INTERNATIONAL MEN'S CLUB OF ZUG, P.O.BOX7212,6302, ZUG

IMCZ NEWS

APRIL-JUNE 2024

Opening Message

Spring is in the Air

Esteemed Members & Friends of IMCZ,

A warm welcome to the second edition of the year of our quarterly Newsletter. Coming hot on the heels of our AGM (March 14th) we have had the opportunity to review with the membership in detail of the financial, marketing, membership state of the Club. It was pleasing for our Board to receive unanimous approval of our management of the Club during voting at the AGM. This indicates we are on the right track. Bill Lichtensteiger, Jens Kordetzky, Peter Aschmann, Tarryn Richardson and myself are delighted to be re-elected to serve as the Board and assure you of our dedication to the Club. The first quarter 2024 was packed with events, notably our 28th Burns Supper, regular and special Stammtisch every week at Flanagan's and Park Hotel, and outings for winter sport to many ski resorts. We acquired new members and lost some too. We continued to promote the club to the local community, through our network with various branches of the municipal government, private enterprises and cooperation with our sister club ZIWC. We featured briefly in a live broadcast on Swiss TV.

The second quarter lies ahead and promises to be good one in terms of the variety of scheduled events. It is to be hoped that the Weekender group will get into full swing after a relatively quiet beginning. We have great opportunity to promote the Club at the Expat Expo in June. We are also focusing on the other municipalities of the canton, where we hope to become a registered association and raise awareness of our club beyond the city of Zug.

This edition of our newsletter, spanning over 30 pages of curated content, is a testament to the diverse and dy-

Want to know what IMCZ is all about?

Join our Weekly Stammtisch, every Thursday at 18:00. No strings attached! See our Events Page for weekly location: imcz.club/Club-Events

namic spirit that prevails among our members and our friends within the community. Numerous members have come forward with articles for this edition. Others from branches of the municipality and from the local community have willingly stepped up with great articles. This edition has a particularly strong emphasis on Zug, these cover Zug's story of economic development, industrialization, tourism and architecture and art and nature.

IMCZ's mission is to be a social and networking club for men with a connection to Zug. It is the quality of the membership and willingness to engage that enables this socializing and networking to function.

IMCZ is fortunate to have a number of members, who while not serving on the Board, nevertheless made praiseworthy contributions to the Club already during 2024:

Timo Pitkänen for running skiing trips, raffles, and more

Niko Gjorgon for continuing to build the Investment Circle

Joe Dow for ski articles, presentations and weekend

Johan Ubby for setting up participation in the Zugerberg Trophy This list is just the tip of the iceberg and new volunteers are joining the ranks of most active members. This edition of the newsletter has something for everyone. In addition to the special focus on Zug, we have a section on personal branding, engineering, technology and natural science articles as well as lighter reading and a humour section. I hope you will enjoy the read.

Richard Beswick, President IMCZ





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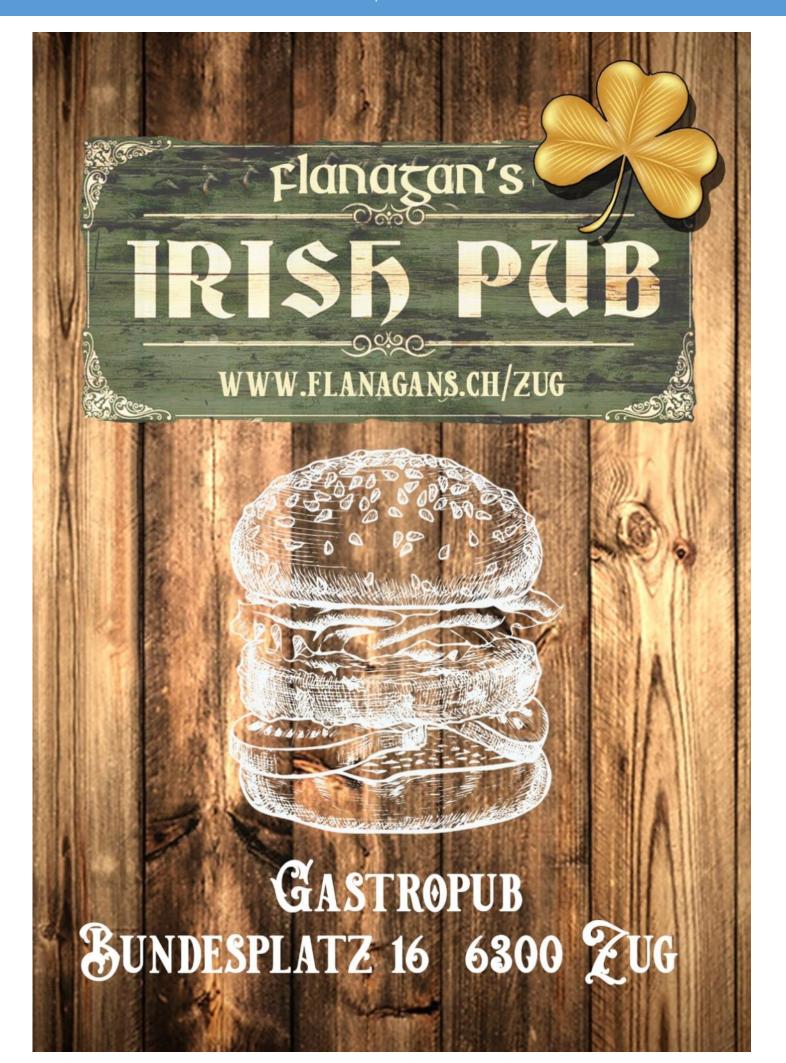
Keywords: Members, Events, Heritage of Zug, Technology, Science, Personal Branding, Adventure, Humour, IMCZ News



We warmly welco	me new members 2024	IMCZ
David		
Donald		
Nick		
Primo		AP 20
Stuart		
Nick		
Sumeet		DANS ADDING
		No.3 - 10.50
Do invite your friends to try	our Club. They won't be disappointed!	

We are excited to usher in our new events for Q2 2024

APRIL	MAY	JUNE
Regular Stammtisch Every Thursday 18:00 to 20.30 WHEN: Every Thursday	Regular Stammtisch Every Thursday 18:00 to 20.30 WHEN: Every Thursday	Regular Stammtisch Eve- ry Thursday 18:00 to 20.30
WHERE: Regular location: Flanagan's Irish Pub, Zug	WHERE: Regular location: Flanagan's Irish Pub, Zug	WHEN: Every Thursday WHERE: Regular location: Flanagan's Irish Pub, Zug
IMCZ Event:	IMCZ Event:	IMCZ Event:
Special Stammtisch: Harry	Special Stammtisch: Tour of	EXPAT EXPO
Fuchs-German-Swiss German WHEN: April 25th 18:00	Stöckli Factory WHEN: May 2nd 17:00	WHEN: June 9th 11— 17:00
WHERE: Flanagan's, Zug	WHERE: Malters, Luzern	WHERE: Lörzensaal , Cham
IMCZ Event:	IMCZ Event:	IMCZ Event:
Special Stammtisch: Zugerberg Finanz Trophy	Special Stammtisch: Zugerberg Finanz Trophy	Special Stammtisch: Zugerberg Finanz Trophy
WHEN: April 28th 17:00	WHEN: May 9th 17:00	WHEN: June 6th 17:00
WHERE: Steinhausen	WHERE: Baar	WHERE: Ennetsee
External Events:	IMCZ Event:	IMCZ Event:
Check our Events Calendar, ZIWC, FMZ, Zug Tourismus and	Special Stammtisch: Cigar Tast- ing at Manuel's Cigar Lounge,	Special Stammtisch: FMZ Seminar –Swiss Inher-
Zug4You for information on events in Zug and region in Q2	WHEN: May 11th 19:00	itance Law
	WHERE: Zurich	WHEN: June 20th 19:00 WHERE: KBZ Zug



IMCZ NEWS | April—June 2024



Q1 Events

Trip down memory lane





BURNS SUPPER WHEN: JANUARY 2024

28th IMCZ Burns Supper: We all donned Scottish garments. 57 guests attended the event in the beautiful Brandenberg Banquet Hall. The meal was truly Scottish fare, accompanied by amazing renditions by Craig Holmquist and Isi Schennach of Robert Burns Compositions such as Auld Lang Syne, innumerable toasts and immortal mem-



ENGLISH THEATRE GROUP WHEN: JANUARY 2024

English Theatre Group Zug (ETGZ) put on a wonderful musical collage of cameos from beloved musicals such as Wicked, West Side Story, Fidler on the Roof and more under the title Mean Kind. Several IMCZ members were in the production and cast: Hanns Zöllner, Bruce Mathers, and most notably the Andrew Glass as Technician and



SPECIAL STAMMTISCH LUZERNER FASNACHT WHEN: FEBRUARY 2024 IMCZ Members led by Rami Molander and Peter Aschmann attended the Luzerner Fasnacht Urknall on Schmutziger Donnestag. This is the opening event of Luzern Fasnacht, the festival to expel winter, welcome spring, ward off evil spirits and celebrate beginning the fasting period of Lent. Our party all wore fancy dress for the event and blended in perfectly, especially after a few glasses of Holdrio, Luzern's firewater,



SPECIAL STAMMTISCH SAUNA AND LAKE DIP WHEN: MARCH 2024

Several sessions were enjoyed by members at the Cham beach and yacht club area. The routine is sauna then dip in the lake repeated a few times. Beer was on hand to ease the pain. We had some Nordic members on hand to teach us the ropes. An invigorating experience.



ANNUAL GENERAL MEETING (AGM) WHEN: MARCH 2024

26 of 107 Members attended this important event. Presentations were made by the President, Webmaster, Treasurer and Auditor on various aspects of the Club's performance and orientation in 2023. Votes on minutes 2023, financial, auditing and board dispensations for 2023 and election for 2024 were passed unanimously, that is without abstention or objection. on changes to the constitution.



