

IMCZ NEWS



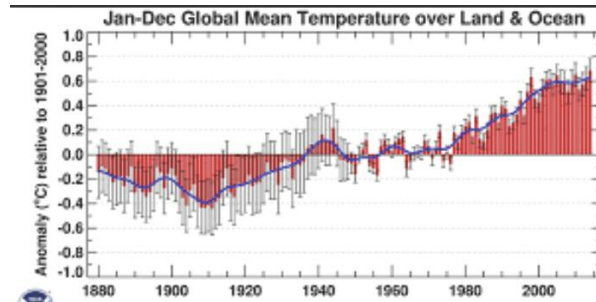
DECEMBER 2015

EDITORIAL **Climate Change**

Climate change has been a very controversial issue. In the nineties, average temperatures were rising so fast that scientists panicked, warning the world of an impending catastrophe of unimaginable dimensions. Carbon taxes and certificates were introduced in an effort to limit the global warming.

However, after 1998 to everyone's surprise the average world temperatures did not rise, in fact they even went down year after year. The scientists were speechless and tried to think of all sorts of excuses. Many people thought the whole issue was simply another racket to make money out of fear. However, 18 years later, the warming did come back in a big way. 2014 was the hottest year on record.

In spite of the fact that our understanding of global weather is definitely not complete, and in spite of the 18 years lull, it is unquestionable that manmade activities are causing the rise in global temperatures. Many explanations were offered for the lull, including heat storage in the oceans, but irrespective of what the real cause was, the danger is looming. The danger is real, rising giga tons of CO₂ being pumped year after year into the atmosphere will accelerate the warming. What is even more frightening is that, at a certain threshold, it may result in **positive feedback**, i.e. the rising temperatures would cause the release of methane gas, which is an even worse greenhouse gas than CO₂ and that would in turn heat our planet even faster and so on. It is easy to visualise a scenario in which planet Earth will end up the same as Venus, with surface temperature hitting 400 degrees Celsius.



At last the world leaders are putting their heads together and trying seriously to do something about it. The meeting in Paris on November 30th has started well and let us hope with China, the worse polluter, joining in to pull the line and save Planet Earth.

Muthana Kubba, Newsletter Editor, Newsletter@imcz.com

FUTURE EVENTS

- THURSDAY DECEMBER 10TH **Stammtisch at City Garden Hotel Lobby. 18:00-20:30 hours.**
- SATURDAY DECEMBER 12TH **ZIWC Annual Christmas Ball, Casino Zug 18:30-24:00 hours Valerie Gitter.**
- WEDNESDAY DECEMBER 16TH **Bowling at the White Line Bowling Centre, Meierskappel Stephen Butterworth**
- THURSDAY DECEMBER 17TH **Stammtisch at City Garden Hotel Lobby. 18:00-20:30 hours.**
- THURSDAY JANUARY 7TH **Special Stammtisch at City Garden Hotel, Mr. Mathias Kohls (Bombardier) presentation on modern trains 18:30-20:00 hours, Ram Ramphal**
- THURSDAY JANUARY 14TH **Stammtisch at City Garden Hotel Lobby. 18:00-20:30 hours.**
- THURSDAY JANUARY 21ST **AGM Annual General Meeting, at the City Garden Hotel 18:00-20:00 hours**
- SATURDAY JANUARY 23RD **Burns Night Supper at the Gasthof zur Linde in Steinhausen 7:00-24:00 hours Bas Veenendal**



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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

IMCZ

Introducing...New members

THE IMCZ WELCOMES:

Andy Baumli

Andy returned in 2009 to Switzerland after spending 18 years in Australia, working for Zurich International, Swiss Re and Winterthur International. He is a highly qualified senior executive with strong knowledge in international insurance, reinsurance and brokering business as well as client management experience across all industries, multinational and local complex risks. Andy works for 3A Alternative Assurance Agency in Baar. Andy has one son and one daughter, both living and studying in Australia. He is addicted to sports in general; specifically to soccer, tennis and golf. Travelling, reading and painting are his further passions.



Thomas Pezier

Thomas was born in London to French parents, met his Dutch wife in Spain and now lives and works in Switzerland. European at least, if not international! He studied at Magdalen College, Oxford, St. George's Hospital Medical School, London and the London School of Hygiene and Tropical medicine. During a 10 year hospital career he specialized in Ear, nose, throat surgery with extra rotations in Plastics and Maxillo-facial surgery. In 2011 he moved to Zurich first working in the UniSpital, then the Luzern Kantonspital and in Geneva. Recently he moved to Cham where he works privately next to the Andreas Clinic there. Outside work, he enjoys spending time with his 2 year old son, walking in the mountains, skiing, tennis, scuba diving and music. He is expecting his second son this Xmas. Thomas is a native English / French speaker. In addition, he speaks fluent Dutch and German.





Ruinalta - "The Swiss Grand Canyon"



Contributed by IMCZ member Ian Stansfield

For those participating with the hike on November 15th, their morning on this Sunday started at 6:30 am. Ram (IMCZ events coordinator) had organised a hike from Versam-Safien to Illanz and we had to meet our fellow hikers at 8:20am at Thalwil station. The hike was through the Ruinalta in Canton Graubünden. The Ruinalta is a spectacular gorge through which the upper Rhine flows and the Rhaetian railway runs; it is often referred to as the Swiss Grand Canyon.

We were a joint group; some members from the IMCZ and some from the Zurich German club and one from the ZIWC. When we all met up on the train at Thalwil, there were some trial runs at conversation before we could establish which language to speak. In the end we settled for English, with some German. As the day progressed the German lady who didn't speak any English proved to be an incredibly quick learner and was fluent by the end of the hike.

Apparently the Gorge was formed fairly recently, about 10,000 years ago, when 10,000 million cubic meters of Rock broke off from a local mountain and filled the valley. The Rhine then ate through the debris, creating the spectacular raw and majestic scenery through which we walked.



Our group were all up to the 12 kilometre challenge. As the hike progressed Mr. Etter made his appearance and we had to wish him good health. His health was so uncertain that we were obliged to repeat the performance until his sad demise. It did not however detract from the joviality of the company.

We stopped at the Valendas-Sagnon station for lunch. Although Fondue was advertised we were unable to obtain any of it, but the Romansh speaking owners were very obliging and allowed us to eat our sandwiches in their café. The café was an old wooden railway building with lots of character and the owner was playing the piano, so we all had a good time. Romansh is the fourth official Swiss language and is spoken by only 50-70,000 people who live in this part of Switzerland. The natives were friendly.

Refreshed we continued our pleasant hike to Illanz where we made an excellent bus and then train connection. Conversation and good company are always part of a good hike and this was no exception. On a good hike there is plenty of time to meet and get to know other people.

Replete, exercised, and satisfied that we had put all the world's problems to right, we arrived home at about 8 pm. This was a very convivial and enjoyable interclub hike. We are looking forward to the next one. I would like to thank Ram for organising these excellent events, they are very much appreciated.



IMCZ BOARD MEMBERS

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!

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A Real Prize: A Night At The Blockhaus Of Bürgenstock

Contributed by
IMCZ member Tobias Volker

As some of you may remember, my wife and I were the lucky winners of the first prize in the raffle at this year's Annual Barbeque. The prize was one night in the Blockhaus at the Bürgenstock resort on Lake Lucerne.

Until then, my knowledge of the place was very rudimentary. I had never been there, even though it is less than 30 minutes drive from Zug. So for those of you who are also unfamiliar with this area, it is a really beautiful place, on top of the Bürgenberg cliffs, overlooking Lucerne, Meggen, Küsnacht, the Rigi and Weggis towards the north and east and in the far distance, one can even distinguish our beloved Zug.

For more details about the fascinating history of Bürgenstock please see Roger Brooks's article in IMCZ Newsletter of last September, when he also had the opportunity to stay at the resort. The difference between our two experiences is that Roger and his friends stayed at one of the luxury apartments while our prize was for a night's stay in the Blockhaus. The Blockhaus was built overhanging the cliff. When you are standing on the balcony (from where the above panoramic photo was taken), you are virtually in mid-air, as if you are in a small plane flying over the Vierwaldstättersee. In one word: "amazing". The house is actually quite old, maybe from the 14th or 15th century, but has been beautifully restored with all the usual good, solid, modern Swiss amenities.

