ZIWC
Connecting Women
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MAGAZINE

Connect!

NOVEMBER / DECEMBER 2026 | FOR WOMEN • FOR CONTACT • FOR 59 YEARS



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Dear Members,

As the year begins to turn toward winter and our calendars fill with candlelit gatherings, festive markets, family visits and well-earned moments of reflection, I am delighted to welcome you to our November–December issue.

This is always a special season for our Club: a time to celebrate what we have shared, to look forward to what is still to come, and to appreciate the many connections that make our international community feel so warm and welcoming.

As Advertising Chairwoman, I would also like to express my sincere gratitude to the businesses, partners and supporters who choose to be part of our magazine. Their presence in these pages does more than promote a service or announce an offer; it strengthens the bridge between our Members and the wider community around us.

Many of our advertisers are local entrepreneurs or organisations, creative professionals, trusted specialists and friends of the Club. Behind each one is a person or organisation that has chosen to inform us of the valuable services they provide, and I would like to sincerely thank our Members for your continued engagement with the people and services featured in these pages and in our bi-weekly newsletter.

As the year draws to a close, I am excited for the festive events ahead: the Diwali Celebration Seasonal Evening in November with delicious Indian food, the Colmar Christmas Market Escape, and our beloved Samichlaus Brunch tradition in December will all make the season special.



Wishing you a joyful festive season, a peaceful close to the year and many happy moments of connection in the months ahead.

Andrea Lenke
Advertising Chairwoman

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Yvonne H, Morgarten

New Members

We warmly welcome our new Members

Mary-Anne Kedda,
Membership Chairwoman
Email: **membership@ziwc.ch**

For more details, please consult the online membership directory

Magazine Chairwoman
Elizabeth Egli
connectmagazine@ziwc.ch

Advertising Chairwoman
Andrea Lenke
advertising@ziwc.ch

Website Chairwoman
Betsy Ballew
webeditor@ziwc.ch

Proofreaders and content contributors:
Helena Lustenberger
Tiffany Fragman
Elizabeth Egli
Suzy Andricopoulos

Newsletter Mail-out / Design
Ron Sumners
sumners@databaar.ch

Printers
Online Printers
www.de.onlineprinters.ch

ZIWC
Connecting Women
est. 1967

Club address:
Zug International Women's Club,
6300 Zug,
www.ziwc.ch

Payments to the Club should be made to:
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6340 Baar
IBAN: CH40 0900 0000 1752 1935 3

The Club's cancellation policy is applicable to all events that involve a reservation and a monetary payment. Unless otherwise specified, the cancellation deadline is the booking deadline. A Member who cancels her participation in an event, after the cancellation deadline, is required to pay the full participation fee of the event. The Club is not responsible for any loss or injury suffered during the course of activities or events.

Club No-Show Policy for 'Free Events': Any Member who makes a reservation for a free event who has not cancelled within the agreed deadline or has not given notice to the event organiser of non attendance will incur a 25 CHF fine.

Accident Insurance: Participation in any club event is at the Member's own risk. It is each participant's responsibility to have personal and accident insurance.

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Help Us Find the Stories of ZIWC

As we look ahead to ZIWC's 60th anniversary, we have started digging into our history — and we are discovering that some of the best stories aren't necessarily sitting neatly in our archives. They are sitting with **you**.

Perhaps you remember an event everyone talked about for years. A friendship that began at ZIWC and changed your life in Zug. A fundraising initiative, an unforgettable trip, a group with a fascinating history, or simply one of those wonderfully ZIWC moments that still makes you smile.

Maybe you know a former Member with a story we really ought to hear. Or perhaps you have an old photograph tucked away somewhere that deserves to see the light of day again.

We are building a **ZIWC Story Bank** to help us uncover these memories, people and moments. Over the coming months, they will give us inspiration for stories in *Connect!*, on our website and social media, and as part of our 60th anniversary celebrations.

And please don't worry about whether your story is "important enough" or beautifully written. **You don't have to write the story for us.** A few sentences, a name, a memory, an old photo or simply a lead we can follow is enough. We can take it from there.

So, what do you remember?
Who should we talk to?
What part of ZIWC's story should not be forgotten?

Add your story, memory or tip to our Story Bank by scanning the QR code or filling out the form here: https://forms.gle/Ee2CKsAsqRG9Kzh26

Because after almost 60 years, there are a lot of stories worth telling — and we suspect some of the best ones are still waiting to be found.



Meet the Member
Tania Mobayed

How did you first come to Zug?