SWISS TV LIVE BROADCAST WHEN: FEBRUARY 2023

SRF Schweiz aktuel, had a live broadcast on the topic of the spread and incidence of English in Switzerland, in Zug, in Walchwil. This included a shot of our Stammtisch at Flanagans, and a 45 second interview with Richard Beswick.. *Q* The goal is integration - but isn't it a bit of a bubble when you have a club like this where everyone speaks English? A: The International Men's Club of Zug is not creating a bubble.



Q2 Events

A look down the road ahead





SPECIAL STAMMTISCH - FUCHS ON SWISS GERMAN WHEN: APRIL 2024

Harry Fuchs is a leader in the field of language education and cultural integration. He established Softlanding Language School in Baar to assist expats in navigating life in their new home. Through practical courses in German and Swiss German, Harry has equipped countless individuals and families with the language skills they need to integrate in Switzerland. The company has grown over the years; besides German for C-permits and citizenship. He will speak about the differences between German and Swiss German.



SPECIAL STAMMTISCH - ZUGERBERG TROPHY WHEN: APRIL-JUNE 2024

March to October 2024. This is a sports event designed to encourage walking, running, and other outdoor activities among the population. Johan Ubby and Richard Beswick have formed an IMCZ team to participate in this event. Our sport will be walking. We will visit most of the Municipalities in the Canton in the course of this event. Do sign up for us to build a stronger team. It is proposed to combine fitness with Stammtisch at new locations. Your club needs you! Please join the group.



SPECIAL STAMMTISCH - STÖCKLI TOUR WHEN: MAY 2024

The event will take place on Thursday, May 2nd at 17:00. We will have the opportunity to see how skis are manufactured by Switzerland's world class manufacturer at the main factory in Malters. Established in 1935, Stöckli Swiss Sports AG produces over 70,000 skis annually using modern milling machines and hand finishing, The tour is contingent on assembling a group of at least 8 members. The cost of participation is 20 Fr. The location is less than one hour by car or train from Zug.



EXPAT EXPO - PROMOTING OUR CLUB WHEN: JUNE 2024

Expat Expo, Sunday, June 9th, 11-17:00: IMCZ Exhibiting with our own stand: at the Lorzensaal in Cham. This is the largest fair dedicated to the Switzerland's burgeoning expat population. The Expat Expo is under new management. Dozens of stands present wares, services, banks, education associations from all over Switzerland, specifically directed to the expat community. IMCZ has been a regular participant taking a stand and promoting the event through our network. Our primary objective in participating is to raise awareness of our Club. Peter Aschmann is leading the project for IMCZ.



SPECIAL STAMMTISCH - DB LAW ON INHERITANCE WHEN: JUNE 2024

Around 70% of the Swiss population have neither a last will and testament nor an inheritance contract. The law settles your estate if you don't. Swiss inheritance law protects the inheritance of direct descendants, spouses and registered partners. Learn about the changes to the law in 2023 and clarify any questions with the experts to ensure your last will and testament is carried out according to your actual wishes. This event is organised by FMZ and the speaker is DB Law.



WEEKENDER GROUP-LAST MINUTE FREETIME WHEN: APRIL-JUNE 2024

This WhatsApp group is for IMCZ members interested in last minute club related activities at the weekends. Weekend activities in the pipeline include: cigar tasting, lake cruise, music concerts, art exhibitions, fun hikes, bowling and more. All suggestions welcome. IMCZ Weekender WhatsApp Group: Tarryn has formed a group, all that remains is for us members to join the group and to propose ideas of activities. Requests to join the group should be addressed to Tarryn Richardson., Events Coordinator.

BLIZZARD OF DELIGHTS: IMCZ 2024 Ski Trip to Davos

CONTRIBUTED BY JOSEPH DOW, IMCZ SPORTS EDITOR

On the third weekend of March, the IMCZ descended on the infamous Graubünden resort of Davos (I'm still not sure of the proper pronunciation. I'll have to ask Herr Schwab the next time I see him, but I think there is more than one.) for our annual club ski trip. This year, the weather cooperated, and we had enthusiastic participation with ten IMCZ'ers and friends in attendance (President Richard Beswick, Bill and Pete Lichtensteiger, Timo Pitkänen, Antonio Palumbo, Jens Kordetzky, James O'Brian, Peter Aschmann and his lovely wife, Isabel, and me). Making for a wonderful and memorable event, we combined skiing at two of Davos' six areas, an exclusive ski test with Timbaer, relaxation in the spa, lots of delicious food and drink, and splendid camaraderie.



Spoiled for choice, we selected the two biggest ski areas, Jakobshorn on the Saturday and Parsenn on the Sunday. We had



what turned out to be a leisurely brunch-like gathering after rendezvousing at the Bergrestaurant Clavadeleralp on Jakobshorn to kick off the weekend. Some of the boys ordered a literal Davoser Schlitten piled sky high with tasty local dried meats and cheeses. Stuffed with full stomachs was probably not the best condition in which to face the challenge of the soft spring snow. However, we managed just fine and conquered all the terrain serviced by the four main chairlifts.

After some enjoyed après-ski at the Boden area below Jakobshorn, the group again convened for a quick Kaffee (or was it mostly wine?) und Kuchen up in town at the Kaffee Klatsch am Platz (that last part of the name was important as some of our group ended up at the other location, enduring a little unexpected exercise walking halfway through the city). Dinner was a grand feast at Boccalino in Schneider's restaurant featuring everything from local delicacies like Capuns to giant gourmet burgers. Finally, our crowd capped off the evening with drinks and storytelling at the cozy lounge in the Belvédère.

Timbaer Skis' Dano Waldburger and Jürgen Bauer, who presented their handmade skis to us back in October, met us Sunday on the slopes of Parsenn with their demo fleet ready for testing. The conditions were nearly perfect, after expert grooming of the recent fresh snow, offering an excellent surface for ski testing. Timbaers, especially the models with the natural walnut wood tops, look spectacular on the snow and ski just as well. I, myself, concentrated on the models in their premium 5er-Serie, the 155 and 165cm Slalom Carvers and the big 175cm Race Carver, all constructed with their unique patented proprietary

bamboo core. I managed about twenty-five runs between the three models and got a good feel for each. Wow, fantastic skis! The two slalom carvers were exceptional and noticeably different between the two lengths. The 155'ers were precise and quick but well behaved and stable. Surprisingly, the 165'ers still had quite a spark to go along with their silky smooth and extremely comfortable character. The 175'ers are too long for my taste, although I understand the appeal of such a solid platform for high-speed cruising. In my opinion, Timbaers are as good as any skis out there and much better than most. They have earned my seal of approval and recommendation with the Timbaer Slalom Carver 165 (5er-Serie) being my personal favorite.

In our next issue, we will have a season's photo review to cool you off in July, so look forward to that relief and some ski related articles and events beginning in the fall. Until then .

Links:

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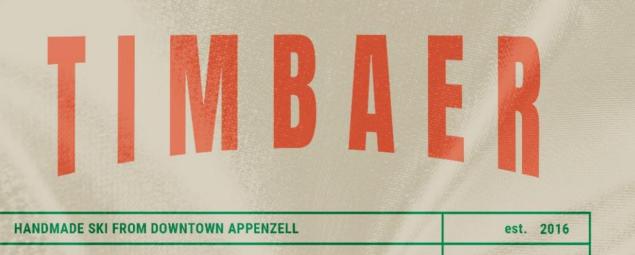
Timbaer GmbH, Appenzell-Steinegg - timbaer.ch/en Davos-Klosters - davos.ch Bergrestaurant Clavadeleralp - restaurant-clavadeleralp.ch Kaffee Klatsch - kaffeeklatsch.swiss Schneider's Restaurant Boccalino - schneiders-davos.ch/restaurant Steigenberger icon Grandhotel Belvédère - hrewards.com/de/ steigenberger-icon-grandhotel-belvedere-davos Hotel Waldhuus Davos - waldhuusdavos.ch



If anyone needs ski gear, I may be able to procure some discounted ski clothing and equipment or make recommendations and suggestions. Please email me at **jjdow[at]Hotmall.com**, if interested.



ME MEANS PERFORMANCE THE NAME MEANS PERFORMANCE THE NAM



Timbaer skis are developed in the heart of Appenzell and elaborately handcrafted. What counts is performance. The name stands for performance. TIMBAER is performance.



Spring Activities in Zug Region: Embrace the Blossoming Season

CONTRIBUTED BY ZUG TOURISMUS

In spring, when the cherry, apple, and pear trees adorn themselves in their delicate flower dresses, it's time to shake off the winter blues and embrace the vibrant outdoors. The blooming Zugerland, the quaint old town alleys, and the awakening lake promenade eagerly await your exploration.



Cherry Hikes

What better way to celebrate the season than with a leisurely ramble through the blossoming landscapes of Zugerland? As the cherry, apricot, apple, and pear trees burst into bloom, embark on tours from Zug to Menzingen, Zug to Goldau, or around Zug to Oberwil. Our "Chriesitelefon" informs you when the trees are in full bloom.

Other Hikes & Walks

Embrace the diverse natural beauty that Zug offers, from serene lakeshores to rolling hills and distant Alpine peaks. Explore the historic old town, discover mystical sites like the Höllgrotten or the Sihltobel, and witness unparalleled sunsets. With smiles on their faces, locals and visitors alike revel in the freedom and tranquility of the picturesque landscapes.

Markets

The city of Zug has had market rights since the Middle Ages. Since then, markets have been held regularly on the Landgemeindeplatz. At the colorful weekly markets, you will find fresh vegetables and sweet fruits from the region, regional cheese, flowers and other fresh products.

Cycle Routes

Pedal your way through Zug's scenic routes, winding around the lake, through charming villages, and up into the nearby mountains. Whether you prefer velotouring, gravel, road biking, or mountain biking, there's a route for every cyclist to enjoy.

Minigolf

For family-friendly fun, head to the miniature golf courses in Zug, Cham, Rotkreuz, and Unterägeri. Enjoy a leisurely game amidst the lush greenery from spring through autumn.

Playgrounds

Entertain the little ones at Zug's public playgrounds scattered throughout the canton. Let the kids burn off energy while parents relish the fresh spring air.

