

IMCZNEWS



OCTOBER 2015



EDITORIAL **Rainbow Greetings**

Some may not have seen it, but many did, especially those who were on their way to the Stammtisch on Thursday September 17. Yes, it was a magnificent bright rainbow, the variety which one doesn't come across very often in life.

Natural phenomenon can be very fascinating, and we tend to forget how lucky and privileged we are living here. There is so much natural beauty a stone's throw away from us, and the club is doing its best to motivate as many members as it can to enjoy some of the beauty spots around us.

The pristine nature was cherished by only three couples from the club last Sunday on their hike along the Rhine. Very soon another somewhat longer but closer hike is being organised; hopefully more members will show up and enjoy the late summer beauty before the winter snows come.



Muthana Kubba
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FUTURE EVENTS

- THURSDAY OCTOBER 8TH **Stammtisch at City Garden Hotel Lobby.**
- WEDNESDAY OCTOBER 14TH **Pool at the White Line Bowling Centre, Meierskappel** *Stephen Butterworth*
- THURSDAY OCTOBER 15TH **Stammtisch at City Garden Hotel Lobby.**
- WEDNESDAY OCTOBER 21ST **Bowling at the White Line Bowling Centre, Meierskappel** *Stephen Butterworth*
- THURSDAY OCTOBER 22ND **Stammtisch at City Garden Hotel Lobby.**
- SUNDAY OCTOBER 25TH **Hike, Rotkreuz to Hünenberg along the Reuss** *Ram Ramphal*
- THURSDAY OCTOBER 29TH **Stammtisch at City Garden Hotel Lobby.**
- THURSDAY NOVEMBER 5TH **Special Stammtisch, International Taxation, at City Garden Hotel** *Ram Ramphal*
- THURSDAY NOVEMBER 12TH **Stammtisch at City Garden Hotel Lobby.**
- WEDNESDAY NOVEMBER 18TH **Bowling at the White Line Bowling Centre, Meierskappel** *Stephen Butterworth*
- THURSDAY NOVEMBER 19TH **New Members' Reception, Pier 41, Zug** *Ram Ramphal*
- THURSDAY NOVEMBER 26TH **Stammtisch at City Garden Hotel Lobby.**

YOUR NEWSLETTER GOES PUBLIC

The board had decided to make the current Newsletter available to everyone.

Visitors to our site imcz.com can read the current Newsletter under About Us -> Current Newsletter

REMEMBER THE STAMMTISCH

Every Thursday
from 18:00-20:30
At the City Garden Hotel,
just behind Park Hotel.



Excursion to Expo 2015 in Milan

2 - 4 September 2015

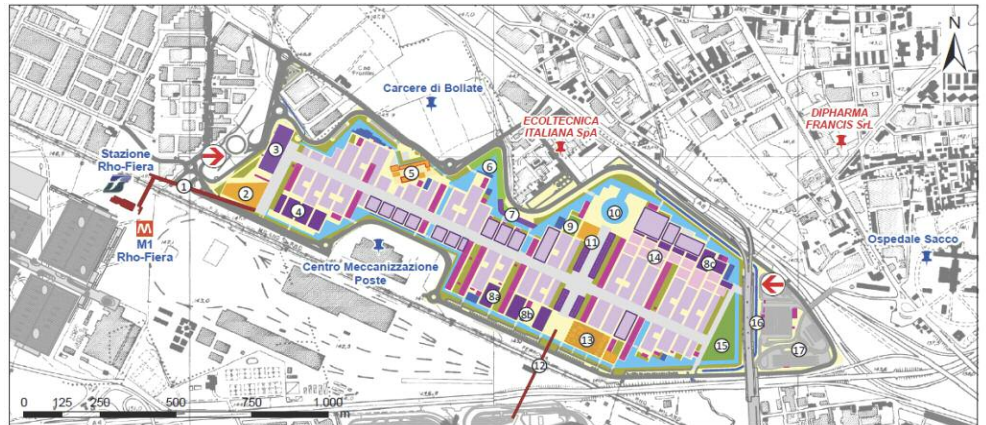
Contributed jointly by IMCZ board members Muthana Kubba and Roger Brooks

Three determined musketeers from the IMCZ boarded the EuroCity 13 train in Zug to Milan on Wednesday September 2nd. The just under four hour journey went smoothly, with only one surprise. As soon as the train reached Chiasso and still on Swiss territory, half a dozen Italian customs officers jumped into the train and made a visual check on each passenger, scrutinising him, his clothes and his luggage carefully. Then followed a barrage of questions, which ended with each one of us pulling out our wallets and displaying how many Euros we had with us. Apparently they were looking for undeclared funds being smuggled into Italy.

Milan was considerably warmer and a lot more humid than central Switzerland. Our hotel was only 20 minutes' walk from the main station. After checking in and depositing our baggage we walked to the nearest underground station which was only 7 minutes away, and took the train to Rho-Fiera where the exhibition was situated. The theme of the Expo was "Feeding the Planet, Energy for Life"

During the 30 minute train journey to the exhibition, we invested the time in developing a viable program for the three days. Altogether 145 countries were participating, with each country having its own pavilion. We had learned from an article on the Expo in the ZIWC Newsletter, that during a normal day a maximum of ten pavilions could be visited. So the first step was to determine which countries' pavilions we wanted to see in the three days of our visit. In fact it was only 2 1/2 days, since we would be arriving after midday on the first day.

After considerable discussion, it was unanimously agreed, that we had time to see only 19 pavilions, and we set about choosing which countries' pavilions we wanted to see. The next step was to decide which pavilions to visit in which day. This might sound easy, but we realised it was anything but straightforward. The size of the whole exhibition is huge, almost two kilometres long and in places at least 800 metres wide. Therefore, we tried to choose pavilions close to each other for each day. In order to do so, we had to locate each pavilion chosen on the site plan and allocate a number to it, 1, 2 or 3 for the three days we had at our disposal. This way we ended up with 5 pavilions for the first day, or rather half day and 7 pavilions to be visited on each of the following days. Notwithstanding what was said



Legenda

<ul style="list-style-type: none"> 1 sito Expo 2015 2 padiglioni regionali 3 aree espositive Paesi 4 clusters 5 aree service 6 edifici 7 aree tematiche 8 edifici permanenti 	<ul style="list-style-type: none"> 9 canale perimetrale e lago (Lake Arena) 10 unità di fitodepurazione 11 nuovo alveo torrente Guisa 12 passerelle ciclo-pedonali 13 verde e spazi di relazione 14 Cardo, Decumano e percorsi interni 15 parcheggio 16 accessi 	<ul style="list-style-type: none"> 17 passerella Fiera-Expo 18 rampa di accesso ovest 19 Expo center 20 padiglione "zero" 21 cascina Triluzza 22 Children park 23 Cardo, Decumano e percorsi interni 24 International media center 25 aree tematiche: <ul style="list-style-type: none"> a. il cibo nell'arte b. distretto del cibo del futuro c. pianeta della biodiversità 	<ul style="list-style-type: none"> 26 agroecosistema 27 lago (Lake Arena) 28 Palazzo Italia 29 passerella Cascina Merlata-Expo 30 Open air theatre 31 Corporate e Sustainable Food Pavillion 32 collina 33 nuovo alveo torrente Guisa 34 parcheggio est
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about engineers in the Humour section of last month's newsletter, the three musketeers being all engineers, felt quite pleased with themselves for managing to fully optimise the time available and to visit the number of pavilions chosen.