I met my husband (a Canadian) who was working on an assignment in New York for a Swiss company, and when he had the opportunity to move to Switzerland I joined him. I thought it would be a 1-3 year assignment so I never thought much about investing here. After 27 years here, international finance has become a major part of my life story.

How long have you been part of ZIWC and why did you join the Club?

I joined the Club in 2005 after my children were born and I moved from Zurich to Zug. I wanted English speaking activities and peers, and to establish connections outside of my home, as I had just had two children. The Club became a social and professional peer group as I returned to work. It is encouraging to see many women with current or past work history settle in and develop local goals and financial bases.

What do you feel you get out of your ZIWC Membership?

I value the quality of our groups and a place for ideas that translates into initiatives such as our hospitality, event, professional and sport activities. The small committees are a source of deeper conversations and hands-on initiatives that are beneficial for the whole Club and target worthwhile purposes such as charity, food or promotion of ZIWC Membership. As I made friends decades ago, I am thankful to ZIWC for providing this diverse community.

What do you do for work?

The work I do (and have done for decades) is investment advisory and management for individuals. I stumbled into the financial world almost by accident, and became passionate about getting people the information they need to make smart decisions. As a founder of an FDIC insured credit union in college for students and alumni, I encountered the multiple stages-of-life money decisions from the grass roots and small starts. This later translated to private banking on Wall Street as mutual funds were born and then in Zurich and Zug for Swiss-based internationals. Many of us plan a short stay that turns into decades of residency, requiring expert pension advice. It is personally rewarding to serve established expats with common local goals- a great combination for a job.

What are your hobbies?

Charity (for children in need), cooking (lessons for Armenian & Lebanese food), events (esp with ZIWC), walking and reading.

What is your favourite place in Zug?

I have many! Löwen Restaurant, Zugerberg Panorama Restaurant, Park Hotel (especially with ZIWC), Zug Library, the new Zug Badi, during quieter times, Freiruum.

British Matura at Hull's School

Join our English College/Kurzgymi after Sek. Take your 10th School Year/IGCSE/A Levels and study at the world's leading universities (including Switzerland and the UK).

Info Evenings at 18:00
Falkenstrasse 28a, 8008 Zurich:

- **12th November 2026**
- **14th January 2027**
- **23rd March 2027**
- **13th May 2027**



Hull's School, Zurich, Falkenstrasse 28a, CH-8008 Zuriwww.hullschool.ch

Hospitality

Fanny van Dyck
Hospitality Chairwoman

Organises regular social events for long-standing and new Members. Welcomes new Club Members and serves as a point of contact for all Club events.

For more info about all the coffees, please contact Fanny Van Dyck (Hospitality Chairwoman) at hospitality@ziwc.ch

Stammtisch



Everyone is welcome at the Park Hotel in Zug for a relaxed coffee morning with wonderful women from our ZIWC community. A chance to connect, chat, and make new friends over a warm cuppa. No need to register or sign up – just pop in for as long or short as you can.

When: Every Wednesday from 10:00-12:00 (except public holidays)
Where: Park Hotel, Industriestrasse 14, 6302 Zug

Ägeri Coffee

Come join us for a friendly coffee and connect with other women living in the Aegeri area. Everyone is welcome whether you are new in the neighborhood or have been here for years. To stay in the loop, just ask to be added to the Aegeri Coffee WhatsApp group.

When: Second Thursday of the month from 10:00-12:00
Where: Café Brändle, Zugerstrasse 23, 6314 Unterägeri



Cham Coffee

Do you live in Cham, Hünenberg, Knonau,… Come and join the Cham local coffee morning hosted by Karin. To stay updated, ask to be added to the Cham Coffee WhatsApp group.

When: Third Thursday of the month from 10:00-11:45
Where: Café Speck, Neudorf Centre, Zugerstrasse 17, 6330 Cham



Walchwil Coffee

Living in Walchwil? Join Sarah, our Walchwil host for a cozy coffee morning on the last Thursday of every month. It's a great way to meet new ladies, share a laugh and enjoy a warm drink together. Everyone is welcome! Ask to be added to the Walchwil Coffee WhatsApp group.

When: Last Thursday of the month from 09:30-11:30
Where: Hotel Aesch, Hinterbergstrasse 31, 6318 Walchwil

Life's too short for boring drinks and dull company. Join the Cheeky Cocktail Club!

