

IMCZ NEWS



APRIL – JUNE 2022

EDITORIAL

Spring has sprung and the days are getting longer. We can look forward to better weather and (finally) to going on holiday again. But what is normally an optimistic time of year, full of promise to come, is being blighted by the shocking war in Ukraine. Regardless of ones view of the politics of the situation (and the club is constitutionally apolitical), the scale of destruction and human suffering which has been unleashed beggars belief. I had hoped that we had seen the last of this type of war in Europe, with heavy weapons being used, causing widespread damage and considerable loss of life, much of it indiscriminate. I was obviously naïve. I fervently hope that this madness comes to an end in the near future, but I fear that will not be the case. The human and economic cost will be huge.

On a positive note, now that Covid restrictions have effectively ended we can look forward to a more normal year in 2022 (I hope). I'm sure most of us have already made plans. For myself, I'm off sailing at the end of the month, starting with a gentle cruise around the Ionian / Gulf of Patras / Gulf of Corinth – just following the wind and weather for a few weeks. I can't tell you how much I've missed it...

I wish all of you an enjoyable spring and summer and hope your resumption of holiday travel goes well.

Alan

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FUTURE EVENTS

For up-to-date events information, please visit our Events page on the club website at:
<https://imcz.club/Club-Events>

The weekly Thursday Stammtisch is normally at the Restaurant Gotthardhof, Bundesplatz 16 in Zug, but check the latest information to be sure of venue.
 We look forward to seeing as many of you there as possible.



Titanium dioxide (E171): unsafe in food, safe in drugs!

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

Early in 2022, the European Commission adopted a regulation withdrawing the authorisation to use the food additive titanium dioxide (TiO₂, aka E171) in food products. At the moment, TiO₂ is widely used as the colour E171 in a number of foods such as cakes and pastries, confectionary or food supplements. Foods containing it may continue to be marketed until 6 months after the regulation enters into force, and until their minimum durability ("use by date").

Now, what is interesting about this decision regarding TiO₂, which has been used for decades both in food and drugs, is the scientific opinion behind, published by EFSA (European Food Safety Authority) in May 2021. The conclusion reads that E171 cannot longer be considered as safe when used as a food additive. Not because new evidence proved it to be dangerous, but because it could not be ruled out that it was unsafe regarding genotoxicity. EFSA did not conclude that E171 is genotoxic, but it was not able to establish a maximum Acceptable Daily Intake (ADI) for this food additive to be safe, and therefore concluded that the safety of TiO₂ cannot be confirmed. Notably, it is rather the exception than the rule that any safety risk of substance to be ingested "can be ruled out without any doubt". This is particularly true where it concerns long-term, multi-factor dependent consequences such as carcinogenicity and genotoxicity, knowing that also epigenetics (environmental influence on gene expression) plays an important role.

Genotoxicity is the ability for a substance or any other toxic agent to damage DNA, the genetic cell material, which may, for example, lead to cancerogenic mutations. What at first sight seems a reasonable and responsible approach becomes less evident from a wider perspective. TiO₂ is also used in medicines. However, in line with the applicable legislation and on the basis of the European Medicines Agency (EMA) analysis on the use of TiO₂ in medicines, the regulation foresees that TiO₂ remains for the time being on the list of authorised additives to allow its use in medicinal products as a colour. The regulation includes a clause that the situation has to be reevaluated within 3 years after the date of entering into force.

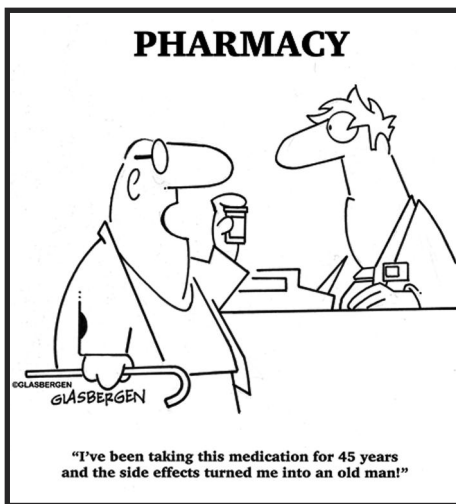
Of course, there are valid arguments, such as to avoid shortages of medicinal products containing the colourant as this could impact public health or animal health and welfare. The replacement of TiO₂ will also require investigation and testing of suitable alternatives. And one could expect that exposure to E171 is higher from food than from medicines, of course. However, it is still a fact, that the major function of TiO₂ in tablets is its white-colouring property. There are other excipients which can compensate for technical properties, but not really for the white colour! Notably, there are vitamins



such as B1, B2, B12 or the mineral silicon which have no (!) ADI simply because it could not be established. However, neither the non-essential silicon or the respective additive silicon dioxide (SiO₂) was prohibited, nor a demand-oriented "best-guess-safe-with-a-margin" upper limit for the essential vitamins was set up!

This seems quite inconsistent and puts the potential danger of TiO₂ into perspective, when basically an impeccable white colour is the crucial criteria to maintain its authorisation in medical tablets, but not in food supplements, which are also not consumed in exceedingly high quantities unlike staple foods. E171 is also part of daily-use toothpaste, after all. However, many decisions and regulations from the authorities are not congruent and seem rather to follow opportunistic, ideological or simple coincidental threads. Nevertheless, the drive to try regulating every detail and controlling the slightest risk, no matter how implausible, seems to be an intrinsic drive of any authority. In conclusion, if there is reasonable evidence for a risk, TiO₂ should also be prohibited in drugs. But establishing a prohibition only for foods on the basis that a risk cannot be excluded is naïve for multi-factorial, long-term exposition dependent risks for rare diseases, and virtually impossible to prove or falsify!

(Ed. The impossibility of proving the non-existence of something is a well-known problem in Science and Logic.)



IMCZ BOARD MEMBERS Thumbnail biographies of board members can be found on our website www.imcz.club under 'About Us' section	PRESIDENT Bill Lichtensteiger 079 378 63 26 president@imcz.club	NEWSLETTER EDITOR Alan Cattell 079 340 25 51 newsletter@imcz.club	SECRETARY Geoff Watson 079 946 37 27 secretary@imcz.club	TREASURER Lindsay Johnston 079 276 78 03 treasurer@imcz.club
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Staying Safe in Cyberspace