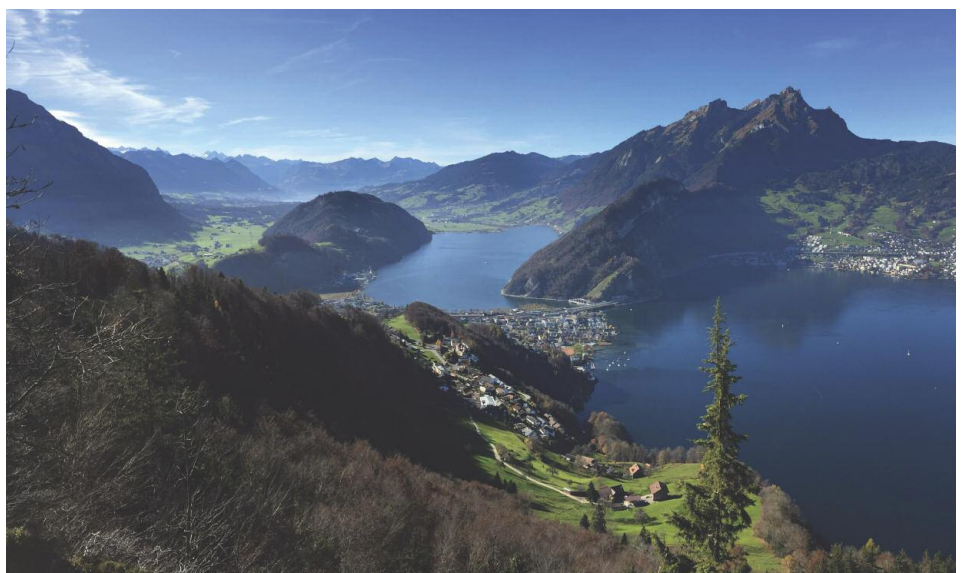
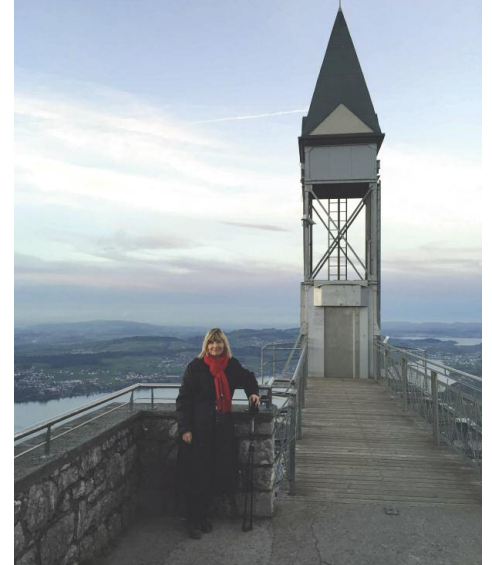
We arrived mid afternoon and were incredibly lucky: the weather was absolutely perfect, just the right temperature, very clean air with excellent visibility. This was not at all like the time we booked a hotel on the beach of the island of Noirmoutier (France) one year in July: it rained all week and was windy and cold.

Coming back to Bürgenstock, we dropped our things at the house and immediately started to hike up the rest of the mountain to visit the top of the famous lift. The hike was much more difficult than anticipated. The famous cliff-side path was closed so we had to go around a different way, which was more challenging, longer and less beautiful. But nevertheless, we finally made it and just in time because the sun was just going down behind Pilatus and the light had started to fade.

When we arrived, there were only a handful of people there, including a photographer who was patiently waiting for the perfect sunset picture. By the time we had rested for a while, we were alone and realized we had better hurry on down -which we did. This time, we took a different path, through the meadows via Honegg, which should have been smoother and easier to walk and less of a problem in the dark. But that was not counting on the cows. We came to a standstill as mother and her

young calf stood right in the middle of the path blocking our way. It was literally impossible to go around due to the incline of the meadow. I tried to gently push them but no result. Then Sylvie used an old farm tactic and tickled their ankles! Finally, not without difficulty, they moved out of the way, opening up the exit route for us. It took us a long time to get back but it was worth it. We enjoyed it so much that the next day we hiked along the Bürgenstock ridge towards the west, again with breathtaking vistas, of Pilatus, Luzerne and the Alps to the southwest.

If you want to experience this yourself, you can rent the house for about 500 CHF for one night. Or if you just want to see the view, that is possible, free of charge, as there is an outlook point just next to house, from where you have almost the same view. The hike to the southwest of the resort is of course open to everyone.





New Members' Reception



On Thursday November 19, the Club held its Autumn New Members' Reception. This time it was held at the main lobby in the Park Hotel. As anticipated, members turned up in full and we ended up with 45 strong. Drinks and snacks were served and everyone enjoyed the jovial, relaxed and pleasant atmosphere.

The Park Hotel must be becoming the focal point in Canton Zug. Two other events were taking place at the same time. One them, also in another section of the lobby, was a paintings show, and this added to the attractions of the evening.

The speech of our current President Andy Habermacher was the high point of the evening in which he thanked all those who have turned up encouraged them to participate in the many activities the Club offers to its members, and to share their knowhow with the other members by contributing to the Club's monthly Newsletter. He also announced that after serving as president of the Club for five years he is stepping down due to the pressure of his other commitments. The members gave Andy a standing ovation thanking him for his dedicated work for the Club.



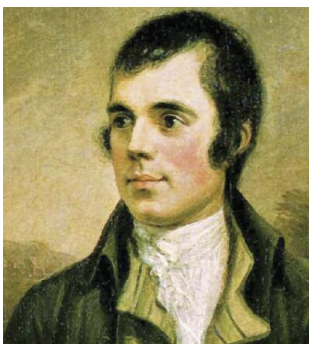
Annual General Meeting

The Annual General Meeting AGM of the Club shall take place on Thursday January 21st, 2016.

It shall be held at the City Garden Hotel, Zug, just behind the Park Hotel, starting at 18:00 hours.

All honorary and regular members are invited to attend this important meeting, and help decide the Club's future and activities. The agenda shall be circulated in a special Newsletter to be distributed before the meeting.

Burns' Night Dinner



This is an advance notice for this traditional Scottish event with whisky and Haggis. The venue shall be the same as last year Gasthof zur Linde in Steinhausen. [Check our website for more information.](#)





IMCZ Board Member Nominees 2016

The IMCZ recognizes the following members for their willingness to stand for election for the calendar year 2016

President **Roger Brooks**

Roger came to the Canton of Zug from the U.S. in 1992 with his wife, Margareta, who is from Bern. He adopted Swiss citizenship at the earliest opportunity and joined the IMCZ in 2007. He previously served on the IMCZ board in 2010. After working for many years in electronics engineering, Roger spent most of his career in Switzerland working in IT. He has worked for companies of all sizes from (ill-fated) startups to giants like his last employer, HP. He is now retired, and keeps mentally fit by teaching a few classes for the IBZ, a vocational school, and singing in a chorus, Vocal Emotions. Although he is no "digital native", he has worked (and played) with computers since the punched-card era. In his spare time, he also enjoys nordic walking, music, photography, reading, travel and, of course, the lively conversation at the IMCZ Stammtisch!



Vice President and Newsletter Editor **Muthana Kubba**

Muthana was born and raised in Baghdad, Iraq. He was not quite 18 when he won a scholarship to study engineering in the UK and returned home in 1962 with a PhD from Imperial College, University of London in communication, electrical engineering. After finishing his national service at the Iraqi Air Force, he joined the staff of the College of Engineering, University of Baghdad, where he stayed until 1978 thereafter he emigrated to Switzerland, just before Saddam Hussein came to power. He founded a successful trading company in Steinhausen, whose management he has now passed over to his son. Muthana is married with three grown-up children and five grandchildren. He enjoys skiing in the winter and boating in the summer as well as cycling all year round.



