IMCZ NEWS



JANUARY-MARCH 2024

Opening Message

Reflection on the past year — global & club

Dear Members.

Wishing you all a joyous New Year!

Global Panorama 2023

As a reflection on global events during 2023, I asked Google's Gen-Al Bard to remind us of notable events, both good and bad, considering political, social, economic, technological, environmental, climate, health and conflict related events, that happened during 2023.

On a global scale, 2023 was another tumultuous year in many ways. Catastrophic natural disasters, recordbreaking temperatures and frantic climate action diplomacy; decline in COVID-19 Pandemic severity but the emergence of new infectious diseases; intensification of conflicts around the world; impact of migration patterns and population aging; technology advances in the fields of AI and biotech; increased scrutiny of social media platforms; financial crises and irregular economic growth were the global context of 2023.

Club Panorama 2023

On a club scale, 2023 was a year of mainly positive developments. The location, political stability and economic prosperity of Zug sheltered us in many ways from the more adverse effects of our turbulent world. Taking advantage of our privileged context, we continued to build our Club, with a high priority on growing the quantity and quality of our membership and optimising the quality and quantity of our offering of events, activities and networking for Members.

Club Mission

IMCZ's mission is to be a social and networking club for men with a connection to Zug. The Club has over 100 members hailing from Switzerland and many other countries and all sorts of walks of life. Members benefit from a multitude of events, trips, experiences and contacts throughout the year.

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



Club Membership

The IMCZ experienced an increase in membership numbers in 2023. At the AGM the annual membership fee was raised by 25% effective 2024. Board underwent a renewal, with 5 members voluntarily stepping down (Watson, Brooks, Johnson, Cattell, Grech), 2 existing members changing functions (Lichtensteiger, Beswick), 3 new recruits (Kordetzky, Aschmann,

Special thanks to the departing Board Members and the remaining corps as well as a warm welcome to the freshmen.

Volunteering: in addition to the Board Members pulling their weight, support was provided by other active members stepping up to organize or implement events.

Club Interest Groups

The activity of the club's interest groups fluctuated throughout the year. The Investment, Wine, and Skiing Circles saw varying levels of participation, while WhatsApp groups were formed to facilitate more focused discussions and activities related to skiing, travel, weekenders, and other interests.

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Keywords: Current Club Panorama, Zug, Money, Healthcare, Education, Switzerland, Arts, Energy, Sport, Real Estate, Easy Living, Humour and IMCZ News



Continued: Reflection on the past year — global & club

Club Events

The IMCZ organized a diverse range of events in 2023, including the London Haggis Runs, Burns Supper, Ski Fashion Show, Annual General Meeting, ZIWC Spring Dine and Dance, IMCZ ZIWC Disco Night, Ski Weekend, Booth at Expat Expo. Lunchtime Curry with Ex-President Kubba, Festival of Nations Drinks Stall, American BBQ Summer Party, Oktoberfest in Munich, ZIWC Standup Comedy Night, ZIWC St. Nicolas Breakfast performance, New Members Reception, subgroup trips to the UK, Hong Kong, the Philippines, Finland, and Germany, external invitations from Zugerberg Finanz and Zug Tourismus, outings to events such as Luzern Fastnacht, Honky Tonk, Jodler Festival, Zuger Seefest, weekly Thursday Stammtisch held at 15 different locations, special Stammtisch hosted by Mandri, Palumbo, Kudelski, and Dow, a guided tour of Lohri, the oldest goldsmith in the world, snow sports group outings, and monthly board meetings.

Club Finances

The club's finances were break-even for the year, the appropriate result for a non-profit organization.

Accounting, banking and treasury of high standard are assured by our Treasurer.

Donations were received from numerous local organisations for our raffles and goodie bags, suggesting recognition of IMCZ place in our community.

Club Overall Review

The IMCZ had a successful year in 2023, with increasing membership, a diverse range of events, and a balanced financial position. The board's renewal and the formation of WhatsApp groups are positive developments that will help the club continue to grow and engage its members.

Club Standing

- * IMCZ is a well-established (45 years old) and active club with a quality membership base.
- * IMCZ continues its commitment to providing a variety of events and activities for its members.
- * IMCZ is financially sound and well-managed.
- IMCZ is looking to the future with a focus on further growth and engagement of membership.

All is set for an even better 2024! Go IMCZ!

I wish all our members and friends health, happiness and prosperity in the year ahead.

Richard Beswick

President 2023-2024



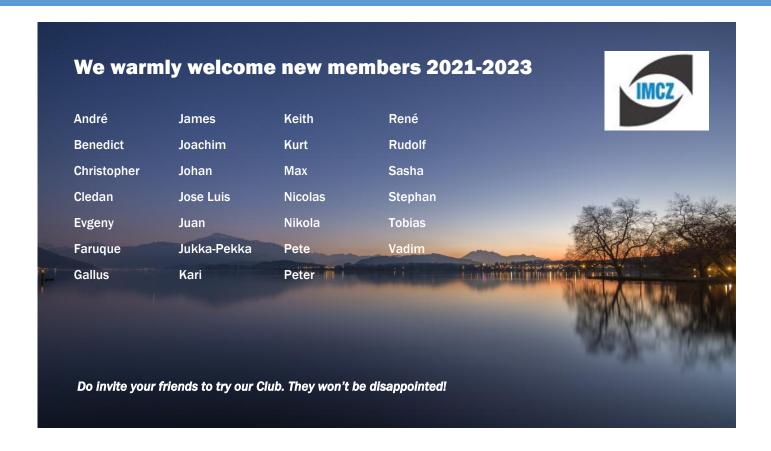
Zug Affiliations:

- ♦ Zug International Women's Club (ZIWC)
- ◆ Zug Stadt Vereine
- ♦ Zug Fachstelle Migration (FMZ)
- ♦ Zug Consultancy for Foreign Employees (VBA)
- ♦ Zug Tourismus

Meet in Zug



zug-tourismus.ch



We are excited to usher in our new events for Q1 2024

JANUARY	FEBUARY	MARCH		
IMCZ Event:	IMCZ Event:	IMCZ Event:		
28th Edition of Burns Supper	Special Stammtische on various	Ski Weekend		
WHEN: January 27th, 18:30	topics in Q1: Urban Gardening, Rowing, Secret Zug	WHEN: March 16-17		
WHERE: Brandenburg, Zug	WHEN: To be decided WHERE: To be decided	WHERE: Davos		
IMCZ Event:	IMCZ Event:	IMCZ Event:		
Monthly Board Meeting	Monthly Board Meeting	Annual General Meeting		
WHEN: January 15	WHEN: TBD	WHEN: March 15		
WHERE: Flanagan's, Zug	WHERE: Flanagan's, Zug	WHERE: Zug External Event		
ZIWC Event:	External Event:			
WHEN: Multiple events, various dates in Q1—see ZIWC website for details and eligibility to join WHERE: ditto	Check our Events Calendar, Zug Tourismus and Zug4You for in- formation on events in Zug and region in Q1	Check our Events Calendar, Zug Tourismus and Zug4You for in- formation on events in Zug and region in Q1		
Regular Stammtisch Every Thursday 18:00 to 20.30	Regular Stammtisch Every Thursday 18:00 to 20.30	Regular Stammtisch Every Thursday 18:00 to 20.30		
WHEN: Every Thursday WHERE: Regular location: Flanagan's Irish Pub, Zug	WHEN: Every Thursday WHERE: Regular location: Flanagan's Irish Pub, Zug	WHEN: Every Thursday WHERE: Regular location: Flanagan's Irish Pub, Zug		



Q4 Events

Trip down memory lane





NEW MEMBERS' RECEPTION WHEN: DECEMBER 2023

The Annual New Members' Reception on December 7th: at Flanagan's is one of the highlights of our calendar. The turn out of veteran, new and potential members and friends reached forty. The evening went very well with a lot of mixing and making of acquaintance among members. Complimentary food and beverages were provided, the President made a welcome address, The Events Coordinator presented the new Weekender Group & the Sports Editor presented the Ski Weekend.



ZIWC SAMICHLAUS BREAKFAST WHEN: DECEMBER 2023

Samichlaus and Schmutzli visited the Ladies of ZIWC: Every year the ZIWC puts on a St. Nicolas Brunch for their members with attendance of around 80. The traditional St. Nicolas celebrations, are known to every child in Switzerland. Bishop Nicolas is the patron saint of poor children. Switzerland is where St. Nicolas delivers the kids what they deserve through Samichlaus & Schmutzli. For the last two years, IMCZ has provided Samichlaus & Schmutzli. This year Samichlaus was played by Richard Beswick & Schmutzli by Andrew Glass.



ZUG TOURISMUS NETWORKING EVENT WHEN: OCTOBER 2023

Zug Tourismus Networking Party: Bill and Richard attended the Zug Tourismus Networking Party at the Freiruum on Wednesday, October 25th. It was an enjoyable event and we made many useful contacts. IMCZ and our contribution in Zug society was clearly recognised. We did our bit to spread the word further about our club. Zug Tourismus and Stadt Zug are also noteworthy for providing venues for our events, posting our event posters on the towns 20 Morris columns, placing our flyers in their display racks, contributing articles and advertisements to our newsletter, donating goodies for our raffles and gift bags.