Entering Expo 2015

On arrival at Rho-Fiera metro station, we walked through several tunnels and flyovers until we finally arrived at one of the three main gates. On our arrival around 2 PM on Wednesday, the lines were relatively short, but the crowds increased on Thursday and Friday. On Friday, we were truly overwhelmed by the sheer number of people wanting to get in. There were at least 40 entry gates and the queue at each of them was at least 70 metres long. Each entry gate was fitted similarly to airport departure checks, with trays to deposit our wallets, iPhones and all metallic objects which we might be carrying. The trays had to go through an x-ray machine and we had to pass through a metal detector. Blissfully, we didn't have to take off our shoes or jackets. Once we were inside, we were greeted by a dozen or so of oversized statues of what appeared at first glance to be Asian warriors in full battle dress. On closer examination, we

saw that they were made of and adorned with food items and "armed" with utensils used in the production or consumption of food.

Wednesday, 2 September

As we were all hungry, we had resolved to start our visit to the Expo on Wednesday with lunch. We had agreed to dine at the restaurant of the Chinese pavilion, which was nearly at the far end of the Expo. We proceeded along the main way of the Expo, called Decumanus, whose axis was decorated with displays dedicated to the various varieties of food.

When we arrived at the China pavilion we were advised that it was closed from 2-4 PM. We cast about for suitable alternatives and eventually settled on the restaurant of the nearby Uruguay pavilion, where we all dined on churrasco, the traditional beef flank steak popular throughout South America.

Afterwards, we visited some of the pavilions which we had planned for the first day, including China, Switzerland, Thailand and the UK.

The UK pavilion revolved around the idea of the hive, a concept which will likely apply increasingly to humanity, as we increase our

IMCZ BOARD MEMBERS

<p>Board Member bios are posted under the following link: http://www.imcz.com/nc/about-us/board-members-2014.html. Go ahead and check them out!</p>	<p>PRESIDENT Andy Habermacher 078 815 8837 President@IMCZ.com</p>	<p>SECRETARY Ronald Livius 079 651 8357 Secretary@IMCZ.com</p>	<p>TREASURER Iham Yüksel 079 955 2287 Treasurer@IMCZ.com</p>	<p>NEWSLETTER CO-EDITOR Andrew Schofield 079 338 0477 Newsletter@IMCZ.com</p>
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Muthana & Jean-Pierre at the Entrance Gates of the Expo



interconnectedness, our interdependency and our population density.

The China pavilion contained many elaborate displays. Those in the “Gift of Nature” section were glassed-in dioramas, similar to what one might find in a museum. The pièce de résistance was supposed to be the “Field of Wheat” represented by LED lamps mounted on metal “stalks”. We were not impressed, however: their stiffness and regular placement were more reminiscent of the terra cotta warriors than a field of wheat, and their changing color patterns seemed rudimentary in comparison to the design concept shown here (<http://www.dezeen.com/2014/04/01/china-pavilion-expo-milano-2015/>) and conveyed no information.

Naga in front of the Thailand Pavilion



The Thailand exhibit was less interesting, showcasing the different types of rice produced in Thailand.

More interesting by far was the Swiss pavilion, which was so extensive that we did not have time to see it all. In addition to the four towers containing apples, coffee, salt and water, which have received extensive press coverage, the pavilion contained many other exhibits, such as a Chocolate Atelier, an



Animated Tableau at the Swiss Pavilion

exhibit on the NEAT and a cities exhibit featuring Basel and Zürich. We contented ourselves with visiting the Four Gotthard

Cantons and the Nestlé exhibit. The Nestlé exhibit featured displays controlled by the eyes of the observer. You are asked a question and given some choices, e.g. yes or no. The system detects your choice by determining which of the offered choices you are looking at. For those who are interested, but don't have the time to visit the Expo in person, Switzerland offers a very detailed virtual tour at <http://virtual.expo2015.org/switzerland/>.

Switzerland was also represented by some modest corporate pavilions, notably Lindt (in the “Chocolate Cluster”) and Swatch.

Coffee Cluster



We also visited the “Coffee Cluster”, sponsored by Illy, which was home to pavilions of several of the smaller coffee producing countries, such as Yemen.

Unfortunately, some of the pavilions we had planned to visit on Wednesday, such as Italy, had unreasonably long lines. Evidently our brilliantly designed optimisation plan didn't take congestion into consideration and we had to improvise and find an alternative strategy. Of the pavilions we wanted to see, we chose the one with the shortest queue. Once finished with the pavilion we repeated the process and so on. Thus we substituted Argentina and Azerbaijan for Italy.

Azerbaijan had not been on our list, but it had an interesting architecture, incorporating three glass globes, representing different aspects of the environment. The largest of the globes overlooks the Decumanus.

Some pavilions were mysteriously very popular, like Kazakhstan and Japan. In particular, IMCZ member Rainer Riek had strongly recommended that we visit the Japan pavilion. The waiting time when we first saw the Japan pavilion on Wednesday was 30 minutes, but since we were hungry we

decided to postpone Japan until after lunch. When we arrived there after lunch, the posted waiting time was 90 minutes, so we decided to try again on our second day. By the time we arrived at the Japanese pavilion on Thursday, the queue was so long that the waiting time was 150 minutes. We therefore resolved to go directly to the Japanese pavilion when the Expo opened on our third and last day. However, the queues at the entrance on Friday were the longest we had seen. When we arrived at the Japan pavilion shortly after opening, the waiting time was already 2 1/2 hours. Obviously we left Japan out.

On our way back to the hotel on Wednesday, we saw a couple of oriental restaurants nearby and enquired about them at the hotel reception. Both were given good reviews, so we chose one and enjoyed the oriental meal which we had missed at the China pavilion.

Thursday, 3 September

On Thursday morning, Jean-Pierre needed to spend some time responding to questions about a business proposal, so two of us took the morning to explore the pavilions which were not on his short list, such as Germany. We started out by checking out the Cascina Triulza, the Civil Society Pavilion. This was one of a few pavilions representing international, public and non-profit organizations, as well as companies, in their efforts to promote best practices. We also returned to the Swiss pavilion to get tickets for the towers, which had to be secured for a specific time slot. In the end however, we wound up not using them, as there were too many other things to see. Germany proved to be one of the most interesting pavilions we saw. While we were waiting in line, we received “seed boards”: foldable cardboard sheets, about A4 in size. Inside the pavilion when one stands in front of an exhibit and opens the cardboard, overhead cameras detect the markers on its edges and a projector projects on the cardboard held by the person, a full explanation with a sound track in the language which is set on the cardboard: a brilliant idea! There were also many other types of interactive and very informative exhibits.

Jean-Pierre & Muthana in the Iran Pavilion



When Jean-Pierre arrived, we visited the Iran pavilion, where we also took lunch. Afterwards, we visited Oman, Russia, Morocco and the USA, as well as the China Corporate United pavilion. The Russia pavilion's main claim to fame was the view from its roof. Many pavilions had a terrace on the roof, but the panorama from the Russia pavilion was more interesting than most.

The Morocco pavilion was both aesthetic and informative, with areas devoted to each of Morocco's ecological regions. For us



GE's Jenbacher Gas Engine behind the US Pavilion

engineers, the most interesting thing at the US pavilion was the biogas-powered motor generator combination stationed at the rear of the pavilion.