Secretary & Stammtisch Coordinator **Bill Lichtensteiger**

Bill is a British/Swiss dual national who was born in London and first came to Switzerland at the age of 7. Since then Bill has moved back and forwards between Switzerland and UK many times but has now been in Steinhausen, Zug for the past 12 years. Bill is married with 4 grown-up kids who all live on the South coast in the UK. Bill's background is in Electronics and Software Engineering but his career has also included many commercial and marketing roles. Bill holds a BSc in Electronic Engineering and a Diploma in Marketing. Bill now works in Zug for Landis+Gyr, the market leading Smart Grid and Smart Metering solutions provider and has a global role as Director of Communication Technology. Bill enjoys many sports activities including all forms of winter sport, water sport, golf and racket sports.



Treasurer **Ilham Yüksel**

Ilham hails from Istanbul Turkey. He came to Switzerland in 2011 and joined the club soon after his arrival. He worked as a credit controller in a bank in Istanbul and is working now as a senior accountant with Johnson& Johnson. Ilham, 36, is married and has very recently become a father. He likes skiing, acting, trekking, swimming and reading books on history and politics. He is an active member of Lucerne World Theater Company and already took part in the famous Bollywood Brides play. He likes to meet new people from different backgrounds and cultures.



Webmaster **Andrew Schofield**

Andrew grew up in the North of England before Studying Electrical Sciences at Churchill College, Cambridge. After marrying his high school sweetheart, Gill, he worked for two years at the U.K. government's Mining Research and Development Establishment in the Midlands. During the U.K.'s "Winter of Discontent" he took a job at the original "Landis&Gyr" in Zug. The contract was for three years but he and Gill are still here 36 years later. They have three grown-up daughters: Jennifer, Sarah and Christina, all now in the U.K. After leaving Landis&Gyr, Andrew developed software for various international computer companies and start-ups. For the past four years Andrew has worked as a freelance software developer and is currently on assignment at Siemens AG in Zug – very conveniently located for the Thursday "Stammtisch". Andrew enjoys leisurely bike rides, badminton, skiing and tinkering with technology.



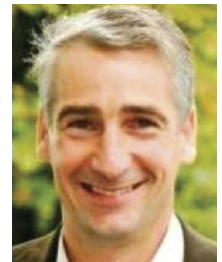
Events' Coordinator **Ram Ramphal**

Ram was born to Indian parents in Trinidad. After completing his schooling there he moved to London where he studied and trained with IBM in computer programming. Thereafter he moved to Frankfurt, Germany in 1973 to work for a bank there. Three years later he moved to Switzerland and married his Swiss wife from Graubunden. He has two daughters: both were born and raised in Luzern. Now both are living and working in London. Professionally he has been working with several companies, always in the IT line. His last employer was Ernst and Young where he was requested to stay on for two years after reaching retirement age. The family moved in 1980 to Oberrieden on the lake of Zurich, where he remains active in village activities. Besides having been a member of the fire brigade for eleven years, he still assists the church with its communal lunch once a week and is a member of two hiking groups there. He enjoys hiking, reading and meeting people.



Public Relations **Andy Habermacher**

Andy was born in Birmingham, England, to a Swiss father and English mother. He moved to Switzerland in 1987 to find his fortune and despite not finding it, he has settled here and lives in Lucerne and is father of two children. He is a Certified Master Coach and his business is based in Zurich and focused on executive coaching and training to international businesses with a focus on neuroscience. He has written one book and is currently working on two others. In his free time Andy does plenty of sport: karate and athletics (he gave up rugby a few years ago because of old age!) and he skis regularly in winter.





Skewed interpretation of science drives consumer demands

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



The media exert a growing influence on academic research. Skewed interpretation of scientific publications - due to ideological or publicity reasons - affects consumer perception heavily. Research that confirms the safety of any food ingredient is of almost no interest to consumer media. On the other hand, any research that suggests that consumption of a food additive may have harmful consequences is sensationalized and exaggerated by the media and consumers. It is reminiscent of the way we used to gather around a campfire as children to listen to ghost stories. The bizarre need of consumers to be frightened by their food, the belief in conspiracies and the recklessness of big industry players drives much of the organic, natural, clean label and anti-GMO food movements, as well as the internet and social media offerings of "healthy" alternatives.



One of the dangers is that many journalists are not equipped to distinguish good science from junk research. That is a particular risk when a study does not go through the usual academic, peer-review channels before entering the news media's consciousness. Many universities pitch unpublished research findings prior to peer review, in order to gain sensational publicity in the popular press, which in turn is not unwilling to exaggerate study results for increased news coverage. This is already a problem for traditional media that have a self-stated goal of objectivity. Imagine the problem posed by social media forums that have no goals beyond the pursuit of their personal ideological agenda.

The food industry, of course, is well aware of the problem. Manufacturers pledge to reformulate products to exclude ingredients that they know are safe. They know the science behind the food ingredients is sound and they know that the anecdotal evidence is comprehensive having been accumulated over decades and, occasionally, centuries. They know, too, that

whatever ingredients they go to next may have limited consumer acceptance and that reformulation, which is scientifically unwarranted, is fast becoming an expensive and often completely unnecessary exercise.

It is not just that the media often lack the expertise to fully consider the science behind any claim, it is that they seem to be beyond caring whether there might be a convenient conspiracy behind the story. A scientist doing research on the behalf of industry, or a researcher speaking at a sponsored scientific conference, donating his compensation to a charity, will affect how we might feel about particular ingredients, despite decades of research credentials and lifelong commitments to real science. If anything, it should be obvious that chasing grants or media coverage can be at least equally ignoble.

Funding issues aside, it is easy to pick examples of shallow reviews of science issues, even in respected media. Fortune magazine recently (May 27, 2015) carried a provocative story that asked the question "Almond milk sales are soaring, but is it good for you?" While the nutritional profile of this product differs from that of cow's milk, the nutritional quality of this product should not be in question, contrary to many of the comments made in this story. The piece was largely about what it costs in water-deprived California to grow almonds and the moral decision to drink almond milk. As a side note, this argument also challenges our vegan world-saving compatriots, or at least should present them with a serious ecological dilemma. In roughly the same time period, a story that two popular fast food restaurants were going to reformulate their products to remove artificial colours and flavours was carried throughout mainstream media and duly applauded in social media - almost as if one's favourite pizza was now a more healthy food or implying that the colours and flavours were not safe.

There was no discussion of the science behind these decisions and, really, how could there be? Instead, the public peppered the media with quotes that manufacturers were responding to consumer demand. That's fine. Responding to consumer demand is one of the actions fundamental to business. It is important, though, that people understand the skewed nature of flawed science that, unfortunately, now drives consumer demand down a dangerous path.

(Main part of article sourced from: http://www.foodsciencematters.com/flawed_science_driving_demand/)

HOW SCIENCE REPORTING WORKS:



Virtual Machines and a first look at Linux

Contributed by IMCZ Board member and co-editor Andrew Schofield

During several conversations at the Thursday's Stammtisch, I have mentioned that I work (at least professionally) exclusively with devices that are based on the Linux operating system. Most people are very familiar with Windows, Android or the Apple operating systems and some said that, though they had read about Linux, they had never actually tried it. They would like to do so but were reluctant to try it for fear of converting their valuable computer into a useless brick. "Why not just use a Virtual Machine?" I asked helpfully. The next question was of course "What is a Virtual machine?" Unfortunately the explanation needs more time than it takes to drink a beer or two and cannot easily be explained by scribbling on a serviette. That was the inspiration for this article. It has been difficult to find the right technical level given the wide spectrum of IMCZ members. In fact it reminded me of one of my university lecturers who was about to present his current research and began with "if I pitch this just right then 33% of you will be bored, 33% will be baffled and 33% will be both bored and baffled". I sympathized with his quandary but was never sure what happened to the remaining 1%. Anyway, this article starts with some background on "Virtual machines" and concludes with instructions for trying Linux using a virtual machine that I have set up for IMCZ.

Applications

Figure 1 shows some applications running on a computer (desktop, laptop, iPhone etc.)