Indoor activities: Rainy weather tips

Cloudy weather? No problem. We have put together a selection of activities for you that will keep you in a good mood whatever the weather. Soothe your senses at Mineralbad & Spa Rigi Kaltbad, where thermal baths and spa treatments offer relaxation amid winter's chill. For a different aquatic experience, take a dip in Ägeribad, the perfect place to thaw out and unwind. Alternatively, browse through the historical and contemporary Zug museum landscape during a cold day.

Spring in Zug beckons with a plethora of activities to suit every taste and interest. So, lace up your hiking boots, dust off your bike, and embrace the season's splendor in this picturesque Swiss paradise.

Discover all Zug Tourismus tips for the springtime:

zug-tourismus.ch/en/fruehling-inzug

Cherry Blossom Hotline "Chriesitelefon": +41 41 511 75

Socio-Economic Heritage of Zug

CONTRIBUTED BY ULRICH STRAUB, CHAIRMAN OF THE LORZE INDUSTRIAL TRAIL ASSOCIATION, ZUG

Zug - a miracle without history?

Zug not only has some exceptional scenery, breathtaking sunsets, two wonderful lakes for swimming, some

excellent restaurants, low taxes and almost unaffordable property prices, but also a remarkable history, especially in terms of economic development over the last 200 years.

But: this economic development of the canton is little researched! The whole world, including our neighbouring canton of Zurich, criticises Zug, but only a few people know its history.

One example: Zug is described as a tax haven (NZZ 20.6.2023): "Many people are upset about Zug's tax policy. But their money is gladly accepted everywhere" 1).

Or the Financial Times of 26 January 2022: British journalist Sam Jones, who lives in Switzerland, descri- bes Switzerland as a *«murky dark place»* and *«Tiny Zug was once an innocent sort of*



Picture 1: Source NZZ

place, known for its baking nuns, half-timbered houses and a kirsch-soaked torte favoured by Audrey Hepburn. Then it became a low-tax paradise and a magnet for corporate letterboxes: home to Glencore and other, even less cuddly behemoths" 2).

The lack of economic history studies on Zug is striking; the last macroeconomic study was written in 1960 under the title "Die Wirtschafts- und Bevölkerungsentwicklung des Kantons Zug 1850-1960" by Rolf Brandenberg.

Fortunately, sources from private and public archives have been analysed in recent years, making it possible to piece together an approximate picture. At the same time, however, this also means that no comprehensive economichistorical analyses of the canton exist. This article in no way claims to make up for this – it is merely an overview of what is already known. This historical overview of the development of Zug has been gathered, by chance or on purpose, by the grandson of two Zug industrialists in his capacity as the former secretary of the IG-Wirtschaft Zug, forerunner of the Zug Chamber of Commerce, and president of the Lorze Industrial Trail Association over the many years.

Zug - economic development

In the 15th century, the territorial sovereignty of "Stadt und Amt Zug" began to take shape to the extent of the later canton. Today, the canton has an area of approx. 240 km2 and a population of approx. 130,000 inhabitants. While only 17,500 people lived here in 1850, then the number doubled to 34,000 by 1930, rising to 68,000 in 1970 and 100,000 in 2000. This shows the rapid development of the last 100 years, which can undoubtedly be attributed to industrialisation. Around 1900, 60 % of employees worked in the secondary sector. Despite the crises and setbacks that Zug's industry experienced, industrialisation formed the basis of a previously unattained level of prosperity. More and more people could afford vehicles and more living space. Appliances that make everyday life easier, such as the washing machines from V- Zug, would be unthinkable without industrialisation.

But first back to the beginning, when agriculture and mercenaries were the basis of local existence. The mercenary



trade, or "foreign services" as it was also known, which flourished from the 13th century onwards, was Switzerland's second most important economic sector for centuries - after agriculture. At times, every tenth Swiss citizen fought in a foreign army. For the upper classes, this brought contact with foreign countries and access to the textile and salt trade. Both were reserved for the upper classes, but the salt had to be loaded, transported, weighed, packaged and delivered, thus offering smaller income opportunities. The textile cottage industry, yarn spinning, which was made from coarse fibres such as linen, animal hair or later cotton and silk, began at the end of the 17th century and provided the rural population in the Zug mountain regions with a modest income. Patricians from the town of Zug, who in the 18th century were involved in the silk trade, salt trade, mercenaries and successful operations in the spinning

industry, achieved prosperity and prestige. As military entrepreneurs, they supplied princes and kings of the neighbouring states, as well as the Pope with mercenary troops, commanded them or had them commanded by loyal officers.

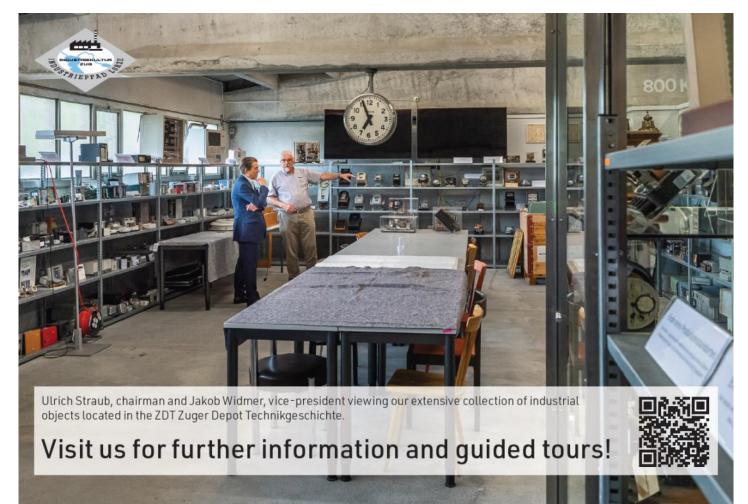


Bild: fotozug.ch



The Zugerberg Finanz Trophy is a sports event designed to encourage walking, running, and other outdoor activities among the population of Zug, Switzerland. It features permanently established timing tracks for a variety of sports, including running, walking, Nordic walking, orienteering (OL), road biking, mountain biking, gravel biking, and e-biking. Participants can start at any time and as often as they wish, engaging in these activities for free. This initiative not only promotes health and fitness but also provides an inclusive, accessible sporting opportunity for people of all ages and skill levels (Zugerberg Finanz Trophy).

Founded: 2005 (UN Year of Sport) Initiator: Carpediem sports club, Reto Benz Goals: Enabling movement and joy of life What: <u>https://www.zugerbergfinanz-trophy.ch/was/</u> How: <u>https://www.zugerbergfinanz-trophy.ch/wie/</u> When and where: <u>https://www.zugerbergfinanz-trophy.ch/wann-wo/</u> Source: Reto Benz, Initiator Rankings: <u>https://www.zugerbergfinanz-trophy.ch/overall-ranking/</u>

Industrial Heritage of Zug

CONTRIBUTED BY ULRICH STRAUB, CHAIRMAN OF THE LORZE INDUSTRIAL TRAIL ASSOCIATION, ZUG

The first phase of industrial development 1830

The first industrial development in the canton of Zug began in 1830, somewhat later than in the canton

of Glarus, Zurich or eastern Switzerland, but no less intensive. The emerging mechanical textile industry utilised water power and several spinning mills were built along the Lorze. Construction of the first spinning mill in Unterägeri began in 1834. The first mill wheel was manufactured in the forge of the founding family Henggeler in Unterägeri. In 1836, the first 1,200 spindles began to whir. The capacity was quickly expanded and a few years later there were already 40,000. Further foundations followed: the Neuägeri spinning mill (1846) and the Baar spinning mill (1853) (Picture 2), at times the largest textile company in Switzerland with 60,000 spindles. This was followed by weaving mills in Kollermühle (1852) and Hagendorn (1863). In the zenith of the textile industry, in the second half of the 19th century, 120,000 spindles were in operation

for yarn production in the small canton of Zug, around 10% of all spindles in Switzerland. Weaving mills, on the other hand, remained insignificant. Work went on around the clock. The Cham paper mill (1657) (Picture 3), founded as a craft business, also benefited from hydropower with the installation of paper machines from 1840.





Picture 3: Cham paper mill, Source: Lorze Industrial Trail. Zua Picture 4: Lower half of the picture: "Inducta AG", left side of the picture: Untermühle today known as "Orris Speisefette", Source: Lorze Industrial Trail, Zug

The second phase of industrial development 1880

A second phase of industrialisation followed from around 1880, during which time the Zug waterworks (1890) and the first power stations for generating electricity on the Lorze in Baar were built. The electricity generated by hydropower also enabled companies to be located far away from flowing water. The focus shifted to the metal and electrical industry in the town of Zug. With the well-known companies Metallwarenfabrik Zug (1880) (Picture 5), Landis & Gyr (1896), Glühlampenfabrik (1898), which later produced electrical clock systems as a subsidiary of Landis & Gyr "Inducta AG" (Picture 4) on Baarerstrasse, and Verzinkerei Zug (1913, today V-Zug), as well as the fully automatic, electric lower mill built in the style of a neo-Gothic castle in 1897 (Picture 6). This magnificent building still stands today, not far from the railway track on Feldstrasse.



Picture 5: Metalware factory Zua, Source: Oskar Rickenbacher Picture 6: Untermühle 1897, Source: Lorze Industrial Trail, Zug

Technical progress, the optimization of the Lorze's hydropower through structural measures and the resulting rapid industrial development led to a high demand for labour and an unprecedented influx of workers from Switzerland and abroad. The Baar spinning mill alone employed 500 workers.

New branches of industry also emerged outside the city of Zug, such as the "Anglo-Swiss Condensed Milk Company" in Cham. In 1866, the Page brothers from Illinois, USA, founded a condensed milk factory that filled and sold longlife milk in cans. The production machines and methods came from the USA. The "Milchsüdi" (Picture 8), as it was popularly known, was a great success. In 1905, after the death of George Page, the company merged with Nestlé,

which still has one of its two headquarters in Cham today.