The **Corporate China United Pavilion (CCUP)** was one of many corporate pavilions, most of which were relegated to the side streets and edges of the Expo. The CCUP showcased the products of several Chinese enterprises, under the motto "Seeds of Life". The exhibits were not all strictly in line with the food and



Visitors Waiting to Enter the Vanke Pavilion

sustainability themes of the Expo, including aerospace, steel and textile companies and an electric utility, as well as a tribute to Yuan Longping, "the father of hybrid rice". Nonetheless the exhibits were quite interesting, with the possible exception of a combined panoramic film and live action performance entitled "Panda Dream". China was also represented by a third pavilion, that of the real estate developer Vanke, which we only admired from the outside.

We then took a stroll to the Lake Arena to admire the "Tree of Life", the centerpiece of the Expo 2015, comparable to the Eiffel Tower at the 1889 World's Fair, the Atomium at the 1958 World's Fair, the Space Needle at the



The Tree of Life at the Lake Arena

1962 World's Fair or the Unisphere at the 1964 World's Fair.

After a short break at the Lake Arena, we took another look at the principal pavilion of Italy, the Palazzo Italia, which was next to it, only to be once again discouraged by the long lines in front.

Instead we proceeded to our final pavilion for the day, the Chile pavilion, pausing along the way to admire the statues of people in lifelike poses along the Decumanus and the vintage automobiles on exhibit in the Cardo, the short cross street which forms the main intersection with the Decumanus at the Piazza Italia.

The Chile pavilion bombarded us once again with wall-sized video accompanied by a high-volume soundtrack, a phenomenon to which we were becoming accustomed. At the end of our tour, however, we were charmed by more statues like the ones we had admired on the way. These appeared to be supporting the tables in the cafeteria.



Cafeteria at the Chile Pavilion

As it was late when we left the Expo, we opted for a light dinner of dried meat and salads at the hotel bar instead of going out again.

Friday, 4 September

On Friday morning we resolved to arrive early, in order to have a chance to visit the pavilions we had previously neglected because of long waits to get in. However, as reported earlier, the turnout Friday morning exceeded our expectations, eclipsing that of the previous days. After a long wait at the gates, we were greeted upon entering the fairgrounds by an Arab marching band, playing drums and bagpipes. On our way to the Japan pavilion, we saw more Arab musicians, preparing to play in front of the Bahrain pavilion. As we later discovered, 4 September was the **National Day of Bahrain** at Expo Milano, so the pipers at the entrance were presumably also Bahraini. Not pausing to hear them play we hurried on to the Japan pavilion, where we were immediately dissuaded by the aforementioned waiting time of 150 minutes.

After repeating this experience at the Palazzo Italia, we consoled ourselves with a visit to the Ecuador pavilion, whose film presentation, although it was in Italian only, was one of the most informative we saw.

Huge Hand-Mad Carpet Hung in the Turkmenistan Pavilion



Moving along, we proceeded to the Turkmenistan pavilion, which attracted us with the huge LED carpet on the front of the pavilion. The pavilion claims to have a 5D theatre. Unfortunately we missed it, unaware that a visit must be booked at the reception. Furthermore, although the pavilion claimed to dedicate itself to themes like biodiversity, food production and health, most of it seemed devoted to Turkmenistan's natural gas production. The

Three (unarmed) Musketeers in front of the Slovenia Pavilion's LED Screen



high point (literally) of the pavilion was the largest of three hand-made carpets hung on the interior wall. Although we had all seen larger carpets on the floors of mosques in the Middle East, it was still quite impressive.

Our next stop was the Turkey pavilion, both geographically and phonetically nearby. The pavilion was, in contrast to those we had seen before, in a welcomingly open style, with charmingly low-tech, old fashioned wood panel exhibits.

We then returned to the Slovenia pavilion, which had attracted a lot of visitors on previous days, but had no line when we arrived. After allowing ourselves to be photographed in front of the (almost obligatory) wall-sized LED

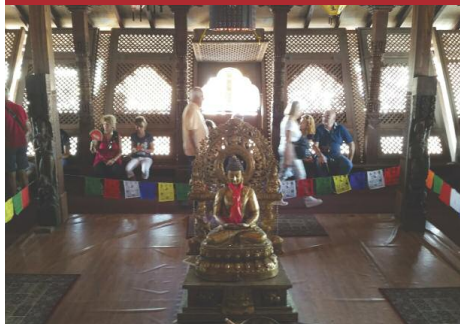
screen, we enjoyed exhibits on mineral springs, beekeeping and mountaineering as well as videos on spelunking.

At this point we were a bit tired, so we ambled back to the Netherlands pavilion for a break. The Netherlands pavilion resembles a fairground, with a Ferris wheel, a performance tent (unused during our brief visit), a house of mirrors and numerous stands or trailers from which we could obtain refreshment. One of these featured a very amusing perversion of a popular Eurythmics hit from the 1980s:



While casting about for our next destinations, we encountered one of the numerous parades of fruits and vegetable which goes along the Decumanus. With all respect to Walt Disney, this really looks like a Mickey Mouse operation!

Inner Sanctum of the Nepal Pavilion



By now we were getting hungry, so we opted to lunch at the Nepal pavilion. Along the way Jean-Pierre took the opportunity to make a closer acquaintance with one of the mysterious figures dotting the fairground. The decision to lunch at the Nepal pavilion turned out to be quite fortunate, because it afforded us access to the pavilion's "holy of holies" without having to wait in the (very long) queue.

Starving Child in the Korean Pavilion



Our last few hours at the expo afforded us time to quickly visit the pavilions of Vietnam, S. Korea, Belgium, Angola, Brazil and the Italian utility company Enel. The Korean pavilion was quite elaborate, featuring many types of media in its exhibits. There was even a "pas de deux" of industrial robots! The exhibits were evidently conceived to evoke a journey of hope.

Many of the exhibits at the beginning of the tour were intentionally ugly, in an attempt to evoke the despair of a world with too little respect for

Belgian Kit for growing Mushrooms on Coffee Grounds



the intelligent stewardship of resources. Unfortunately, the offered solution seemed somewhat simplistic: if everyone would eat kim chee, then everything would be all right!

The Belgium pavilion featured an automated system exploiting the synergy of fish farming with hydroponics, as well as kits for growing edible mushrooms on used coffee grounds.

The Angolan pavilion was surprisingly elaborate, featuring exhibits on four floors devoted to every aspect of its culture and ecology.

At the exit of the Angola pavilion, we found the side entrance to the Brazil pavilion. This

allowed us a brief visit without having to wait in line to walk across an enormous trampoline to reach the third floor, an experience for which long queues were in evidence on each of the days of our visit.

Two square Kilometres for the whole World

It is quite remarkable that within the area of the Expo, almost all countries of the world were represented, with a baffling spectrum of languages, cultures, products, attitudes etc. Each pavilion, most including a restaurant or at least a snack bar serving that country's food specialities, is a microcosm of that country. You feel you have entered Ecuador, Angola, Oman or Iran when you go to their respective pavilions, taste their food, hear their music and folklore and, yes, even buy some local products.



Jean-Pierre with one of the Expo's Silent Partners

Of course, one can question the appropriateness of going in person to an expo (particularly one with sustainability as a theme) in this age of broadband communication and virtual reality. A more critical review of the expo can be found at: <http://hyperallergic.com/239676/the-nine-circles-of-hell-at-expo-milano-the-2015-worlds-fair/>.