The application is the computer program that produces useful work for the computer user (Word, Excel, Internet Explorer, video games, dishwasher controller etc.) The operating system grants access to the computer hardware and choreographs the operation of the applications. Typical operating systems are Windows, OSX (Apple Mac), Linux, Android and IOS (iPhone).

An application programs can do almost anything so what if you created an application that 'pretended' to be the hardware of a different computer? This would then look something like Figure 2.

Applications 1 and 2 are as before but application 3 is now simulating computer hardware. Because of this it can also have an operating system (2) and further applications can run on that operating system (4 and 5). Operating system 1 could for example be OSX running on an Apple Macintosh computer and Operating System 2 could be Windows. This set up allows you, for example, to run a Windows only video game on a Macintosh computer. Application 3 is known as a Virtual Machine because it does not have any physical hardware. The operating system 1 is known as the "host" and operating system 2 as the "guest".

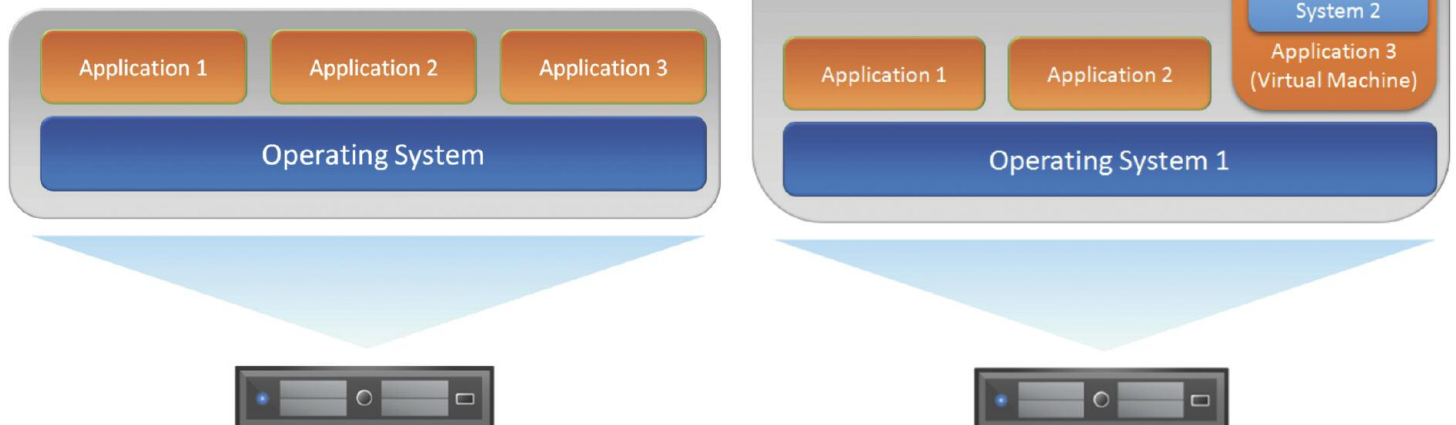
Virtual Machines

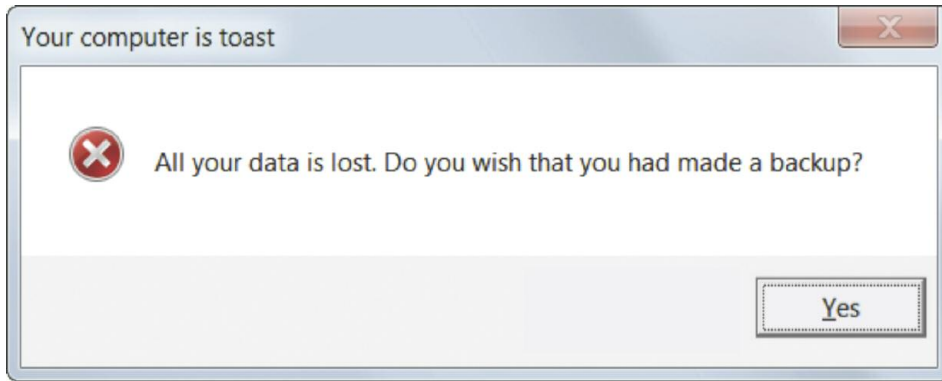
So why would anyone go to all this trouble apart from wanting to run a computer game intended for a different platform? Well there are many reasons. One is that the Virtual Machine can be started quickly with an operating system in a known state. For example you could have Virtual Machines with Windows 7, 8 and 10 and use them to ensure that your application works with all three without the need to have three physical computers. Another reason is that the performance of computers has approximately doubled every 18 months since 1971 (Moore's "Law"). Even though this rate is now slowing, it is often no longer possible to make full use of new powerful machines. One solution is to run several Virtual Machines that share the computing power of the underlying physical machine. This technique is often used for computers in the

"cloud" where computers somewhere in the internet are "rented out". Because applications generally do not use 100% of the hardware resources, such virtual machines can also be "over allocated" in much the same way as an airline can sell more seats than are physically available on the plane.

In addition to splitting a large computer into several small ones, virtual machines are generally easier to manage than physical ones. Anyone who has upgraded an operating system knows that it can be a time consuming, frustrating and risky experience with unexpected consequences. Suddenly a favourite application or device no longer functions and you regret having upgraded. Using Virtual Machines you can simply and quickly revert to the state before the upgrade. This is possible using a mechanism known as "snapshots". You can at any time take a "snapshot" of a virtual machine and revert back to that state at some later time. It is the closest thing that we have to time travel – you can move your computer forwards and backwards in time between any of the snapshots that you have taken. This process is simple and fast (usually seconds). Of course you can achieve the same affect with a physical machine using "backups". However, making and recovering backups is time consuming and error prone. Research has shown that most computers are not backed up and, even if they are, people have often never done a practice run to see if the backups can actually be used to restore the state of the computer after a mishap.

There used to be a joke (left) circulating the internet but it is too true to be funny. I use





virtual machines mainly for two things: simulating customer problems and for software development environments.

Virtual machines are great for providing customer support because you can set up (or already have prepared) a virtual machine with the same versions of the operating system and applications as on the customer site. You can even have several virtual machines connected by a virtual network to exactly simulate the customer's environment.

If you have a team of software developers then it is inefficient to have them all install all the necessary tools. It is much easier to set up a virtual machine with all the tools installed and distribute that to all the developers. If the development team is spread across the world then this has the added benefit of knowing that everyone is using exactly the same tools and the same versions.

Virtual Machines are actually quite old technology and were already in use on mainframes in the 1960's. However, what we now refer to as virtualization has really only been around since about 1999. How efficient are virtual machines? Looking at Figure 2, it looks as if the applications running inside a virtual machine would run much slower than a native application running directly on the host

operating system because of the cost of simulating the guest hardware. However, in 2006 Intel extended their chip architecture to make virtualization far more efficient so that there is now very little overhead. Almost all PCs and laptops around today have this hardware acceleration for virtualization.

The Virtual Box

There are several Virtual Machine vendors. VMWare is a \$25 billion company whose products are very widely used. Microsoft also has offerings but I am going to focus on the freely available and open source VirtualBox product. This is maintained by Oracle (formerly by Sun) and has everything that you need for personal use at no cost.

Moving on to the practical part of this article: how to try Linux on your PC in less than an hour using entirely free software.

First of all you need to download and install VirtualBox from <https://www.virtualbox.org/wiki>.

Click on the big blue button!



After installing VirtualBox you need to download the virtual machine that I prepared that already has Linux "Mint" installed on it. There are numerous variants of Linux – each with its advocates and critics. I chose "Mint" because the interface is easy to learn for Windows users. The link to get the virtual machine is https://drive.google.com/file/d/0B0tVcW_W0I73NWWzC01zWWHblU. It may take a while to download because it is 2GB. Once downloaded, you can double click it and the VirtualBox will start. Click the "Import" button. The "import" will take a few minutes. Start the Linux virtual machine by clicking "imcz-mint" on the left of the window. After a while, the Linux desktop will appear in a new window. If you press the right Ctrl key and "F" simultaneously you can switch between full screen and window mode (it has to be the Ctrl key on the right side of the keyboard). The equivalent of the "Start" menu is at the bottom left. If you go to "Office" then you will find the free equivalents of the Microsoft office suite. Graphics / GIMP is similar to Photoshop etc. There is also a "Firefox" button on the task bar at the bottom to browse the internet. The password for the predefined user is "imcz". You can of course change the password and add new users. Have fun.