Contributed by IMCZ member, Alan Cattell

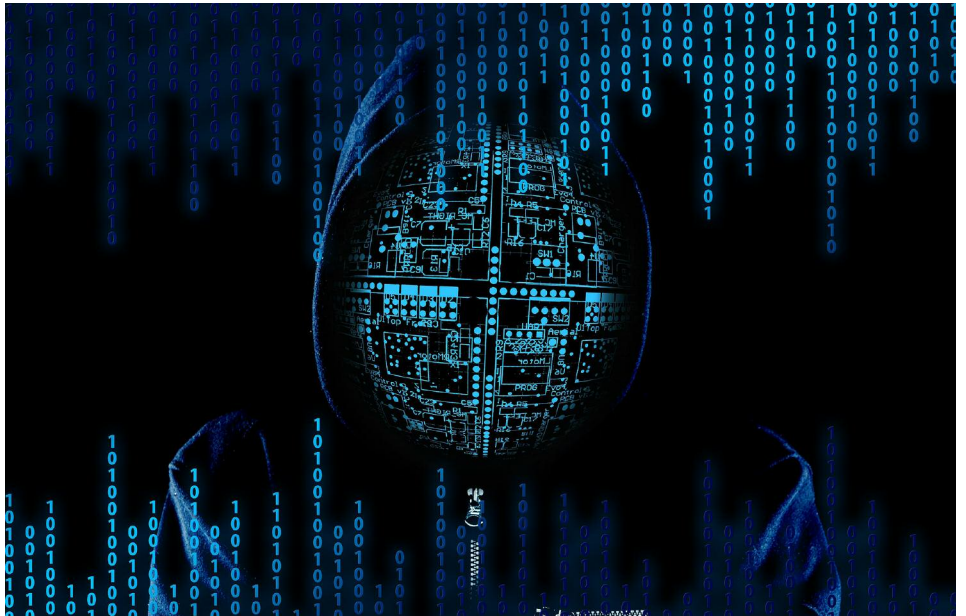
Introduction

These days it's increasingly difficult to avoid the on-line world. For many of us, it makes day-to-day activities easier and opens up new possibilities. For some of us, we are being dragged "kicking-and-screaming" into this unfamiliar place. Regardless of where one is on the spectrum, it's hardly possible to avoid the online-world completely if one wants to travel, find information or shop.

The risks associated with working in cyberspace are quite different from those in physical space. A key issue is that risks are not limited to one's immediate physical proximity. Cyber-attacks can originate from anywhere and it can be very difficult to identify the attacker. So staying safe in this cyber environment needs some changes to how we think about risk and how we work. In this article I want to outline some simple best-practice approaches which more-or-less anyone can use to make life more secure. My focus is on the non-expert user.

Passwords

To access your computer, phone or any significant application one generally needs a user name (or email address) and a password. This is the first significant challenge for many people. Passwords need to be long to be secure. Rather obviously, a six digit number has a million permutations. Given the speed of computers, all the possible combinations of numbers can be tested rather quickly. Even if the application design limits the number of false password attempts, it still makes sense to improve safety by increasing password length. I find that the best way to do this for passwords I need to remember is to create a password using normal (but perhaps unusual) words with capitalisation of these words in some defined pattern – e.g. first word first letter capitalised, second word second letter capitalised, and with special characters and numbers between the words. In this way it's easy to generate passwords of 30 or more characters which are still easy to remember. (e.g. 84barBershops\$1pandemic^4cheescake%)



Experts strongly recommend that one uses a different password for every application / device one uses – and the reason for that is obvious. If one password is compromised, then other passwords remain secure. But that means that most people will have to remember dozens, or even hundreds, of different passwords. That's not really possible. So you need to prioritise – and the best way to do that is to use a password manager.

Password Manager

There are many different password managers on the market, some of which have free versions, most of which charge a nominal amount for extended features. The basic concept is that your password manager should store all your user ID / password pairs and enable you to use these easily to log into different applications. This means you can use complicated, random, passwords for all the passwords stored in the manager. Of course, the critical issue is the security of this password manager. You need to choose an one which encrypts (strongly) the data within the device you are using (PC / phone / tablet – not in the cloud) and only stores the resulting encrypted data in the cloud. The password manager vendor should not know your password or be able to work it out. For a password manager you should:

- Use a really strong password – at least 30 characters and preferably more
- Have some "second factor" for authentication – more on that later
- Never write down the password unless you're keeping the written information in a safe – and even then don't link the user ID to this password
- Don't tell **anyone** this password – really – nobody at all! (To quote Benjamin Franklin

– Three people can keep a secret, so long as two of them are dead.)

Password Managers with a good reputation include 1Password, LastPass, Keeper and NordPass.

Once you've got your password manager you can then create your passwords for other websites / applications and store these in your password manager. You don't need to remember these ever again. To log into any of these "other" sites / apps, just open the password manager and copy / paste the information to the website. Many password managers will also auto fill the login details of these "other" sites but be careful with this feature.

Some password managers have the ability to manage sharing of passwords between "family" members without the need to have a common password for the manager. Some also have an "emergency access" function. In LastPass, for example, one can define one or more trusted users. They have the ability to request access to your password archive. You specify a timeout for this request. When the request to access the archive is made, you are notified. If you don't react by the end of the time limit, then access is granted. Time limits can be hours, days or weeks. The purpose of this is to keep your information secure from everybody, but in the event of an accident, incapacitation or death, ensure that your information is not lost. For many of us this is an important feature as otherwise access to some critical information may be irretrievably lost.

For some websites which one uses rarely, another option is just not to record the password at all. Most websites have a "forgot password" function which will prompt you with an email to reset the password (but see eMail security below).

Two Factor Authentication

To improve security, many applications offer the additional requirement for a second factor for security. Following login with user ID and password, there is some additional information required. This might be to enter a code delivered by SMS to your mobile phone, or it might be a code generated by an authenticator app (e.g. Google Authenticator) or similar. This is very useful, especially if it requires you to use a separate piece of hardware (e.g. your phone) for the authentication. For higher security with password managers, I recommend the use of Yubikey. This is a device, like a small USB stick, which plugs into a USB port or communicates by Near Field Communication (NFC is what is used for Apple Pay / Google Pay etc to communicate with payment terminals). Use of Yubikey ensures that you can only access applications when this key is physically present. Yubikey also provides the usual Google Authenticator functionality for other websites / apps. Obviously, if you go for Yubikey, make sure you order two so you have a backup and keep one on your keyring.



eMail security

Most commonly, the “user ID” required by a website is an email address – which they can then verify. However, it pays to be very careful which email addresses you use for what purpose.

I recommend keeping your main private email address, which you use to communicate with friends and relatives, completely separate. Don't link it to any sites. I then recommend that you have a separate email address to use only with your password manager. This ensures that this email address cannot be compromised by a hack on some other site. You can then generate separate email addresses as needed for online shopping etc.

This isn't as complicated as it might sound. It's not necessary to get multiple separate email addresses. Many email providers allow one to generate “alias” email addresses which link to one primary address so you can see all your email in one place. With gmail, for example, up to 30 aliases are allowed per user. Using aliases makes it easy to make different email addresses available to different sites / apps.

With this approach, if an account is compromised, for example – if an online-shop



is hacked, you can just turn off that email address and generate a new alias. This will keep the amount of spam down.

Online Payments

While you can do a lot to ensure the security of your interactions with different on-line applications, what you can't do is prevent them being hacked. So the basic approach has to be to minimise the potential damage if a hack occurs. If you have kept your passwords unique for each site, and managed your email aliases as outlined above, then the damage is not too great – unless you've stored credit card payment details on the site. Generally this is not a great idea, but some sites require it. So how can you manage this risk?

The first step is to have push-notifications active for your credit card application. In this way you'll soon learn if any transactions are happening which you didn't authorise. This is the minimum requirement for a credit card linked to a website.

