

IMCZNEWS



SEPTEMBER 2012



EDITORIAL **Doesn't time fly!**

It is already September and we are heading towards autumn. The last editorial I wrote was shortly after the AGM way back in February at the start of the year. The summer BBQ has come and gone and what fun it was too. Along the Chisholm Trail – good 'ole American theme, with "Mississippi John and the Singing Haggis" keeping us in the right mood with a stream of American Western songs. The weather turned just right and 80 men, women and children convened for talk, food and drink not forgetting the very entertaining games as well.

But that is not all – René has taken on the role of Event's coordinator with gusto and we have had a stream of regular talks and events keeping us busy and entertained and making our Club very active. Stephen Butterworth has done his usual fantastic job of organising the bowling every month and keeping an updated version of statistics and a handicapping system to keep it competitive. Muthana finished the mammoth task of not only delivering this Newsletter every month in very high quality but also setting up the website and ironing out the multitude of small technical hitches that keep jumping out at every corner.

The new website will make it easier to communicate with each other and also to access

information of events coming up. So please do check in.

What makes me happiest is the number of new faces that have turned up at the Stammtisch and have kept turning up making the Stammtisch a fun and interesting evening meeting for new and old faces.

But the year is far from finished we have a string of events that are coming along – the autumn is also packed with events, including flying, walk around the lake of Zug and the traditional New Member's Reception where free food and drinks will be served. Last but not least, we shall have a joint Stammtisch with the ladies of our sister club the ZIWC, the Zug International Women's Club, on Wednesday September 19. Please note that this joint meeting shall replace the Stammtisch on Thursday September 20.

I look forward to seeing you all at the upcoming Stammtisch and other events and encourage all of you to come along and meet and get to know other members of our Club.

See you soon

Andy Habermacher
President • president@imcz.com

FUTURE EVENTS

- **THURSDAY SEPTEMBER 6, Ian Scarr-Hall**, presentation on the Highlights of Amhuinnsuidhe Castle in the Isle of Harris, Scotland
- **THURSDAY SEPTEMBER 13, Robert Bod**, founder and owner Aeroguides shall present an informative talk on what it takes to learn to fly in Switzerland. Members who wish to fly, can do so on Sept. 23 or Oct 7. They are requested to register with Robert soonest. Buttwil airport is where the flying shall take place.
- **WEDNESDAY SEPTEMBER 19, Joint Stammtisch with the ZIWC**. This shall replace our regular Stammtsich on Thursday September 20.
- Also **WEDNESDAY SEPTEMBER 19, Bowling** at the White Line Centre in Meierskappel shall take place.
- **THURSDAY, OCTOBER 4, Enrico' Dell'Angelo's** shall make a presentation on "Perspectives on Italy".
- **SUNDAY, OCTOBER 14, Zugathon IMCZ Group**, Meet 10.00 at Pickwick Pub, Ian Scarr-Hall, Leader
- **SUNDAY, OCTOBER 17, Bowling** at the White Line Centre in Meierskappel.
- **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 Members Reception**, Free Raclette and drinks for all members at Restaurant Bären, Baarerstr. 30, Zug
- **WEDNESDAY, NOVEMBER 21, Bowling** at the White Line Centre in Meierskappel.
- **THURSDAY, DECEMBER 6, Sebastiaan van Doorn**, "How to create a healthy indoor environment"

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.hu>

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IMCZ

Introducing...new members

THE IMCZ WELCOMES:

Thomas Hahn

Thomas grew up in the state of Baden-Württemberg, Germany. He is a software engineer with specialisation in independent verification and validation.

His profession took him through Germany, Russia and Romania and finally here in Zug.

He enjoys the excellent food in local restaurants, having a rest at lake Zug or to hiking in the beautiful countryside. He is looking forward to taking part in the Club events and activities and to brush up his English. A cool beer coupled with interesting conversation and discussion sound like exactly what I am looking for.



Salvador Viramontes

Salvador was born in Mexico City but grew up and raised in Brazil. He has lived for nine years in Los Angeles, California and three and a half years in London before moving to Zug last December with his wife.

Salvador's background is in marketing, sales and general management; during his career he had worked for Gillette, Quaker Oats, SC Johnson, Warner Bros. and I now working for BskyB the satellite TV company owned by News Corporation. In his free time he enjoys: travelling, reading, hiking, windsurfing and scuba diving. His wife and himself love wining and dining and good food.



New Website

Judging by the number of members who actually have bothered to insert a photo of themselves on the new website, (30 out of 304), more than 90% have not even bothered to take a look at it. That is really a great pity, our website is the face of our Club, on which we communicate with all our members. The members can check and register for coming events, read current and past Newsletters, find out about other fellow members to share common interests, etc.

Please do visit our Internet website at www.imcz.com. Even without logging in, take a long relaxed look at the stream of photos sliding by. Take a good look; you might recognise yourself in one of the photos. These photos are of past Club activities, including a whole bunch from the recent barbecue at the Siehbachsaal. More photos are being uploaded after almost every event.