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Spectacular and Promising Argentina

Contributed by IMCZ member Jean-Pierre Lamaudiere

During the whole month of October, I was in Argentina touring it from one end to the other. It is of course a vast country larger than Kazakhstan and 84% of the size of India. The unforgettable moments and rich experience I cherished there, were second to none and I would like to share them with you.

For most of us Argentina is associated with financial issues, either with the international community or mostly with the so-called "vulture funds". However, this is certainly not the impression I got. Pleasantly, I found a country which is proud of its heritage and history. The people I came across were willing to move forward. In all honesty, wherever I went in that vast country I always met people who were professional, efficient and kind. Invariably, they defended their beautiful country and infused me with their forward-looking optimistic spirit, and enthusiasm which left a very positive impression on me throughout the trip.

Interestingly, its next door neighbour with whom it has excellent relations, Uruguay has been hosting several international investment banks as they seem to be convinced that an economic boom will take place there in the not to distant future.

Itinerary

Before indulging in the itinerary of my 5-week trip there during the months of September-October, I like to present you the basic facts about Argentina, so that you can have a sense of the order of magnitude of the place:

Total Population	43'000'000
Area	2'780'000 km2 (Compare India 3'287'000 km2)
Population Density	15 / km ²
Population Buenos Aires	over 3'000'000 (City boundary) 14'500'000 (agglomeration) 33% of total population!!!

There were six main destinations in my trip:

- Buenos Aires
- Iguazu Falls
- Salta area
- Valdes peninsula
- Ushuaia area
- El Calafate area



1) Buenos Aires and Argentina context

BA is a very large city compared to the total population of Argentina (about 33%). The city is very attractive as it combines a series of

districts with different architecture and most have an opening to the Atlantic ocean through the Rio de Plata estuary.

In order to understand BA, it is best to keep in mind that it used to be called the "Paris" of South America whereas Uruguay was called the "Switzerland" of South America. BA got its first metro in the early 1900 just after London and before all other cities worldwide. Furthermore it has numerous libraries throughout the city, some of them are very old, which is quite rare in South America. It also houses the famous theatre "Colon" which is one of the largest in the world able to host about 3'500 spectators and built with imported marble from Italy (e.g. Carrara).

There are plenty of museums there, and lots of entertainment as well. The various concerts, operas, theatre plays, etc. are available at cheap prices in order to encourage the population to attend them. Generally advance booking is essential in order to secure a place. The district in the area of Puerto Madero is under rapid and large development with construction of high to very high buildings (a new tower of 235 m high is under construction). It looks somewhat like Canary Wharf, the financial hub in London.



Tango was invented

This vast area is surrounded by three countries (Chile, Bolivia and Paraguay) and a diverse variety of landscapes (from the arid Puna desert to green jungles) together with an impressive cultural heritage covering the ancient Diaguita-Calchaqui nation, the Inca Empire (XV century), 150 years later the Spanish colonial era with positive and negative impacts and finally the Creole spirit which was fighting for the nation's independence.

The Museum of High Altitude Archeology is one of the most important museums in Salta. It exhibits the famous "Ninos de Llullaillaco": three Inca children found in a perfect state of preservation at the top of the volcano, over 6'700 m altitude, in 1999.

The northern region with the Calchaqui Valleys shows incredible rock formations, ravines and multi-coloured hills.

Another place with dramatic panoramas is the National Park Los Cardones. The main objective of the park is to protect the Cardones (a variety of large cactus). Old tradition say that Cardones are the spirit of the ancient people who watch over us and protect us from any danger. A series of animals can be seen like llamas, vigogna (another sort of llama), vultures, pumas, rabbits, foxes and zorros (grey foxes), etc.

Puna is a high plateau desert (over 4'000 m altitude) with varied landscape of black volcanos, white salt plains and lagoons.

4) Valdes peninsula

We visited this location with three objectives in mind:

- watching the Southern Right whales
- watching the Magellan penguins
- visiting the museum for the dinosaurs

After settling at the Puerto Madryn, a hotel facing the Atlantic ocean, or rather the bay, we were truly surprised to watch shortly after our arrival from the bedroom windows a ballet of dancing whales jumping out and back into the sea. I have seen similar displays in Mexico but never on such an impressive scale. We understood later on, that Argentinian communities, with the support of the central government, had decided to forbid whale hunting resulting in such abundance of whales, which return every year to this place. I can understand that Argentinian people are proud to demonstrate that they are protecting endangered species. The results speak for themselves.

Argentina is a world leader in funding its national parks and in the protection of the

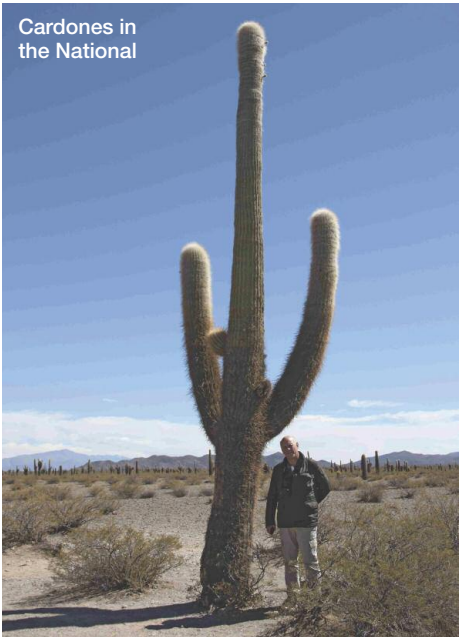
2) Iguazu falls

The falls are considered as one of the world wonders, and is a Unesco world heritage site. The falls are really impressive, especially on the Argentinian side with the "Garganta del Diablo" or the "Devil's throat". The falls in Argentina represent 80 % of the total and have a head of 60 to 80 metres. There are altogether about 275 different 'drops' where the Iguazu River falls to form the unforgettable spectacle.

The average flow discharge is 1'800 m³/s which is equal to the flow rate of the Rhone river at its downstream location.

3) Salta area

Salta city and surroundings have a unique character compared to other parts of Argentina. The combination of geographic diversity and strong traditional and cultural heritage are very much in evidence in this region. The atmosphere is very Andean.



Cardones in the National

environment. There are many parks around the country and the rangers in charge are performing their duties with professionalism and without any compromise towards people not respecting the rules.

On the culinary front I would like to mention that the food here, in particular, seafood is absolutely excellent (shells and fishes).

To ice the cake, we took a cruise from Puerto Pyramides and had the chance to observe the giant 40 ton southern right whales and actually see female whales with their babies.



Southern Right Whale

Punta Tombo, was the famous place to observe 90 % of the Magellan's penguin population. During our stay it was the mating season and I must say it was like an amusing movie. These birds were behaving like film actors, so cute and so clown-like!!! Every step they took in their territory generated lots of laughs. All people we met along in this trip were so cool, so relaxed and looking like children. Under these circumstances, one can rightly ask why our world has become so polarised and ugly, when it abounds with such unparalleled beauty. All those around us local-, US-, Asian-, European citizens were having the time of their lives laughing and watch and enjoying every minute of that spectacle. Why are we so stupid as to destroy the happiness which is granted to us free of charge?

Visiting the museum for dinosaurs, we realised that Argentina is the place where most of the

dinosaur skeletons were found. From small sizes to the gigantic. The biggest was discovered a few years ago, called Argentiosaurus or Dreadnoughtus schrani and is estimated to have weighed between 70 and 90 tons and was about 25 m long!

5) Ushuaia area

We were somewhat disappointed with the visit to this southernmost location. Except for the fantastic bay panorama, there was not much to see. The city had no real character and we found the people less warm than elsewhere in Argentina. We suspected it had to do with the fact that this area is so well known and had constantly lots of tourists. Our impression was confirmed when we embarked with the train leading to the end of the world. We were treated like a herd of cows and packed like sardines in the coaches with only one photo stop. Even this was an awful experience: we had to queue in order to be able to take a photo from the narrow gap available. This turned out to be the only location in our trip which had fallen below our expectations.