SPECIAL STAMMTISCH HOSTED BY PALUMBO, KUDELSKI, AND

DOW WHEN: OCTOBER 2023

Three members put on memorable presentations on their respective areas of competence and interest. André with a deep dive into the area non traditional finance, Antonio on the evolution and aging and Joe recruiting a state of the art ski manufacturer to present his craft. In all cases the audiences were enchanted. We hope these interesting lectures are a prelude to further interesting presentations from members as well as external speakers.



REGULAR STAMMTISCH AT 10 DIFFERENT LOCATIONS

WHEN: OCTOBER—DECEMBER 2023

We continued our wanderings to different venues for the weekly Stammtisch following the hiatus in availability of the premises at Bundesplatz 16. Notably venues included Fischerstube (4 times), B&B Sports Bar, Sky Lounge, Shed Winebar, Kurioz, Lözarn Weinachtsmarkt and finally the return to Bundesplatz 16 formally the Gotthardhof, now run as Flanagan's Irish Pub, our designated oasis going forward.



BOARD DINNER AT THE FONDUE CHALET WHEN: DECEMBER 2023

The Annual Board Dinner Monday December 18th was held at the Fondue Chalet, Bossard Arena. It was a delighful dinner and a chance for the Board Members Bill, Jens, Peter and their spouses, Bernice, Kathy and Isabel, to enjoy each others company in a convivial atmosphere.



Q1 Events

A look down the road ahead





MEAN-KIND WHEN: JANUARY 2024

"English Theatre Group of Zug" presents its latest project "Mean/Kind". Expect a wonderfully witty and entertaining show with a meaningful message. Performed by an international cast under the co-direction of Kate Michaels and Hanns Zöllner, and technical coordination of Andrew Glass, both IMCZ Members. The show focuses on the themes of acceptance, bullying and discrimination, using the well-known and popular music of the musicals Pippin, Wicked, West Side Story and Fiddler on the Roof. Songs by Grammy Award-winning pop icon Taylor Swift and New York cabaret composer David Friedmann will also be performed. For more information and booking please visit www.etgz.ch or www.imcz.club/event-5536904 (external events).



BURNS SUPPER WHEN: JANUARY 2024

Burns Supper, Saturday, January 27: Preparations are underway for the 28th Edition of the IMCZ Burns Supper, to be held at the Brandenberg on Saturday, January 27th. The haggis is caught, the whisky is bottled, the piper secured., we are now securing Caledonophiles for the roles of celebrants at our 28th Burns Supper. Calling on volunteers to step forward! Registration on our website is available now. Do join us for this iconic cultural and gastronomic experience! Registration at www.imcz.club/event-5529605



SKI WEEKEND WHEN: MARCH 2024

Ski Weekend: Davos, March 16-17 (Saturday-Sunday and longer for some). Once again, our very own Ski Specialist Joe Dow has selected and planned an ideal location and date for our annual Ski Weekend, one of the most enjoyable events of our calendar for skiers and non-skiers alike. Davos offers so much more than just skiing. The skiing area is one of the best and snow is guaranteed. Timbaer Skis will provide us with the opportunity to try out their state-of-the-art skis. There will be plenty of Après Ski in the programme. Everyone makes their own arrangements for accommodation that ranges from AirBnB to the Grandhotel Steigenberger Belvédère.

Sign up: www.lmcz.club/event-5534301



EVENTS ORGANISED BY ZIWC, IMCZ INVITED TO ATTEND

WHEN: FEBRUARY - MACH 2024

ZIWC have already put in place a rich programme, which includes some events to which we are cordially invited to join. Of note in this category are: CERN, Geneva, 29 February, Time Museum, Biel, 7 March, Spring Dine and Dance, Zug 22 March. ZIWC have also committed to promoting participation in IMCZ events: Every 3rd Thursday in a month is dedicated as joint Stammtisch to which the ladies are invited. See the **ZIWC calendar** for more details and registration.



SNOW SPORT GROUP WHEN: JANUARY -MACH 2024

A Whatsapp group for members to plan ski and snowboarding activities together, and to discuss relevant topics. Feel free to add photos and videos of days out in the mountains to share with fellow participants (and rub it in to the ones that can't make it. Location sharing can also be used to find each other on the mountain. If you are bothered by notifications from the group, just go into settings and mute notifications for a short period or indefinitely. Do sign up with Timo Pitkänen or Bill Lichtensteiger, the Group Administrators. See you on the slopes!



WEEKENDER GROUP WHEN: JANUARY -MACH 2024

This Whatsapp group is for IMCZ members interested in last minute club related activities at the weekends. 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. Provide your first & family name & "add me to IMCZ Weekender WhatsApp Group please". Reachable by mobile: 076 693 1598, or by WhatsApp QR when in proximity to Tarryn & with wifi or by email: events@imcz.club or tarichardson2015@gmail.com Subsequently a Signal Group may be added too.

Winter Activities in Zug Region: Embracing the Season's Charm

CONTRIBUTED BY LINDA ROGENMOSER, ZUG TOURISMUS

As the days are shorter and the air is crisp, Winter in Zug Region unveils a unique enchantment that captivates locals and visitors alike.

Despite the cold weather, there's a special magic in the air that transforms this picturesque region into a winter wonderland. Here are some tips to make the most of this wonderful time of the year in Zug.







Zugerberg during Winter: A Leisure Oasis

Escape to the leisure oasis of Zugerberg in just a few minutes with the Zugerberg train. At the summit, a magnificent view unfolds, showcasing the surrounding mountains and Lake Zug. The range of leisure activities is extensive, from leisurely winter hikes and sun terrace breaks to fast-paced toboggan runs and exhilarating paragliding flights.

Trails of Lights: Illuminate Your Path to Reflection

One of the most captivating experiences during winter is the Sattel-Hochstuckli Lantern Trail. Enjoy an idyllic evening walk and true winter fairytale romance on the Sattel-Hochstuckli. Every Saturday until 9th March 2024, the circular path over the spectacular suspension bridge is illuminated with lanterns from 6pm to 10pm. The cozy mountain restaurants invite you for a warm drink and hearty dinner.

Winter Hikes: Red Cheeks and Cozy Retreats

Picture this: red cheeks, cold noses, smiles, and hands wrapped warmly in thick gloves. That's the delightful scene as people in Zug take their Sunday rounds on local mountains or escape the fog on the Raten. The region boasts numerous winter hiking trails that lead to breathtaking vistas and cozy "Beizli", including Zugerberg, Raten, Stoos, and Mount Rigi.

Snowshoeing: Serenity in Winter Landscapes

For a serene escape from the hustle and bustle, try snowshoeing through untouched, glittering winter landscapes. In Zug, numerous opportunities await for both solo adventurers and those preferring guided group excursions. Explore snowshoeing trails on Gottschalkenberg, Ratengütsch and Raten, discovering the tranquility of nature in winter.

Fondue: A Taste of Tradition in Unique Settings

For a culinary adventure, indulge in fondue in settings that go beyond the ordinary. Whether it's in the world's oldest electric rack-and-pinion train, amidst a snow-covered landscape, or in a cozy "Stübli," the fondue experience in Zug is nothing short of extraordinary. Discover our tips for the ultimate fondue experience in the region.

Indoor activities: Best way to warm up

Red cheeks, cold noses, and icy winds? It's time to warm up! After an exhilarating day outdoors, find solace in Zug's indoor havens. 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.

Winter in Zug is a season to be embraced, offering numerous activities for every preference. Whether you seek outdoor adventures, culinary delights, or indoor relaxation, Zug has something special to offer during this magical time of the year. Discover all our winter tips by clicking on the link Winter in Zug or scanning the QR code below.



Bitcoin, Blockchain and Beyond

CONTRIBUTED BY ANDRÉ KUDELSKI, KUDELSKI & PARTNERS AG, & IMCZ MEMBER, ZUG.

BASED ON SPECIAL STAMMTISCH PRESENTATION OCTOBER 5TH.

BITCOIN, BLOCKCHAIN AND BEYOND

Blockchain and Bitcoin are terms that have become increasingly familiar, reminiscent of the early days of the internet when terms like "Browser" and "E-mail" were new. This article is an management summary of a presentation given on October 5^{th} 2023.

BLOCKCHAIN AND BITCOIN - LEGACY OF SATOSHI NAKAMOTO

Blockchain Networks are digital ledgers where transactions are recorded without the possibility to be modified afterwards, known as Distributed Ledger Technology (DLT). The most known of these is the Bitcoin Blockchain Network. The concept was first developed in 1991, but it wasn't implemented until 2008 when Satoshi Nakamoto presented the technical foundation for Bitcoin and blockchain technology. Nakamoto's "Bitcoin Whitepaper" is a seminal document that described for the first time a decentralized system for digital cash. The identity of Satoshi remains a mystery until now.

BLOCKCHAIN TECHNOLOGY

Blockchain combines cryptography, proof of work, and decentralized networks. It's changing how we understand TRADE, OWNERSHIP, and TRUST. Blockchain is a growing list of records linked cryptographically. Each block contains link to the previous block, forming a chain. This makes recorded transactions irreversible.