Should you decide to login and see behind the front page, simply use your email address as user name and your normal password which you used for the old website. Once you have logged in successfully please go to 'My Account' and update the information about yourself, adding your nationality or nationalities and hobbies. Above all find a passport photo of yourself and insert (upload) it. We like to associate a face to every name.

In case you encounter any difficulties, just drop me a line at webmaster@imcz.com and I shall respond promptly and make sure that the problem is solved immediately.

Happy surfing

Muthana Kubba
Acting Webmaster

IMCZ.com
International Men's Club of Zug

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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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IMCZ Summer Picnic





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LAST CALL FOR AN INTERESTING TRIP TO :

BOLZANO AND MERANO

Friday, 19th to Sunday 21st October

Programme: Bolzano, harvest market, wine trek, wine tasting guided tour of Runkelstein castle,(frescos), dinner at the „Burgschänke“, guided tour of Merano

Spouses ,Family and Friends are welcome!

The price, which includes 3***, 4**** hotels, private bus, guided tours, dinners, will be between EUR 575/CHF 715 and EUR 585/ CHF 730 per person. Contact : regulamuenger@sunrise.ch, phone 076/49 89 007. **Deadline 9th of September**

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

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Soy can help overcome hot flushes - but it is not allowed!

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

You may think it strange for a men's club to publish an article about ladies' physiology, but it does affect your wife, if she is of a certain age. Hot flushes are a common post-menopausal symptoms. They can be treated by homoeopathy, but health regulations do not permit such treatment.



First, here is the basic biochemistry. Active substances derived from plants that have a weak oestrogen-like action are called phytoestrogens. Among these, isoflavones from soy are well known and have been shown to provide a number of health benefits, including the promotion of a healthy heart and the maintenance of bone strength of post-menopausal women. Soy isoflavones have also proved to be a popular alternative to hormone replacement therapy to control menopausal symptoms without taking drugs.

Despite extensive studies on soy isoflavones and its phytoestrogenic effects after menopause, the European Food Safety Agency (EFSA) did not accept the health claim in its evaluation. This was probably due to the legal definition of a food, stating that "a food must not have

therapeutic functions" – only prophylactic effects are allowed – rather than the quality of the studies. Even so, the latest meta-analysis of 17 clinical trials concluded that soy isoflavones may reduce the frequency and the severity of hot flushes (*Taku et al, Menopause, 2012*). The analysis revealed that an average intake of 54 mg per day for between 6 weeks and 12 months was associated with an average 21% reduction in frequency and 26% in severity of hot flushes compared to a placebo control group. Supplements were judged as effective when they provided a total of 50 mg of isoflavones of which at least 19 mg were of the specific isoflavone genistein.

Of course this meta-analysis was welcomed by supplement manufacturers and soy suppliers. But one of the authors also said that soy isoflavones appear to be a good first step to alleviating hot flushes since there is often a significant placebo effect: "Women taking supplements with the right isoflavone content and profile will likely see at least a 50% percent reduction compared to doing nothing."



The conclusion of this meta-analysis is even more interesting. 50 mg is the approximate daily quantity of isoflavones that are ingested by following a soy-rich diet, which is common in Asian countries. Ironically, even when a nutrient is ingested in the form of natural food and in normal quantities, a health claim treating a symptom of a disease (or of even a

simple disorder) would never be approved for a food or a food supplement! Only health claims regarding maintenance of normal function and health, or a "reduced risk of disease", are permitted (and the latter requires a special approval process).



However, physiology is complex and there can be multiple causes and effects of changes. Proving a reduced risk of disease is much harder than demonstrating the effect of a pharmaceutical dose on an existing condition.

Lobbies of consumer protectionists praise natural foods; the authorities would like to improve nutrition and health; yet it is more convenient to blindly follow the existing rules of food protection than consider the merits of plant-based treatments that are widely used in more practical parts of the world. And our ladies may like to know of the benefits of Soy ...

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Man on the Moon

Contributed by IMCZ Honorary member Muthana Kubba

Of all the celestial spectacles, the site of the Moon, whether new, waxing, full or waning, is the most magnificent, inspiring and very romantic spectacle. As it is the only moon the Earth has and due to its size and relative proximity, the Earth-Moon pair should be more correctly thought of as a binary pair, rotating around their common centre of gravity even if this centre is inside the Earth's radius. We are told that the emergence of life on planet Earth is owed to the moon. Without it the inclination of the Earth axis would not have stayed constant for the millennia of years required for life to evolve.