Cheeky Cocktail Club

Ladies of ZIWC, are you ready to shake things up? Join us for a monthly dose of fun, friendship, and fabulous drinks! Whether you're a cocktail connoisseur or just looking for a great night out, the Cheeky Cocktail Club is your ticket to a world of flavour and friendship. No mixology skills required – just bring your smile and sense of adventure! Ready to join the most spirited group in town? Sign up now and let's raise a glass to new friendships and unforgettable evenings!

Cheers to the Cheeky Cocktail Club!

November • NEUMÜHLE

Date: Thursday 19 November 2026

Time: 19:00 till late

Where: Neumühle, Bahnhofplatz, Baar
For November, we're heading to Neumühle, tucked inside the charming blue building right at Baar train station. With a lovely selection of wines by the glass, fine cocktails and mocktails, and a relaxed local atmosphere, it has all the ingredients for a proper Cheeky Cocktails evening. Come for one drink — or settle in for the evening!

How to get there: Couldn't be easier: Neumühle is right at Baar Bahnhof, with plenty of train and bus connections.





December • PARK HOTEL

Date: Monday 14 December 2026

Time: 19:00 till late

Where: Park Hotel, Industriestrasse, Zug
For our final Cheeky Cocktails of 2026, we're getting properly cosy and snuggling into one of the Park Hotel's festive fondue pods. You absolutely don't have to join in the cheese fest to come along for cocktails... although once the fondue is bubbling beside you, resisting a cheeky dip might prove difficult!

Come for a festive drink, a little Christmas cheer and one last cheeky evening together before the year is out.

How to get there: An easy bike ride or short walk from Zug train station, with the Metalli bus stops also close by.

Take Charge of your Estate Planning for all nationalities

Frauenzentrale Zug

Do you want to understand how inheritance, living wills, lasting powers of attorney and other estate planning topics work? Would you like to know what options are available to make the right arrangements for your future? This event gives you a clear overview of the key issues and helps you identify the next steps. Take control of your estate planning so you can make informed decisions and gain peace of mind. Join us for an engaging evening, including a networking reception.





When: Monday 9 November 2026 – 19:00-22:00

Registration Deadline: Monday, 2 November 2026

Mirjam Arnold
Solicitor, Senior Legal Associate at MME Legal AG, Board Member of Frauenzentrale Zug, Member of the Cantonal Council

Alexandra Geiger
Solicitor, Swiss Bar Association (SAV) specialist in inheritance law, TEP, Partner at MME Legal AG

Cost: Free of charge. Registration required.

Contact: bildung@frauenzentralezug.ch

Location: Frauenzentrale Zug, Tirolerweg 8, 6300 Zug

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Key Moment



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ZIWC Business Network Apéro
at THE STYLIST Concept Store, Zug.

As a professional stylist, **Camilla Zenoni** has always had a passion for making everything around her beautiful. She brings together her experience and expertise in communications, interior design, and styling across fashion, still life and interiors.

Sabrina Achleitner from *Achleitner Blumen, Deko & Accessoires* is a trained florist. She combines her love for flowers with her fascination for fashion and interior decoration.

Camilla is the founder and owner of **THE STYLIST Concept Store** offering a carefully curated selection of lifestyle goods, ranging from fashion and accessories to interior pieces. Together with Sabrina she shares a beautiful, light-filled space located on the Bahnhofstrasse in Zug. thestylist.ch

Our November Apéro will provide a special ZIWC member-only opportunity to visit THE STYLIST Concept Store, meet Camilla and Sabrina, and view the collection over a glass of champagne.

When: Tuesday 17 November : doors open 18.15 - 19.30

Where: THE STYLIST Concept Store, 22 Baarerstrasse, 6300 Zug



Places are limited, registration is necessary (registration fee CHF 20 - including drinks)

THE STYLIST
CONCEPT STORE

Our regular **Drop-in Business Network Apéro** will take place on **Tuesday 1 December**, 18.00 - 19.30 at Àigu Bar & Lounge at ParkHotel in Zug.

Please register as this enables us to reserve enough space in the bar area.
The Business Network Apéro is open to all ZIWC members and prospective members.

a great way to meet and make new friends

ZIWC LUNCH CLUB

Our Lunch & Dinner Clubs are a monthly social event where Members meet over a relaxed lunch or dinner, to chat, discuss and make friendships. These gatherings are Member-only events and for Members new to our Club this is a lovely way to meet other Members in a smaller group (usually 8-12 people). Each person pays for the food and beverages they consume.

November Lunch

Rathauskeller in Zug

We've been here already this year, but the lunch was so delicious and the discussion so vibrant that we decided to book again for a cozy November lunch!