Picture 7: Source: Office for the Preservation of Monuments, City of Zug. In 1938, this part of town was characterised by industry: No fewer than nine factory chimneys are recognisable on this side and four on the other side of the railway line. The best-known companies were Landis & Gyr, Metallwaren- fabrik, Destillerie Etter, Inducta and Untermühle. At that time, most Zug resi- dents worked in industrial companies. Around 45



The success of Zug's industry

CONTRIBUTED BY ULRICH STRAUB, CHAIRMAN OF THE LORZE INDUSTRIAL TRAIL ASSOCIATION, ZUG

Technical progress

Technical progress, the optimisation of the Lorze's hydropower through structural measures and the resulting rapid industrial development led to a high demand for labour and an unprecedented influx of workers from Switzerland and abroad. Baar spinning mill alone employed 500 workers.



Picture 8: "Milchsüdi", Source: Lorze industrial trail, Zug Picture 9: Tram depot Postplatz, Source: Lorze industrial trail, Zug

Picture 9: Tram depot Postplatz, Source: Lorze industrial trail, Zug

New branches of industry

New branches of industry also emerged outside the city of Zug, such as the "Anglo-Swiss Condensed Milk Company" in Cham. In 1866, the Page brothers from Illinois, USA, founded a condensed milk factory that filled and sold long-life milk in cans. The production machines and methods came from the USA. The "Milchsüdi" (Picture 8), as it was popularly known, was a great success. In 1905, after the death of George Page, the company merged with Nestlé, which still has one of its two headquarters in Cham today.

The success of Zug's industry

The success of Zug's industry is probably based on a mix of different locational advantages, on the one hand its geographical location on the north-south axis in the centre of Europe, and on the other hand its ideal topographical location with the Lorze river as a source of energy. However, this development would have been inconceivable if the infrastructure had not been expanded at the same time as industrialisation. The expansion of the railway network, the tramway (Picture 9), bridges (Picture 10) and roads was essential for transporting goods and personnel. With the opening of the Gotthard tunnel and the connec- tion from Zurich to Zug and on to Arth-Goldau and northern Italy, export trade intensified massively.

Proximity to Zurich

An important aspect of Zug's positive economic development was its proximity to the commercial and financial centre of Zurich, while at the same time maintaining its political independence. Companies in Zug were often founded with knowledge and money from the neighbouring canton of Zurich. The early publishing entrepreneurs in the textile industry were mostly from Zurich – the Cham paper factory owed its rise to the Vogel family of entrepreneurs from Zurich and the Zug metal goods factory was an associ- ation of merchants from Zurich and Zug under the leadership of Oskar Weber. Later factory pioneers - such as those of Landis & Gyr, once Zug's largest employer (Picture 11) – were also were also reformed entrepreneurial entities from Zurich. Oskar Weber, a Zurich department stores' founder and industrialist, and a Basel industrialist, Oscar Straub, were the godfathers of the galvanising plant. As there was no major bank in Zug until 1891 (when Zuger Kantonalbank was founded), financial transactions in Zug were mainly conducted via Zurich banks.

Political Skill of Zug

In addition to the important source of energy, the Lorze, and the favourable location, the political skills of Zug's upper class probably also played a role. Over the past 100 years, they have been able to skilfully position the small, initially very poor canton economically and politically between Catholic, conservative central Switzerland and the powerful, reformed city-state of Zurich with a lean administration and moderate tax policy.



Picture 10: Lorzentobel bridge, Source: Lorze Indust- rial Trail, Zug

Picture 11: Landis & Gyr 1971, Source: Landis & Gyr Archive, Archive for Contemporary History ETH, FA-19500

Verein Industriepfad Lorze, Lüssiweg 37, 6300 Zug, info@industriepfad-lorze.ch, www.industriepfad-lorze.ch

The success of Zug's industry

CONTRIBUTED BY ULRICH STRAUB, CHAIRMAN OF THE LORZE INDUSTRIAL TRAIL ASSOCIATION, ZUG

After the Second World War

Zug's previous success continued in full force after the Second World War, initially in the rapid growth of the manufacturing industry. Landis & Gyr became a global corporation with 25,000 employees, V-Zug boomed in Switzerland and the medical equipment manufacturer Roche recorded double-digit growth figures. This was followed by countless new start-ups and relocations from a wide range of industries, trade and services, particularly from Germany and the USA. The consequences were a housing shortage, mobility problems and a lack of infrastructure. When the industrial crisis hit in the 1970s, it became clear that Zug was doing very well with its mix of sectors and the growing trade and service industry, and that the economic downturn was only short-lived. The canton coped well with this and subsequent crises - what remains to this day is a housing shortage, large commuter movements, congested roads and a shortage of highly qualified labour.

Conclusion

A quote from the monument conservator Heinz Horat in the 1980s describes well what we feel about Zug's industrial



history in view of the imposing contemporary witnesses, the large industrial plants that were now empty and were to be demolished:

"No other canton in Central Switzerland opened up to industrialisation so early and so consistently. The proximity to the industrial, financial and labour market of Zurich was an important factor. In addition, there were some personalities in Zug whose deeds are still impressive today. They brought liberalism to the agricultural canton as a new political force. Their cosmopolitan entrepreneurial spirit and the international relations cultivated over generations are ultimately responsible for the development that has reoriented Zug economically over the past fifty years».

Literature mentioned:

1) https://www.nzz.ch/schweiz/die-schweiz-haengt-am-tropf-des-kleinen-kantons-zug-bald-zahlt- die-steueroase-mehr-in-denfinanzausgleich-als-das-stolze-zuerich-ld.1742491

2) https://www.ft.com/content/b827f5c4-1278-4e36-8c5e-e450a325c16f

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On the Origin of Tourism in Canton Zug 1884-1914

CONTRIBUTED BY HELENA LUSTENBERGER, ZIWC

When foreigners think of Switzerland as a tourist destination, they might think of the Rigi, Lucerne, Interlaken, Vevey and so on, but how many think of Zug as a destination?

And would you have guessed that tourism first came to Aegeri before it discovered the rest of the canton? Mark Twain and Queen Victoria popularized the Rigi but F Scott Fitzgerald's doomed hero, Dick Diver in 'Tender is the Night' (1934) opens a clinic in Aegeri (where the local language was apparently French in those days!).

So, how did tourism come to our small but beautiful canton?

From 1844, rail travel gradually replaced the less comfortable and more expensive stagecoaches, to transport not only people but also goods, a development which led to a general economic upswing, thus stimulating the expansion of infrastructure such as



roads and funiculars. Central Switzerland's lakes and mountains attracted tourists from all over Europe and those wishing to expand their horizons and/or escape the cholera at the end of the 19th Century. The St. James-Compostela pilgrimage route, which passed through Zug and Cham, raised the profile of these small towns to walking pilgrims.

A crisis in the silk industry and some cottage industries caused by industrialisation and emigration in the early 1880s prompted local doctor Hürlimann to initiate a Verein with the aim of beautifying and promoting Unteraegeri, so in 1884, the 'Verschönerungsverein' was born. This also attracted patients for his children's clinic and local Kurhäuser (health spas) for those who wished to benefit from healing waters, whey and milk. Soon, the Verein helped found a steamship company and in 1902-8, supported the building of the monument at Morgarten, which attracted school classes, other clubs and guests. To facilitate travel, the Verein also strongly encouraged the building of a bridge in 1910 over the Lorzentobel (Lorze gorge) and then a tramline in 1913 to run over it).

Between 1900 and 1914, the tourism industry in Switzerland flourished and many small 'beautification' and marketing societies were established in canton Zug. These initiatives were taken up by local entrepreneurial businessmen which led to the creation of parks, bathing establishments (Badeanstalt or Badi), promenades with benches to rest, rowing boats and open-air summer festivals. By 1908, six of the eleven Zug Gemeinde had their own tourist organisations, putting up traffic and Wanderweg (hiking trail) signs. The economic crisis of the Thirties prompted the 'Ennetsee' regions of Risch, Cham and Hünenberg to start promoting their own interests in 1936.

Alpine tourism, which began at the end of the 18th Century, had long since led tourists and adventurers through the Zug area en route for the Rigi and Lucerne but in 1848, there were still only two guesthouses in Zug: the Hirschen and the Ochsen, where Goethe stayed. The boom in road, rail and lake transport and the opening of the Vitznau-Rigi cog railway in 1871 further boosted the tourism industry. By 1870, there were two hotels on the Zugerberg, the Felsenegg and the Schönfels, the latter even housing Queen Wilhelmina of the Netherlands on a visit in 1898. The catastrophe in Zug of 1887 (Vorstadtkatastrophe – see Connect! Magazine May/June 2023 archive) had also made Zug internationally famous.

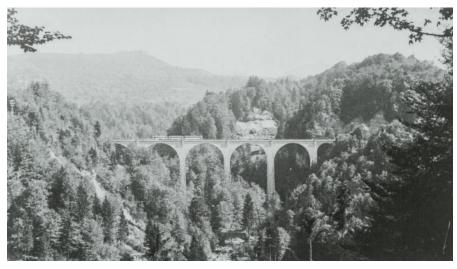


On the Origin of Tourism in Canton Zug 1884-1914

CONTRIBUTED BY HELENA LUSTENBERGER, ZIWC

So, it was on the initiative of local businessmen, hotel owners and the like, that the Zug area acquired its tourism infrastructure. The main marketing strapline was 'Ruhe and Erholung', or 'peace and quiet and recuperation', in contrast to better-known tourist destinations with their casinos, bathing establishments, dances and commercialism.

By 1890, Zug had its own 'beautification' Verein, which also encouraged local residents to keep the streets clean. From 1892, the Verein organized a lake festival with fireworks, music and evening boat trips on the lake, which proved very popular with local residents and in 1912, there was even a show with airplanes, a great attraction.



At the turn of the century, winter tourism began to develop, with skiing and sledging down the Zugerberg, facilitated by the inauguration of a funicular railway in 1907, an ice rink at the Allmend in 1912 and the Zug railway station in 1893. The tourist agencies produced posters, postcards, brochures, guide books and even stamps to promote the region.