Man had always wondered how big and how far this most beautiful companion is. History books tell us that the ancient Babylonians developed a method to measure the distance, the Greek astronomer Hipparchus in the second century BC found a good estimate for it. But it was the famous Al-Biruni who came out with an astonishingly accurate and simple value for the distance in the eleventh century AD. He found out that the distance between the Earth and the Moon is ten times the circumference of the Earth. Hence, irrespective of what units are used the distance can be easily worked out and what is more, its magnitude can be visualised easily. The circumference of the Earth is by definition 40'000 km, hence the distance of the Moon is 400'000 km. A remarkably accurate value, compared with modern day measurements (the mean distance is 384'400 km and varies from a minimum of 363'300 to 405'500 km due to the elliptical orbit of the Moon).

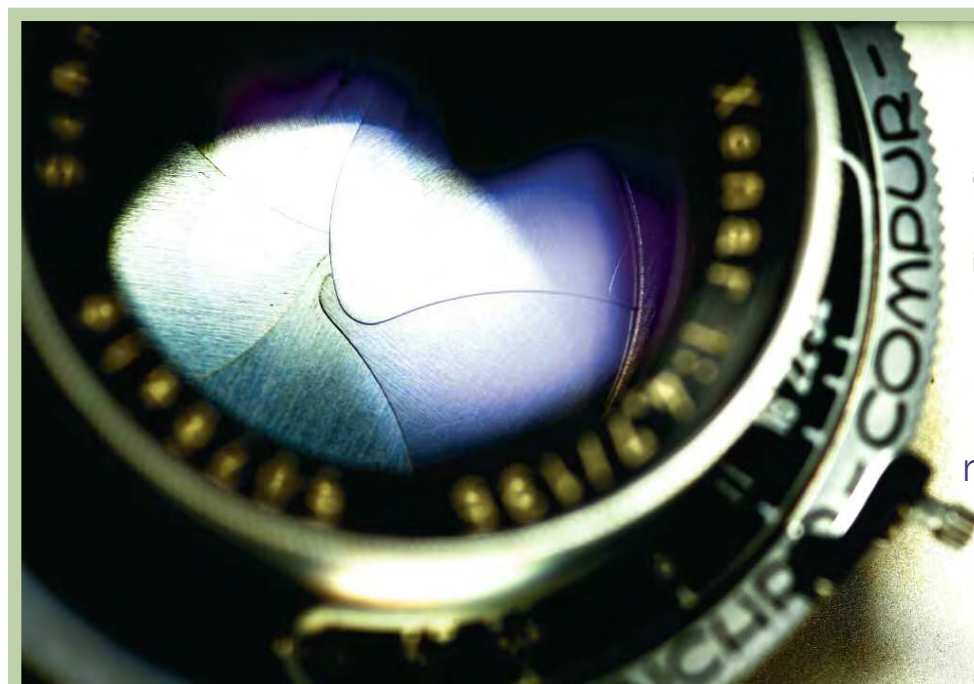


One of my favourite questions during interviews of applicants wanting to become electrical engineers was to ask them a simple question, **"If you were on the moon and looking at Earth, how would the Earth move in the lunar sky?"** The fact that Niel Armstrong¹ had just actually walked on the moon at the time, made the question highly appropriate.

To start with, Earth would be about four times larger than the full moon, but how does it move across the lunar sky? It is a tricky question, requiring a healthy portion of abstract thinking, and the ability for abstract

thinking was exactly what I was looking for. Of all engineering disciplines, there is nothing you can see or touch in electrical engineering. Voltage and current are abstract entities which can only be measured and understood through mathematical equations. Applicants who had no ability for abstract thinking were simply unsuitable.

It is interesting to observe how the different applicants replied and what was the reasoning behind their replies. Before reading on, please pause for a while and ponder on the question, **how would you answer it and why?**



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.

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However, in order to arrive at a credible answer to this question, we should remember how modern communication exploded once satellites were put into orbit. Those who use parabolic dish antennas to receive overseas TV channels, are familiar with Satellite names like Hotbird, Astra, Intelsat etc. What is special about these satellites? Why is there a number associated with each one of them? E.g. Astra 19.3, Hotbird 13.0 etc. Well these

the satellites look stationary from the surface of the Earth, which makes them very suitable for communication. The numbers associated with them are their position above the Equator, in longitude degrees.

Due to their negligibly small mass, their motion is not captured, and their orbits have to be continuously adjusted to keep them stationary.



satellites are on an equatorial orbit in which the period of rotation around the Earth is exactly equal to the period of the rotation of the Earth around itself, 24 hour. This makes

Of course we all know that the moon always shows us the same face. We also learned that the moon rotates around itself in exactly the time as it rotates around the Earth. Its motion is what the astronomers call "Captured". However, seen from the Moon, the Earth rotates around the Moon in exactly the same period as the Moon rotates around itself. Therefore the Earth is in a geostationary orbit for the Moon. In other words the Earth never moves, it stays put above

its equator all the time, year in and year out. You can see the Earth rotation and the continents pass by from day to night, you will see winter snow in the northern hemisphere

come and go as the Earth moves from winter to summer, but the Earth is fixed above you at exactly the same point all the time.