On the whole, we enjoyed our trip and learned a great deal as well. Several pavilions didn't really have much to show, multimedia shows, loud music and very little on the country itself and how it stands to the theme of the Exhibition: Other pavilions were truly excellent and the flow and organisation were well thought out. In particular we would like to single out the German pavilion, with its varied and innovative types of interaction, the Swiss pavilion, with its subdivisions into varied exhibits, and the Ecuador pavilion, whose film was a bit more informative than the rest.

For those who would like to see the Expo with their own eyes, it is still open until the end of October. Convenient packages like ours are still available from www.railtour.ch. If you don't want to take the trouble to go there in person, there is also a virtual tour of the expo, which even includes virtual tours inside a few of the pavilions (such as the Switzerland pavilion) without crowds, waiting or standing in line: <http://virtual.expo2015.org>.



Easy Hike, Rheinuferweg

Compiled by IMCZ honorary member Muthana Kubba

On the way to Zurich on the Inter Regio train, on the morning of Sunday September 20, we discovered that there was more than one way to get to Koblenz Dorf in Canton Aargau. Not knowing the fine distinction of travelling via Baden or via Bülach, we had to split and travel in two separate groups, to meet again about an hour later in Koblenz Dorf on the river Rhine.

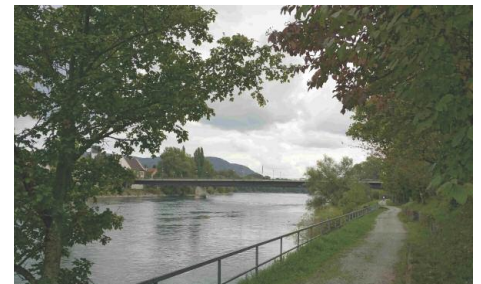
We were four IMCZ members including the trip organiser and guide Ram. There of us were with spouses, making a total of seven, who embarked on a 17 km hike along the southern shore of the river Rhine. The walkway was very well marked and passed through wooded, plains and marsh landscapes. After an hour of enjoying the beautiful views of the Rhine whose width changes surprisingly from a narrow 700-800 metres to more than 1500 metres within 15 minutes walk, we suddenly came across an observation platform. Going up the steep spiral stairway, we arrived at a very well kept area for picnickers, and those who care to enjoy a clear view of the Rhine and the neat mansions on German side.



After another hour of brisk walking we arrived at a protected natural reserve area. A ranger showed up from nowhere on his bicycle, welcomed us and explained the purpose and history of the reserve, handing each of us a brochure about it.



The march resumed for another hour, after which we saw a bridge straddling the Rhine in the distance. We were looking forward to a break where we could have a drink and use the bathroom. This we did after crossing the bridge to the German side where we settled down in a nice tree-shaded restaurant and had a good German lunch.



Soon we started to make our way back home, taking with us nice memories of a part of Switzerland we have not seen before. Additionally, it was a wonderful opportunity to get to know each other in pleasant, unhurried discussions and exchanges. Thanks to our energetic events coordinator, Ram for organising such a successful outing.





Special Stammtisch September 3, 2015 The German Language

Contributed by IMCZ member
Keith Goodenough

The official language of the IMCZ is English, which is why I hesitated for about two years before applying to join. Hardly a club in which I could much practice German, I thought, and I was right. To my rescue came on the evening of September 3 all the way from Gommiswald SG, and originally from Germany, the elegant and multi-talented Ms Petra Wülfroth to encourage our native English-speaking members to brush up their German. Ms Wülfroth is a member of the Swiss German Club of Zürich and runs her own high-powered business, a consultancy providing a complete range of business counselling services to the European pharmacological industry.

This was a popular event, and the Club members filled the room provided at the City Garden Hotel, eager to hear Ms Wülfroth's presentation, which consisted of a half-hour talk, illustrated by German words and phrases, with explanations of the cultural background. These were accompanied on the screen by cleverly drawn and amusing cartoon

characters, which surely proved to the Englishmen such as myself that Germans have a sense of humour after all. I was rather surprised to learn afterwards from Ms Wülfroth that she had drawn the cartoon characters herself, thus contributing to my description of her as being multi-talented.

Her talk was delivered in impeccable English, which she learned, as she told me, at her school in Germany, a fact which amazed this English-educated mono-lingual. At the end of her talk, Ms Wülfroth invited questions and there was a lively selection of these from several members of the audience, mostly concerned with the sometimes treacherous verbal similarities between the two languages, and the totally different word order used in German, as opposed to English and the romance languages. I can only speak for myself, but the most valuable thing I gained was encouragement to have a go at trying to speak German, without worrying about making a few mistakes from time to time.



When I asked Ms Wülfroth afterwards how she had the idea for a talk on a subject remote from the pharmaceutical business, she answered that she thought it would be fun. We should be grateful that she went to such trouble to provide a pleasant and informative evening for us. Maybe the Club should be officially bilingual (only joking!).

Speaking Italian

IMCZ member Enrico Dell'Angelo would like to bring to the attention of all members, spouses and friends of IMCZ, who are interested in Italian language and culture that there is an Italian club in Zug, UNITRE, Università Popolare in Lingua Italiana. It is a non-profit association for, among others, promotion of Italian language and culture and they hold regular courses in Italian language.

For more information, please contact Enrico Dell'Angelo at eda.ITech@gmail.com or 079 311 78 08



As indicated in the previous issue of the Newsletter, the idea of starting monthly Pool sessions is gathering momentum. It was decided to alternate between three different possible venues:

1. Meierskappel – White Line
2. Steinhausen – Tennis and Squash Centre
3. Sihlbrücke – Cherry Bowl

So the next pool session shall be on Wednesday October 14, starting at 19:00 hours at the White Line in Meierskappel.

I look forward to seeing many new faces.

Stephen Butterworth
Pool organiser



CURRENT EVENTS

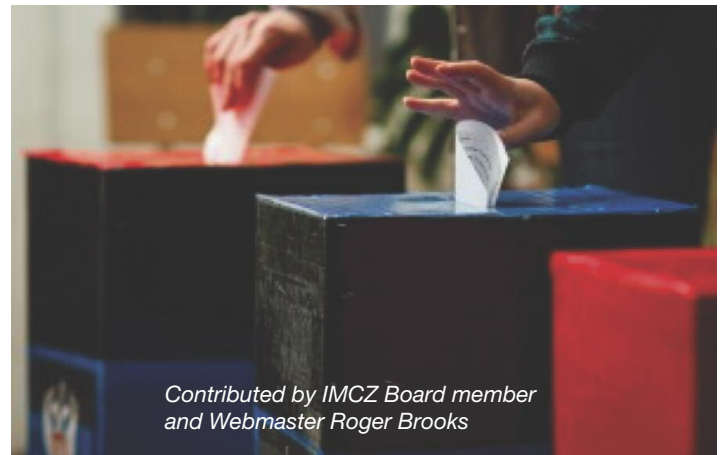
The IMCZ normally tries to avoid discussions of politics, in an effort to avoid acrimony. Nonetheless, members of all political persuasions can probably agree on the importance of voting. As the saying goes, "Democracy can only function with an informed electorate". How can we inform ourselves in preparation for the elections? In Switzerland, it can be difficult to find adequate information about the candidates beyond the generously distributed campaign material. Of course, there are the public debates in the Friday evening SRF program, "Arena", but this covers only a small sliver of the candidates and issues involved. Voting along party lines is no panacea either. The differences within the Swiss parties are often at least as significant as the differences between them.