TRADE, OWNERSHIP & TRUST

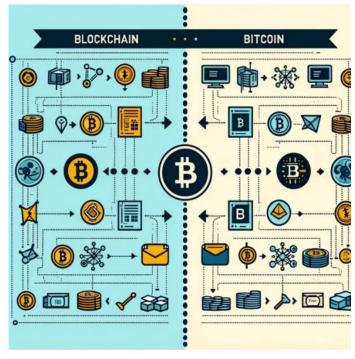
Traditionally, trades required trusted third parties like banks, notaries or governments. With blockchain, there's no central authority. It acts as an impartial "Trusted Third Party" on the internet, providing trust and security. Beyond Cryptocurrencies, Blockchain based applications extend to contracts, forwarding documents, property transfers, and more.

BITCOIN MINING

Bitcoin, the first application of DLT, is created through a process called mining. Miners perform complex calculations to secure the Bitcoin network and are rewarded for their work with Bitcoins. Mining consumes significant electricity, prompting research into more efficient methods. Bitcoin is often described as "Decentralised Gold and Decentralised Money."

BITCOIN NETWORK

Transactions on the multi-node Bitcoin network involve a "miner node" creating a new block. The new transaction is valid when validated and published by all other nodes of the network.



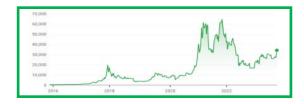
PRIVATE KEY & PUBLIC KEY

Keys are "address labels" and essential for Bitcoin transactions. Public keys allow you to receive transactions, while private keys grant access to them. Safeguarding private keys is crucial as losing them means losing access to your funds.

INVESTING IN CRYPTOCURRENCIES

Critics argue Bitcoin is mainly for criminals, but illicit activity represents less than 1% of transactions, much less than in a traditional economy. While some say Bitcoin lacks intrinsic value, value is a subjective term and based on demand, as we know it already from other historical examples (compare the value of gold and salt during centuries). Furthermore, governments can't shut Bitcoin down due to its decentralized nature. Therefore, Cryptocurrencies are gaining acceptance as an investment class, with various investment possibilities available. But, as with traditional investments, same caution in choosing your partner is advised.

This abstract touches on a few aspects of Blockchain and Cryptocurrencies only. Many topics remain untouched, emphasizing the vastness of this domain.



Bank Accounts, Insurances, Authorities, Contracts, Taxes, Financial & Wealth Planning



André Kudelski, Feldhof 17, CH-6300 Zug

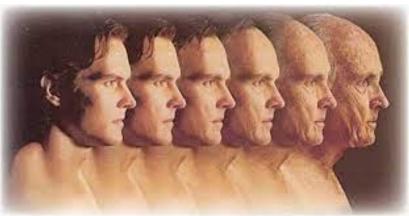
Independent advisor with more than twenty years of experience in the financial sector, supporting Swiss and International expat communities and newcomers. Financial guidance without retrocessions or kickbacks. There are various options available – all of which will be presented, for you to decide given your financial goal.

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

Evolution, Ageing, and Cancer: Unveiling the Intertwined Dynamics

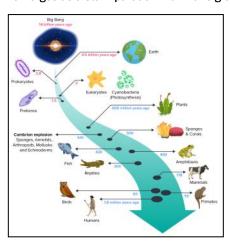
CONTRIBUTED BY ANTONIO PULUMBO, PHYSICIAN, PROFESSOR AND HEALTHCARE PROFESSIONAL & IMCZ MEMBER . BASED ON SPECIAL STAMMTISCH PRESENTATION OCTOBER 19TH





Evolution, ageing, and cancer – three seemingly disparate phenomena, yet their intricate interplay holds the key to unlocking the complexities of life itself. While each facet can be explored individually, their collective understanding unveils a mesmerizing tapestry of natural processes, illuminating the delicate balance between survival, reproduction, and the inevitability of decline.

Evolution, the grand orchestrator of life's diversity, orchestrates the remarkable transformation of species over time. Its driving force, natural selection, relentlessly selects for advantageous traits, ensuring their perpetuation through the generations. However, evolution is not without its limitations, and ageing emerges as a stark paradox within this grand narrative.



Ageing, a universal and inescapable phenomenon, paints a picture of gradual decline, marked by a deterioration of physiological functions and a heightened susceptibility to diseases. From an evolutionary standpoint, ageing seems perplexing. If natural selection favors attributes that enhance survival and reproductive success, why hasn't it eradicated ageing altogether?

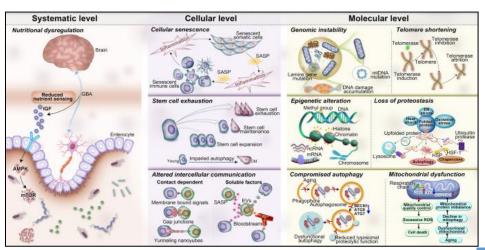
The answer lies in the concept of evolutionary trade-offs. While natural selection can effectively favor traits that optimize early life survival and reproduction, its influence diminishes as individuals approach the end of their reproductive window. This is where ageing emerges, its detrimental effects only becoming apparent after the period in which natural selection holds sway.

Aging occurs within an organism at a systematic, cellular and molecular level. Number of cells in an adult humans is around 30 trillion. There are 2 trillion cell divisions in the body every day. Every 15 days an individual is a brand new human being.

DNA is packed within 46 chromosomes in a cell. There are around 3.16 billion base pairs present in each human cell. Every day a human needs to match 2 trillion X 3 billion = 6 quintillion base pairs 6`000`000`000`000`000`000 ...

Each person has around 10 billion miles of DNA inside of them. In comparison the Earth is about 93 million miles away from the

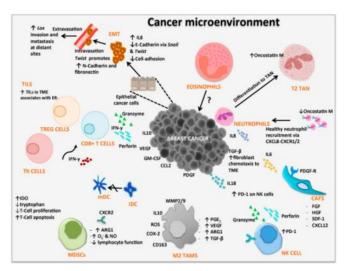
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Continued: Evolution, Ageing, and Cancer: Unveiling the Intertwined

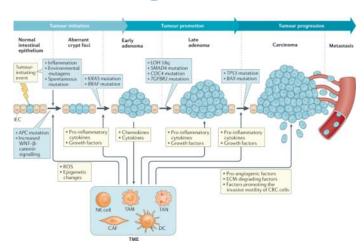
Cancer, a complex and multifaceted disease, stands as a stark reminder of ageing's pervasive influence. As cells undergo countless divisions throughout an organism's lifetime, the intricate machinery of DNA replication is prone to errors, leading to mutations. These genetic alterations can disrupt the delicate balance regulating cell growth and division, unleashing a cascade of events that culminates in uncontrolled cell proliferation – the hallmark of cancer.

The correlation between ageing and cancer is undeniable. The incidence of cancer skyrockets with advancing age, a stark testament to the interplay between these two processes. Accumulated DNA damage, a consequence of cellular turnover, weakens the brakes that control cell division, leaving the door open for malignant transformation.



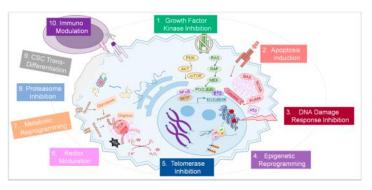
Furthermore, ageing takes a toll on the immune system, the body's natural defense against cellular aberrations. As the immune system's vigilance wanes, it becomes less adept at identifying and eliminating mutant cells, allowing cancer cells to escape detection and wreak havoc.

The intricate microenvironment surrounding cells also plays a pivotal role in cancer development. Age-related changes in the microenvironment, such as an altered nutrient landscape and a decline in growth factors, can provide a fertile ground for cancer cells to proliferate and evade immune surveillance.



Understanding the intricate relationship between evolution, ageing, and cancer is not merely an academic exercise; it holds the key to developing effective strategies to combat this devastating disease. By deciphering the molecular mechanisms that link these processes, scientists can identify novel therapeutic targets and devise precision medicine approaches tailored to the specific needs of the ageing population.

In conclusion, the interconnectedness of evolution, ageing, and cancer unveils a profound truth about the delicate balance between life and its inevitable decline. While evolution has shaped the diversity of life on Earth, it has not eliminated ageing, the gateway to cancer. By unraveling these complexities, we can pave the way for innovative approaches to tackle age-related diseases, enhancing the quality of life for individuals as they journey through the later stages of life.



Death and Inheritance — Cleaning out life's attic Swiss style

CONTRIBUTED BY CATHY NEWMAN, FMZ & ZIWC MEMBER, ZUG

Let's talk about the elephant in the room - the one with the hood and the scythe.

Can you tell what it is yet? My contribution to this newsletter is a bit of a Debbie-downer but before you search instead for Joe's regular skiing article, bear with me and hear me out on this seemingly depressing subject. Death.

In the great circus of life, death and taxes are notoriously unavoidable and rather unpopular. So why do we in Western culture treat them like "he who must not be named"? Historically and in other cultures, 'the final act' is dealt with very differently, and while I am not suggesting that we don costumes and dance through the streets, we can certainly approach the subject with more openness and better organisation.

I think we can all agree that this subject is about as much fun as root canal surgery, uncomfortable and expensive. And while we may all be guilty of dodging conversations about wills, funerals, and financial planning, avoiding the subject will not avoid the inevitable.