In hindsight, you might say it was easy and obvious, but you will be surprised how many get it wrong. Try it with some of your friends. If you want a harder exercise in abstract thinking try this:

How does the sun move across the Mercurial sky? Mercury's motion is captured. Two Mercury years equal exactly three Mercury days!



¹ Niel Armstrong died at the age of 82, when this article was being written



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The Epic of Gilgamesh Contributed by Mr. Tariq Hamami

Archeological excavations have established that a developed society existed in what is now Iraq some 4500 BC, in the land, which the Greeks called Mesopotamia, or the land between the two rivers (the Tigris and the Euphrates). Over the centuries different civilizations and kingdoms rose and perished in Iraq as well as countless prophets who according to legend appeared in the country. **The Epic of Gilgamesh** is a poem considered to be the earliest surviving work of literature humanity has ever produced. It was discovered in Ur near Nassiriya in present day Iraq on twelve clay tablets, written in old Sumerian cuneiform language. The writing was another triumph for humanity, the first time an alphabet was used to express words in a language. The original Epic was translated later into many ancient languages, resulting in several versions of it. Best known of which are the Acadian and Babylonian versions.

Who is Gilgamesh?

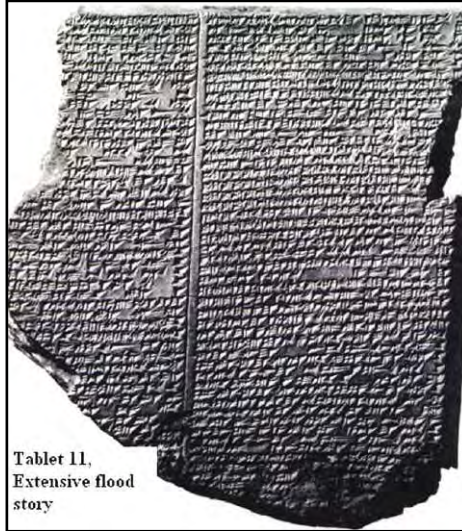
Many modern scholars of history believe Gilgamesh reigned as king of Uruk in Sumeria at about 2600 B.C. He had travelled to many parts of the known world at his time in search of the meaning of life. Gilgamesh is a seer, the one who discovers things secret and who had his discoveries engraved in cuneiform as poems into twelve clay tablets that remain to this day as a magnificent written monument worthy of his stature as God King.

The Epic of Gilgamesh has become popular since the discovery of the tablets about a hundred years ago because of the account of the Great Flood as given in the epic. It had been assumed until then that the story of the Flood as given in the Old Testament is the first account of this immense happening. However the discovery of the tablets with virtually the same account of the great Flood, but considerably predating the book of Genesis had caused considerable alarm. It could be interpreted as an independent confirmation of the holy book or throwing a long shadow over it.

In point of fact, however, the "flood story" occupies only a minor part of the Epic and the narrative is mostly dedicated to the journeys of Gilgamesh and his dual quest at first for fame and later for eternal life. Gilgamesh is portrayed as a powerful and conceited king who oppressed his people and indulged himself in worldly delights. In the early part of his life Gilgamesh proudly and arrogantly boasts about himself and his power: "That the raising of his weapon has no equal"; "With the drum his citizens are raised"; "That he does not allow the son to go with his father"; "Day and night he oppresses the weak"; "He does not let the young woman go to her mother, the bride to the young groom..."

The legend, which Gilgamesh had inscribed,

first and foremost relates to getting to know himself by listing his own imperfections and moral failings. In a true and sincere account of his own character, he freely confesses in his story that he was far from perfect, in so much that the Gods decide to place checks and balances on his character. What is remarkable is that he acknowledges in his narrative that he



Tablet 11,
Extensive flood
story

became aware of the distress of his people who cry out that their king is oppressing them; he unashamedly tells us of his misdeeds and gives a vivid and sincere account of his cruel measures in the early part of his life. He states in his epic that he used all his powers, which include ancient privileges, which had come to him with his shepherd-ship of Uruk. The participation in the "Sacred Marriage", which is an ancient Sumerian practice where the king symbolically sleeps with Inanna, the Goddess of beauty and re-creation, to ensure fertility of the land and the good fate of the city. This practice of the "first night privileges" is a divine right reserved for the king to ensure that all children are theoretically the offspring of the king; Gilgamesh used his God given right. A wrestling contest is arranged in which the winner has to be Gilgamesh (being two-thirds God) he dominates and always gets the first right to the bride. In a period of soul searching he states that the Gods heard the lamentation of his oppressed people and he asks himself:

"Is this the shepherd of Uruk? is this their shepherd strong, shining and full of thought?"

"Gilgamesh does not allow the young woman to go to her mother"

"And the bride to her groom?"