Better still is to use credit cards linked to a more sophisticated provider. Some credit card companies allow you to have multiple virtual credit cards and to set credit limits and allowed transaction types separately for each card. Some also allow the use of disposable virtual credit cards, which can be used for online purchases only once. In this way risk can be mitigated. Companies offering virtual credit cards include UBS, Revolut, Wise and Yapeal. In Switzerland, single use virtual credit cards seem to be available only from Revolut at this time. Virtual cards can be “replaced” at any time.

Equally, one should never open emails or attachments which you don't recognise. This can result in malware being loaded. To protect against this, I recommend using something like Norton to provide some protection against malware – but please don't rely on this too much. From the tests reported, no anti-virus application is 100% reliable, but they are much better than nothing.

For most people however, the biggest “hardware” risk is their Wi-Fi. Most Wi-Fi access points are permanently on. This means that it is possible for someone to continually try to hack into the network using simple, readily available tools. So, once again, you should make sure that your Wi-Fi is protected by the strongest password you can possible use. Check that your WiFi modem is set to WPA2 security level and then set the password. It's possible to define a password of up to 73 characters (alphanumeric and special characters) or 74 hexadecimal characters (0...F). It's a pain entering that information in each Wi-Fi device, but it improves security.

On another point, don't forget to protect your Wi-Fi modem and other network hardware. Most people leave the default username / passwords set on their equipment – which is very bad practice. I recommend changing BOTH, and saving the information in your password manager. Also, I usually generate a random username. It does not need to be my name.

Virtual Private Networks (VPN)

When you are at home, hopefully your network will be secure. But when you're out-and-about,

you may want to use another Wi-Fi network or a Ethernet connection. Unless you are VERY sure of the security of this network, I strongly recommend that you connect using a VPN application such as NordVPN, or ExpressVPN. These are inexpensive applications which encrypt all communications to and from your device, prevent the network owners seeing what you are doing and block access to your device from the network, except through the secure VPN.

In particular, I would NEVER log into my password manager on an untrusted network without using a VPN app. You never know what information is being gathered.

In summary

Implementing these recommendations will make your on-line life more secure, protect you from the hassle of being hacked / defrauded and improve your peace-of-mind. The simple rules are:

- Use a reputable password manager which encrypts in-device – with a long password, a dedicated email address and a second factor key – and don't tell



Hardware Security

Criminals will always look for the easiest way to compromise your security. To that end, the physical security of devices you use to access websites / applications is critical. Obviously, you need to ensure your PC / phone have adequate security. For phones, I strongly recommend using more than a 6 digit pin. Alphanumeric “pins” are much better. Also, it should be obvious that you should NEVER leave your PC or phone unlocked while unattended. Access to your device makes it easy to upload malware of different types.

ANYBODY what that password is.

- Use multiple email addresses (aliases) for different purposes – so you can improve security and minimise spam.
- Be careful with online-payments. Turn on push notification so you know what is being charged to your cards in near real-time. Use credit card companies which issue virtual credit cards and which, ideally, allow you to block transaction types, set transaction limits and limit geographic use.
- Use strong passwords for your home Wi-Fi access points.
- Protect your physical devices – with strong passwords and by changing the default passwords / user IDs.
- Use a VPN when you're on another network.

All of the above can be implemented easily by almost anyone. It's a bit more work / hassle, but nothing compared to the hassle of being defrauded, hacked or becoming a victim of a ransomware attack.

For the more IT savvy, the next level is to protect your home network with a more sophisticated firewall to block all unasked for access from outside the home, to implement encrypted https communications within your network, to allow only specified devices to connect (other than to a Guest network) and to limit inter-device communication to allowed protocols / ports. There are a lot of solutions for this (from Netgear or pfSense for example), but they do require some significant IT understanding so they're not for the casual user. If you need it, speak to a qualified IT consultant.

On last thing I've not mentioned so far – make

sure all your critical data is backed up securely, and preferably automatically. There are lots of solutions for this, but that's another story.

So happy surfing, and stay virus free. Don't make the hackers job easy.



CONSTRUCTION DISPUTES Seeking Sensible Solutions

Author: **Wayne Clark**

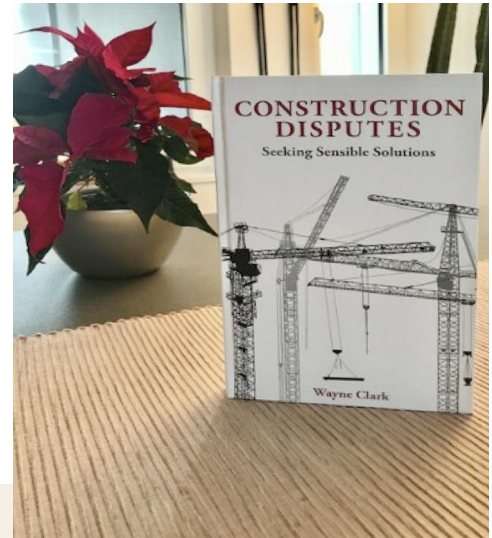
London Publishing Partnership
<https://lnkd.in/gdq4RTHA>

This book reflects Wayne's personal experience in construction dispute management. Experience that spans more than fifty years. The focus of his book is on guiding parties to avoid unnecessary disputes – to find sensible solutions.

In summary, this book deals with dispute management from the building owner's dream through to handing over the completed project, wise contract administration, construction claims (including the essential pre-claim investigation), settlement negotiations, third-party resolution process and finally, when all attempts to agree have failed, arbitration. During each of these phases, the emphasis, the theme of the book, is for the parties to continually seek sensible solutions.

Wayne's book will be of particular interest to young construction professionals who are at the early stages of their careers. It will help them avoid the pitfalls of poor project management and inspire them to strengthen relationships, avoid disputes and guide them on how best manage disputes if all else fails. More seasoned construction practitioners will no doubt find Wayne's book a valuable reminder and reference that they can fall back on when the wheels of their projects start to become loose.

Foreword by Husam Gawish



STAMMTISCH

Every Thursday from 18:00–20:30

We meet at different venues – please check our website for the location:
<https://imcz.club/Club-Events>



FUND RAISER ●

Stu's Band of Brothers "The 1,000 Years Hike"

By IMCZ member Lindsay Johnston

Later this year, starting May 26, 3 of our esteemed IMCZ members will be attempting to walk the West Highland Way in Scotland. This walk is almost 100 miles over 6 days, over some of the wildest, mountainous, most beautiful remote scenery in Scotland.

Lindsay Johnston, Geoff Watson and John Stuart will be part of a group of 16 old friends of Stuart (Stu) Fraser who very sadly died of Prostate Cancer in 2021. The walk is in his memory and with a goal to raise £30,000 for Prostate Cancer UK and as well as raise awareness of the disease. The combined ages of all the walkers exceeds 1000 years hence the name of the walk, and yes, it's a bunch of old boys who frankly should know better by now, but are up for a challenge! Each day will be a demanding walk, and our training program is under way, including sessions at Pickwick and Bachweg Brewery! The beers at the end of each day of the walk will taste even better than normal!