Think of it as clearing out the attic - a dreadful job, but so satisfying when it is finally done. Talking openly and early about wills, finances and so on will not bring Mr Grim Reaper (forgive the gender bias... the hood makes it hard to tell) any sooner. I am sure he, she or they would nod sagely at the practical, responsible adults we are in making the afterlife easier for our loved ones.

And now for the Swiss twist. Switzerland has distinctive inheritance laws. After all those years of earning and saving, who wants their hard-earned money to go to the 'wrong' person (anyone spring to mind?) So, it's not just about housekeeping; it's about making sure your legacy ends up in the 'right' hands.

FMZ, in association with DB Law, are organising a free seminar in English at KBZ in Zug, on Thursday 20 June 2024 to unpack the contents of this unwelcome subject as sweetly and smoothly as a Lindor. They will guide you through the necessary steps and explain what you can organise in advance as a resident of Canton Zug.

Just to add that FMZ doesn't just tackle the weighty stuff; we're also curators of happiness, with a programme of joyous events ready to roll out in 2024. Check out the website www.fmzug.ch

Priority registration for this event will be given to members of the IMCZ and ZIWC before it is opened to the public. Email cathy.newman@fmzug.ch to register.



WHEN DEATH VISITS SWITZERLAND

So, are you ready to Swiss-clean the life-attic and ensure your assets reach their rightful heirs?

Let's talk about death baby, Let's talk about you and me, Let's talk about all the good things and the bad things that may be, Let's talk about death, Let's talk about death – Uh-huuuuh

Because you wouldn't want your fortune ending up in the grubby hands of that face you had in mind, would you?

Wills & Inheritance in Switzerland Thursday, 20th June 2024, 19:00-20:30 KBZ Aula, 6300 Zug

Caffeine & nicotine - the weight loss dream team?

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



Fed up with how her diet is going, Charlene takes a more serious aim at her target weigh

Physical activity increases energy output, i.e. calories burnt, and thus is associated in the common opinion with weight loss. However, it is not just that easy. Even if assuming calory intake stays the same, increasing regular physical activity enhances also metabolic efficiency. As a result, individuals who exercise regularly experience greater efficiency in utilizing calories, which can potentially "spare" calories by making the body more efficient in its energy expenditure, counteracting the targeted reduction of body

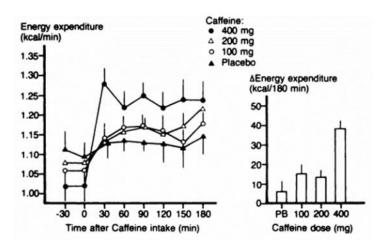
fat. This doesn't mean that the number of calories burned are directly reduced during a specific activity, but rather the body may improve its metabolic efficiency and economise its overall energy output to maintain energy balance instead of burning body fat stores. It is thus necessary to find ways to "disturb" the body's ability to metabolically adapt to an increased exercise-related energy output.

While "calories count" when it comes to losing body fat, the notion that you would always burn the same amount of energy with a given workout-irrespective of your energy intake - is completely bogus and only one of the reasons why meticulous calorie counting won't work. Hypothetically, while on a calorie-restricted diet (i.e. negative energy balance) you could leave e.g. only 360 kcal in the gym, not 600 kcal as when in energy balance – despite doing the same workout! The energy that you will burn during exercise will decrease significantly.

In contrast to the body's ability to metabolically adapt and reduce resting (!) energy expenditure, the ability of the muscle mass to react to central nervous system (CNS) stimuli (in the brain), however, is not lost while you're dieting. Such CNS stimuli may help to counter adaptive thermogenesis ("calorie burning") and thus to promote continued body fat loss through targeting physical activity-related energy expenditure.

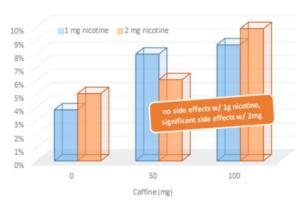
A well-known exemplary CNS stimulus is caffeine, being able to promote diet-induced fat loss by increasing/restoring CNS-induced thermogenesis - especially when used in conjunction with exercise so that it can partly compensate and restore the significantly reduced energy expenditure during workouts to near-normal levels.

In conjunction with caffeine's ability to shift the fuel oxidation from glucose to fatty acids and its likewise CNS-mediated lipolytic (=fat releasing) effect on fat cells, it is the most widely available and best-researched diet aid - an aid that doesn't make dieting obsolete, but one that will partly compensate the negative effect of prolonged energy restriction on basal and exercise-induced thermogenesis.



There is another CNS-stimuli, yet more controversial than caffeine - nicotine! It is well established from human studies that smoking reduces appetite and sugar cravings. The same appear to be true for nicotine gums, originally meant to help quit from smoking. Nevertheless, if a reduction in appetite was the only beneficial effect of nicotine, it would be limited to phases of ad-libitum dieting. A direct effect on fat loss, as with caffeine, would not exist. However, nicotine targets the mechanism even more directly than caffeine: Even though the safety of nicotine as a fat loss adjuvant is debatable, it is worth mentioning that nicotine's effect on food intake are mediated by an activation of certain neurons (POMC), that will then activate receptors regulating appetite and energy balance, concomitantly reducing food intake and increase energy expenditure. Notably, it is also clearly observed that chronic consumption of nicotine may lead to insulin resistance, metabolic abnormalities and cardiovascular morbidity. On the other hand, we are not talking about chronic use of nicotine gums, but their (ab)use for 4-6 weeks to promote body fat loss-

Now, the story gets particularly interesting when combining caffelne and nicotine!



A human study discovered that the thermogenic effect (see graph above) of orally administered 1 mg nicotine can almost be doubled (150 min after ingestion), if co-administered with 100 mg of caffeine (Jessen 2004).

A previous study (Collins 1994) found a 7.5% increase in resting energy expenditure with 200 mg of caffeine and a similarly low amount of nicotine, i.e. 0.8mg of nicotine from cigarette smoking over a 3h period. Unfortunately, it is difficult to say whether these benefits come with relevant negative effects on your health. Evidence on short-term effects of nicotine abuse in human beings is scarce.

Furthermore, studies in non-smokers suggest that healthy people and people with pre-existing problems with glucose management (diabetics) react differently, with the former experiencing no and the latter experiencing severe reductions in insulin sensitivity in response to the acute infusion of nicotine (Axelsson 2001).

In conclusion, like it or not, the short-term (ab)use of low-dose (1 mg) nicotine gums combined with caffeine (100-200 mg) may in fat synergistically promote body weight loss – assuming you are getting your 1.5 g protein per kg of body weight daily and follow a resistance exercise protocol!

The present evidence suggests that healthy individuals have nothing to fear follow such a supplementation strategy in the short term (4-6 weeks).

People of the classic risk groups, however, i.e. with metabolic syndrome, existing heart conditions, diabetics, should refrain from such a regimen.

Stepping Stones, The School for Early Childhood Education

CONTRIBUTED BY ANNEMARIE SCHELLINGER, CO-OWNER AT STEPPING STONES, BAAR

Early childhood education plays a pivotal role in shaping the comprehensive development of a child, establishing a firm foundation for their future success in both academic pursuits and life's broader challenges. Its transformative impact extends across various domains, encompassing cognitive, social, emotional, and academic growth, delivering benefits that ripple far beyond individual children to enrich families, communities, and society as a whole.

However, for many young children, the step from the nurturing cocoon of home to the structured environment of school can be a significant and sometimes daunting one. In recognition of this, **Stepping Stones, The School for Early Childhood Education**, provides a natural stepping stone, skilfully facilitating this transition. It accomplishes this by extending a warm and nurturing welcome to each child and gently introducing them to the school's routines and rhythms.

Stepping Stones was founded in 2002, guided by a steadfast commitment to an educational philosophy that harmoniously blends play and learning. Across all age groups, our institution adheres to an Early Childhood Curriculum, which aims to develop enquiring minds and a positive attitude. The children at Stepping Stones are stimulated to enjoy learning through a variety of well-planned and carefully structured activities. They develop skills and concepts that will prepare them for primary school and give them a sound foundation for future learning through the following six areas of learning:

Personal, Social, and Emotional Development: Children are nurtured to develop self-awareness, emotional intelligence, and essential social skills that set the stage for successful interpersonal relationships.

Language and Literacy: Our approach encourages effective communication, language acquisition, and a genuine love for reading and writing, fostering strong language skills in each child.

Knowledge and Understanding of the World: We cultivate curiosity and an eagerness to explore the world around us, nurturing inquisitive young minds.

Mathematical Development: Numeracy skills and mathematical understanding are carefully cultivated, providing a solid mathematical foundation.

Physical Development: At Stepping Stones, we emphasise the importance of physical fitness, fine and gross motor skills development, and the adoption of a healthy lifestyle incorporating nutritional awareness.

Creative Development: Children are encouraged to express themselves artistically, fostering imagination, creativity, and self-expression.

At the heart of our educational philosophy is the belief that children flourish in an environment where they feel secure and find structure. Therefore, our utmost priority is ensuring the emotional well-being of each student. We aim to nurture their confidence and foster a positive attitude towards learning, recognising that these qualities are essential for future academic achievements.