The authorities in Zug seem to have had a rather ambivalent attitude to tourism in their town. On the one hand, it brought prosperity, but it also entailed costs, which they were keen to leave to local businessmen and innkeepers to cover. The businesses argued that tourism brought jobs and promoted local industries but the authorities seemed more worried about 'law and order' and discouraged 'Fremde' or non-locals from staying more than 14 days without proving their respectability (!). They wanted the rights and property of landowners respected and discouraged outdoor festivals, especially on Saturday nights, which might disturb the Sunday peace. The 'Polizeistunde' or curfews had to be respected. There were complaints about seasonal workers cluttering up park benches. However, the local authorities did contribute in 1895 towards the costs of a small chalet on the Kolinplatz which provided typical tourist information such as train times, accommodation and sight-seeing. This quickly became popular with local residents, who consulted it on such diverse topics as taxes, housing and kindergartens.

In the years leading up to the First World War, it was the various local tourist offices in canton Zug who fought for better roads, trams and general infrastructure, financed largely by local businessmen and then by local authorities with taxpayers' money, on which they had to successfully vote.



In 1995, the Zug tourist office acquired professional premises and in 1997 was named Zug Tourismus, which continues to promote the interests of Zug as a tourist destination, popular with locals and visitors alike. It is still run as a Verein or club and its board members hail from tourism, business and politics though open to members or partners from all walks of society.

Source: Tugium 39/23, Sonne, Molke, Parfümwolke 1997

Cultural Landscape of Zug

CONTRIBUTED BY EVA KASSER, CITY OF ZUG CULTURE DEPARTMENT

THE CITY OF ZUG'S PROMOTION OF CULTURE - AIMS AND AREAS OF IMPACT

The aim of the City of Zug's cultural promotion programme is to preserve the intangible and tangible cultural heritage and to promote cultural creation, cultural education and cultural experience in all its diversity. Openness to the new does not exclude the cultivation of the traditional. Cultural activities that show potential for trans-regional impact are supported in their endeavours. For more information, please have a closer look at the Culture Department's <u>cultural strategy</u> (in German) for the years 2022-2032.

Some of the upcoming projects and areas of activity include:

SURVEY ON MUSEUMS AND EXHIBITION SPACES IN THE CITY OF ZUG

We are taking a closer look at the potential of Zug's museum landscape and the art museum "Kunsthaus Zug". Help us to make the city's museum offer more interesting and more accessible. Participate in our survey now via <u>Stadt</u> <u>Zug | E-Mitwirkung (mitwirken-zug.ch)</u> in English or German. The **submission deadline is on Monday, 8 April 2024**.

FREE GUIDED TOURS "ART IN PUBLIC SPACE"

Explore the extended range of free guided tours "Art in public space" (KiöR) in 2024 in German, English, French and Mandarin, as well as for families with kids and people with disabilities. The walks take part in all weathers and don't require a registration. Please note the different weekdays, times and starting points <u>here</u>. Please, find all information on the different art mediators and their backgrounds <u>here</u>.

TANDEM 2024 - ZUG SHOPS BECOME STUDIOS AND REHEARSAL SPACES

From 1 June to 29 June 2024, the focus will be on cultural creation and retail in Zug city centre. For this purpose, part of the shop space will be converted into a studio or rehearsal room and the artistic work processes will be made visible and tangible for customers.

POP-UP ART LIBRARY AT THE 10TH ZUG ART NIGHT 2024

Works **by** eight artists who have a connection to the city of Zug will be available on loan to the public as part of the 10th Zug Art Night. Enjoy a drink with the artists at the library Zug on Saturday evening, 28 September 2024 and borrow a work or two for free for half a year.









- 1. Team Abteilung Kultur, photo Julia Magenau.
- 2. Zug's museum landscape, photo zvg
- 3. Free guided tours "art in public space", photo zvg
- 4. Tandem 2023, photo scharfsinn
- 5. Pop-Up Art Library 2022, photo Selina Nauer



English

Survey on museums and exhibition spaces in the city of Zug

Help us to make the museum offer better, more interesting and more accessible. Participate in our survey now.



ZUGERBERG FINANZ



INVITATION How Fit is Your Swiss Pension?

Theme:	Pension Pillar II system & 3a portfolios, Pension Capital Withdrawal impact, the "portable pension" and performance expectations based on THE real returns. Join us to refresh your knowledge on Swiss pension system's recent laws, understand Vested pension options and see our Zugerberg Finanz philosophy.	
Date:	May 23, 2024	
Time:	18:30 – 20:30 p.m. Presentation followed by Q&A and light dinner.	
Speakers:	Timo Dainese, Founder and Managing Partner Tania Mobayed, Brand Ambassador & Sr. Advisor Expat Desk Thomas Aregger, Private Clients & Pension Expert Prof. Dr. Maurice Pedergnana, Chief Economist and Managing Partner	
Place:	Zugerberg Finanz, Lüssiweg 47, 6302 Zug	
RSVP:	Latest by May 14, 2024, limited seating.	



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Best Asset Manager In Switzerland 2023, 2020, 2019, 2018 (1" place) 2022, 2021 (3" place)

BILANZ



Private photovoltaics in Switzerland – Looking ahead - especially upwards

CONTRIBUTED BY CASHA FRIGO AND ANJA BECK, MANAGING PARTNERS E&V ZUG PROPERTIES AG

While there were only a few at first, the panels on roofs are now spreading more and more across the country: In many cases they are not exactly an eye-catcher, these mostly shiny black and silver rectangular panels. But since the advent of in-roof systems that are indistinguishable from a conventional tiled roof, they no longer give any cause for complaint in terms of appearance: we are talking about photovoltaic systems. Photo how? A look at the Swissolar website provides information: "Photovoltaics (PV) is the direct conversion of radiant energy into electrical energy using solar cells. The underlying physical principle is the photoelectric effect. The direct current generated is usually converted into alternating current by an inverter and can be used in the building itself or fed into the public power grid. Solar cells therefore convert sunlight into electrical energy - without waste, noise or exhaust fumes." This is catching on: the use of photovoltaic systems is becoming more important for electricity generation in Switzerland from year to year. In 2022, solar accounted for 6.76 per cent of Switzerland's total electricity consumption.

Whenever the topic of "energy" comes up, whether in connection with rising demand, dwindling supply or climatedamaging production, there is always talk of photovoltaics as the shining light of the new renewables (energy sources). After all, renewable resources such as sun, wind and water need to be utilised in order to meet the increasing demand for energy and limit the effects of climate change. Where, if not first on a small scale and in each individual's own home. This is also possible in your own home: photovoltaics is one of the most remarkable technologies for producing sustainable energy that every property owner in Switzerland can utilise. It's not just the environment that benefits: photovoltaic systems can also pay off for you as the owner. By using your cheaply generated electricity, you can counteract rising energy costs - and you can store the remaining electricity for a later date in constantly improving batteries or in your family's own e-car. It is also possible to feed it into the public grid - for a fee. Just as a parenthetical remark and before a gold-digger mood breaks out: For amortisation reasons, it is never worth building an oversized PV system just to get rich from the electricity fed into the grid. The tariffs are rather low and range from CHF 0.20-0.26 per kwH, depending on the electricity company. In Switzerland, there are special subsidies for property owners who decide in favour of sustainable electricity generation. As a general rule, the more electrici-



ty you use in your household, the quicker your investment



system will pay for itself.

Costs, value and effect

Generating energy using photovoltaic systems is significantly cheaper than purchasing electricity from the public grid. But that's not the only reason why many homeowners in Switzerland are opting for photovoltaics: Since 2018, operators of small and large systems have had the opportunity to apply for a **one-off subsidy**. The amount of the subsidy depends on the output of the photovoltaic system around 20 per cent of the respective investment can be covered. Switzerland made around **CHF 600 million** available for this purpose in 2023. Before you apply for such a subsidy, you should bear in mind that it counts as taxable income. However, as long as you receive the subsidy in the same tax period in which you invested in the photovoltaic system, you can deduct the subsidy amount as a reduction.

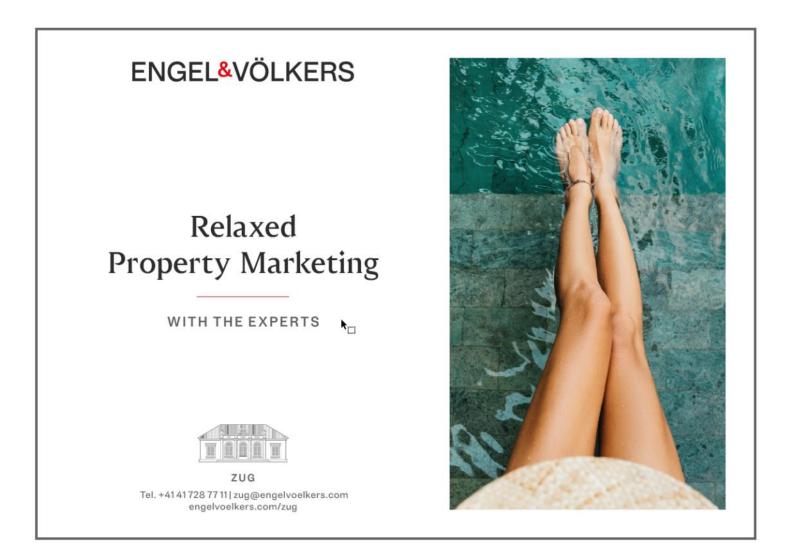
Before you install a photovoltaic system for your property, you should seek **professional advice** according to your individual circumstances. The size and output of your system depends largely on the conditions of your roof - for example, it is important to analyse the **size**, **pitch**, **orientation and shading** of your roof surface in order to determine the expected electricity yield. To determine how many photovoltaic modules you need, you should also know your **energy requirements**. You can find out your average consumption from your energy supplier's annual bills.

Installing a PV system can also have a positive impact on the potential sale of a property at a later date. Many potential property buyers attach importance to **environmentally friendly building technology** in order to reduce their CO2 footprint. As energy costs make up a significant proportion of the running costs of a house and are also subject to regular fluctuations, the use of sustainable electricity generation is usually very attractive to prospective buyers.