It's a beautiful area of Scotland, which may be of interest to some of our members, and of course the charity is very relevant. The fund raising efforts are attracting widespread interest in UK with TV coverage and press coverage in the media so far, plus some well known Prostate cancer supporters such as Jeff Stelling of Sky Sports TV and others.

Below are 2 links which can be of interest.

The website for the Stu's Band of Brothers Charity walk itself which explains more about the charity walk, background on the walkers and up to date progress being made now and also during the walk. It's very cool. Access the "Just Giving" link on the website for any potential donations. There is also a monthly newsletter, which you can subscribe to if of interest, directly from the Website. The second link is more information on the West Highland Way, in case any of you are tempted in the future!

[Stu's Band of Brothers - The 1000 Years Hike on The West Highland Way \(band-of-brothers.uk\)](http://band-of-brothers.uk)
[West Highland Way - Scotland's Best Loved Long Distance Walking Route](#)

Onwards and Upwards!



Lindsay



John



Geoff



SHORT STORY ●

The Lion Roared That Night A True Story from Darkest Africa

Contributed by IMCZ Member, Wayne Clark

In the tiny village of Kasama, in what was then Northern Rhodesia (now Zambia), a young lad, aged about six, was having a restless night. It had rained heavily earlier and the night was still and humid. The bedroom window was open as usual, with only a thin screen to keep the mosquitos out. He tossed and turned, willing himself to sleep. He had given up on counting sheep. That never worked.

Somewhere in the distance a noise was irritating him. It seemed a car was having trouble. Maybe stuck in mud from the earlier rains. Revving and revving and revving. He turned over again.

The roar startled him. It was frightening and right outside his bedroom window. Had he been dreaming? Then the roar again, much louder this time. It was no dream. There was a lion outside – and only the flimsy screen separated the lion from its dinner. He imagined the lion jumping through the screen and eating both him and his younger brother, who was sound asleep in the bed next to him.

He screamed for his dad. 'Dad, DAD! There's a lion outside my window!' Woken by the cries of his young son, dad came rushing into the bedroom. Tripping in his rush and almost breaking his arm. 'Outside the window – a lion,' cried the boy.



The rain clouds had drifted away and the full moon was bright. Dad opened the screen and searched outside for the lion. Nothing. No sign of a lion or any other animal. His son was obviously having a nightmare. Dad stayed with the boy until he finally drifted off to sleep.

The next morning over breakfast, the lad's sister and brother were teasing him about his 'adventure with a lion'. The boy was adamant. 'It wasn't a nightmare – it really was a lion.' His siblings just laughed. Off to school they went, mum and dad to work. All smirking. Poor lad.

Later that day dad had a visitor. 'Did you hear about the lioness and her cubs?' asked the visitor. Dad was stunned. The visitor explained. 'A lioness and her cubs were captured in the village early this morning. They are now waiting for a game ranger to transfer them back into the 'jungle'.

Dad immediately went home and checked the yard outside his son's bedroom window. He could not believe his eyes. There, in the muddy ground, were distinct paw prints, some large, many small. His son had not been dreaming. The lioness and her cubs had been outside his window last night.

That evening the young lad was declared a hero by all the family. **The lion had definitely roared that night.**



Madeira Revisited

Contributed by IMCZ Webmaster Roger Brooks

Madeira

When we visited Madeira on a cruise in January, 2016, we were so taken by it that we resolved to go back and spend more time there. For background information on the island please refer to my article in [the IMCZ Newsletter of April 2016](#), one of a series about that cruise.

On our first visit to Madeira, we admired a hotel situated on a promontory on the western flank of Funchal, the capital of Madeira and its major port. Crew and locals identified it for us as Reid's Palace and assured us that it was the best hotel on the island, so we naturally resolved to stay there on our next visit. Coincidentally, our travel agent, which specializes in cruises, was trying to make up for the lack of same during the pandemic and sent us a promotion for precisely that hotel a few months ago. We seized the opportunity and flew to Madeira at the beginning of March.

Cristiano Ronaldo Airport

We were a bit nervous about flying to Madeira, as [many flights had been canceled a couple of weeks earlier](#) due to high winds, leaving visitors stranded on the island. Fortunately, we were blessed with good weather throughout our visit, including arrival and departure. Our luck is all the more noteworthy, as [even more flights were canceled in the week following our return](#). Funchal's airport (actually in the neighboring town of Machico) is notoriously dangerous. Pilots require special training to land there. The airport was originally built in 1964 with a runway only 1.6 km long. The runway has subsequently been lengthened: from 1982 to 1986 to 1.8 km and in 2000 to 2.8 km. This last extension was achieved by

extending the runway eastward with the support of 180 pillars, an impressive feat of engineering. We had the opportunity to see the underpinnings of this runway on one of our excursions. In 2017, the airport was renamed to honor Madeira's most famous son, the soccer player Cristiano Ronaldo.

Reid's Palace

The Reid's Palace Hotel is named after its founder, William Reid. Reid, an enterprising Scotsman, emigrated to Madeira for health reasons at the age of 14. He worked shipboard as a cabin boy to finance his passage and arrived with a stipend of five pounds (about £600 at today's valuation), which his father had given him. He first grew wealthy as a wine trader, but later built up a flourishing business renting country estates (quintas) to wealthy

visitors, mostly from Great Britain. His ultimate vision, however, was to build a hotel with gardens on a commanding promontory west of the city. After purchasing the land, he first had the gardens built, an ambitious enterprise requiring the construction of retaining walls and extensive additions of soil. Only after the gardens were built did the construction of the hotel begin. Unfortunately, Reid did not live to see its completion; his sons, William and Alfred, opened the hotel in 1891. The hotel changed hands a few times and was bought in 1996 by Orient Express Hotels, which has since rebranded itself as Belmond. It has been renovated repeatedly over the years and expanded by two new wings to the East. It was closed for renovation during the month prior to our arrival. We were fortunate to have a spacious room with sea view in the old building.



Pillars Supporting Runway 25 of the Madeira Airport



View of Reid's Palace from the Sea

Levadas

Levadas, mentioned briefly in the aforementioned article in the April 2016 newsletter, are aqueducts typical of Madeira and the Azores, although similar aqueducts can be found elsewhere. In fact, there are somewhat similar aqueducts in the Swiss canton of Valais, referred to as “bisses” (English and French) or “Suonen” (German). Aqueducts have been known (at least) since Roman times, but the levadas in Madeira date back to the 15th century. Estimates of the network’s extent range from 800m to 5000 km, depending on how many of the finer branches are included. The levadas bring water from the mountains of the northwest, where rain is plentiful, to the semi-arid south, which is otherwise better suited to agriculture. In addition to providing water for irrigation, some

are also used for hydroelectric power and many have become popular for hiking.

On our first full day on Madeira, we opted to take some modest hikes along two segments of the Levada do Norte, the longest levada on Madeira. Again, there are various estimates of its length, ranging from 50 to 75 km. We started with a short segment of [PR17 \(Caminho do Pináculo e Folhadal\)](#) beginning at Encumeada, which is commonly known as the Levada Serra d’Água and. Although we were rewarded with spectacular views and lush vegetation, the weather at more than 1000m elevation was surprisingly cold, and the concrete wall of the levada which comprised most of the path quickly became too narrow for comfort, so we soon retreated. Hardier souls than we venture

the branch through the tunnel (which requires stooping) to [PR21 \(Caminho do Norte\)](#). We took a short drive to join the lower part more conventionally referred to as [Levada do Norte](#). The weather had already improved, and we once again enjoyed stunning views and lush vegetation.