Stepping Stones maintains small class sizes, which allows for personalised attention and care. Our dedicated childcare staff and teachers are chosen for their expertise in early childhood education, ensuring a professional and nurturing environment. This commitment to excellence establishes a secure foundation, making Stepping Stones an invaluable resource for families with young children on their educational journey.

In the Stepping Stones community, parents, family members, friends, and teachers collectively form a dynamic support network. This network plays an integral role in each child's educational jour-



ney, empowering them to take charge of their learning and personal growth. We encourage active parental engagement, seamlessly integrating it into our daily routines through various events and opportunities for parents to actively participate in their child's educational experience.

Located conveniently in the "Im Jöchler" area of Baar, Stepping Stones offers easy access, whether through a short drive from the Baar motorway exit or a pleasant 10-minute walk from Baar's centre and train station. Nestled away from busy roads, our school provides a secure and peaceful environment, ideal for nature walks and leisurely strolls.

Our school facility spans three floors, thoughtfully designed to cater to the diverse needs of our students. On the lower levels, one finds classrooms, cloakrooms, and a multifunctional room serving both as a library and sensory room. Upstairs, a spacious open play area awaits, fostering energetic play and imaginative role-play. Furthermore, an art and kitchen area, well-equipped and offering serene views of fields and farmland, is also located on the upper floor.

Outdoors, our play area boasts a wide array of equipment designed to challenge gross motor skills and stimulate imaginative play. Among these amenities is a sand play area, slide, climbing frames, bicycles, scooters, and a charming playhouse. Adjacent to our school, the "Robi" playground is a favourite spot, offering expansive grassy areas, water and sand play zones, and an engaging climbing landscape.

We extend our warmest invitation to you to become a part of the Stepping Stones family, where education is not just a destination but a lifelong adventure. Together, we can nurture the next generation of confident, creative, and capable individuals, making a positive impact on our world.





Stepping Stones is an English-speaking school focusing on an Early Childhood Curriculum. Our goal is to provide an environment where children can enjoy learning through various activities that are well-planned and expertly structured. Our approach helps them develop skills and concepts essential for primary school and future learning.

We offer the following classes:

- · Playgroup for children aged 2-3 years
- Pre-school for children aged 3-4 years
- · Pre-kindergarten for children aged 4-5 years
- · Kindergarten for children aged 5-7 years



Im Jöchler 13, 6340 Baar • +41 41 760 11 18 • www.steppingstones.ch • info@steppingstones.ch

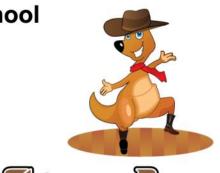
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"we love what we do"

Happy 175th Birthday Helvetia

ARTICLE REPRODUCED FROM ZIWC CONNECT! AUTHOR HELENA LUSTENBERGER. ILLUSTRATIONS CREATED FROM GPT4 DALL-E

Happy 175th Birthday Helvetia

Have you ever wondered what the 'CH' on your car number plate stands for? It represents the official Latin name for the Swiss Confederation, Confoederatio Helvetica, and this year we celebrate Helvetia's 175th birthday.

Many myths surround the history of Switzerland, but it is only in fairly recent times that a loose association of cantons with different languages, currencies and even weights and measures became the Switzerland we know today. Following the invasion by Napoleon and his establishing of the Helvetic Republic, the old elite and patrician families held the power in their localities. Still, after Napoleon's downfall in 1813, the increasingly influential middle classes wanted more democracy. They were inspired by liberals from other parts of Europe who sought refuge in more liberal parts of Switzerland. Gradually, tensions rose between liberals and conservatives, Protestants and Catholics, resulting in the 'Sonderbund' war starting on 3 November 1847 which cost around 250 lives. The 'Sonderbund' of 8 conservative cantons, including Zug, was defeated in 27 days, leaving the way free for a new start and a new state which would seek to unify the different elements.

This seemingly impossible task was accomplished by 23 visionary men from all over Switzerland, led by Ulrich Ochsenbein, in just 50-odd days. They agreed on a common foreign policy, a common currency, and the abolition of interior customs duties. The confederation would have the competence to build a polytechnical university, roads and railways. These measures, once established, drove the beginnings of the industrialization of the confederation and boosted the ambitions of the educated middle classes. But who would run the still unformed country?

After much argument, a two-chamber system based on that of the USA: representatives of the cantons in the Ständerat and those from the nation in the Nationalrat. There would be a central government, the Bundesrat (Federal Council). The proposals were met with much conservative opposition but prevailed. The liberals or 'Freisinnige' at the time were revolutionary.

So, the first democratic elections were held, a Bundesrat elected; seven men from the FDP, the liberals. The Catholics were not yet included and the social democrats would have to wait for decades.

The revolutions which were gripping Italy, France and other European nations no doubt fired the imaginations of the Swiss liberals fighting for a more democratic country, and the Swiss Confederation proved to be a role model and a success story, its neutrality bringing peace to the small Alpine country surrounded by Europe's warring nations, who watched Switzerland with suspicion.



Of course, the constitution established in 1848 was to be subject to many changes in the coming years. The country was governed by industrialists such as Alfred Escher who didn't want the uneducated to interfere in their plans. The building of the railways by private individuals and consortiums drove the thriving economy. However, industrialisation also brought poverty and hardship and many emigrated. The privileged became more so. Suffrage was anything but universal, Jewish people were discriminated against until 1874 and of course, women did not have the right to vote. That would not come until

The revolutionary constitution of 1848 heralded a period of peace and prosperity for the country and later changes to the constitution. The most important occurred in 1874, enabling direct democracy and referendums, which further laid the basis of prosperity in Switzerland, creating favourable conditions for the development of industries and service sectors. However, social security, democratic suffrage and prosperity for the majority would be a hard-won fight by those not born into the privilege of the few.





SNOW BLAST: Kicking Off the

2023/24 Ski Season

Up in the Swiss mountains, the flakes have started to fly with a vengeance, suggesting an epic, historic snow year. Already in early December, I was skiing between huge piles of fresh snow up on the Parsenn in near blizzard conditions for nearly a week. So much for the constant fear mongering around Climate Change and the impending demise of winter. Frau Holle would seem to disagree, and she can be quite the b... After kicking off the season with our renowned ski show in the old town of Zug with Timbaer skis, the IMCZ looks to celebrate the season in grand style in Davos in March.

Back on the 26th of October, club members gathered to welcome Timbaer Skis' Dano Waldburger and Jürgen Bauer, who presented their company and its handmade skis to the membership. It was fascinating to hear about the idea, formation and evolution of this local Swiss ski maker from Appenzell in the cozy Fischerstube Keller Room. The Timbaer name combines the symbol of Appenzell, the majestic bear, with the natural material of wood. Just the look of the skis adorned with the real wood top from the region honors tradition, while the unique patented bamboo core reveals the embrace of cutting edge technology. Timbaer offers mostly piste skis such as slalom and race carvers, as well as an allmountain model with an 82 to 86mm waist. The skis are available with their patented proprietary bamboo core or a more traditional core also made of bamboo. Many members stayed afterwards to ask specific questions about the skis. Timbaer has graciously offered to make available some of their test skis for our members to try out on the upcoming March ski weekend.

Following last year's exciting trip to LAAX, we have planned another fantastic club ski excursion for **March 16/17**. This time we will descend on the infamous resort of **Davos in Graubünden**, home of the World Economic Forum and its self-appointed globalist overlords. We will be skiing and relaxing not planning world domination, however. With six ski areas, we will visit the two major ones, Parsenn and Jakobshorn, on opposite ends of the town. Davos is known for its snow sure altitude and long easy cruising runs. Each member is welcome to join either day or to attend both. If you wish to stay overnight, please make your own accommodations and travel arrangements. I would be happy to make hotel recommendations. More details and coordination to follow as the date gets closer.







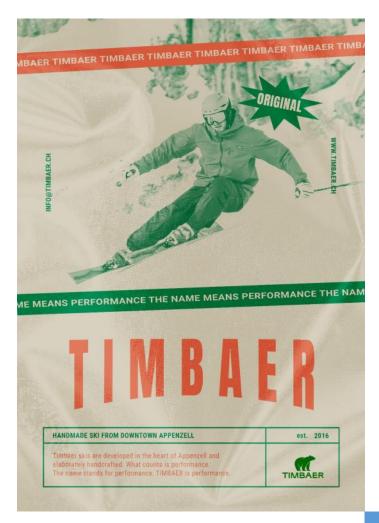
Think Snow Think Snow Think Snow Think Snow

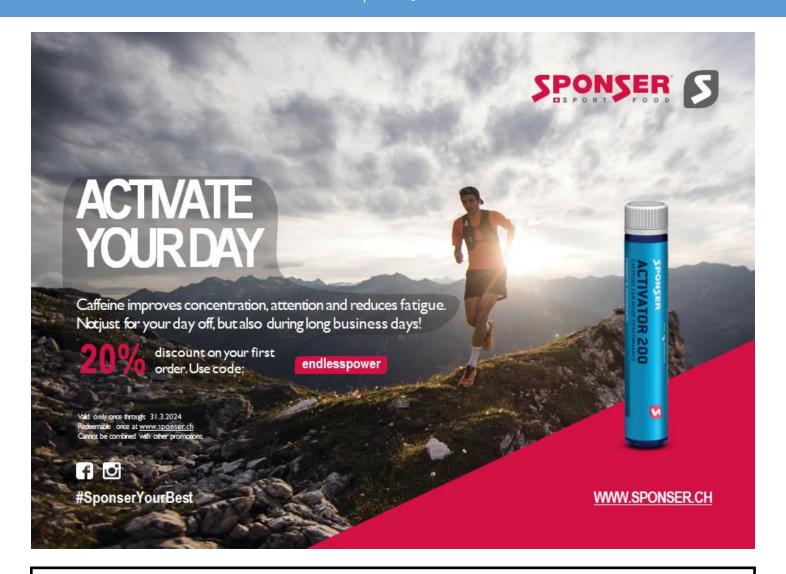
Links:

- Timbaer GmbH, Appenzell-Steinegg: timbaer.ch/en
- Davos-Klosters: <u>www.davos.ch</u>
- Booking.com: www.booking.com
- SBB Snow'n'Rail: freizeit.sbb.ch/en/stories/snownrail
- WEF: https://rwmalonemd.substack.com/p/davos-man-his-worldeconomic-forum
- Fischerstube, Old Town Zug: fischerstube.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.