However, I still find it useful. Furthermore, according to an article in the NZZ (<http://www.nzz.ch/schweiz/wahlen2015/junge-motivieren-sich-gegenseitig-fuer-die-politik-1.18493906>), which compares these and other platforms supporting intelligent voting, vimentis uses their data for marketing purposes.

Of course, this is not a recommendation to simply cast your vote for the candidates proposed by these websites, but they can give you useful criteria to think about, in addition to other factors such as related experience, public positions taken, record while in office and many more. Regardless of political affinities, we at the IMCZ encourage all who are entitled to vote to inform themselves appropriately and to exercise their civic duty by voting..

The more conscientious among us may use search engines such as Google to research candidates' positions on issues dear to their hearts. However, an article in the Sonntags Zeitung of 27 Sept 2015, "Google hat die Wahl", points out that we will likely be unconsciously influenced by the ranking of our search results. A more scientific approach is offered by the websites www.smartvote.ch and www.easypvote.ch. The former website is for all voters, whereas the latter has the avowed goal of motivating younger voters, who are notoriously underrepresented, to vote. Neither of the websites has any particular political affiliation. Both sites attempt to match voters with appropriate candidates by analysing their answers to questionnaires. While [easypvote.ch](http://www.easypvote.ch) (as the name implies) attempts to make this as simple as possible, [smartvote.ch](http://www.smartvote.ch) offers both a short and a long questionnaire, and maps the results on a two-dimensional "spider" chart. The definition of the axes by which smartvote defines the political spectrum in these charts has been criticized by a third platform, www.vimentis.ch (see <https://www.vimentis.ch/d/dialog/readarticle/smartvote---irrefuehrendes-politschema/>).



Contributed by IMCZ Board member and Webmaster Roger Brooks

"COME DINE WITH US" OKTOBERFEST

Friday, October 30, 2015

starting at 18.30 hours, at the Pulverturm in Zzg.

Join us for an evening of Finger Lickin' Rib Stickin' Great Tastin' Barbecue and a bit of "Oompah" and other music!

Starting with an apero, followed by a barbeque of a variety of a bratwursts & chicken, and accompaniments kraut & salads, "Bockbier" and wines

Dress code: dirndl or lederhosen if available, or "casual"
"Singles" are welcome – from the ZIWC and IMCZ - we will have a table, or tables, for you!

Price: CHF 50.00 per member / guest – pay at the door
(Includes apero, BBQ & accompaniments and beverages - beer, wine, water, & coffee)

Booking deadline: Friday, October 23, 2015
(space is limited, so book early)

Reservation: reserve on the ZIWC website.
For details or questions, contact Susann by phone 079 651 82 54 or by email: susann.dundas@datazug.ch





The Many Faces of the Moon

Contributed by IMCZ
honorary member
Muthana Kubba



elliptical. Its closest distance to earth, perigee is 356'000 km and farthest, apogee at 408'000 km. Its apparent size therefore changes by about 15% as it moves around the Earth. Of course a full moon can take place when the moon is anywhere on its monthly orbit, however when it happens when the moon is closest to Earth, it would be 15% larger and is called a super moon. Usually there is one super moon every 14 full moons.

If the Earth shadow happens to cover the moon when it is a super moon then we shall have a super moon eclipse. With so many 'ifs' this phenomenon is understandably quite rare, and

with one more 'if' we shall have a fantastic spectacle. The last 'if' concerns the weather and clear skies which is also rare in our latitudes at this time of the year. All those ifs combined to give us a fantastic spectacle many of us will have no chance of seeing again. A super moon eclipse took place on the night of the 27-28 of September 2015. At our location the eclipse could be seen in the early hours of Monday morning. Starting at 4:11 am and terminating at 5:23 hours.

What was truly remarkable about it this time was the dance of the hues and colours, as it took place in the twilight when the sun was rising. A beautiful combination of red and orange accompanied the eclipse. Thirty three years have passed since the last super moon eclipse took place in 1982 and the next one is due in 2033.

If you didn't get up early enough to see it, then here is a [small consolation](#). Enjoy.

In addition to the faces of the moon we all know: new moon, half moon, full moon etc., there still are more faces: the blue moon and the super moon. Well many would know what a blue moon is. For the uninitiated, if there are two full moons in one calendar month then it is called a blue moon. Blue moons are rare, occurring about [once every three years](#), hence the term is used colloquially to refer to rare occasions.

But what is a super moon? Well those who have been initiated would know that the orbit of the moon around Earth is not circular, it is



A plane flies in front of the supermoon over Geneva, Switzerland

SALE

Mon. 16. Nov. 2015

Time: 4-7pm

Used English Books

Venue: Gut Hirt

Pfarreiheim, Guthirtstrasse 1, 6300 Zug

ZUG INTERNATIONAL WOMEN'S CLUB

Any questions, book donations or voluntary helpers of the day please contact: Joanna Brown at: books@ziwc.ch

Refreshments available for purchase

Glühwein, coffee, tea, eats.



Palm Oil Sustainability

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

Palm oil is a feedstock and used in the confectionary, cosmetics, detergents and bio fuels industries. Palm oil is currently the most heavily utilized vegetable oil in the world, largely due to the efficiency with which it can be produced. In developed markets, it is used in approximately half of all packaged foods, personal care, and cleaning products. Millions of people, particularly in Indonesia and Malaysia, depend on palm oil for their livelihoods. While it contributes significantly to the economies of the producing countries, its rapid expansion has caused widespread environmental degradation. Oil palms are originally from West Africa, but were brought to South-East Asia at the beginning of the 20th century.

There is little doubt that palm oil production has contributed to deforestation and therefore increased greenhouse gas emissions and reduced biodiversity. It has also caused land disputes. Environment protection organisations and consumers have raised concerns about these issues in the past. If production continues to increase, these problems will be exacerbated. In response to these environmental and social concerns, the conservation group WWF teamed up with the palm oil industry to launch the Roundtable of Sustainable Palm Oil (RSPO), a not-for-profit or-ganisation that aims to unite stakeholders from all sectors of the palm oil industry, including environmental and social NGOs. It aims to produce palm oil without causing deforestation or harming people. However, sustainable palm oil has been under fire for several years from environmentalists and organisations who feel it is nothing more than a greenwashing scheme. This view did not improve within the environmental community upon the formation of the RSPO in 2004, but others feel that this widely accepted certification scheme has the potential to

prevent deforestation. The RSPO is currently the largest sustainability-focused organisation within the palm oil sector. However, its standards do not completely ban deforestation or the destruction of peat lands for the development of oil palm plantations, but only restrict it within defined guidelines.

The expected continuing future demand for palm oil has led to efforts to find viable alternatives. However, finding a substitute for palm oil is no easy task. Any solution must be able to meet the demand and will also require land to be available in the right locations. It must also be affordable, be acceptable to buyers, end users and governments. Additionally, it needs to be sustainable from a production as well as from a health point of view. Alternative vegetable oils include soybean, rapeseed, and coconut as well as less common jatropha and jojoba. These have all passed the hurdle of technical feasibility but still present challenges in terms of affordability, acceptability, and sustainability.

In this respect, demanding that products be free from palm oil with no alternative to hand is no solution. Consumers who feel they are acting responsibly are neglecting the fact, that by replacing palm oil with another vegetable oil, we would only see similar increases in deforestation and environmental damage due to increased production of the other options.