Whale Watching

The following day we opted for a whale watching excursion aboard a large catamaran, the [SeaBorn](#). There are never any guarantees on such trips, but we did manage to see a small sea turtle, a pod of pilot whales and a pod of bottlenose dolphins. To my surprise, we motored out to sea off the coast of Cabo Girão. I would have expected the motor noise



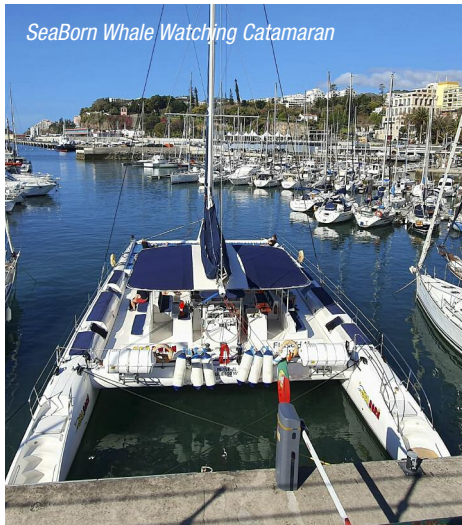
Margareta on the Levada Serra d’Água



Tunnel Linking PR17 to PR21



View from the Levada do Norte



SeaBorn Whale Watching Catamaran



Seabourn Encore Departing Funchal



Fish Sculpture out of Sea Trash on the Praça CR7

to scare off the sea life, but one of the crew (who had been crewing such trips for more than 20 years) said that sea mammals are actually attracted by it and come to find out what is causing the racket. Another similar catamaran (the SeaBest) and a replica of the Santa Maria were looking for whales to the west of us and reported a pod of pilot whales, so we went over for a look and were fortunate enough to see them. Without a proper camera and with other tourists blocking the view, it was difficult to get any decent photos, but I did manage to catch some pilot whales in action. We didn't see as many whales (or dolphins) as we had seen in previous whale watching trips on Cape Cod and Tenerife but we still enjoyed the mini-cruise. It afforded us some excellent views of the coast, including the photo of Reid's Palace from the sea.

in early 2017, see [the June – Dec. 2017 newsletters](#)) departing Funchal. On the plaza itself there is a sculpture of a fish, made out of sea trash. We had seen several such sculptures in Bruges, Belgium. It seemed all the more apt here, as we had watched on as the crew on the SeaBorn fish a plastic

shopping bag out of the ocean during our whale-watching excursion. Around the corner from the plaza is the [Museu CR7](#), dedicated to ... well, you guessed it! In front is a statue of the famous soccer star, which I didn't bother to photograph, not only because soccer doesn't interest me, but also because it would have been difficult to compete with all the others trying to take a picture. Walking along the waterfront toward the old city, we were privileged to see what may be the most brilliant rainbow I have ever seen.

After our whale-watching excursion we headed instead for the center of town, the [Avenida Arriaga](#). During our last visit, the avenue had been lined with little huts offering holiday wares, but now it was relatively empty, except for the imposing statue of the seafarer João Gonçalves Zarco at the eastern end, where it meets the Avenida Zarco. The donatory captain (a position similar to a governor), who is credited with having founded Funchal in 1421, stands proudly gazing out to sea. For more about him (and Funchal), see the next newsletter(s)!

Further Information

- [Madeira : a guide book of useful and varying information, by William and Alfred Reid](#)
- [Reid's Palace](#)
- [The bisses of Valais](#)
- [How to hike the Suonen irrigation trails of Valais](#)
- [Les Bisses / Suonen - Historic Waterways](#)
- [Visit Madeira - Walks](#)
- [20 BEST LEVADA WALKS IN MADEIRA](#)



SeaBest and Santa Maria Chasing Whales



Pilot Whales off Cabo Girão



Rainbow over the East of Funchal



Statue of João Gonçalves Zarco on the Avenida Arriaga

Funchal

After each of our excursions we strolled through Funchal. On the first day we walked along the waterfront toward the old city of Funchal. From the Praça CR7 (named of course, after Cristiano Ronaldo, #7) we saw the Seabourn Encore (the ship which had carried us around New Zealand and Australia



Piz Gloria High Above Mürren:

The Mysterious Ski World of James Bond 007

Contributed by IMCZ Sports' editor Joseph Dow

Swiss Skyline Eiger.Mönch.Jungfrau



As promised in last season's review of the **Grindelwald – Wengen** ski villages in the **Jungfrau Ski Region** (*Under the Fangs of the White Spider – April/May 2021*), I returned to the area to cover **Mürren**, the third of the three major villages and its marvelous ski area. Fitting for a ski resort visited by 007, the area has scary steep runs and an enigmatic layout. Despite the peculiar routing of the trails, once you've familiarize yourself with the locale, the ski runs provide a thrilling challenge for your larp as the legendary secret agent.

Village

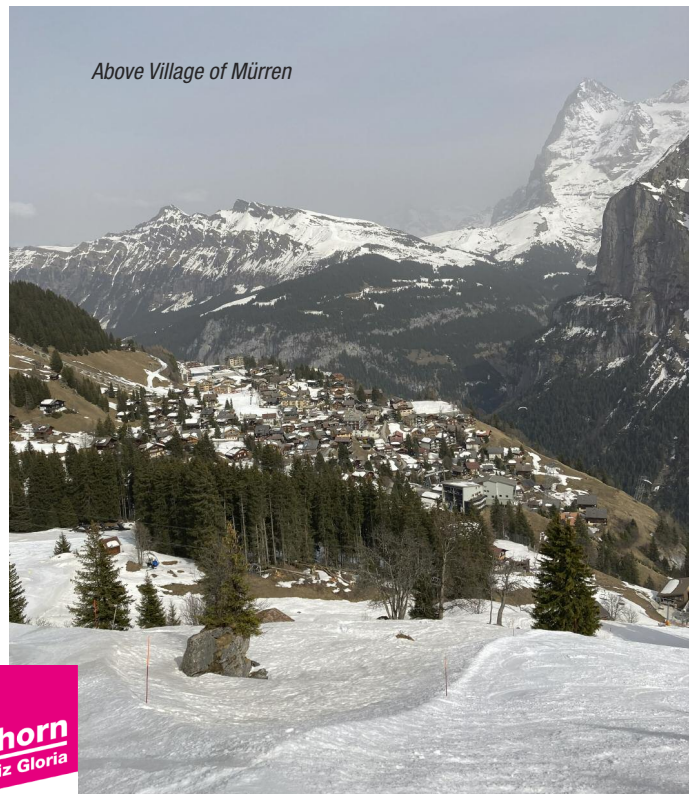
Mürren (1638 m ü. M.) lies right on the edge of a high terrace, directly above the Lauterbrunnental across from Wengen, and makes up the third of three ski stations within the Jungfrau region of the Berner Oberland. The small village sits between the railway station at one end and the tram station at the other and consist of a few hotels and some cute, little stores and cafes along one main street. **Exile on Main Street** is a unique shop with its own Mürren-based brand, **Piz Gloria**, offering high-quality hats, scarves and t-shirts with its simple and recognizable bird logo and graphics.