Whether you want to install your photovoltaic system as part of **modernisation measures** on your existing property or on the roof of your **new-build project** : Engel & Völkers will be happy to put you in touch with specialised experts to clarify any unanswered questions.

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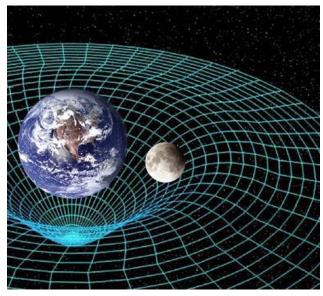
You may contact me via: e-mail: andre.kudelski@kudelski.ch Mobile +41 79 236 24 40. Languages: English, French, German

Measuring gravity with small masses

CONTRIBUTED BY DR. ALAN CATTELL, IMCZ MEMBER, ZUG

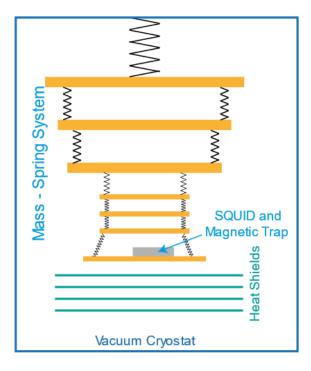
Towards quantum gravity?

Of all of the four main forces of nature, gravity is the weakest and the most enigmatic. Our current best understanding of it comes from Einstein's general theory of relativity. This explains the force as a curvature of space-time - as shown schematically in the 2D diagram right. The theory has been experimentally validated in several ways, not least by the detection of gravitational radiation. However, we see the effects of gravity more in large-scale phenomena. Unlike the other three forces (electromagnetic, strong nuclear, weak nuclear), it has so far proved to be impossible to reconcile gravity with quantum effects at the microscopic level. Although there are many theories / ideas about quantum gravity, there is absolutely no experimental evidence to favour any of them. That's due to the immense difficulty of measuring the incredibly weak gravitational forces acting on small objects. Recently however, there has been some work which has successfully made some first steps in the this direction.



Measuring gravity with mg masses

A team from Leiden Institute of Physics with support from the Universities of Trento and Southampton have been looking at the possibility of using levitated mg masses near absolute zero temperature to detect very small gravitational effects^[1].



The basic principle of their detection methodology is that a small magnet (0.25 x 0.25 x 0.75 mm) is levitated in a superconducting trap held below 100 mK (milli-Kelvin) in a vacuum. This is mounted in a cryostat using a complex arrangement of springs and plates to minimise susceptibility to vibration. The plates are designed to have different resonant frequencies to minimise the transmission of vibrations through the "stack". The concept is shown schematically in the drawing. The complete cryostat is fixed to a 25 tonne concrete block. To demonstrate the ability to detect gravitational effects, a wheel is mounted around 0.5 m from the cryostat with three 2.45 kg brass masses spaced evenly around the rim. As the wheel rotates, the gravitational force on the levitated magnet varies causing it to move by a tiny amount. As the magnet moves, the resulting change in magnetic flux is detected by a SQUID^[2] (a Superconducting Quantum Interference Device). A SQUID is a very sensitive magnetometer based on Josephson Junctions which is able to measure quanta of magnetic flux.

To perform a reliable measurement, the wheel is rotated at a constant speed and the detected flux is correlated with the rotational position of the wheel masses. In this way, the mechanical and electrical noise in the system can be dramatically reduced. With this

approach, the team were able to demonstrate sensitivity to gravitational forces in the attonewton range (10⁻¹⁸ N – one millionth of a millionth of a Newton).

While this experimental setup is far from being able to detect quantum gravity effects, it clearly demonstrates the detection of gravitational forces on tiny objects using superconducting levitation. With further development over the next years, it may well be possible to reach the necessary sensitivity to start to measure quantum gravity effects. If so, this would be a big step towards throwing some light on one of the major scientific puzzles of our time.

References:

1 Measuring gravity with milligram levitated masses - Science Advances, Vol. 10, No. 8

2 SQUID

Fluence World - British Al company finds success in Zug

CONTRIBUTED BY ANDREW SCHOFIELD, IMCZ AND DAVID SCHOFIELD, CEO FLUENCE WORLD LTD.

Artificial Intelligence (AI) startups are reshaping industries

Artificial Intelligence (AI) is reshaping industries with its ability to process and analyze data in ways humans alone cannot.

In 2018, Fluence Co-founder and CEO, David, gave a talk about their work supporting exam moderation in the UK. However, in 2020, COVID led to the abrupt cancellation of all UK exams, leading to force majeure cancellations on several contracts, and to a full-blown existential crisis for the fledgling company.

During this crisis, the founders moved to Zug to explore new markets and new industries. David and Jennifer were immediately impressed with the business culture, which achieves a happy balance between business friendliness and serious engineering.

Since then, the company pivoted into a more consultative role, supporting large companies with implementing complex AI strategies, and now boasts four Fortune-500 clients in three different industries: Pharmaceuticals, Insurance, and Legal.

With the onset of OpenAI and ChatGPT, many of the concepts David discussed in 2018 have become much more mainstream. However, it can still be difficult to understand the true commercial implications that this technology is having on real businesses. This article aims to demystify the disruptive impact that AI is having on multiple industries using Fluence's recent use cases to illustrate the practical applications and commercial potential of the technology.

The core capability lies in being able to discern cause and effect between company actions and commercial outcomes. For insurers, it means being able to discern qualitative risks that lead to higher probability of elevated loss ratios. For pharmaceutical companies, it means being able to discern which arguments and evidence are likely to maximize their level of access to different markets or ensuring that marketing communications are as impactful as they can be. For automotive companies, it means being able to discern audit risks in complex multinational supply chains.

Insurance Use Case

Insurance companies run on Loss Ratios. In more specialist contexts,

understanding overall risk is very difficult. There simply aren't enough examples of disasters to produce sufficiently robust actuarial models. Fluence received several hundred historic submission packs (the information submitted to insurers prior to pricing, containing policy wording, prior claims, engineering reports, prior litigation, etc). These submission packs contain an average of a million words. The team trained their models against the eventual incurred

topicality only: Band 3 Example output 1. There are repeated instances of water leaks and sprinkler line breaks across multiple locations, indicating a pattern of high water-related damages. This suggests a potential risk related to the quality of the plumbing systems across these buildings. 2. risks. There are multiple repairs in progress or completed, including water extraction, drywall repairs, carpet replacement, and sprinkler repairs. The frequency and cost of these repairs could indicate a higher risk of future instances. 3. An employee living in one of the buildings is satisfying fire watch. The presence of fire watch duties may suggest a heightened risk of firerelated incidents. 4. Certain properties, such as nave multiple incidents of water damage. This recurrence could indicate a greater risk associated with specific properties. 5. The policy mentions that it can be cancelled at any time by the insured, which may pose a risk to the insurer due to potential instability in coverage. 6. The occurrence of damage such as discoloration on the ceiling and texturing falling in a few places at certain properties may suggest a risk related to the overall building maintenance and age. 7. There are several instances of water extraction needed, pointing to consistent water damage issues and potential risk for more serious structural damage. 8. There are several properties where maintenance w able to repair leaks, suggesting a positive note in terms of risk mitigation. 9. There are several instances of burst sprinkler pipes and water leaks which have led to repairs and water extraction, indicating that the properties may be at risk for future

water damage. 10. Deductible policy is mentioned, suggesting that multiple deductibles may apply to a single occurrence. This could increase financial risk to the company in the event of a large-scale incident.

costs for each of the supplied policies to let the system learn which patterns in these submission packs lead to increased probability of risk. The model was then tested on a sample of 60 historic submission packs that the system had never seen. The model correctly predicted the eventual incurred loss ratio with 92% accuracy. The system is then able to synthesize the key risks and summarize the most salient information into short paragraphs, thereby allowing the insurer to adapt incorporate these qualitative risks into their decision-making process (see image). Once scaled across the organization, this capability demonstrated the ability to mitigate \$300m of qualitative risks beyond those discovered using purely actuarial methods.

The world is becoming increasingly data-driven, and those who can harness the power of AI will be better equipped to make informed decisions, streamline processes, and stay ahead of the curve. However, integrating AI into business processes can be a daunting task for companies. Problems include scale, choice of AI provider and which models to use, repeatability, auditability, and development speed. Fluence helps in all these areas, ensuring that companies can take advantage of AI technology without sacrificing transparency, accountability, or efficiency.

David Schofield (formerly David Hore) CEO Fluence World Ltd. <u>https://fluence.world/</u>



Fluence pitching at the Accenture FinTech accelerator in London

Regulatory loophole results in protein spiking and incorrect declarations

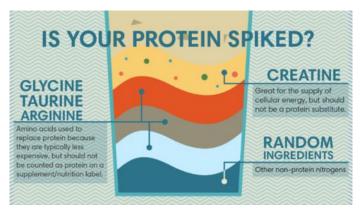
CONTRIBUTED BY REMO P. JUTZELER VAN WIJLEN, HEAD R&D SPONSER SPORTS FOOD

Ing. Appl Food Sciences, MAS Nutrition & Health ETHZ

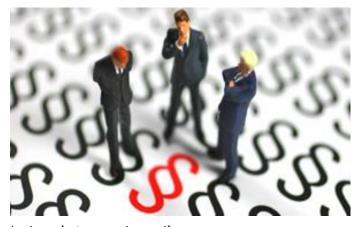
Determining the nutritional data for food labels is not as easy as a lay person might expect. The methods used to analyse and calculate the nutritional values are strictly regulated by the food authorities. The methods of analysis are prescribed for fat, protein and fibre, but not for carbohydrates. Of the latter, its content has to be calculated by subtracting the analysis values for fat, protein, fibres, ash (minerals) and water from the total sum. Because chemical analysis may have tolerances of up to +/-10% or significantly more, it becomes clear that nutrition facts cannot be looked upon as precise as a cake cut into several pieces fitting accurately into one whole. It is rather like cutting pieces from several cakes and trying to put those together to form a new cake and only approximately fitting together as one whole.