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Burns Supper: A Celebration of Scottish Culture and Poetry

CONTRIBUTED BY RICHARD BESWIUCK, PRESIDENT IMCZ

Robert Burns: The Bard of Avrshire

Robert Burns (1759-1796) was a Scottish poet, lyricist, and one of the most celebrated figures in Scottish literature. Born into a working-class family in Alloway, Ayrshire, Bruns's early life was marked by hardship and financial struggles. However, he possessed a remarkable talent for language and a deep love for Scottish culture, which he poured into his poetry and songwriting. Burns was inspired by Scottish, English, Greek and Roman poets and authors. Bruns's work has influenced countless artists, musicians, and writers, and his poems remain relevant and resonant for their timeless themes of love, loss, social justice, and the beauty of the natural world. Known as the "Bard of Ayrshire" and inaugurated as Poet Laureate, Burns is an immortal part of Scottish culture and emotion.

Rabbie Burns was renowned as a ladies' man. He sired twelve children born to four women. He died of a rheumatic heart condition contracted after falling asleep at the roadside in the rain after a vigorous drinking session,. He died at the tender age of thirty-seven. His beloved Jean Armour gave birth to their last son, Maxwell, on the day of her husband's funeral.

Burns Supper

Celebrated annually on or around January 25th, Burns Night is a unique Scottish tradition honouring the life and work of the renowned poet and lyricist Robert Burns or Rabbie Burns. The centre piece of the festivities is the Burns Supper, a formal feast filled with traditional Scottish fare, lively music, and heartfelt toasts to the "Bard of Ayrshire" and Poet Laureate.

Origins of the Burns Supper

The first Burns Supper was held in 1801, five years after Burns's death, by a group of his close friends and fellow poets in Alloway, Scotland, near his birthplace. Their aim was to commemorate the bard's legacy and promote his passionate poetry that celebrated Scottish culture and identity. Over time, the Burns Supper tradition spread beyond Scotland, embraced by Scottish communities worldwide. The Burns Supper is a vibrant celebration of Scottish culture, language, and heritage.

The International Men's Club of Zug began celebrating Burns Night in the nineteen nineties and the 2024 edition will be the 28th edition. This is the most cherished of our annual celebrations.

Ceremonies, Traditions and Cuisine

A Burns Supper is a meticulously orchestrated affair with a series of well-defined rituals and traditions. The evening typically begins with a procession of haggis, the national dish of Scotland, led by a piper. The haggis is then addressed with a stirring recitation of Burns's "Address to a Haggis," a humorous and heartfelt ode to the dish's humble origins and culinary significance.

Following the haggis ceremony, a traditional Scottish meal is served featuring soup, haggis with neeps and tatties, cranachan, and drams of fine whisky à volonté.

Throughout the evening, the atmosphere is filled with lively music, including traditional Scottish folk songs and Burns's own compositions. Toasts are an integral part of a Burns Supper, and include the immortal memory of Robert Burns, Scottish heritage, the fair sex, haggis, whisky and more.

Burns' romantic poems are read, and his rousing songs are sung, such as the world famous Auld Lang Syne, His songs, in particular, have become enduring classics, such as "Auld Lang Syne," "Address to the De'il," and "Comin' Thro' the Rye."

Auld Lang Syne

Should auld acquaintance be forgot, And never brought to mind?
Should auld acquaintance be forgot, And days of auld lang syne?
For auld lang syne, my dear, For auld lang syne,
We'll tak a cup o' kindness yet,
For auld lang syne.
We twa hae run about the braes
And pou'd the gowans fine;
But we've wander'd mony a weary fit
Sin' auld lang syne.



Invitation to Participate

Etc.

IMCZ invites club members, friends and those interested in this celebration of Scottish heritage.

Interested parties must register on the IMCZ website: **www.imcz.club/ event-5529605**.

The event is a formal banquet. Guests are invited to dress for the occasion, with kilts, evening dress or best effort.

Guest numbers are limited to 70.









IMCZ 28th Edition

Burns Supper

SATURDAY, JANUARY 27 6.30PM - LATE

Ceremonial

Bagpipe pibroch, immortal memory of Robert Burns, Selkirk Grace, poetry recital, Gaelic speeches, address to the haggis, innumerable toasts to all and sundry.

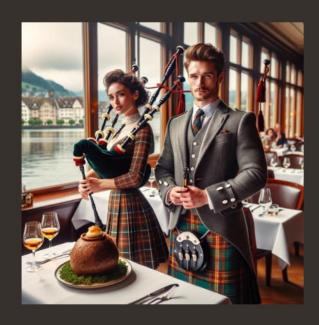
Venue: Banquet Hall, Brandenberg, 6300, Zug

Ticket price: CHF 95.- per guest, CHF 85.- for paid up IMCZ & ZIWC members. Price excluding other beverages & table water.

Pre-registration on the IMCZ Website is required.

Dress Code: Kilt, evening dress or best effort.

Do join us for an unforgettable evening of Scottish folk lore and fine fare.



International Men's Club of Zug (IMCZ)
Sign up on our website via link below or
scanning the QR code:
https://www.imcz.club/Club-Events





English Theatre Group of Zug

CONTRIBUTED BY BRUCE MATHERS, HON. PRESIDENT ETGZ, MEMBER OF IMCZ



So what do we need you for? And why should you bother?

For 37 years we have been getting together to put on fun shows for the Zug public. We are amateurs, including some members of

the IMCZ as well as their wives and children. So if anybody in your family enjoys the theatre, whether on stage of behind the scenes, here's where to apply!

Our speciality over the years has been musical theatre, although we occasionally produce plays as well. For musicals, it's useful if you can sing a bit if you're going to be on stage. Dancing and acting are a highly valuable plus, but if you are not exactly and expert in these areas you will be treated very gently! And there are lots of other jobs (e.g. sound, lighting, costumes, scenery production, props, stage management and helping at the bar) where you could be very useful! If you simply don't have the time to get involved, a contribution to our costs is of course always very welcome.

We're called "English" only because that is our working and performance language. In fact we have had a vast number of nationalities involved over the years and indeed now our Executive Committee of 7 people come from 7 different countries (not including dual citizenships). Whatever your background, you will be very welcome. Just look out for the publication of auditions for our next show and come along.







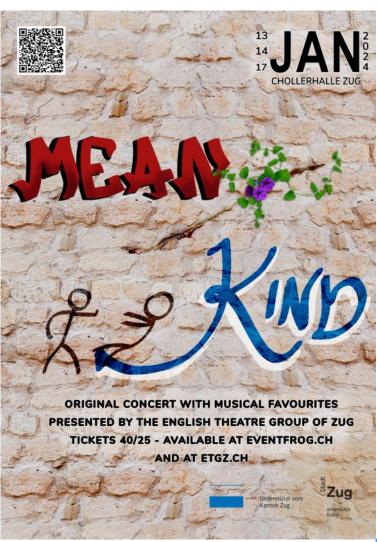


For the past couple of years we have been silenced by Covid, but now we are up and running – and an exciting new show is coming up on January 13, 14 and 17 at the Chollerhalle in Zug, directed by Hanns Zöllner and Kate Michaels. For further details on this show, ticket bookings and details of what we have done in the past, visit www.etgz.ch. We look forward to seeing you at the Chollerhalle and hopefully welcoming you to our group for a future production.





For further information about ETGZ visit: www.etgz.ch



Thorium - A "New" source of Nuclear Power

CONTRIBUTED BY ALAN CATTELL, IMCZ MEMBER, ZUG

Nuclear Power today

Current commercial nuclear power plants are almost all powered by the isotope Uranium 235 with Pressurised Water Reactors (PWRs) being the main reactor type. (Uranium 235 has 92 protons and 143 neutrons in its nucleus.)

Uranium is naturally occurring, typically being present at around 4 ppm in granite (and other rocks) but ²³⁵U comprises only 0.7% of the total uranium in nature so it needs to be separated from the other uranium isotopes before it can be used.