6) El Calafate area

Here we found our dream again. Everything was so remarkable, exotic and fantastic. We stayed at a hotel facing the huge lake, Lago Viedma and were able to see from our room windows flamingos and geese etc. We made several excursions and each of them was truly fantastic.

The cruise along the Argentina Lake took us to the feet of several glaciers, Upsala was one of them. Afterwards, we cruised and walked in front of the famous glacier called *Petito Moreno*. It was alive with large amounts of ice falling into the lake. We are told it is the only glacier in the world which is growing. All the others are shrinking. It was so spectacular that we stopped for a whole two hours just watching and admiring it.

Trekking in the park at the border with Chile, we came across spectacular views again. Surprisingly, we had the unique opportunity of coming across four pumas. Even our guide was surprised himself, saying that it was the first time he saw four pumas in less than one hour. One of the pumas was in a hunting posture, trying to catch a Guanaco (Camel family like llama) quite close to us, may be only 30 metres away. The scene was magic. During a whole five minutes the guanaco was facing the puma trying to escape but avoiding turning and exposing his back to the predator.



Two Lone Pumas, Torres del Paine National

We were trying to capture this unique spectacle on camera, but were so captivated that we abandoned the cameras and just breathlessly looked on. Luckily this time, the poor guanaco succeeded in avoiding being eaten. 20 minutes later we saw two young pumas crossing the track right in front of us. They ignored us and were simply playing. 30 seconds later their mother followed the same path. For a short while we panicked, as she was so big and calm. She had the air of having the whole area under control. It was so superb, I still cherish every moment of this lovely experience. We were previously informed how to handle such situations with pumas and there was no problem. Each side treated the other with respect. A truly superb lesson to learn from and contrast with our mad world. (I am writing these lines just after the horrible Friday November 13th events in Paris).



Mount Fitz Roy

We made another trekking trip, this time from the new city El Chalten, to the foothills of the invincible summits of Fitz Roy and Torres mountains. The track was with a steep slope but easy going since the altitude here, contrary to the Salta area, was quite low. It was no particular problem to climb 800 metres to arrive at the "foot" of the Fitz Roy. Again what an unforgettable spectacle. An indescribable feeling grew over us. Even if mankind had landed on the moon, we still felt so small in front of such mountains. These mountains are considered the most challenging to climb with almost 850 metres of vertical granite wall, and very inclement and treacherous icy terrain thereafter. Today when about 100 people reach the top of Mount Everest in a single day, [Mount Fitz Roy](#) might only be successfully ascended during the span of a whole year.

After a long march which was crowned by a very pleasant surprise. Suddenly and out of nowhere a condor appeared, a fairly large one. It was flying above us between the cliffs and the sky. A truly unbelievable scene, so majestic and



TRAVEL AND LEISURE

so beautiful. It continued to fly for several long minutes infusing us with shivers. The magic and the beauty made us ponder and say, "Thank you God for granting us such an opportunity to meet and feel this wonderful world".



Invariably, we ask ourselves, why is our world running so wrongly. Why are people unable to admire such unique beauty instead of destroying it? When people act improperly we say, "they behave like animals", but no, I disagree, animals are very often more respectful, and if they kill then only to feed themselves.

Conclusions:

The recent presidential elections showed that the Argentinian people want to get rid of the Kirchner (Peron) Party which has been in power

for more than 40 years. Surprisingly, the party in power did not seem to interfere leaving room for opponents. In the first round the opposition candidates scored equally to those nominated by the party in power. Most Argentinians were not only very surprised but also very happy, since they were used to having manipulated scores. The second round is due to take place on November 22nd.

As expected, the team of Kirchner's opponents won. Merciano Macr, a prominent businessman who is the mayor of Buenos Aires won. and will probably open up the country with broader vision and more liberal policy, thus ending more than 10 years of protectionist policy.

With all the assets Argentina has (raw materials including oil, low population density, high rate of educated people, long maritime border) the climate for a commercial boom is quite favourable.

The past government was conducting a very short sighted financial policy. With an official exchange rate for the peso of 9.6 to the US \$, whereas the open market rate is 15.7. Expressed in US\$ the real cost of the State are low, even if the annual inflation rate is 25-30%. I anticipate that there will be a price hike soon,

and it would be a good investment to purchase real estate now. Furthermore, I was pleasantly surprised at the high standards of hotels and restaurants who invariably have dedicated staff who go out of their way to please the customers. Also, the price to quality relation is right.

In addition, the transportation services were efficient and on time. One can almost say that they have the same standard as in Europe, but with one difference: the prices are much lower and the people are friendlier and more humble.

Having travelled extensively worldwide, I have great confidence in people and everywhere I have been, I never had a single problem of understanding or rejection. I believe that most problems are linked to politics or the will to dominate. Generally, people are friendly to everyone, basically because we are fundamentally similar. Why fight? I must say, that Argentina has reconciliated me with humanity: people there were ready at any time to be open minded, exchange views and opinions. Younger people were always ready to give up their seats in the trains to elderly people, and we came across many smiling faces everywhere.



LETTERS TO THE EDITOR

The Golden Ratio

Hi Muthana,

I read with interest your article "The Golden Ratio" in the November newsletter. You point out that the Golden Ratio is not well known among the scientific community. Of course, we mathematicians (scientists of the purest form!), have long been acquainted with both the Golden Ratio and the Fibonacci series.

Expressing 0, 1, 1, 2, 3, 5 in the notation $x_1=0$, $x_2=1$, $x_3=1$, $x_4=2$ etc. Then as you point out, $x_n + x_{n+1} = x_{n+2}$ However, there is also another very interesting property of the series. $(x_n)^2 - x_{n-1} * x_{n+1} = (-1)^n$

In other words the difference between the square of a term and the product of its adjacent terms is 1.

Best wishes,
Roger Dixon

Investment Advice

Dear Muthana,

May I support and elaborate on some points made by Christian Wagner in the November issue? Far too many investment advisers play on people's ignorance and their demands for high returns. Some prominent footballers have

recently fallen into this trap in the United Kingdom. Depending on your point of view, they were exploited by an investment firm or themselves gambled wildly for more (see The Independent, 9th November, for an opinion about this).

In the late 1980s there was a prominent Channel Islands bond fund that delivered high returns. Many UK financial journalists praised it, yet within a few years it folded. Why? There were two reasons:

(1) The fund invested in high coupon bonds that were trading above redemption value. This generated extra income but ensured capital losses would follow several years later.

(2) When interest rates fell, people rushed to buy, thinking they could look backwards and get a higher return. The managers had to invest the new money at lower yields, bringing yield dilution for everyone, and ensuring the past returns could not be repeated.

We never invested in that fund, but the horror that was unleashed, now of course completely forgotten, taught us to have nothing to do with collective bond funds. And on this particular point, the finance professor referred to in the article made, in my opinion, a mistake. Why? Because the credit crunch was good for high quality government bonds: their prices rose (yields to new investors fell, existing investors then had unrepeatable income). It was the

poorer quality corporate bonds forming the broad bond market that fell in price (their yields rose). This difference between government and corporate yields is called the quality spread. The credit crunch, therefore, caused quality spreads to widen, which disguised the contrary behaviour of different parts of the bond universe. The investor's bad advice from his bank was compounded by poor support in arguing his case. If only he had invested directly in government bonds, his experience could have been completely different. Self-interest, however, somehow leads to banks not offering this simple advice.

No large investment firm is going to tell you if its objectives, strategies and jargon are unachievable. I would like to place on record, so that members are not hoodwinked several years hence by the "nobody could have foreseen" fable, the following general forecasts:

- (1) The global economy will move into a prolonged slow deflation, in which asset prices and incomes (including dividends and rents) fall.
- (2) The best quality government bonds will rise in price as yields (currently around 3% in US Treasury Bonds and UK Gilts) tumble to less than 1%. Bond funds will, however, go backwards.
- (3) Most investors will miss the boat.