Now, regarding the declaration of protein content in food, regulatory bodies demand that manufacturers must use the so-called Kjeldahl method to analyse nitrogen (N), because it can be assumed that protein is the main source of the nitrogen in organic substrate detected by this method. The conversion from nitrogen to protein depends on the type of protein and, in particular, on its amino acid composition because some amino acids contain more nitrogen than others. For example, cysteine contains only one N atom whereas arginine contains four of them (see picture). Typical conversion factors, known as N factors, for food are around 6.38 for dairy, 6.25 for meat, eggs, and corn, 5.83 for most grains, 5.70 for wheat flour and 5.46 for peanuts. So far, so clear. However, the regulatory prescription follows a" one-fits-all" principle, and dictates a single factor of 6.25 for nitrogen to protein conversion, regardless of the protein source! The rationale behind is based on the assumption of an average, varied and balanced diet having a mixed protein profile as typically recommended to the public.

It is obvious that, using this assumption, the protein content on product labels of dairy food is faulty low, and that of plant proteins is overestimated. The situation is particularly irritating because in processed food, the precise protein content of the ingredients is mostly known, either by



analysis of the single ingredients with accurate nitrogen conversion factors, or by means of other methods such as hydrolysis of a protein and analysis of its amino acid con-



tents using accurate methods (e.g. HPLC). However, due to the mentioned regulatory restrictions an obviously less accurate protein value has to be declared on the label by law!

Furthermore, the current method of determining protein content via nitrogen conversion results in a legal loophole because it cannot



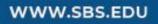
differ between the source of nitrogen. The current situation allows protein content to be calculated from any source of nitrogen, including non-protein sources, such as creatine, glycine, taurine and other non-proteinogenic amino acids. The presence of non-proteinogenic nitrogen leads to faulty high "protein" values and labelling. Of course, the intentional addition of non-proteinogenic nitrogen sources and knowingly counting it as protein, so-called protein "spiking", is forbidden.

However, intentionally or not, the inclusion of nonproteinogenic nitrogen in the calculation and declaration of protein content in foods still is commonplace, either knowingly neglected by food operators or due to lack of expertise. On the other hand, food manufacturers are obligated to knowingly declare faulty protein values by law.

The impact of faulty protein labelling on food due to this situation is not particular to the sports nutrition market, but affecting the food industry more broadly as protein consumption became mainstream, and using the EUapproved health claims for growth and maintenance of muscle mass, as well as protein's importance on overall health and the elderly, turns it also to an issue of public health interest.

In conclusion, regulatory bodies should discuss and agree to define more suitable methods to reflect true protein content in food. This should include the possibility to use sophisticated analysis methods able to analysis single amino acids' content, and/or single ingredients analysis using correct N factors.





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Personal Branding – Buzzword or Profile Enhancement?

CONTRIBUTED BY RICHARD BESWICK IN DISCUSSION WITH GPT4

The Art of Personal Branding: Crafting Your Unique Story

In today's interconnected world, personal branding has transcended the confines of corporate moguls and industry leaders to become essential for everyone. It's a powerful tool that defines how you present yourself to the world, both professionally and personally. But what is personal branding, and how can you cultivate it to open new doors and opportunities?

Personal Branding Defined

At its core, personal branding is the practice of marketing yourself and your career as brands. It's an ongoing process of establishing a prescribed image or impression in the mind of others about an individual, group, or organization. Your personal brand is a unique combination of skills, experiences, and personality that you want the world to see. It's about carving out your niche, standing out from the crowd, and telling your story in a way that resonates with others.

Why It Matters

Personal branding is more than just a buzzword. It's a crucial part of your professional journey. It allows you to showcase your unique value proposition and connect with likeminded individuals, potential employers, or clients. A strong personal brand can elevate your credibility, increase your influence, and position you as an authority in your field.

How to Build Your Personal Brand

Know Yourself: The foundation of personal branding is authenticity. Identify your strengths, passions, and the values that drive you. Understanding what sets you apart is the first step in communicating your brand to others.





Define Your Audience: Know who you want to reach and understand their needs and challenges. Tailoring your message to your audience ensures it resonates and creates meaningful connections.

Communicate Consistently: Whether it's through a professional blog, social media channels, or networking events, consistency in your message and presence is key. Consistent communication builds recognition and trust with your audience.

Network Purposefully: Building a strong network is vital. Connect with individuals and groups that align with your brand values and goals. Remember, networking is a twoway street; focus on how you can add value to others.

Seek Feedback: Continuous improvement is part of personal branding. Seek constructive feedback from peers, mentors, or through professional development opportunities. It's a way to refine your brand and adapt to changes in your industry or audience.

The Journey Ahead

Personal branding is not a one-time effort but a journey of growth and evolution. It requires patience, persistence, and a proactive approach to learning and adapting. As you navigate your career path, remember that your personal brand is your story to tell — make it compelling, authentic, and unforgettable.

By embracing the art of personal branding, you position yourself not just for success, but for a career that reflects your true passions and potential. Start crafting your unique story today and open the door to endless possibilities.

Conversations and information provided by ChatGPT, an artificial intelligence language model developed by OpenAI, as of March 2024.

The Power of Human Connection in a Digital Age CONTRIBUTED BY CATHY NEWMAN, CONSULTANT, FMZ, ZUG

In an era dominated by digital communication and virtual interactions, the value of genuine human connections cannot be overstated. This holds especially true when considering the job market in Switzerland, where personal relationships and networking play a crucial role.

Call me a "boomer", which my 16-year-old son often does whilst simultaneously snatching my phone out of my hand to show me how to do something, but I prefer to engage in person, not as a head in a screen. Rightly or wrongly, I believe that the information we collect and present in the present is much more valuable than the image we can portray (and manipulate) online.

In Zug, as with most places, the saying "it is not what you know but who you know" is significant. And as foreigners we recognise that being a newcomer in the local network is a challenge.

I know this very well through my work and from personal experience when I landed in Zug over 20 years ago. When I see the subject "stellensuche" in my consultation appointments, my heart sinks as I know it will be a mix of consultation, counselling and commiseration. The demand for appointments about finding work is such that we have an annual event in English "Back 2 Work" dedicated to the subject.

The full day seminar aims to tackle the subject from all sides. Providing information about Swiss residence and employment law and cultural differences, personal branding through digital media, updating your CV and interview skills and what is different about the Swiss job market. But what it also creates during the day is what I call the "circle of trust". A network of people who develop a genuine trusted relationship throughout the day by sharing vulnerabilities and seeing that their struggle is neither unique or due to anything they lack professionally or personally.



Networking used to be a term that struck fear into my heart and I have seen those who use such events like a type of cattle market. Clubs like IMCZ and ZIWC provide a great platform for networking opportunities but, more importantly, an environment in which to cultivate real friendships. In the template I use for new arrivals, my "what to do-when you are new" handout, I always suggest joining the clubs to make new friends, learn the things no one tells you about at the start and, as an antidote to isolation.

So, while digitalisation has become an essential part of our lives -post covid, the real magic often happens when you step away from the screen and engage with people face-to-face. In Switzerland, where personal connections hold significant weight, investing time and effort into building and nurturing relationships is the key to a more fulfilling life and it might just be the missing link from your LinkedIn profile.



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New Year ... New LinkedIn Profile?

CONTRIBUTED BY TARQUYN CHESTER HUNTER

The dawn of a fresh year prompts introspection and goal setting in various aspects of our lives. While resolutions often centre around health and personal growth, how often do we consider our virtual personas, particularly our LinkedIn profiles? This overlooked facet, crucial for professional networking and career growth, deserves attention. So, is it time to give your LinkedIn profile a facelift? Let's be honest; most LinkedIn profiles are, rather dull. It's time to break free from the mundane and transform your digital presence to captivate your desired audience. Are you ready to make heads turn in your corner of the LinkedIn world?

The Power of LinkedIn Summaries

Your LinkedIn profile picture and headline serve as the initial handshake in the digital realm. However, for those seeking more than a cursory glance, it's the summary that needs to be the highlight the heart of your professional story. In the "About section" of your profile, this free-text box provides a canvas to paint a holistic picture of who you are. It's not merely a prelude to a job search; rather, it's an opportunity to define your career trajectory, articulate your ambitions, showcase the value you bring, and inject a dose of your personality. Yet, encapsulating all of this within the constraint of 2,600 characters demands thoughtful consideration and strategic crafting.

Crafting an Outstanding LinkedIn Profile Summary

Whether you're leveraging LinkedIn for outbound sales prospecting, career advancement, or networking within your industry, a robust LinkedIn Profile Summary is your key to unlocking opportunities. What elements constitute an effective LinkedIn summary that not only captivates but also leaves a lasting impression?

1. The Attention-Grabbing Hook:

Just like any compelling story, your summary should kick off with a hook that piques curiosity. It could be a fascinating anecdote, a unique perspective on your profession, or a bold statement that demands attention. For instance, rather than a conventional introduction like, "I am a salesperson in the automotive industry," consider a captivating start: "Yes, I'm a used car salesman (I know...), but I do it for different reasons than you think." This not only sparks curiosity but sets the stage for a memorable narrative.

2. Soft and Hard Skills with Panache:

Describing your skills doesn't have to be mundane. Instead of a straightforward declaration like, "I'm a website designer," infuse personality and purpose: "I help brands tell a unique story through beautiful website design." By adding a touch of uniqueness, you transform your skills from mere statements into compelling narratives.

3. Reader-Friendly Format:

A wall of text can be intimidating. Break down your summary into easily digestible chunks using bullet points and short paragraphs. This formatting technique ensures that your summary is inviting and encourages readers to delve into the details. After all, you won't achieve your career aspirations if recruiters aren't engaged with your story.