The issues around nuclear power are well known. ²³⁵U fissions relatively easily and produces neutrons which, in turn, can cause other ²³⁵U atoms to fission – the so-called chain reaction. Because of this, reactor design needs to ensure that the neutron flux is moderated by control rods to prevent a run-away reaction. The by-products of ²³⁵U fission are many, and some have long half-lives. Significant long-term waste is generated.

However, uranium is not the only possible source of nuclear fission based power. Since the '50s, there have been attempts to produce thorium based nuclear reactors. However, until relatively recently the investment in this alternative technology was minimal, mainly because Thorium based reactors have no spin-off military potential.

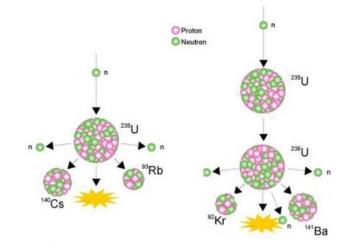
Why Thorium?

The interest is driven by safety and reduction of nuclear waste. Almost all Thorium in nature is thorium 232. It's about 3 times more abundant than Uranium and does not need expensive "enriching" (selecting a preferred isotope).

Thorium itself is not a nuclear fuel. But ²³²Th can absorb neutrons and be converted to ²³³U which is fissile. Current developments focus on a so-called molten salt reactor (MSR) technology, where the fuel is mixed into a molten salt which is always liquid. This means that, in an emergency, the salt mix can be drained into a containment vessel where it solidifies and the reaction stops. Different designs are being explored with China investing quite heavily. In the diagram is a schematic of a MSR using a critical core where the chain reaction is moderated by control rods in the traditional way.

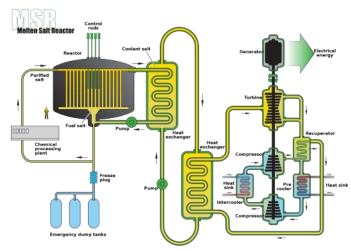
Recently a Swiss startup (Transmutex) was founded with a novel concept based on a sub-critical fuel configuration into which protons are "pumped" by an accelerator to trigger fission. Turning off the "pump" shuts down the reaction. The design works at atmospheric pressure so there is also no risk of explosion.

Thorium reactors produce much more benign waste with shorter half-lives. Indeed, an MSR can be used to process existing nuclear waste (e.g. from PWR reactors) and turn it into much safer waste products with a "dangerous" life much shorter than currently. Moreover, the technology is not useful for weapons development.



1 tonne of thorium would provide the energy equivalent of 3 million tonnes of coal, or 200 tonnes of natural uranium which then needs to be enriched for use in a nuclear reactor.

While there are many technical challenges still to overcome with MSRs, the potential for a much safer source of non-CO₂ producing power to complement renewable energy sources is there.



MSR Schematic - US Department of Energy NERAC / Wikipedia



ZUGERBERG FINANZ



You're invited — save the date!

What now? The Rate Reversal

Theme: Zugerberg Finanz experts will adress established Expats on the

current economic and market outlook and on the impact of the Rate

Reversal on fixed income and your assets.

Date: February 29, 2024

Time: 08:30 – 10:30 a.m. Presentation followed by light Breakfast.

Keynote Speakers: Timo Dainese, Founder and Managing Partner

Prof. Dr. Maurice Pedergnana, Chief Economist and Managing Partner

Tania Mobayed, Brand Ambassador & Sr. Advisor Expat Desk

Place: Zugerberg Finanz, Lüssiweg 47, 6302 Zug

RSVP: By February 20, 2024, Registration online, limited seating.

This is the **second** of a series of English topics presented by Zugerberg Finanz. The **established expats community** has an opportunity to learn about Zugerberg Finanz, current topics in investing and appropriate solutions for Swiss domiciled individuals. Zugerberg Finanz values are based on **trust**, **proximity**, **honesty**, **and transparency**. These are the cornerstones of our growing and successful position as leading local Asset Manager.

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Swim and Sauna-Winter by the Zugersee

CONTRIBUTED BY SUZY ANDRICOPOULOS, ZIWC CONNECT! MAGAZINE EDITOR, ZUG

Swimming in lake Zug beyond the warmer late summer months happened to me quite spontaneously this year, probably to do with the ridiculously mild autumn and longer badi season we enjoyed, but without quite realising it I became one of the many before me that have been enticed by the vigour and subsequent invigorating feeling that follows a dip in a cold water environment. It also helped that Zug has for the first time caught up with the increasingly popular trend of experiencing a sauna before and after a cold dip, with Cham Badi popup-sauna.ch and subsequently Zug Männer Badi https://www.loyly.ch/portfolio/zug hosting a lakeside pop-up sauna offering, bookable by the hour online.

So what is this new hobby I have stumbled upon and is it really as good for me as it feels?

This hot cold exposure is something also known as 'contrast therapy'. As the name suggests, this involves alternating between contrasting hot and cold temperatures, first, the body is exposed to heat, which causes the blood vessels to expand, increasing the flow of blood and oxygen. Then, the body is exposed to cold through a low-temperature water immersion, which causes blood vessels to constrict. The health benefit claims are numerous: easing of pain, improvement in skin health, improved circulation, increased longevity, immunity and improved mental health. Studies have indeed shown that cold water therapy can indeed provide a mood boost onlinelibrary.wiley.com/doi/10.1002/lim2.12, and in one case report pubmed.ncbi.nlm.nih.gov/30131418/ alleviated the need for prolonged anti depression medication over the course of a treatment period.

Why should this be the case? The notion that cold water therapy has healing properties was first touted in the 4th Century B.C. by Hippocrates to allay 'lassitude'. Nordic countries have done hot/cold immersion for millenia. More recently cold water immersion has been shown to cause a spike in the stress hormones cortisol and adrenaline, which when done repeatedly can result in a reduced stress reaction and therefore an increased tolerance to overall stress. In addition, the exposure to cold water causes the release of dopamine, the feel-good hormone. Heat exposure warms, relaxes and detoxifies. Couple that with friends and a social occasion and the combined energy intensifies the experience.

But is this a hobby for everybody? There are certain rules that should be heeded to ensure a safe and successful experience. Certainly individuals suffering from high blood pressure, cardiac issues or vascular illnesses should avoid swimming in cold water. So to those with chronic illness or who are pregnant. If in doubt or before trying it out, consult your doctor.

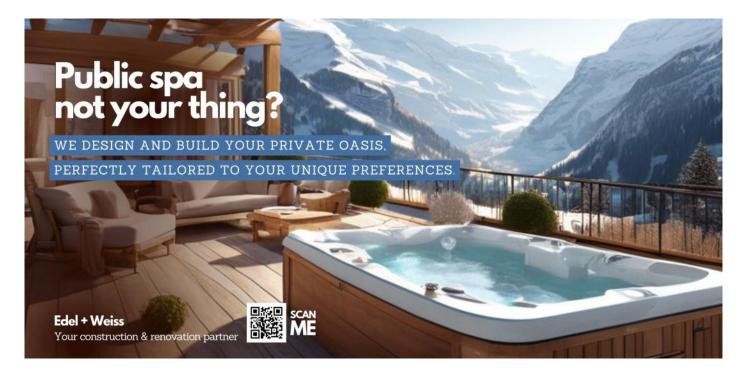




The following are tips to ensure your hot/cold experience is a success:

- Have someone with you
- Enter cold water slowly, don't jump in, keep your head dry, wear neoprene shoes and gloves in particularly cold water
- Staying a minute in the water per degree temperature (°C) is a good rule to follow, and less is also good too!
- Have warm dry towels to hand for your exit and one for the sauna





Smart at Home? More connected than you think...

CONTRIBUTED BY CASHA FRIGO, SENIOR REAL ESTATE CONSULTANT, E&V ZUG PROPERTIES AG, ZUG

Smart at Home? More connected than you think...

Who hasn't heard the sketch: the poor man, completely soaked by the rain, has just come from the dentist and is standing in front of his front door shouting "Ohpan e hoor". At least that's what it sounds like and the digital access system remains stubborn and locked. The poor man has to wait outside in the cold and wet until his neighbours come home, with whom he has deposited a spare key - just in case. Once he arrives at his house, now completely frozen and wet down to his boxer shorts, our protagonist at least wants some warmth and shouts "ire.". An injection from the dentist like that has a long-lasting effect and makes it very difficult to speak. The house system doesn't understand everything so well and switches to "higher", which means the volume of the music system. In the midst of deafening noise, our protagonist shudders miserably.

You can take everything from the humorous side. Serious is also possible, of course. How smart can, may or must a home be? The term covers technical processes and systems for building automation in living spaces and homes, which serve to increase the quality of living and quality of life, security and efficient energy utilisation on the basis of networked and remotely controllable devices and installations as well as automatable processes.

This term covers the networking of home technology and household appliances such as lighting, heating, blinds, cookers, fridges and washing machines, as well as the networking of entertainment electronics (audio and video).

This includes various aspects such as **security** with electronic access controls, **alarm systems** and cameras, efficient **heating and cooling management** including smart shading of the property (automatic lowering of blinds if the outside temperature is too warm or cold or if the sunlight is too strong and actual shading management), **holiday and absence management** with automatic light and blind management, **weather assistant** with severe weather warnings and automatic preparation of the property for these, and increasingly also **care management** for older people.