Yours sincerely,

David Kauders

Kauders Portfolio Management AG, Zug

The Old Man and the Ski

The Challenge of Maintaining a High Level of Skiing for Oldsters like Us

Contributed by
IMCZ Sports' editor
Joseph Dow



Recently, my friend in the snowsports industry gave me a word of warning ... "Hey Joe, be careful when you turn fifty because the shops will turn down the DIN settings (release values) on your bindings." Old guys are just too ... well ... old to ski at a high level, it seems. We tend to have less bone density and are automatically assumed to have slowed down significantly. However, are we at a point where we no longer ski fast and aggressively enough to warrant a release setting needed to keep us attached to the skis? I learned of this assumption the hard way at a recent ski demo test.

When asked for my details, the tech went about adjusting the bindings for me. At the time, I added, "Yeah, put them around 9.50 / 10.00." Thinking I was all set, I started down the run, putting the test skis through their paces. Suddenly, I heard a strange click ... uh oh, no left ski. After an instant where I nearly tumbled forward over the tips, I managed to slide to a smooth if rather cold, wet and snowy controlled crash. Then, when inspecting the suspect ski, I noticed the DIN setting ... 7.00. WHAT THE ...?!! But, believe it or not, that's my setting according to Dinsetting.com, down from 8.50, just last year. The old guy has arrived!!!

It's true. "Normal" people, especially those living outside of an alpine country, think skiing over forty is pure madness. When I mentioned an upcoming ski weekend to a friend back home, he was shocked. "What?!! Are you friggin' nuts? Doing that at your age? You could get seriously hurt. You're just like my father. He was always so strong and virile. When he got

old, we had to watch him constantly because he thought he could keep doing everything he had always done ... et cetera, et cetera, et cetera. ..." Ugh, I thought I was talking to an elderly aunt, admonishing me about buttoning my coat and putting on my hat. Time for the rocking chair? Hell no!!! We may be "old," but we can still ski and enjoy a sporty life. It just takes a bit more effort but is well worth it.

EXERCISE

Less is more. I used to use all kinds of exercise machines and cross-train, but I found that brisk walking is actually the best exercise for me. Before one season, I had been very busy with a new job and didn't have time for regular scheduled exercise. Fortunately, the job was located such that I needed to do a lot of walking to get to and from the office in the morning, at lunch and back home in the evening. I discovered that my regular, daily walking, usually at a lively pace to avoid being late for work or to catch a bus, had put me in decent shape for skiing. That year, the start of the season was actually much better. Walking is a lot less stressful on your knees and body than running, which I hate doing anyway. Since then, power walking has been a core of my exercise regimen. The route and view around the lakefront at the Zugerssee can't be beat either.

CHOICE OF EQUIPMENT

A "better" ski isn't necessarily a better ski for you. My friend always comes over from the States to ski and he has high-end skis, but



they are just too much for an older, recreational skier to enjoy. He has come down from 188cm GS race stock skis to 177cm cross skis, but still ... I have recommended the type of ski I think is the best for all around skiing in previous articles (see my articles in the October & December 2014 and May 2015 newsletters). At this latest test, I experienced this phenomenon first hand. I brought a pair of

172cm Hendryx Kobra GLH with me. Basically, these handmade skis are a world cup racing ski with a wider “freerace” sidecut, and they are beasts. My legs were burning, my back was aching, and I was looking for the nearest cappuccino. I thought, “Whoa, Joe, you are not in shape yet, boy!” Then, I took out a demo pair of 160cm Exonde XO skis, like the ones I have



been recommending. They provided effortless skiing with no drop in performance for the recreational skier. I keep telling my friend about them, but he doesn’t want to buy another pair of skis and unfortunately doesn’t realize the vast increase in enjoyment and relief he will experience.

MAKING THE EFFORT TO GET ON THE SLOPES

You can’t be a fair weather skier. You have to go every chance you get, in any kind of weather, at all times of year. Suffer in the very early season at altitude (in Zermatt or Saas Fee) and you’ll be ready for the start of the regular season. Basically, you have to pay your dues. I think that is what has made me a good skier.

A few years ago, I went with a group of guys to Austria. My friend had arranged a topnotch guide, but the weather was awful, near blizzard, all weekend. The other guys hit the spa. The guide and I hit the slopes. He taught me safety techniques to ski when you cannot see well, and he taught me some tips about skiing powder. These two days brought my skiing level way up. On a snowy day later in the season, I had practically the whole ski area of Arosa to myself when everyone else feared the deep snow. This same thing happened again, a couple seasons later, in Crans-Montana.

In Zermatt, I met a Japanese skier, who made the most beautiful carved turns. He told me that he takes private lessons every time he comes over from London. I thought, “Wow, this dude sure can ski.” Then, the conditions changed and the snow got soft and moved into piles. Sumi was still trying to use the same carved turn with a consistent radius to near disastrous results. He was having major problems in the difficult snow. I’m convinced that you must experience all kinds of snow

conditions, temperatures, and lightings to master the mountain and ski at a high level.

SORE MUSCLES

There is no getting around the fact that you will experience a bit of muscle soreness as an older skier. After a day on my Hendryx 917s or Kobras, I feel I need a back massage and some prescription level pain relief, but I find the DUL-X products work pretty well.

Also, the small aches, pains, stiffness and pinches of working at a desk all day, seem to loosen up after a few hours of skiing. Even so, I noticed that shouldering skis and walking to the train station put a lot of strain on my neck and shoulders. Luckily for me, Zug’s bus routes have greatly improved. Where Bus #13 did not operate early enough to make the 5:58am train from my neighborhood, that line has now been replaced with Bus #11, which comes very early, even on Sundays. I guess the city is concerned about easing the way for their older skiers! Also, a 1st Class SBB GA provides a very comfortable, worry-free trip to the slopes here in Switzerland.

STAYING WARM

Advances in modern skiwear address the problem of being cold, which seems more acute as you age. I always recommend Mountain Force because they just seem to be one step ahead with their technology and this is the brand I actually use. Their super-lightweight down hooded jacket is one piece that can be worn under a traditional ski jacket and does the trick against bitter cold. It’s so light and compactable that it does not take up any room in the backpack and adds virtually no weight. I wore it recently above 2’939m at Trockener Steg in the Zermatt Matterhorn ski area and was toasty compared to all the skiers complaining and frantically trying to pull the chair’s bubble shield down. Mountain Force down: the perfect solution against the chill in the old bones.

SKI BINDINGS AND SETTINGS

As mentioned above, the shops will follow the binding settings recommendations and lower your values dramatically once you hit fifty. I seriously question the validity of these

mandated settings and the motivations of the companies and shops. An instructor with the same BSL (boot sole length) as me once demonstrated how easy it was to twist out of my bindings, set at 8.50. He suggested a setting of 11.00 for me, based on my weight and skiing style and ability.

The companies have a bias for release. If the binding releases, it’s hard to lay any blame at their feet. Who’s to say, you didn’t make a mistake, requiring the binding to release? A non-release, on the other hand, exposes the companies to liability for a resulting injury. So, they’d rather err on the side of your skis releasing.

If you have ever experienced a pre-release at speed, you realize that serious injury can occur just as likely from losing a ski suddenly as from not losing a ski in a crash. With an unexpected loss of a ski, the impact with the snow surface is likely to happen at a higher rate of speed and from a higher height than with a slip and slide crash where the velocity decreases before the event triggering the release of the ski.

Besides the three skiing levels that dictate binding release values (I, II, and III), there is a level III+ that you can request and some shops will set, if you sign a disclaimer. So, you can request a more reasonable “recommended” setting, based on some principles, as opposed to just taking your own screwdriver and cranking them down. As many skiers overstate their abilities and skill, this request should not be taken lightly.