Mountain Scenery

Branded as the **Swiss Skyline Eiger.Mönch.Jungfrau**, this alternative view of the three iconic peaks of the Jungfrau-Massiv is absolutely stunning and visible from all over the area. However, the most spectacular view comes at the resort's highest point, the **Schilthorn** (2970 m ü. M.) and its **Piz Gloria** revolving restaurant. Whereas the Eiger is the star of the view from Grindelwald, the massive Jungfrau is the most impressive mountain seen from this side of the valley with its humungous size and imposing vertical walls appearing insurmountable.

Above Village of Mürren



Main Street of the Village



Joe on the Schilthorn



Ski Area Infrastructure & Bond World

Piz Gloria, the circular lodge/restaurant, perched high above the resort atop the Schilthorn, above and beyond the Big station (itself built on a high isolated cliff), is right out of a movie . . . no, it really is right out of the 1969 **James Bond 007** movie, "*On Her Majesty's Secret Service*". A thrilling helicopter-borne mountain assault was filmed up at Piz Gloria, culminating in the entire top of the mountain imploding in a massive fireball. In the book, Piz Gloria is located somewhere above Pontresina and the skiing in the movie actually happened in Saas-Fee, but it's all Switzerland, right? Most Americans think Sweden and Switzerland are the same place, so it's not a big deal. Luckily for us, the building is still there and hosts **Bond World**, a James Bond 007 museum and cinema, along with the revolving restaurant, souvenir shop, snack bar and observation areas.

The current lift system consists of aerial trams, chairlifts, a funicular and surface lifts, which service the different sectors of ski area moderately well, if somewhat inefficiently. Skiing down from the top portion of the area requires a tricky itinerary down the narrow, black *Kanonrohr* trail, #16, which can be closed from avalanche hazard and thinly covered.

Fortunately, there are major plans to upgrade the infrastructure with the project known as **Schilthorn 20XX**, probably reflecting an uncertain time schedule due to the Coronavirus pandemic. A planned three-stage cable car system from Stechelberg to the Schilthorn, using state-of-the-art Funifor cable cars with high wind stability, will zip 800 passengers per hour up to Piz Gloria in as little as 22 minutes. The new Schilthorn Cableway will become the world's steepest aerial cableway system. That will be quite an impressive achievement and would certainly make 007 proud.

The Skiing at Mürren - Schilthorn

The ski area is basically divided up into three main sectors below the Schilthorn run from Piz Gloria.

Schilthorn Run

There is only one run down from the Piz Gloria, a steep black run, #10, curving and plunging down with a 75% grade. With access only from the tram, the number of skiers is slightly limited and the snow surface is usually quite good on the piste. You will definitely develop an earworm of the Bond theme, while swooping down this run.

Bond's Gun View





Birg to Piz Gloria



Ski Run #9 Direttissima Birg

Birg – Engetal - Obere Hubel

This is the main upper section of the mountain. There are a number of very steep runs here including *Direttissima Birg*, #9, with an 88% grade, the steepest run in the entire region, and the delightful black *Bond*, #13, which all lead down the Engetal to the Riggli chair back to Birg or down further to the fast cruising runs off the Muttleren and Kandahar chairs.

Allmendhubel – Maulerhubel – Winteregg

Winteregg is the place most people will start if coming for a day trip and taking the tram directly from the Lauterbrunnen station and continuing by cog railway. Here, you ski on some tree-lined trails including a magnificent red run, #1, with many S-turns and steep drops. The run was so good that I spent an entire morning and early afternoon charging down this one course over and over again. As I mentioned, some of the runs are hard to follow and I found myself on multi-use paths (sledge, winter walking, etc.) a few times. There even seems to be an entire red run that isn't shown on the trail map.

Schiltgrat - Gimmeln

Over the other side of the mountain, under the tram up to Birg, a chairlift and T-bar serve some nice open runs and trails through the trees. The black run, *Kandahar*, #21, (strange to give that name when it is not a run off the Kandahar chair) is almost hidden and its black classification scares off some skiers leaving a near-perfect snow surface for the daring few.

The Inferno Downhill Race (2970 to 800m)

The Inferno is an annual downhill race, starting just below the Schilthorn all the way 14.9km and 2170m down to Lauterbrunnen in under 15 minutes for a winning time. It is the world's largest amateur ski race and was begun by a group of "ski-crazy Brits" (who else?) in 1928.

Hotel

Hotel Edelweiss Mürren *S** – pleasant family hotel on the edge of town with nice views of the Eiger



Food

Most of the restaurants in town seem to be located in the hotels. I chose the half board option at my hotel, Hotel Edelweiss, which has excellent Traditional Swiss cuisine, grill specialties & pizza in its dining room and attached restaurant and terrace. On the mountain, the place to dine is definitely the 360° revolving Piz Gloria restaurant on top of the Schilthorn. It's a unique experience and where James Bond chooses to eat. There are also a number of restaurants right off the piste at various levels of the mountain, all with amazing views from their terraces.

Ski Area Statistics

Mürren – Schilthorn

1,638 – 2,970m

51km on 25 pistes runs

Lifts (including multiple trams and a funicular): 13

Getting There By SBB Train

Zug – Zürich HB – Bern or Luzern – Interlaken Ost – Lauterbrunnen – Mürren, approximately 3 1/2 hours

Additional Information

Schilthorn: Schilthorn.ch

Mürren - Schilthorn Ski Area: www.jungfrau.ch/en-gb/jungfrau-ski-region/muerren-schilthorn/ & <https://muerren.swiss/en/winter/>

Schilthornbahn 20XX: <https://schilthornbahn20xx.ch/>

& <https://newsroom.en.schilthorn.ch/pressreleases/stechelberg-muerren-worlds-steepest-aerial-cableway-3055495>

Jungfrau Region Tourismus AG: jungfrauregion.swiss

Piz Gloria: jamesbond.fandom.com/wiki/Piz_Gloria

Assault on Piz Gloria: www.youtube.com/watch?v=P2pqUKtQ-_8

James Bond Ski Chases: www.youtube.com/watch?v=JMPuSFisi9c

Inferno Ski Race: www.inferno-muerren.ch/en/facts-and-figures/history/description

Steepestness: www.skimag.com/performance/how-steep-is-steep/

Hotel Edelweiss Mürren *S:** www.edelweiss-muerren.ch

SBB Snow 'n Rail Jungfrau: www.sbb.ch/en/leisure-holidays/ideas/offer.html/snow-n-rail/jungfrau-ski-region

Exile on Main Street shop (Piz Gloria brand): piz-gloria.com/



Investment Commentary MARCH / APRIL 2022

WAGNER & ASSOCIATES Investment Consulting

Contributed by IMCZ member Christian Wagner

ECONOMICS AND POLITICS

After almost 6% growth of the world economy in 2021, the IMF only expects 4.4% for this year. As feared, supply chains are still disrupted and inflation is steadily increasing. Record debt levels and the uncertainty over the consequences of the Ukraine conflict are two additional factors which are mentioned. Interestingly, the forecasts for China (4.8%), Italy (3.8%) and France (3.5%) have been cut most. Germany (3.6%) and Japan (3.3%) are expected to grow faster. The invasion of the Ukraine will slow growth even more.