It is easy to blame the industry, but it is a practical constraint that one cannot substitute every single raw material on our planet that has an environmental impact with something that has none! Besides, nowadays palm oil based ingredients come with a sustainability certificate as a standard – at least in Europe. But everything that is seemingly sustainable on a small scale sooner or later becomes unsustainable from one or more perspectives when scaled up. For example, bio fuel from crops competes with food production for land resources; solar and wind power plants also require raw materials and produce toxic by-products during plant manufacture in addition to the land resources that they consume; fossil fuels influence the climate through CO2 emissions, and so on...

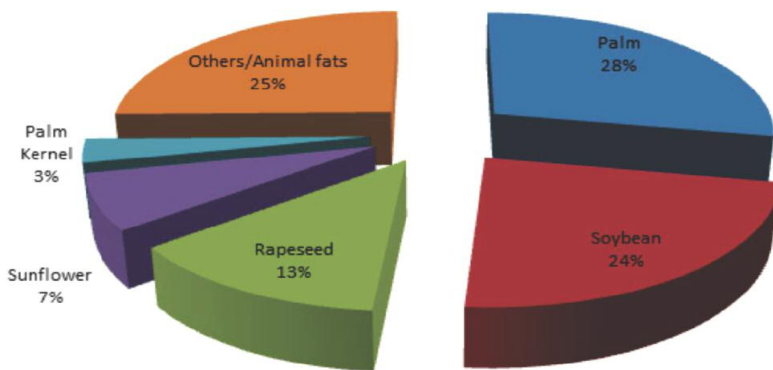
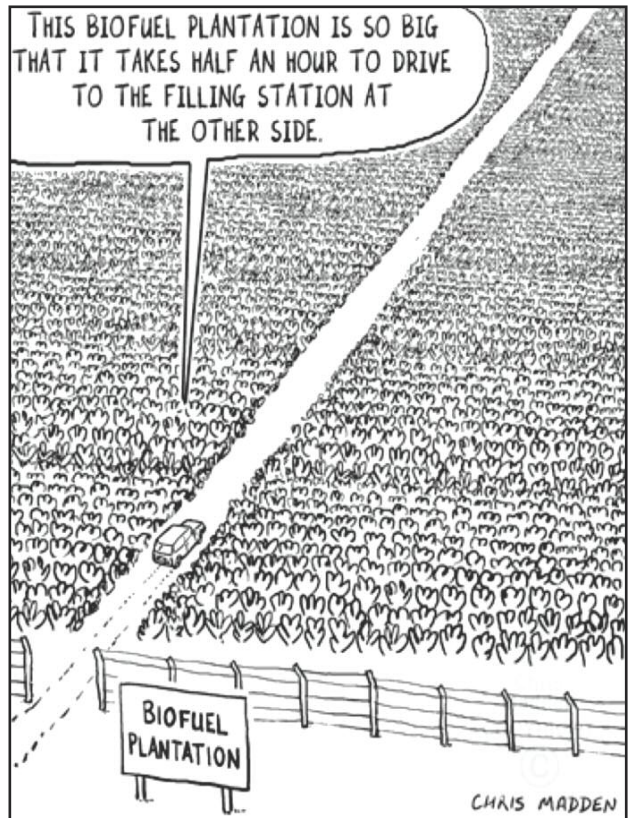


FIG. 8. World production of palm oil vis-à-vis other vegetable oils in 2011. Source: OIL WORLD Annual of May, 2012, ISTA Mielke GmbH, Germany.



Does the brain have a lymphatic system? If so, what are the consequences?

Contributed by IMCZ Member
Dr. med. Hans Peter Wüest

All of the curricula for medical doctors which I have come across don't contain more than half an hour's worth of information about the lymphatic system. Just recently I asked a younger colleague and he agreed.

The lymphatic system seems not to be as interesting as the cardiovascular, and still does not get adequate attention.

For those of you who are not biologists let me give you a metaphor:

A city, a village or a small district needs to have a water supply, a sewage system, an electric supply and Internet/TV/phone services; and there must be streets through which emergency vehicles can access the area. It must also have fire hydrants and street signs.

Does this discovery bear any consequences? Yes, this is the very link between the brain and the immune system, which was believed not to exist. The brain's immune system reacts to foreign molecules whether they intrude as separate particles or as a part of a foreign organism like a virus or a bacterium.

Without sewer pipes a housing district would be bogged down. Without the glymphatic system the brain could not function at all because of toxic waste generated by its neurons and other brain cells.

In certain positions the brain's glymphatic system drains most efficiently. Most drainage occurs during sleep.

Healthy sleep means side position! Most animals sleep on their left or right side, and of course they change over several times.

If the "sewer system" of our brains gets clogged or engorged, the brain is in trouble. A slight reduction of lymph drainage over months or even years causes waste substances to be deposited inside the glymphatic space. This reduces the glymphatic flow even more. The surrounding nerve cells suffer and eventually die. Does that sound familiar? Think Morbus Parkinson or Morbus Alzheimer.

Are there any therapeutic methods to drain the glymphatic system?

In my next article I will talk about "Pain, acute and chronic: what molecules are involved. How to diagnose and treat pain optimally?" There you will see some elegant methods or therapies that do the trick.

Waste in the head causes headaches through its toxic substances. Waste in other organs, including muscles, is painful and can make the organs malfunction or even die.

There are methods to successfully clear tissue and organs from waste.

If you would like to dig a bit deeper into the matter, please visit to the following website www.medicalgateways.ch.



Surprise, surprise, the brain's lymphatic system has been discovered in mice and in humans by neuroscientists at the University of Rochester Medical Center and published on August 15, 2012 in Science Translational Medicine.

<https://www.urmc.rochester.edu/news/story/3584/scientists-discover-previously-unknown-cleansing-system-in-brain.aspx>

Until then, nobody believed that the brain had a lymphatic system at all.

They call it "glymphatic system" because it involves glial cells.

The really surprising aspect is that the medical profession has long held the notion the brain wouldn't have a lymphatic system at all. A principle of biological cells, the necessary supply and drainage, has simply been forgotten and ignored.

Biological cells cannot live, or survive and proliferate without cellular logistics. The brain's glial cells were thought to have only a structural function.

But nature is full of wonders and its solutions are most elegant!

We could elaborate on this metaphor quite a bit and would always find the biological analogue.

Think of the water supply system as of arteries. The sewage system corresponds to the veins and the lymphatic vessels. That there are veins in the brain was always obvious. One did not find any lymphatic vessels. Now we know that they are camouflaged by their anatomical location. They concentrically lie over the brain's arteries and veins. Glial cells, which were thought to be purely structurally supportive, are part of these brain "lymphatic" vessels. Hence the name "glymphatic system".

Why would the brain, an organ with densely packed nerve cells, with a high energy need not have a complete infrastructure, including a lymphatic system? How would the brain cells' waste be removed? This question has been ignored for too long.

Simple questions are sometimes difficult to answer. Nevertheless, asking questions is always a good habit, especially in the medical science and medical practice. Nature always has an answer, even if it does not seem obvious to us.



Get Ready to Ski:

Contributed by IMCZ Sports' editor Joseph Dow



Joe's Tips for the 2015/16 Skiing Season in CH

Here we are again! The air is getting crisp and the wind is blowing in the best season of all: **WINTER!!!** I've decided to boil things down and give you a few quick tools to prepare for the ski season. . . .