Disclaimer: *The IMCZ and I are not making any suggestions/ recommendations about specific release settings for your ski bindings. This is something you should discuss with a qualified ski shop, which has the appropriate liability insurance. My only suggestion is to be honest about your ability level to make sure they find the appropriate setting from the standard chart.*

A lot of our members ski very well, Phil, Kari, Roger, and Muthana to name a few. There are no excuses, guys. If we take skiing seriously, we should be able to ski at a reasonably high level to a ripe old age. So, keep moving and **“Think Snow, you old geezers!”**



Additional Information:

- **eXOnde skis:** exonde.com
- **DUL-X:** www.dul-x.ch
- **Mountain Force skiwear:** www.mountainforce.com
- **Ski Binding Recommended Settings:** www.dinsetting.com
- **Walking Over Running:**
www.theguardian.com/lifeandstyle/2013/apr/05/brisk-walk-healthier-running-scientists and
www.dailymail.co.uk/health/article-122898/Why-walking-workout-good-body.html

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



Exciting Evening

Organised and compiled by IMCZ member Stephen Butterworth

Eight players and I turned up for another bowling session. Due to my wrist injury, I declined to play and was happy to watch the others play and note the scores. Hopefully, I shall be ok for the next session in December. Henry Park, our speed hero was back, with one of his balls reaching 38.3 kph on the lane. With plenty of strikes and spares, Christian Wagner was fast improving and walked away with a bottle of wine for the 2nd place, the 1st place went to Beat Züger. Well done Beat and Christian!



HANDICAP RESULTS											
First Name	Surname	Game1	Game2	Game3	total	this months avg	overall_avg	handicap	STRIKES	SPARES	Split
Beat	Züger	172	139	164	631	158	135	52	7	14	3
Catherine	Butterworth	120	127	109	608	119	96	84	5	8	1
Christian	Wagner	132	100	111	589	114	98	82	6	4	1
Sergiy	Shtangey	139	127	104	577	123	114	69	4	9	1
Henry	Park	118	140	98	575	119	109	73	5	7	2
Roger	Dixon	114	114	111	537	113	118	66	3	6	3
Hans-Peter	Schobert	110	128	89	531	109	116	68	2	8	5
Barbara	Harris	77	102	94	525	91	72	84	1	4	3

BOWLED RESULTS											
First Name	Surname	Game1	Game2	Game3	total	this months avg	overall_avg	handicap	STRIKES	SPARES	Split
Beat	Züger	172	139	164	475	158	135	52	7	14	3
Sergiy	Shtangey	139	127	104	370	123	114	69	4	9	1
Henry	Park	118	140	98	356	119	109	73	5	7	2
Catherine	Butterworth	120	127	109	356	119	96	84	5	8	1
Christian	Wagner	132	100	111	343	114	98	82	6	4	1
Roger	Dixon	114	114	111	339	113	118	66	3	6	3
Hans-Peter	Schobert	110	128	89	327	109	116	68	2	8	5
Barbara	Harris	77	102	94	273	91	72	84	1	4	3



Password

Today I opened a new email account. I always use the same password: "cabbage". It's easy to remember. But it seems the computer had other plans...

Please enter your new password:

"cabbage"

Sorry, the password must be more than 8 characters long.

"boiled cabbage"

Sorry, the password must contain 1 numerical character.

"1 boiled cabbage"

Sorry, the password cannot have blank spaces.

"50bloodyboiledcabbages"

Sorry, the password must contain at least one upper case character.

"50BLOODYboiledcabbages"

Sorry, the password cannot use more than one upper case character consecutively.

"50BloodyBoiledCabbagesShovedUpYourArse, IfYouDon'tGiveMeAccessnow"

Sorry, the password cannot contain punctuation.

"ReallyPissedOff50BloodyBoiledCabbagesShovedUpYour ArselfYouDontGiveMeAccessnow"

Sorry, that password is already in use.



Alzheimer or HIV

The phone rings and the lady of the house answers,

"Hello."

"Mrs. Sanders, please."

"Speaking."

"Mrs. Sanders, this is Doctor Jones at Saint Agnes Laboratory. When your husband's doctor sent his biopsy to the lab last week, a biopsy from another Mr. Sanders arrived as well... We are now uncertain which one belongs to your husband. Frankly, either way the results are not too good."

"What do you mean?"

Mrs. Sanders asks nervously.

"Well, one of the specimens tested positive for Alzheimer's and the other one tested positive for HIV. We can't tell which is which."

"That's dreadful! Can you do the test again?" questioned Mrs. Sanders.

"Normally we can, but MEDICARE will only pay for these expensive tests once."

"Well, what am I supposed to do now?"

"The MEDICARE Helpdesk recommend that you drop your husband off somewhere in the middle of town. If he finds his way home, don't sleep with him again."



Watching

My neighbours, the two cute, young, lesbians next door, asked me what I would like for my birthday.

I was quite surprised, when they gave me a Timex watch! It was very nice of them, but I'm pretty sure that they misunderstood me, when I said:

"I wanna watch!"



Domestic Argument

A married couple were arguing over a financial problem and the husband turns to his wife and says "You know after all these years I can't still don't understand how they could make you so beautiful and yet so dumb!"

So the wife patiently responds "It really isn't that hard to figure out you see, they made me beautiful so you'd be attracted to me and want to marry me and they made me dumb so I'd agree to it!"



Headaches

A man goes to the doctor with a long history of migraine headaches. When the doctor goes over his history and does his physical, he discovers that the poor guy has tried practically every therapy known for his migraines and still sees no improvement.

"Listen," says the doc, "I have migraines too and the advice I'm going to give you isn't really anything I learned in medical school, but it is advice that I've gotten from my own experience. When I have a migraine, I go home, get in a nice hot bathtub, and soak for a while. Then I have my wife sponge me off with the hottest water I can stand, especially around the forehead. This helps a little.

Then I get out of the tub, take her into the bedroom, and even if my head is killing me, I force myself to have sex with her. Almost always, the headache is immediately gone. Now, give it a try, and come back and see me in six weeks."

Six weeks later, the patient returns with a big grin. "Doc! I took your advice and it works! It REALLY WORKS! I've had migraines for 17 years and this is the FIRST time anyone has ever helped me!" "Well," says the physician, "I'm glad I could help."

"By the way, Doc," the patient adds, "**You have a REALLY nice house.**"

Lawyers

A madam opened the brothel door and saw a rather dignified, well-dressed, good-looking man in his late forties or early fifties.

"May I help you sir?" she asked.

The man replied, "I want to see Mary"

"Sir, Mary is one of our most expensive ladies.

Perhaps you would prefer someone else", said the madam.

He replied, "No, I must see Mary."

Just then, Mary appeared and announced to the man she charges £5000 a visit.

Without hesitation, the man pulled out five thousand pounds and gave it to Mary, and they went upstairs. After an hour, the man calmly left. The next night, the man appeared again, once more demanding to see Mary.

Mary explained that no one had ever come back two nights in a row as she was too expensive.

"There are no discounts. The price is still £5000."

Again, the man pulled out the money, gave it to Mary, and they went upstairs. After an hour, he left.

The following night the man was there yet again.

Everyone was astounded that he had come for a third consecutive night, but he paid Mary and they went upstairs. After their session, Mary said to the man,

"No one has ever been with me three nights in a row.

Where are you from?"

The man replied, "Edinburgh."

"Really," she said. "I have family in Edinburgh."

"I know," the man said. "Your sister died, and I am her Lawyer. She asked me to give you your £15,000 inheritance."



Inheritance

When John found out he was going to inherit a fortune when his sickly father died, he decided he needed a woman to enjoy it with.

So one evening he went to a singles bar where he spotted the most beautiful woman he had ever seen. Her natural beauty took his breath away.

"I may look like just an ordinary man," he said as he walked up to her, "but in just a week or two, my father will die, and I'll inherit 20 million dollars."

Impressed, the woman went home with him that evening and, three days later she became his stepmother.





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Come and join the ZIWC in their Annual Christmas Ball 2015

A White Christmas in New York with a Live Band

When • Saturday December 12, 2015, 18:30 – 24:00 hours

Where • Theatre Casino, Zug, Artherstr. 2-4, 6300 Zug

How • For members of the ZIWC, please register on line at www.ziwc.ch, alternatively send an email to annualevents@ziwc.ch

Cost • CHF 110,- for ZIWC members and their partners, guests CHF 130,- per person

Contact • Valerie Gitter 079 763 46 06, or Karin Resch 041 710 77 32

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