The symbolism of his people being compared to sheep has a profound meaning. It is stated in the epic that the Gods responded to the cries of the people of Uruk and acted to alleviate their misery. The arrogance of Gilgamesh had gone too far and the God Anu, the sky God instructs his consort Aruru The Mother Creator to create a rival for Gilgamesh

in Anu's own image. Aruru obeys by molding from clay an image and breathing life into it and gives it the name Enkidu. Gilgamesh, now aware of his failed character goes through a phase of remorse, which develops, into a quest for self-knowledge and he starts his journeys in search of basic truths; he ends asking the most elusive question of all:

"What is the meaning of life?"

The story continues with Gilgamesh confiding to Ninsun, his mother, a dream he had about a familiar character, which his mother interprets as Enkidu his alter ego, and he is anxious to meet this dream figure.

Clearly the narrator of the epic wanted the readers to learn as much about Enkidu as about his brother Gilgamesh, the two appear to compliment each other. Much is stated about the physical strength of Enkidu to emphasise that it is an essential element to compliment the moral fibre of Gilgamesh. However the wild streak in Enkidu's character proves too much for the Gods, realising the extent of his power he boasts freely about his strength and he has to be disciplined. In order to transform him to a better man, closer to being a God than when he was originally created, Enkidu had to be restrained. Anu decided to tame Enkidu and instruct the love priestess Shamattu to entice him into submission with her great beauty. This she does successfully and she sleeps with him for six days and seven nights and the earth shakes with their love making, at the end of which Enkidu is subdued, he submits to her will and becomes civilized. Once the education of Enkidu is completed he enters the city of Uruk as a civilized man. The two heroes meet, as Gilgamesh was about to enter the "bride house" apparently to insist on his right to deflower the brides of the city. Enkidu blocks his way and the two men fight, until finally they are reconciled and become friends. Gilgamesh praises the strength of Enkidu and the two embrace like brothers.

The Journeys of Gilgamesh

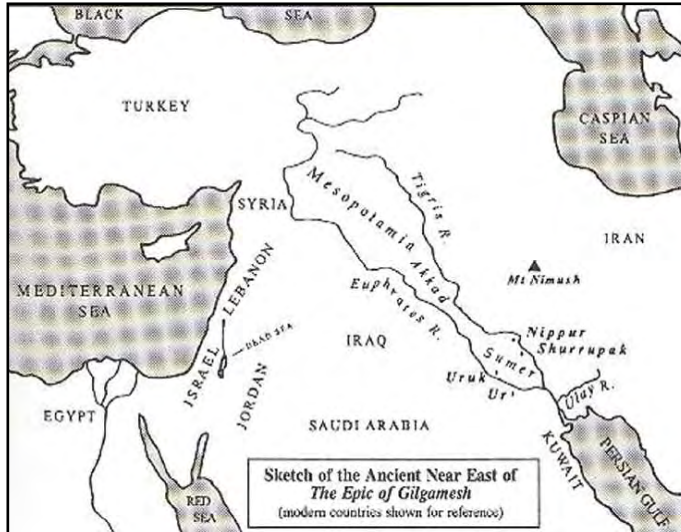
The epic describes the struggle of two equal but different heroes and their endeavours in overcoming obstacles which appear in their lives; Enkidu has to do battle against physical enemies while Gilgamesh wrestles with his anxieties, his fear of death and his search for the true meaning of life. A major journey follows with Gilgamesh having to confront a guardian demon created by the Enlil called Humbaba, who lives in a cedar forest. Enlil being the God Creator of Gilgamesh's world. Gilgamesh sets out to challenge Humbaba alone against the advice of the city elders who insist he should take his brother Enkidu with him to the fight. To protect the brothers, Ninsun adopts Enkidu as her second son and they are blessed through a ritual to Shamash the Sun God.

The two brothers go deep into the forest and keep asking for help from the Gods with Enkidu urging Gilgamesh to kill Humbaba. When they meet the demon, Gilgamesh strikes him first but Enkidu delivers the final blow. The Goddess Inanna is attracted to Gilgamesh due to his success and offers to take him as her lover. Gilgamesh now full of regret about taking the life of Humbaba responds by insulting the Goddess. Inanna asks her father, the God Anu to punish Gilgamesh by sending the Bull of Heaven to devour him. Anu agrees, however Gilgamesh and Enkidu together succeed in killing the bull and they boast of their prowess and celebrate their victory. A dream comes to Enkidu that will turn joy into woe and he weakens while all the time reflecting

over the anger of the Gods because he has destroyed their creations Humbaba and the Bull of Heaven. Enkidu on his deathbed now tells Gilgamesh of a terrifying dream he had of the netherworld, the house of darkness before he dies. Gilgamesh cries out in fear of death and begins a long journey that will take him to Utnapishtim, the only human to escape the death decree for all humans. He journeys into the great darkness until finally light breaks out and Gilgamesh finds himself in the garden of the Gods. They advise him that his journey is futile and dangerous but he persists and together with the Boatman begins his journey across the waters of death to the house where no one who enters it may leave. Ultimately Gilgamesh comes to the end of his journey and he meets Utnapishtim to ask him: "What is the meaning of life?"

