations Holger, your drinks the next Stammtisch you attend are on the house.

By popular demand, I am making this month's puzzle more demanding, and the Einsteins in the club should show us their mettle.

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. Please simply tell the waitress it is on the house, she will find her way to the Paymaster, that is yours truly or Max.

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

Solution August 2012 Puzzle

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

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, on or before the last day of the current month.



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