BOND MARKETS

Financial markets expect a hike of 1.75% till year-end and a maximum of 2.5% over the next few years. Although inflation could cool somewhat in the rest of the year, growth expectations do not augur well for national debt levels. Developing countries will be affected first, then those whose debts are in a foreign currency.

EQUITY MARKETS

In the face of current market conditions, caution is still advised. The correction in technology stocks may have become more selective, but its overall weight in market indices has not declined by much. Meta (Facebook) and PayPal are probably not the only companies where earnings setbacks and earnings warnings have a negative effect. Obviously, this does not only apply to the tech sector, and a scrutiny of the individual positions in any equity portfolio is appropriate.

CURRENCIES

One should not lose faith in the USD. The interest rate advantage and better economic growth will be accentuated by the political uncertainties concerning the Ukraine and the credit worries about national debt. Gold is currently around USD 1900/ounce and provides an indirect way to invest in the US currency.

FOOD FOR THOUGHT

The block chain technology is an ingenious invention and has enormous potential. Originally developed for digital currencies, it has since evolved to enable a multitude of other uses and become a new asset class (Krypto-Assets) with a market capitalization of about USD 2 billion. The link to "Metaverse" (digital world in which human beings meet virtually) and the name-change of Facebook to Meta have created additional interest. Institutional investors can invest in individual Krypto assets (diversification, lowering Sharpe ratio), private clients with a very high risk profile can invest in Krypto funds.

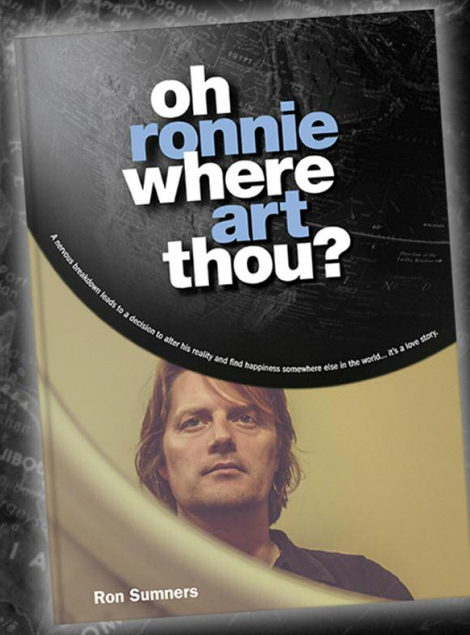
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Linguistics

In a recent linguistic competition held in London and attended by, supposedly, the best in the world, Samdar Balgobin, a Guyanese man, was the clear winner with a standing ovation which lasted over 5 minutes.

The final question was: 'How do you explain the difference between COMPLETE and FINISHED in a way that is easy to understand? Some people say there is no difference between COMPLETE and FINISHED.'

Here is his astute answer:

"When you marry the right woman, you are COMPLETE. When you marry the wrong woman, you are FINISHED. And when the right one catches you with the wrong one, you are COMPLETELY FINISHED!"

A Road Trip With A Resilient Mouse (a survivors story)

Here is an adventurous trip story that takes place in Death Valley National Park, which my friends and I thought got its name because nothing lives there.

We were wrong.

While cooking dinner in the campground, one of us had an idea to open all the car doors in the evening to release the stale air inside.

This didn't turn out to be a very good idea.

The next morning, we packed everything up and got ready to discover other parts of Death Valley, when suddenly a mouse jumped on my legs!

"Boys, we have a mouse in the car!" I screamed.

My brother turned to me disbelievingly. "What are you talking about?!"

I got a similar gaze from Jakub, who nervously asked, "Are you sure?"

The mouse quickly disappeared, and I was left trying to get the rest of the group to believe me.

The truth came out the next morning, though. Jakub grabbed a pack of pasta and it started to spill all over the car trunk. The mouse must have bitten a hole in it.

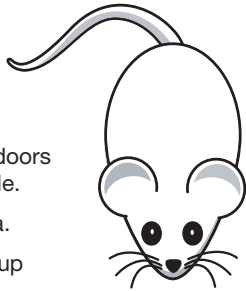
Now they believed me, and we set off on a mission to rid the mouse from the car.

Our first plan was to download a number of mobile apps producing squeaky anti-mouse sounds. In the evening, we opened everything possible and turned on our phones to maximum volume. After a while, we were going crazy due to this terrible sound. The mouse, on the other hand, didn't mind at all and, I can only imagine, quietly laughed at us.

In the morning, we found more mouse damage — a leaking barrel of water had soaked half of our things, and the mouse had eaten through my headphones. Plus, we were starting to worry about the car's electricity.

We decided our next step was to go to Walmart for traps. Before heading to bed we carefully filled the traps with cheese and spread them evenly throughout the car, eager to see if we captured the mouse by morning.

Unfortunately, when we woke up they were empty — and we found more holes in our packed food. There was pasta everywhere!



It was clear that if there was enough food in the car, the traps wouldn't be interesting for her.

On the other hand, we understood the mouse. She probably hadn't seen that much food in her entire life in Death Valley and suddenly there was this huge banquet! What mouse wouldn't want to explore such a rodent paradise?

She travelled with us over 600 miles before we got to Yosemite National Park. This journey brought new hope to our struggle.

Bears rob 130 cars a year in Yosemite, so there are bear boxes in every campground. Therefore, we completely unloaded our car. Every crumb was removed.

It was our last hope. If it didn't work, nothing would.

We set up the traps and went to sleep, and in the morning there she was, one of the fattest mice we'd ever seen. We agreed that'd she'd probably just had the most amazing "all-inclusive trip" of her life.

Short Medical Stories The Sample

"Here," says the nurse, handing the patient a urine specimen container. "The bathroom's over there." A few minutes later, the patient comes out of the bathroom.

"Thanks," he says, returning the empty container. "But there was a toilet in there, so I didn't need this after all."

Do You Have an Appointment?

Was at a urologist in a hospital and there were a couple of power cuts. Lights dipped out, generators kicked in.

As he's finishing the examination, mid-sentence, the lights go out again. He gets up and walks out to check on things.

Fifteen minutes later I'm still sat on the bed with my old chap out and pants around my ankles. A nurse walks past the open door and does one of those comedy double-takes.

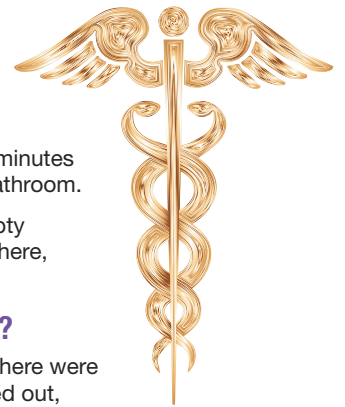
"...do you...do you have an appointment?"