Our November Lunch will take place on Wednesday **4 November 2026** at **12.15** at the historical **Rathauskeller**, Ober-Altstadt, 6301 Zug.
https://rathauskeller.ch/en/content/68/50/home



Please register on the Club website or - if you have no web access - by calling or texting Ailbhe Fallon on +41 78 698 5160 (no WhatsApp please).

Once the reserved places are filled you can contact Ailbhe by email or text to be placed on the waiting list for cancellations.
If you need to cancel please do so as soon as you are aware so that your place can be assigned to another Member. Please cancel by email before the deadline so that your place can be released and/or allocated to those on the waiting list.
Cancellation by midnight on 1 November.

November Monthly Dinner

ZIWC DINNER CLUB



Last year's Fondue Evening was such a hit that an encore was simply a must! As autumn makes way for winter, join us to bid the season farewell the Swiss way: gathered around a bubbling pot of delicious, creamy cheese fondue in great company. Join us at the charming **Fondue Chalet** at Herti Zauber, and for those who would like to add a little extra winter magic, some Members will keep up the tradition and head to the ice rink before dinner. Whether you join us on the ice, at the fondue table, or both, we look forward to sharing a wonderful evening with you!

When: Thursday 26 November, 18:15
Where: **Fondue Chalet Zug**, Arenaplatz, Zug.
Group limit: 12 Members. Please register online (or send an email to webeditor@ziwc.ch if you're unable to register online)
Booking deadline: Thursday 19 November
Contact: Maja Stankovic at majasta@yahoo.com or on 079 285 43 55 for any questions.
Menu: Variations of cheese fondue. Menu can be found here 2026_FC_Menuekarte_Web.pdf

December Monthly Dinner



Let's Celebrate the End of 2026 Together! As we bring an incredible year to a close, join us for a magical evening at **Lake Noël**, the enchanting Christmas village nestled on the shores of our beautiful lake. Wander through lovingly decorated huts, discover unique gift treasures, and indulge in a culinary journey featuring more than 250 freshly prepared specialties from around the world.

When: Thursday 17 December, 18:15
Where: **Landsgemeindeplatz & Seepromenade, Zug** - **Meeting point**: Postplatz Zug, in front of the Più restaurant, and we walk together to the Christmas village.
Group limit: 12 Members. Please register online (or send an email to webeditor@ziwc.ch if you're unable to register online)
Booking deadline: Thursday 10 December
Contact: Maja Stankovic for any questions.
Menu: variations of 35 Gastro options

A WhatsApp group will be created to share updates and restaurant details, as the participating venues are still being finalized. If you need to cancel your dinner reservation, please notify the Webeditor at webeditor@ziwc.ch if it's well in advance. For cancellations within the last 3 days, kindly inform Maja via WhatsApp, so we can offer your spot to someone else if you're unable to attend. The Club's Cancellation Policy applies.

SEASONAL EVENING

DIWALI
Celebration

FESTIVAL OF LIGHTS • JOY • TOGETHERNESS

An enchanting evening of colour, culture and connection.
Enjoy delicious Indian cuisine, soak in the festive atmosphere and celebrate the beauty of togetherness.
Begin the evening with a sparkle!

- Professional Henna artist at the Apéro – get a Henna tattoo while enjoying a glass with some nibbles.
- A dance performance by our very own Dee
- Saakje will be doing her raffle to support the Wunderlampe Charity. This charity creates meaningful experiences for children living with serious illness or disability. Bringing joy, hope and unforgettable moments to families.
- Delicious Indian Cuisine

DATE	Thursday, 12 November 2026
TIME	18:30 to 22:30
VENUE	Siehbachsaal Chamerstrasse 33 6300 Zug
COST	CHF 35 per person If bringing a dessert: CHF 15 per person
DRESS CODE	Smart Casual with a touch of colour or traditional Saree

Contact **Linda Sharpe**, our Annual Events Chair, for any additional information you might need for this event.

annualevents@ziwc.ch

This includes contact information on rental shops for Sarees.

PLEASE REGISTER ONLINE ON THE ZIWC WEBSITE.

Don't wait too long as we have limited spaces!

Samichlaus Brunch



Before the Christmas holidays begin, and everyone heads off in different directions, let's come together one last time this year, for our much-loved Samichlaus Brunch. Step into our Winter Wonderland and enjoy a festive morning and celebrate another wonderful year together.

We will welcome you with a glass (or two) of Prosecco on arrival. This is a great time to catch up with friends, meet some of our newer Members and mingle before sitting down to enjoy the delicious brunch. And of course... it wouldn't be Samichlaus without a little jolly fun!