He is despondent with the answer that he gets which is: "There is no permanence; everyone dies, just like Enkidu".

However he tells Gilgamesh of the secret of the Gods, the Flood and advises him to prepare for it.



Gilgamesh one final secret, a plant called "the old man will be made young". He secures the "plant of life" only to lose it to the snake demon on his return journey across the waters of death; and he returns to Uruk. He ends his life by constructing a wall to protect his beloved city Uruk. The epic then returns to Enkidu where we find him alive and about to enter the underworld, the domicile of the dead. Gilgamesh meets his brother and gives him detailed advice to enable him to journey to the underworld and return.

The search for truth is universal and ancient. Gilgamesh had searched for the meaning and

The Great Flood

The last two tablets of the epic are dedicated to the Flood and the advice he receives to prepare for its coming. Utnapishtim describes to Gilgamesh in great detail the boat, which he shall require, and how he should build and launch it. The account on how the flood came is described and its terrifying fury is vividly depicted from its onset until it finally receded. The blueprint given in the epic is so detailed that it, for example, tells him how many gallons of bitumen he must use into the kiln and how much outside, how to use water-plugs and how much water, beer, oil, and wine he must take, not to forget silver and gold before letting all his kin and family go on board. The animals of the field, the beasts of the wild and the children of the craftsmen he was instructed to drive aboard. The Sun God Shamash sets the time before the rains come down in a terrifying way. Gilgamesh gets clear instructions on sealing the boat and closing the gate. While the flood rages, Utnapishtim regularly lets birds fly out of the boat and when the crow does not return he leaves the boat to go on land and offers sacrifice to the Gods. Utnapishtim offers

purpose of life itself and had agonised over his mortality. His search for an ever-lasting life did not culminate in the eternal preservation of his soul, which he so much desired. His people declared him a God because of his wisdom and because he dared to ask and seek the truth. The irony of the story is that his endeavours to achieve immortality yielded no results and he died like everyone else. However, since he recorded the annals of his journeys on 12 clay tablets he did ensure himself immortality. 4600 years later, his original thoughts still haunt us.

Tariq Hamami is a physicist/engineer, born in Baghdad, Iraq; now retired and lives in Holland.

Further reading
<http://www.youtube.com/watch?v=Jge9uIUbdYc&feature=related>

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It's the financial system, stupid

(with apologies to Bill Clinton)

Contributed by IMCZ member David Kauders

Returning to work after summer vacations often brings a fresh look at business propositions. Markets also look anew at economic prospects, with the events of 1929 and 1987 as reminders. What original look can we bring to the continuing financial and economic policy uncertainty?

A smaller state versus entitlements is the wrong debate. All entitlements need productive business activity to pay for them. America needs to cut the sterile argument and



get on with leading the world in innovation and technology. Strong public services, low taxation, low public borrowing and stiff regulation form a four-way contradiction: it's impossible to satisfy all four.

Bureaucratic design does not work. When the separation of debit and credit emerged in the fourteenth century, the early Italian bankers had no Federal Reserve or European Commission to tell them the rules. The financial system just evolved. Now rules pour forth and the financial system deteriorates. Politicians talk big then set their armies of bureaucrats to work on implementation. The result can be observed in Greece, Spain, Portugal, Ireland, Italy and Cyprus.

Most western nations expect too much of their politicians. The public think that magical policy levers can be pulled to deliver any desired outcome. Truth is, most policy levers bring more downsides than upsides. There was a time when politicians could "reflate", especially a year or two before an election, and actually deliver a small rise in GDP. Few policy options achieve much nowadays.

Quantitative Easing isn't doing much good. Sure, it's probably caused a small pick up in the American economy and maybe stopped the British economy sliding any further. But the world seems to be trapped in a cycle of stimulus, disruptive failure, more stimulus, more disruptive failure. Judging by the leverage out there, which is as high as in 2007, I suspect another disruptive failure lies ahead.

Austerity versus growth is a non-choice. In Britain, the government has little policy other than austerity, bringing it opprobrium, yet public spending is still rising. French voters have just ticked the box "give me more" without bothering about how to pay. Germany doesn't want to pay for anyone any more. The Euro teeters towards the door marked "separation or divorce" because the cost of keeping it together is simply too high.

Waiting for Asia ... Waiting for Godot?

China is deep in a property bubble. The iron law of bubbles is they always burst. Japan is still stuck with a cycle of monetary policy not working, fiscal policy not working and political reform failing: each of these three policies has been tried at least twice in the past 20 or so years. The lesson from Japan so far is that there have been no policy options to solve its deflation.

So what is the common factor?