4. The First-Person Connection:

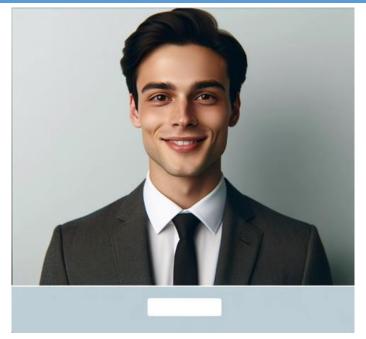
Adopting a first-person narrative makes your summary more relatable. Instead of sounding like a corporate bio, it transforms into a conversation. Your goal is to create an approachable and relatable persona that resonates with your audience.

5. Showcasing Accomplishments with Numbers:

Numbers are powerful communicators. Instead of a generic statement like, "Excelled at sales in my Canton," amplify the impact with specificity: "Top car salesperson in my Canton with CHF1.2M closed in 2022." Even if you didn't clinch the top spot, showcasing your achievements with numbers adds credibility and persuasiveness to your story.

6. Revealing Your Unique Personality:

In a sea of professional achievements, what sets you apart? It's



your personality. Use your summary to provide a glimpse into who you are beyond the professional realm. Whether you're the office comedian, an avid ski enthusiast, or someone with a quirky collection of 'Do Not Disturb' signs, share these facets. People connect with humans, not faceless professionals.

Bonus Tips for LinkedIn Success

Proofread to Perfection:

A typo in your summary can undermine the professionalism you seek to convey. Take the time to proofread meticulously or use a spell/grammar checker such as Grammarly. A flawless summary demonstrates attention to detail and reinforces your commitment to excellence.

Writer's Block? Use a Linkedin Summary Generator:

Crafting a LinkedIn summary that encapsulates your entire career and personality is undoubtedly challenging. If you find yourself grappling with writer's block, consider using a LinkedIn Summary Generator. These tools guide you through a series of questions to extract essential information, helping you create a draft based on your input, skills, and experience. However, always remember to review the generated content carefully, ensuring it aligns with your unique narrative.

Your LinkedIn Summary Canvas: A Personalized Approach

Your LinkedIn Summary is more than a routine exercise—it's an opportunity to shape how the professional world perceives you. It's an open canvas where you define your career trajectory and showcase what you bring to the table. Above all, it's a space to infuse a bit of your authentic self, allowing potential connections to see the real human behind the professional facade.

As we step into the New Year, take a moment to reassess your LinkedIn profile. Does it tell the story you want it to tell? Is it a true reflection of your professional journey and personal flair? Whether you're a seasoned professional or a recent graduate, the power of a well-crafted LinkedIn profile cannot be overstated. So, embark on this journey of self-presentation, and let your LinkedIn profile shine as brightly as your aspirations.

BONUS: Free Linkedin AI Tools To Build an Awesome Profile

https://www.linkedin.com/pulse/5-free-linkedin-ai-tools-build-irresistible-profile-jordan-yusko-eoxwf/



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Close Encounter with a Hippopotamus – a True Story

CONTRIBUTED BY WAYNE CLARK, IMCZ MEMBER

A short story was told in the April-June 2022 edition of the IMCZ Magazine. The story was about a young lad who, when living in the little village of Kasama, Northern Rhodesia (now Zambia) had a close encounter with three lions. Some years later, when living in Lusaka, the capital city of Northern Rhodesia, the same lad, now almost ten years old, had a close encounter with a hippopotamus ('hippo').

The lad explains: Mr and Mrs Lambert were neighbours of the lad's family and they saw quite a lot of each other. The Lamberts had two sons, James, who was about the lad's age and Patrick, who was a few years older. Mr Lambert (Jack) had a boat and went fishing on the Kafue River almost every weekend. Jack kept his boat and large outboard motor in a clubhouse alongside the river, in the village known as Kafue. Kafue is about 50 kilometres south of Lusaka. One sunny Sunday, the lad's family was invited to join Jack and his sons for a 'pleasant fishing outing' in his boat on the Kafue River. Gwen (the lad's mother) was apprehensive, so too was his big sister Lyn. They were outvoted by the boys.

The little boat was quite crowded once everyone was on board, but no-one complained. Jack started the engine and off they went. Jack steered the boat along the banks of the river, taking his guests on a hour-long sightseeing tour. Jack then turned the engine off, stopping the boat close to what he called the Kafue River Island, his favourite spot on the river and perfect for fishing. Mrs Lambert had made some sandwiches and packed them, together with a few beers and soft drinks, in a cool box. 'Let's have some lunch, then the boys can try catching some fish for dinner' suggested Jack. Everyone agreed. They were all starving.

The boys and later the men took it in turn to share the fishing rods Jack had brought with them. After an hour or more of not getting a single bite, the boys were bored with fishing. Gwen and big sister Lyn were getting restless. It was time to head back home.

Something in the river caught Wally's eye (Wally was the lad's father). It was quite far away and he could not be certain, but thought it might be a hippo. The Kafue River was well known for hippos and crocodiles. Jack, who always carried a pair of binoculars with him on the boat, took a look. 'Yes, that's a hippo alright and he is having a good look at us' said Jack. Gwen and big sister Lyn were immedi-





ately in a panic. 'Start the engine Jack and let's get the hell out of here' suggested Wally, rather forcefully. 'No need to panic' replied Jack 'the hippo hasn't dived yet, so it is not about to attack us – not yet anyway' laughed Jack.



No sooner had Jack joked, the hippo vanished under the water. A few moments later, its head reappeared above the surface. It was

now much closer. 'Start the bloody engine Jack' shouted Wally. 'Okay, okay' replied Jack. The bloody engine would not start!

Now even the boys, including the lad himself, were beginning to panic. The hippo had vanished again. A bad sign. Jack kept trying to start the engine. It simply would not start.

The hippo suddenly reappeared. Very close now. The next time it reappeared would be to attack and overturn the boat. By now the girls were screaming with fear and the lad's young brother Ron was in tears. Even Jack was beginning to panic.

Suddenly, the engine coughed, then spluttered and finally started. Jack quickly slipped the engine into gear and motored rapidly away. Just in the nick of time. A few seconds later the huge hippo reared its ugly head above the water and roared. Angry that its prey had escaped.

They were all more than a little relieved to be back at the clubhouse and out of the river, having escaped a very real 'near-death' experience from one really unhappy hippo.



EXPAT EXPO ZUG



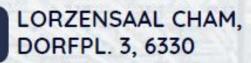
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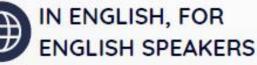
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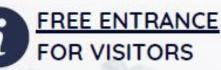
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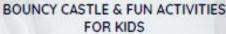




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Humour in Modern Times

CONTRIBUTED BY RICHARD BESWICK IN DISCUSSION WITH GPT4



Modern Apps

Apps have become such an integral part of our daily lives, blending utility, distraction, and sometimes a bit of frustration. Here's a humorous take on our relationship with the myriad apps that populate our devices: **Fitness Apps**: "Downloaded a fitness app that promises to get me in shape. Apparently, 'round' isn't the shape it had in mind. We're in negotiations."

Dating Apps: "Dating apps are like ordering food online. Except, half the time, the order looks nothing like the photo, and there's no option for a refund."

Weather Apps: "My weather app is so accurate it even predicts my denial. 'It says rain, but I'm sure it'll be sunny if I don't take an umbrella.'"

Productivity Apps: "Got a productivity app to block distracting websites. Now I'm incredibly productive... at finding ways to procrastinate without the internet."

Social Media Apps: "Social media apps have made me realize two things: I need more friends, and I need less time on social media apps."

Language Learning Apps: "Been using a language learning app. It's going great. I can now say, 'I'm lost' in six languages."

Cooking Apps: "Every cooking app recipe starts with 'This is so easy' and ends with me calling for takeout. There's a step missing."

Sleep Tracker Apps: "My sleep tracker app gave up on me. It just sends messages like, 'Hope you're resting well!' It's become more of a supportive friend than a tracker."

Finance Apps: "I downloaded a finance app, and now I get alerts like, 'Did you really need that coffee?' It's like having my mom in my phone."

Meditation Apps: "Tried a meditation app to find inner peace. It's hard to focus when it gently reminds me my free trial is ending soon. Nothing says 'relax' like a countdown to spending money."

Conversations and information provided by ChatGPT, an artificial intelligence language model developed by OpenAI, as of March 2024.











Why International Men's Club of Zug

CULTURAL EXCHANGE: From Switzerland to the world, our members hail from various walks of life, creating a melting pot of ideas and experiences.

LINGUA FRANCA ENGLISH: Enjoy

conversing in a common language among our multilingual community in a relaxed atmosphere.

SOCIAL & NETWORKING EVENTS: An

exciting mix of BBQs, hikes, seminars on investment, healthcare, travel..., skiing trips, group travels to worldwide destinations and exclusive outings, such as wine tasting in Zug's historic towers or visits to state-of-the-art facilities or exhibitions.

INCLUSIVE COMMUNITY: Not only for men, but also for friends, wives, and partners who are welcome to participate in our events.

COLLABORATIVE INITIATIVES: Joint events with the Zug International Women's Club (ZIWC), including summer BBQs by Zug Lake and the traditional Burns Supper, featuring Haggis, Scottish bagpipes, and

rousing speeches.

EXCLUSIVE BENEFITS OF A ZUG CLUB: IMCZ

is an accredited Verein of the City of Zug and associated with the Cantonal Office for Migrant Affairs (FMZ), ensuring that we contribute to integration and diversity within our community, as well as benefitting from the wealth of facilities offered by Zug and its environs.

ANNUAL NEW MEMBERS **RECEPTION:** Every autumn new members are cordially invited to a complimentary evening in one of Zug's historic towers.

Experience it firsthand. Join our Weekly Stammtisch, no strings attached!

International Men's Club of Zug (IMCZ)

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https://imcz.club/

https://www.facebook.com/IMCZug

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The IMCZ newsletter is delivered quarterly to about 200 members representing 20 nationalities.

IMCZ members have personal or professional interests in both the international community and in the canton of Zug.

Format: A4 vertical, full colour.

Ad content delivery: electronic by e-mail, as a .pdf, .jpg or .gif file

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