So put on something festive, bring your Christmas spirit and join us for a relaxed and cheerful morning together.

When: 5 December 2026, 9:00-12:00

Where: Park Hotel Zug, Ensemble Room
Industriestrasse 14, 6302 Zug

Cost: CHF35
Register on the ZIWC Website (https://ziwc.ch/event-calendar/#!event/2026/12/5/samichlaus-brunch)
ZIWC cancellation policy and accident insurance rules apply

Booking & Payment Deadline:
27 November 2026

Dress code: Smart Casual, Something Festive

Contact: Linda Sharpe annualevents@ziwc.ch
Please notify Linda of any allergens





Escape

Zurich Opera House Backstage Tour





Date: Friday 6 November 2026

The Experience: The Zurich Opera House is one of the world's 10 most recognised opera houses. With over 30 opera and ballet productions annually, supplemented by recitals and concert series, the Zurich Opera House is internationally renowned as a productive cultural institution and is regularly awarded prestigious prizes. Join us for a private tour. Lasting 1.5 hours, the tour will take us onto the stage, past the props, make-up, and dressmaking departments, into the costume depository, the Opera House's furniture, and stage-set warehouses. The Opera House has set a participant limit of 15 people for this tour.

Location: Falkenstrasse 1, 8001 Zürich

Time: From 13:00 forward. Exact time to be confirmed by the Opera House.

Cost: ZIWC is covering the cost of the private tour.

Transportation: ZIWC Members are asked to purchase their own train tickets for the trip to Zurich.

Booking Details: Open to ZIWC Members. Limited to 15 participants. Register via the ZIWC calendar on the website. If the event is sold out, email escape@ziwc.ch to be placed on the waitlist.

Booking Deadline: 30 October 2026

Contact: For questions or more information, please contact Alicia Toledo at Escape@ziwc.ch

ZIWC Cancellation and Accident Insurance policies apply.

Escape

Colmar Christmas Market

Date: Tuesday 8 December 2026

The Experience: Join us as we return to our favourite Christmas Market in Colmar! This Escape is a day trip guaranteed to get you in the holiday spirit and is by far one of the ZIWC favourites. The charming village of Colmar is transformed into a wonderland of lights and sights. Get ready to shop for artisanal goods, eat delicious things and have a delightful time with fellow Club Members, who always find a moment to raise a toast with hot chocolate or a nice warm *Glühwein*. Truly an Escape not to miss!

Location: Colmar, France

Time: 10:00 - 20:00

Transportation Cost: CHF10**.** ZIWC will cover the larger portion of the roundtrip private bus transportation. Any expenditures at the Market are on your own.

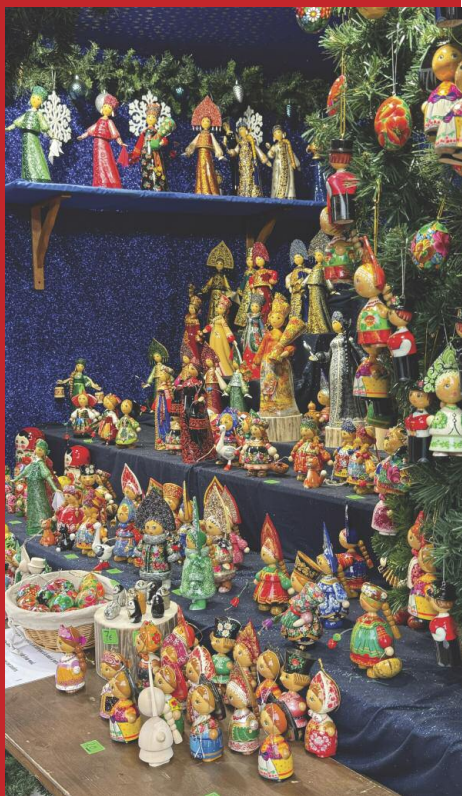
Booking Details: Open to ZIWC Members. Bus space is limited to 30 Members. Register via the ZIWC calendar on the website.

Booking deadline: 1 December 2026

Contact: For questions or more information, please contact Alicia Toledo at Escape@ziwc.ch

ZIWC Cancellation and Accident Insurance policies apply.









A BOOK FOR QUIET MOMENTS

When did you last give yourself a moment of stillness?