Here's the obvious one: the financial system that emerged in the 14th century has reached end of life. No product or service goes on for ever. Why should the financial system be any different?

counter-productive. The financial system has reached a natural limit.

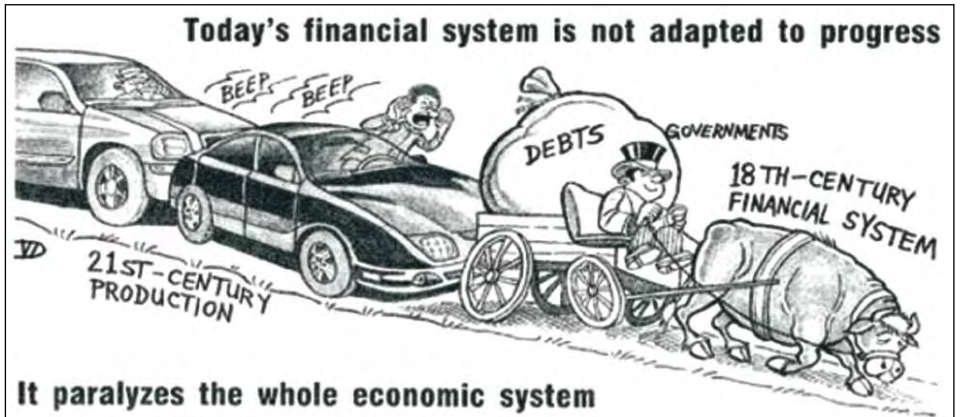
Now, how do we get out of this?

We need more evolution, not rigid rules. Imagine we're in the 14th century. New ways of providing goods and services need to be formulated and tested. Let them evolve by trial and error. How about shared ownership schemes for a clue?

Stop expecting too much of politicians. They cannot do much (except get out of the way - a point for the smaller state camp, evidenced by the relative strength of Switzerland).

Simplify, don't complicate. Britain has a particular problem here, because the British government is the leader at mandating firms and individuals to spend money that it measures as productive economic activity, but in reality is state-sponsored overhead. Switzerland is the opposite because it has efficient but small-scale public services, low costs (i.e. taxation) and a lower regulatory burden on business. America is in-between, and polarised as to which way to jump.

Academia has lost the plot. How much more do we have to hear about Keynesian

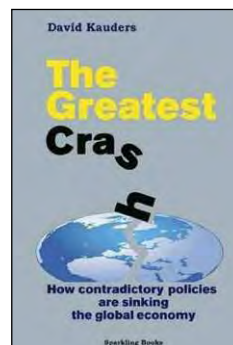


Consider a country, Dreamland, in which X% of the inhabitants never borrow and the other (100 - X)% have borrowed so much that they cannot afford any more debt, and would gladly pay it down. Those who have not borrowed are scarcely going to volunteer to do so to help the central bank expand the economy. Those who have borrowed are bad prospects for banks to lend to, which is why banks are reluctant to lend.

This is the state of America, Britain, most of Europe and Japan today. Expanding the supply of credit has no lasting benefit. If anything, it is

reflation? When Keynes penned his theories, the world was not up against the financial system limit. There was scope for existing borrowers to borrow more without getting into debtors' prison. Let's hear more from those who question the theories, rather than from those who blindly demand more credit expansion.

The writer is director of Kauders Portfolio Management AG, Zug. He is author of "The Greatest Crash: How contradictory policies are sinking the global economy" (Sparkling Books).





From the LANES...

Contributed by IMCZ Member
Steve Butterworth

Fun in the heat

What a hot evening out full of fun and laughter. Plus more people than booked, we ended up with 11 people and congratulations must go to Adrian Lüdi (first) and Maurice Corten (second) for winning the two bottles of wine.

Otto Steuri made a valiant effort in the last game but just missed second place.

We had a camera for a change and some of the pictures approximately 6, will be displayed in the form of a slideshow, on the Bowling homepage: <http://imcz.entourage-butterworth.net> when I have finished with adding the statistics.

HANDICAPPED SCORES

FIRST NAME	SURNAME	GAME 1	GAME 2	GAME 3	HANDICAPPED TOTAL	OVERALL AVERAGE	HANDICAP	STRIKES	SPARES
Adrian	Lüdi	122	126	124	591	111	73	7	6
Maurice	Corten	103	129	115	587	101	80	3	7
Otto	Steuri	118	162	169	584	144	45	6	13
Catherine	Butterworth	112	86	93	549	93	86	3	5
Christian	Munger	79	84	83	528	83	94	4	3
Beat	Züger	138	136	94	524	135	52	4	8
Erik	Naeser	122	86	103	515	115	68	3	6
Grant	Holiday	123	81	87	513	108	74	4	5
Stephen	Butterworth	107	95	115	506	122	63	2	8
Hans-Peter	Schobert	96	107	74	484	116	69	2	5
Dan	Rabil	92	130	89	482	129	57	2	8