WHERE TO GEAR UP:

Pro Ski Rental GmbH, Thalwil

Bahnhofstr. 24, 8800 Thalwil; 044 720 62 62,
info@pro-skirental.ch
www.pro-skirental.ch/en/
 Besides the major brands, you can also rent EXONDE skis here for the season.

Stöckli Swiss Sports AG, Cham

Andreas Koelbl, Master Bootfitter
 (The BEST around)
 Brunnmatt 4, 6330 Cham; 041 783 86 00,
info@stoekli.ch



RESORTS FOR EARLY IN THE SEASON:

To get good snow early, you need to know one word: **ALTITUDE.**

The Big Ones

- Zermatt – www.matterhornparadise.ch/en
- Saas Fee – www.saas-fee.ch
- St. Moritz – www.engadin.stmoritz.ch/winter/en/
- Crans-Montana – winter.crans-montana-aminona.com/
- Aletsch Arena – www.aletscharena.ch/en/



Relatively closer to Zug

- Engelberg-Titlis – www.engelberg.ch/
- Davos-Klosters – www.davos.ch
- Flim Laax Falera – www.laax.com/en/home/

Snow Conditions:

- www.snow-forecast.com
- www.myswitzerland.com/en-ch/interests/adventure-sports-winter.html
- www.skiresort.info/ski-resorts/europe/switzerland/

SKI GEAR CHECKLIST

(Cut this out and tape it to your skis)

- Skis & Bindings**
 (I'm a huge fan of **RTC** and **EXONDE** skis)
- Ski Boots** (custom-fitted by a professional bootfitter)
- Ski Poles** (carbon shafts are a must)
- Ski Outfit** [Jacket & Pants]
 (my recommendation is **Mountain Force**)
- Insulation Top**
 (something with a full zip provides versatility)
 Jacket, Vest, or Sweater
 Down, Merino Wool, Fleece or other Synthetic
- Base Layer** [top & tights]
 Merino Wool/ Microfleece
- Accessories**
 - Helmet (**POC** from Sweden saved my head a few years ago at Hoch-Ybrig)
 - Goggles & Sunglasses
 - Neck Gaiter/ Scarf and Facemask
 - Ski Gloves
 - Ski Socks & Liner Socks
 - Ski Daypack
 - Cable Ski Lock
 - Tip Ties and Boot Carrier
 - Lightweight Approach Shoes
 (**Salomon** makes many options)
 - Sun Protection





Safety:

REGA, Swiss Air-Rescue

Rega is supported and funded by its patrons. In grateful acknowledgement of this support, Rega can waive the costs of rescue missions carried out on patrons' behalf, providing that these costs are not covered by a health or accident insurance.

BECOME A PATRON OF REGA IF YOU SKI OR GO IN THE MOUNTAINS

www.rega.ch/en/home.aspx

Additional Information:

- **RTC Swiss Handmade Skis from Wallis:**
www.rtc-ski.ch

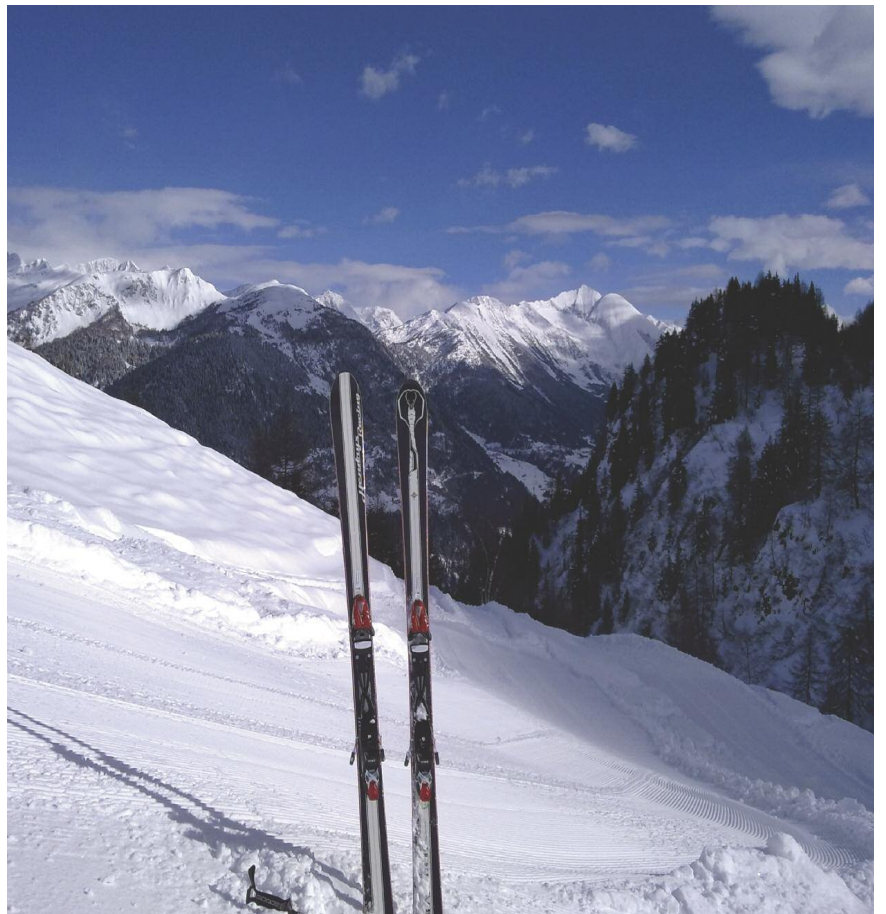
- **EXONDE Swiss Skis from Thun:**
www.exonde.com

- **Mountain Force Ski Clothing:**
www.mountainforce.com

- **POC:**
www.pocsports.com

**THINK SNOW!!! THINK SNOW!!!
THINK SNOW!!! THINK SNOW!!!**

If you have questions about skiwear or equipment or want a recommendation, feel free to send me an email: jjdow@hotmail.com.





New Players

Organised and compiled
by IMCZ member
Stephen Butterworth

Three new players turned up this month: We welcomed Karen, Christian and Barbara who mixed up very well with the regulars. The highest scores were booked up by Sergiy and Colin at 165 and 166 respectively. Well done. There were lots of spares but not so many strikes. Janis had the most spares at 14. Well done.

Sergiy pipped Stephen by 1 pin, Colin kept saying no pressure and Stephen blew it on the last frame, first ball a gutter and then only one pin down, needing three to beat Sergiy! In the frame before Stephen bowled what he thought was impossible: a split with three pins on the edges...

Altogether, it was a truly pleasant evening out, Lots of chat and laughter with some bowling fun. A nice way to spend an evening out once a month.



HANDICAP RESULTS											
First Name	Surname	Game1	Game2	Game3	total	this months avg	overall_avg	handicap	STRIKES	SPARES	Split
Colin	Mason	136	166	143	616	148	129	57	6	11	1
Ian	Brenton	143	113	124	581	127	117	67	4	9	4
Sergiy	Shtangey	92	115	165	579	124	114	69	2	11	1
Stephen	Butterworth	143	129	108	578	127	118	66	5	10	2
Janis	Meier	125	138	120	563	128	125	60	1	14	3
Christian	Wagner	84	93	118	547	98	NEW	84	1	6	5
Barbara	Harris	70	75	72	469	72	NEW	84	1	2	2
Karen	Taugwalen	90	61	60	463	70	NEW	84		4	1

BOWLED RESULTS											
First Name	Surname	Game1	Game2	Game3	total	this months avg	overall_avg	handicap	STRIKES	SPARES	Split
Colin	Mason	136	166	143	445	148	129	57	6	11	1
Janis	Meier	125	138	120	383	128	125	60	1	14	3
Stephen	Butterworth	143	129	108	380	127	118	66	5	10	2
Ian	Brenton	143	113	124	380	127	117	67	4	9	4
Sergiy	Shtangey	92	115	165	372	124	114	69	2	11	1
Christian	Wagner	84	93	118	295	98	NEW	84	1	6	5
Barbara	Harris	70	75	72	217	72	NEW	84	1	2	2
Karen	Taugwalen	90	61	60	211	70	NEW	84		4	1



On Love and Marriage

- When you are in love, wonders happen. But once you get married, you wonder what happened.
- At the beginning, every wife treats her husband as GOD... Later, somehow and we don't know why, the letters are reversed.
- "Love One Another", but if it doesn't work, bring the last word to the middle!!!