Turns out the doc had actually finished the examination, and returned to the ward some 15 minutes ago. To the nurse I was just some guy who had walked in and pulled his pants down and left the door open.

A Nice Young Lady

I asked a female patient with dementia what year it is. She said, "Oh, my, no, that's far too personal to discuss in polite company. A nice young lady like you shouldn't be concerned with such things."

I didn't bother pointing out that I'm not a lady. I figured if she didn't notice the beard, then she wasn't going to understand an explanation either.



Space Cakes

An older lady was brought into the ED barely conscious by her husband. In a very thick Italian accent she told the doctor she was dying. She had complained of feeling tingly and having a dry mouth prior to passing out.

The doctor sat the husband down and they did a history. No serious medical problems and she was very fit. In fact



she spent the morning cleaning her sons bar, as she often did on a Sunday morning.

Considering her age they took these symptoms very seriously and begun running tests to find the source of her ailments.

The son came in to visit his mother, and on the way he bypassed his bar. He noticed that his mother had helped herself to some of the 'treats' prepared the night before.

The son, the apple of his parents eye, had to then explain to his father and the doctor that the treats she had enjoyed were space cakes. And apparently she really enjoyed them as she ate quite a few.

They then had to sit down and tell this elderly lady that she was not dying, and that she was in fact stoned!

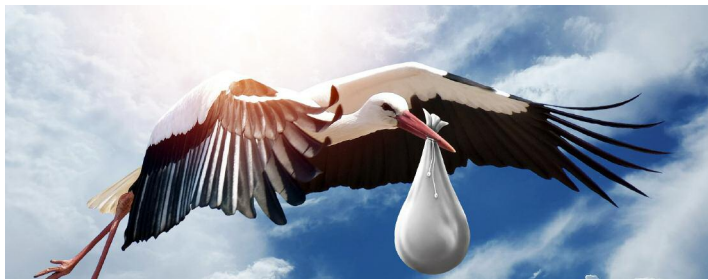
Fortunately she was still high enough to see the humour.

Chocolate Milk

A woman came in for a baby check with her 6-month-old and she had what looked like chocolate milk in the baby's bottle. So I started explaining to her as kindly as I could that she shouldn't be giving her baby chocolate milk. At which point she interrupts me and says, "Oh that isn't chocolate milk. It's coffee! He just loves it!"

Fertility Misconceptions

While I am a doctor, this happened to my wife, also a doctor. Female pt came in complaining of infertility. Said she and her partner had been trying to conceive for like five years and had "tried everything." At one point she let the pronoun slip "she and I..." and my wife said, "wait, let's back up a minute." Turns out the woman had been in a hetero relationship for a few years and never got pregnant despite using no protection. She then entered a same-sex relationship and again never got pregnant even though she really wanted to, leading her to believe she was infertile. When my wife tried to explain that conception requires sperm (sourced from a male) as well as an egg, the pt was incredulous, and exclaimed that she "didn't need a man in my life" and she didn't like being judged. Perhaps needless to say the patient was lost to follow-up.



Where Did You Get Hurt?

Patient: Doctor, I slipped in the grocery store and really hurt myself.

Me: Where did you get hurt?

Patient: Aisle six.

Feeling Like A Muppet

When I had a colonoscopy, my GI doctor said I said, "wow, now I know what a Muppet feels like!"

He had to stop a minute to regain his composure.

Hammer It

I'm ashamed to say I have a story that fits here. I have a ganglion cyst on the inside of my wrist, when it starts getting large I smash my wrist down on a hard table and it goes away. I developed a similar bump on the top of my foot. I couldn't smash it down like my wrist so I tried hitting it with a hammer. Didn't do anything and it was getting bigger and interfering with my shoes so I got it investigated.

Not a cyst, but arthritis in the joint. No wonder my hammer trick didn't work. The radiologist did find my treatment method amusing, but advised me to get any more lumps checked out rather than randomly hitting things with a hammer.

Hold In Your Coughs

Getting a physical around 11-13 and the doctor who was probably around 75 at the time asks me to strip down to my boxers for the whole awkward ball grab thing. Obviously at that age and dealing with all that shit you feel weird so when the doctor only said "cough" I mustered up a big one and was prepared to fire when he suddenly interrupts me with these words of wisdom "Son, when a man has your balls in his hand you don't cough in his face."

Following The Directions

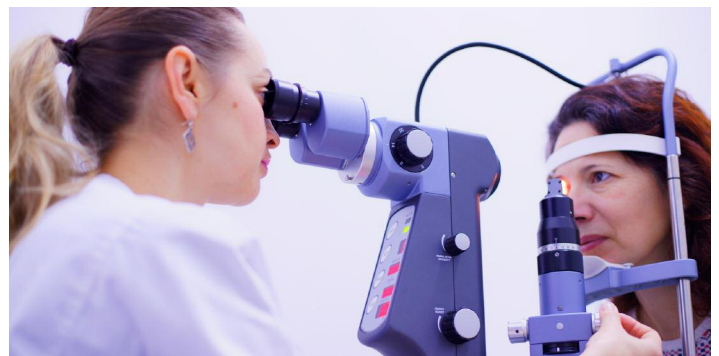
I had severe asthma as a kid. I was intubated for a severe attack a few times. My parents were instructed to take better precautions in our home and went through instructions, more dusting, washing bed sheets and the big one: NO SMOKING inside the house. So my parents agreed to all of this.

Few weeks later, I'm back in the hospital. A doctor recognized me and came over to talk. Then he bent over and smelled my head (I'll never forget that. I thought it was so weird). He told a nurse to sit there and not let me leave with my parents. When my parents showed up, he asked point blank, 'Did you not understand what I told you last time? Do you understand these attacks could be fatal?'

'But we open windows and have stopped smoking in her room when we put her to bed!

Eye Exam

I work for an optometrist and it was the month before school started and a woman brought in her son to have his eyes checked for the first time. Seems like a pretty reasonable thing for any parent, even if he was a little older than usual for a first eye exam. Better late than never I guess. The mom was well spoken and appeared fairly intelligent. Everything went as normal, the doctor examined the boy and ended up prescribing glasses. When the doctor was explaining to the mom that her son had to wear his glasses all the time since he's near-sighted and basically can't see clearly past 5' in front of him. And will definitely need glasses for school. For some reason this caused a switch to flip in the mom and she spazzed out on the doctor, saying that her son doesn't need glasses and that the doctor is only saying that he does because he wants to sell glasses. She says that she only brought her son in because there was some form for school that needed to be filled out and that doctors are all a con artists trying to push unnecessary medications and interventions. The doctor tried to calm her down and explain that he's only trying to help them but that she was free to get a second opinion and gave her a copy of the kids prescription and sent them on their way. About four months later the lady is back asking for another copy of her son's prescription. Apparently the first semester midterm results were in, and her son failed them all, because he couldn't see the board in his classes and needs glasses!





Members' Marketplace

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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.

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