BOWLED SCORES

FIRST NAME	SURNAME	GAME 1	GAME 2	GAME 3	BOWLED TOTAL	OVERALL AVERAGE	STRIKES	SPARES
Otto	Steuri	118	162	169	449	144	6	13
Adrian	Lüdi	122	126	124	372	111	7	6
Beat	Züger	138	136	94	368	135	4	8
Maurice	Corten	103	129	115	347	101	3	7
Stephen	Butterworth	107	95	115	317	122	2	8
Erik	Naeser	122	86	103	311	115	3	6
Dan	Rabil	92	130	89	311	129	2	8
Grant	Holiday	123	81	87	291	108	4	5
Catherine	Butterworth	112	86	93	291	93	3	5
Hans-Peter	Schobert	96	107	74	277	116	2	5
Christian	Munger	79	84	83	246	83	4	3



Definition

Divorce • Future tense of Marriage.

Father • A banker provided by nature.

Criminal • A person no different from the rest ... except that he/she got caught.

Doctor • A person who holds your ills by pills, and kills you by bills.

Classic • Books, which people praise, but do not read.

Smile • A curve that can set a lot of things straight.

Office • A place where you can relax after your strenuous home life.

Yawn • The only time some married men ever get to open their mouth.

Etc. • A sign to make others believe that you know more than you actually do.

Committee • Individuals who can do nothing individually and sit to decide that nothing can be done together.

Experience • The name men give to their mistakes.

Atomic Bomb • An invention to end all inventions.

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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.



GLOBAL CLIMATE CHANGE

<http://climate.nasa.gov/>

The Earth's climate has changed throughout history. In the last 650,000 years there have been seven cycles of glacial advance and retreat, with the abrupt end of the last ice age about 7,000 years ago marking the beginning of the modern climate era — and of human civilization. Most of these climate changes are attributed to very small variations in Earth's orbit that change the amount of solar energy our planet receives.



BRADFORD ROBOTIC TELESCOPE

www.telescope.org

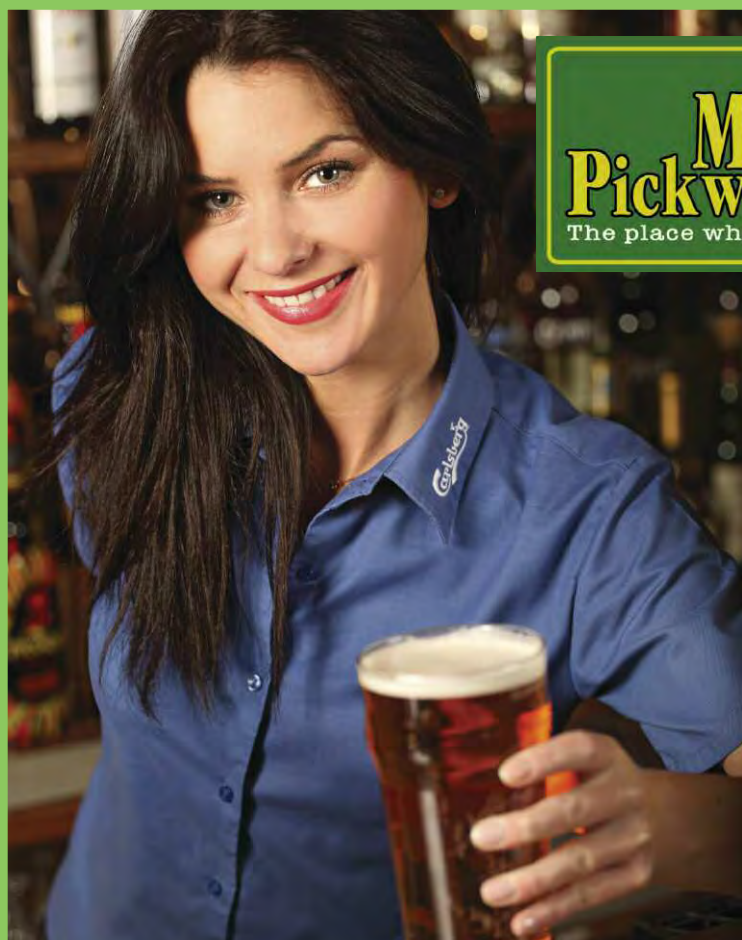
The Bradford Robotic Telescope is a collection of telescopes and other instruments on Mount Teide, Tenerife. It is free to use for all, using this web site.



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www.urthecast.com

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Sudoku

There surprisingly many correct solutions submitted for the September puzzle. Congratulations to all of those who took the trouble to solve a fairly difficult sudoku. According to the hat the winner is Roger Brooks. Congratulations Roger. Your drinks during the next Stammtisch you attend are on the house.

This month's puzzle has about the same degree of difficulty as last month's. I hope more members shall have enough mettle to test their prowess with numbers.

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.

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.

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

Solution August 2012 Puzzle

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



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