Smart living primarily involves networking the light sources, switches and devices used in the home with each other, storing data and visualising it in a separate logic. The smart home has its own programming interface, which can also be accessed via the Internet and con-

trolled via web servers or sexier mobile apps integrated into the smart home.

From our own experience, it works like this: blinds up and down, windows open and closed, light brighter or darker, a little more heating in winter or cooling in summer one room more, the other less. Air purifiers filter pollutants out of the air and, for allergy sufferers, micro-dust as well. The alarm system switches itself on and off when someone comes or goes. Controlled beds ensure optimum sleep. And everything can be controlled anywhere in the world at any time, whether you're on the move, in a restaurant or waiting in line - or at home by voice command. The same happens with household appliances.

Don't throw energy out of the window

Smart homes also include **home (smart) metering**, which focuses on measuring and intelligently regulating energy consumption. It is precisely this aspect - given the sharp rise in energy costs - that makes the application indispensable. Intelligent systems help to curb skyrocketing electricity and heating costs by enabling consumption to be monitored and controlled at all times. Smart home and metering applications can save 20-30% of heating energy. It makes a big difference whether a home is heated to 19 or 21 degrees. Every degree less makes a difference of 6 % in heating energy consumption. If the electricity also comes from the home's own photovoltaic system, you can save twice as much: If the proportion of electricity generated inhouse increases, this directly reduces electricity costs by up to 60 %.

Engel & Völkers Zug is a member of Klima Charta Plus Zug and endeavours to contribute to the goal of saving energy and resources in the canton of Zug and to help at the forefront itself.

We would be happy to advise you on choosing a suitable energy centre to make your home smart and reduce your energy consumption and look forward to hearing from you. In the next magazine we contribute an article covering photovoltaic systems and heating pumps.

Please do also order our advisory publication "Smart Heating Systems" engelvoelkers.com/en-ch/switzerland/heating-system-updates/

E&V Zug Properties AG, Casha Frigo, www.engelvoelkers.com/zug



Making Life EASY in Switzerland

CONTRIBUTED BY TARRYN RICHARDSON, EVENTS MANAGER IMCZ

We don't know, what we don't know! IMCZ Tips Section opens with tips from Tarryn Richardson, our newly appointed Events Manager submitting some really interesting digital solutions for EASY living in Switzerland.

We invite all members and friends to send in your tips to help others locally & for life in Switzerland to Tarryn at events@imcz.club. What are your "go to" websites & mobile APPS? What do you wish you had known/been aware of when you first moved here? I am sure you all have interesting solutions that others are not aware of.



Lost Property Service Switzerland

https://www.easyfind.ch

Languages: DE, FR, IT, EN

Lost a key? Your mobile phone? Your bike?
Found an item but don't know how to locate the owner?

Over 2,500 lost property offices across Europe contribute to the continent's most extensive lost property services network. This network, which includes cities, communities, and organizations like **SBB**, facilitates interconnected searches for your lost items.

Thanks to easyfind.ch lost & found items find their way back home.



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Overall resort information, ski map of the domain with lifts and slopes operational status, weather conditions and forecasts, snow report with detailed snow forecast, live cameras from the slopes, avalanche risks, hotels and services recommendations, nearest après-ski, GPS ski tracker, ski journal and much more.



Reduce Food Waste save unsold groceries from your favorite stores and restaurants

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Throwing away food is a problem where we can all be part of the solution. With the help of our app, you can save unsold groceries from your favorite stores and restaurants.



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TheFork is the most trusted restaurant booking platform that opens doors to the world's best restaurants near you. Millions of verified reviews. Check real-time availability and book a table in just a few clicks with instant confirmation, 24/7.

Christmas and New Year is with us - find or be a designated driver



https://www.nezrouge.ch/de/In-Ihrer-Region/Zug-Innerschwyz.html

The Nez Rouge campaign is a national accident prevention measure organized by and for citizens to reduce alcohol related road traffic accidents.

No change in your wallet but need to buy a stamp urgently?



Use the Post.ch mobile APP to buy a digital stamp. https://www.post.ch/en/pages/post-app-for-smartphones/digitalstamp

Did you know these quirky anecdotes about Switzerland?

In some cantons it is forbidden for men to have a wee standing up after 10pm. The reasoning? It creates too much noise.

In 2009 Canton Appenzell banned hiking in the nude following an influx of 'naked tourists' from Germany. Two years later a man caught wandering naked past a picnic site was fined CHF 100.



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School

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Come to our next Open House or arrange a personal visit to our school.

Virtual Open House: Thursday, January 23, 17:00

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Registration required zis.ch/qet-to-know

zis.ch/get-to-know

ZIS is the longest accredited international school in Switzerland and serves the Cantons of Zurich, Zug and Schwyz.

- Less than 30 minutes from Zug
- Bus service available

Know your residence! We don't know, what we don't know!

CONTRIBUTED BY RICHARD BESWICK, IMCZ MEMBER, STEVE BRADFORD, AND JOEL DE BUREN, ZUG

IMCZ

Quiz: We don't know, what we don't know! IMCZ Quiz on facts about our place of residence

Test your knowledge to see how fit you are to call yourself a bona fide resident of Zug, the region and Switzerland

This quiz was created and run on the occasion of the IMCZ New Members' Reception on December 7th. The winning team scored almost full marks!

Int	ernation	al Men	's Club	of Zug	New I	Members	Reception	QUIZ
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Who k	nows Zug and Switzerland?
1.	How many platforms are there at Zug railway station? ———
2.	What big festival of traditional Swiss culture was held in Zug this year?
3.	What is the highest mountain in Canton Zug?
4.	Which company in Canton Zug has the highest number of employees?
5.	What is the other half of the name of the company Landis & ???????
6.	What is the origin of the modern name of the city of Zug?
7.	What type of disaster befell Zug in 1435 and 1887?
8.	What is the most famous cake of Zug called?
9.	Which fruit is the symbol of Zug?
10.	What is the population of the Canton of Zug?
11.	What is the population of the City of Zug?
12.	What is the name of the Hockey Team of Zug?
13.	In what year did Zug join the Swiss Confederation?
14.	Name three of the 11 Gemeinde of the Canton of Zug?
1 5.	What is the name of the company in Zug that makes Cherry Liquor?
16.	Which colours are in design on the flag of Zug?
1 7.	What language do the inhabitants of Zug speak in the majority?
18.	Which is the largest trading and mining company in Zug?
19.	How large is the surface area of the "Freiruum" 10'000 or 20'000 or 30'000m2?
20.	How many kilometres of hiking trails does the canton of Zug have?
21.	How high is the Zythurm in Zug?
22.	When was the Battle of Morgarten?
23.	How many times have EVZ won the hockey league?
24.	When was the last time it was possible to skate on the Zugersee?
25.	How many Cantons are there in Switzerland?
26.	What is the length of the Lake of Zug?
27.	That is the old Latin name for the City of Zug?
28.	Who is Marc Rich?

International Men's Club of Zug New Members Reception QUIZ (continued)

Who knows Zug and Switzerland?





31. What is his name?



33. Where is this?



35. Where is this?



37. Where is this?__



30. What is his job? _____



32. What is his job?



34. Where is this?-



36. Where is this?



38. Where is this?-----





Christmas Humour

CONTRIBUTED BY ROGER BROOKS, IMCZ HONORARY MEMBER

Christmas and New Year is the season of good cheer. Humour and jokes are an essential ingredient of the festivities. Roger has compiled some play on words jokes for your entertainment. Enjoy!

- * Why did no-one bid for Rudolph and Blitzen on eBay? Because they were two deer.
- * Mary and Joseph...now they had a stable relationship.
- * What did Santa do when he went speed dating? He pulled a cracker.
- * Why don't you ever see Santa in hospital? Because he has private elf care.
- * How did Mary and Joseph know that Jesus was 7lb 6oz when he was born? They had a weigh in a manger.
- * Why is it getting harder to buy Advent Calendars? Because their days are numbered.
- * How do you know if Santa's been in the garden shed? You've got three extra hoes.
- * Why was the Brussels Sprout sent to prison? Because it was a repeat offender.

Brillant im Feldhof



Dry Cleaning & Laundry



NEW LOCATION FROM FEBRUARY 5, 2024:

Parillant im Feldhof GmbH, Feldhof 13, 6300 Zug













International Men's Club of Zug (IMCZ)

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https://imcz.club/

https://www.facebook.com/IMCZug

https://www.linkedin.com/company/2058141/

https://www.instagram.com/imcz_zug/

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Treasurer: Jens Kordetzki treasurer@imcz.club 076 315 67 69

PR Coordinator: Peter Aschmann pr@imcz.club

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.

IMCZNEWS



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

IMCZ NEWS Advertising Rates

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 color.

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

Advertising rates:

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- 1/2 Page, A5 horizontal (19 x 13.5cm) Fr. 115.-
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- 1/3 Page, horizontal (19 x 9.2cm) Fr. 85.-
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- 1/4 Page, horizontal (19 x 6.9cm) Fr. 65.-
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Extra costs may be incurred for typesetting, special formatting, etc. Discount for year of advertising -20%.

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