Magic Lamp

On a cave exploration tour, a woman stumbles upon a lamp which looked very much like Aladdin's magic lamp. Amused she rubbed it, and to her shock it vibrated and behold, a genie came out of it and says, "At your service, I shall fulfil whatever you want" Incredulous, and not believing her luck she says:

- Please, make my husband
- Have eyes only for me.
 - Make me the only one in his life.
 - When he gets up in the morning, the first thing he does is to grab me.
 - Want to take me everywhere he goes.

The genie nodded and said, "your wishes are my commands. Your husband would do all these things you wanted the minute he sees you again", and duly disappeared.

By the time she got home, her husband was fast asleep. In the morning when he woke up and looked at her, she suddenly changed into an iPhone6, and he grabbed her and started to check his emails.

Suicidal

A psychologist was driving home after a long day at his practice, when he saw lots of flashing police cars and ambulances at a tall multi story building. Out of curiosity he asked a bystander who told him that a young girl at the top flat is threatening to commit suicide.



He thought, being a psychologist, he might be able to help, so he parked his car and went to the police officer in charge and offered to help, saying, please let me have a word with her. The police whizzed him to the top floor and he went straight to the girl. He looked at the young girl who was not even 17, and said to her, "Please, grant me one last wish before you go". She looked at him and said, "and what may that be?" He replied, "I want to kiss that beautiful mouth of yours". Uncertain, she looked at him and said at last, "Ok, why not I am going anyway". So, with no hesitation whatsoever, she leaned over the railing and they hugged each other and had one long passionate deep lingering kiss followed immediately by another even better one. "Wow" says the psychologist, "that was the best kiss I have ever had. Why the hell are you committing suicide, you have talent, you could be famous. A bright future is waiting for you?" "Well, it is because of my parents", she says. "They don't like me dressing up like a girl".



Homeless

This morning I was sitting on a bench. Next to me sat a man who appeared to be homeless. I asked him how he ended up this way.

He said: Up until Last week, I still had it all A cook who cooked my meals, my room was cleaned, my clothes were washed and pressed, I had a roof over my head, I had TV, Internet, I went to the gym, the pool, the library, I could still go to school.

I asked him, "What happened? Drugs? Alcohol,? Divorce?" Oh No, nothing like that he said. No, no ... I got out of prison.

House Doctor

An 85-year-old man was requested by his doctor to supply a semen sample in order to make a sperm count as part of his physical exam. The doctor gave the man a jar and said, "Take this jar home and bring back a semen sample tomorrow."



The next day the 85-year-old man reappeared at the doctor's office and gave him the jar, which was as clean and empty as on the previous day. The doctor asked, what happened and the man explained.

"Well, doc, it's like this--first I tried with my right hand, but nothing. Then I tried with my left hand, but still nothing. Then I asked my wife for help. She tried with her right hand, then with her left, still nothing. She tried with her mouth, first with the teeth in, then with her teeth out, still nothing.

We even called up Eileen, the lady next door, and she tried too. First with both hands, then an armpit, and she even tried squeezing' it between her knees, but still nothing." The doctor was shocked! "You asked your neighbour?" The old man replied, "Yep, none of us could get the jar open."

Poor Catering

Airborne approximately thirty minutes on an outbound evening flight from Glasgow, the flight attendant of the cabin crew nervously made the following painful announcement..: "Ladies and gentlemen, I'm so very sorry but it appears that there has been a terrible mix-up one minute prior to takeoff, by our airport catering service... I don't know how this has happened but we have 103 passengers on board and, unfortunately, only 40 dinner meals... I truly apologise for this mistake and inconvenience."

When passengers' muttering had died down, she continued.. , "Anyone who is kind enough to give up their meal so that someone else can eat will receive free, unlimited drinks for the duration of our 5 hour flight."

Her next announcement came 90 minutes later... "If anyone would like to change their minds, we still have 40 dinners available."



Smuggler

Helmut was a bright young man, who regularly crossed the Rhine at Rheinheim on the German side to Bad Zurzach on the Swiss side, at least twice, sometimes three times a week. He always used his gleaming bicycle to cross the Rhine Bridge, every time taking with him a box, fixed to the back of the bike. The box was always filled with sand. The burley and experienced chief customs' officer on the Swiss side, Kurt, was suspicious. Why would a young man cycle across the Rhine with a sand filled box? He must be smuggling something. So he checked him, without finding anything illegal or subject to customs duty. Once poor Helmut had to undress to his under pants, but nothing was ever found on him. The sand box was emptied at irregular times, but every time, apart from the sand, nothing was ever found. Finally he gave up, and Helmut kept on cycling happily across the Rhine.

A few years later, Kurt retired and settled in Bad Zurzach enjoying his retirement. On a bright Sunday morning he strolled across the Rhine to Germany and sat down in a Café enjoying a nice hot cup of morning coffee. Out of the blue, Helmut walked in to have his morning coffee as well. He sat next to him and they started chatting about the good old times. It didn't take long till Kurt put the question which had been bothering him all the time, "Say Helmut, now I am retired you can tell me the truth, and I promise you that I shall keep it to myself. What did you smuggle all these years?" Helmut chuckled, took a long sip of his steaming coffee, looked Kurt in the eyes and said, "Bicycles".



Members' Marketplace

Are you **selling** your yacht (harboured in Piraeus)?
 Your Aston-Martin old-timer with the roll top roof?
 A gorgeous view of the Bay of Biscay,
 with a little bit of house attached?
 Or are you cashing in the half of your stamp
 collection that is finally worth something?
 Perhaps you're **looking** for all of these things?

Then ADVERTISE here, in the IMCZ News;

The Members' Marketplace is reserved for unformatted advertisements of 150 characters (approx. 3 lines) of text. These are free of charge to IMCZ members. Advertisements must be submitted as illustrated below. Longer advertisements cost CHF 30.-

Example: FOR SALE: gorgeous view of Bay of Biscay with stunning sunsets and high waves. Wee house (12 rooms), dock and yacht included. Call Bill at 041 123 45 67.

Advance Notice

The Autumn Book Sale of the ZIWC shall take place this year on **Monday 16 November 2015**, **16:00 to 19:00 hours** At the same place as last year: **Gut Hirt, Guthirststrasse 1, 6300 Zug**

IMCZNEWS Advertising Rates

Circulation: 300 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.-
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- 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.

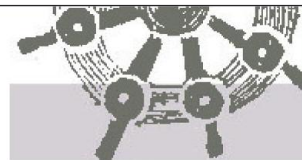


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Stephan M. Leuthard

www.gfsa.ch/Insurance.html
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