My Birdfish

A Little Story of Freedom Between Sea and Light

Between the sea and the sky, a girl meets a small, mysterious creature — the Birdfish. A quiet picture book for adults about pausing, remembering, and beginning again. Few words, delicate illustrations, and plenty of space for your own thoughts. A meaningful gift for life's turning points — for someone else, or for yourself.

Price: CHF 20 – (Softcover)
Languages: English · German · Japanese

Katsura Suzuki · katsura.suzuki@ksc-global.com
www.drkatsurasuzuki.com

Scan to learn more

The Light We Carry Forward



On 11 September 2001, the world watched in shock as the towers of the World Trade Center came down in New York. Shortly after, the community I now call home was confronted with its own act of terror when an armed attacker entered Zug's cantonal parliament, killing fourteen people and injuring many more.

Twenty-five years later, we gathered in St. Johannes Church in Zug to remember, honour and reflect on both tragedies through *The Light We Carry Forward*, an extraordinary commemorative concert created by the English Theatre Group of Zug in collaboration with the Catholic Church of Zug and ZIWC.



From the first notes, it was clear that this was going to be much more than a concert.

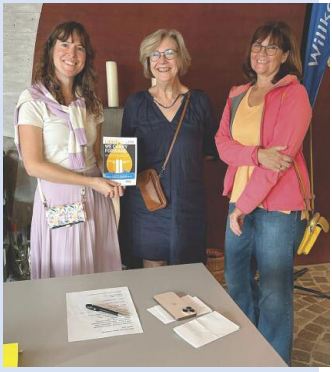
With three choirs, pianist Tiffany Butt, cellist and tenor Jonas Iten, and an impressive group of singers, actors, speakers and musicians, the evening had been carefully constructed as a journey. We began with **witness and remembrance**, moved through **reflection and shared memory**, and then gradually towards **response, hope and community**.

Music was interwoven with poetry, memories and spoken word. There were moments of profound stillness, followed by performances that filled the church with extraordinary sound. Rather than dwelling only on the horror of what happened 25 years ago, the programme asked a more difficult question: what do we carry forward from it?

Perhaps that was what made the evening so moving. Remembrance was not presented as something belonging solely to the past. It became something we do together, as a community, and something that can shape how we choose to treat one another today.

The final part of the programme was appropriately titled **Meaning and Action**. By then, the atmosphere in the church had changed. We had travelled from loss and grief towards something warmer and more hopeful — without diminishing what had come before.

The evening ended with *We Can Be Kind*. After everything we had heard and remembered, its message felt remarkably simple and remarkably important.



For ZIWC, it was a privilege to collaborate with the English Theatre Group of Zug on such a meaningful evening. As a club that has been part of the Zug community for almost 60 years, evenings like this also remind us that international and local are not opposites. Zug is our home too, and being part of this community means sharing not only its celebrations, but also its memories.

Together we raised CHF973 for our Charity, Stiftung Wunderlampe.

Congratulations and thank you to everyone at ETGZ and all the performers who created an evening that many of us will remember for a very long time.

Émely Steegstra
President ZIWC

An afternoon of music, laughter and unapologetic joy

Memories from the Dancing Queens Boat Cruise Saturday, 25 July 2026 | Zugersee Schifffahrt



I thought I was simply going to another party, however, the Dancing Queens Boat Party turned into something much more meaningful.

The boat became a floating dance floor — a space where women could simply be themselves. No competition, no awkwardness — just us, the good food, drinks and great music, the dancing and the stunning backdrop of Lake Zug in the summer. The energy was incredible, with the dance floor buzzing throughout the entire cruise to the music of DJ Elaine.

One of the most memorable moments was watching an 83-year-old guest who barely left the dance floor the entire afternoon. She continued giving us the sweetest compliments, while other women were laughing, dancing and simply feeling the beats. It was a beautiful reminder that music really can be therapy for the soul — and that there is no age limit to having fun! On that boat, everyone was present, joyful and unapologetically themselves. It was a beautiful reminder that what truly matters are the moments lived without restrictions and simply enjoying life.

A huge thank you to Zugersee Schifffahrt for creating such a magical afternoon and bringing the ZIWC community together to experience the incredible energy, connection and joy that can be found when women come together and connect!

Consider your next
Boat Cruise on the Zugersee.

Article by **Izolda Petrosyan**







ZIWC & PWN Partnership

A Note from the Presidents

About PWN Zug & Zurich

We are part of a global network with over 3,000 members across 26 cities. We are a community of curious professionals who believe that genuine connections, continuous learning and diverse perspectives contribute to better leadership and a better future for everyone.

What is special about PWN Zug & Zurich?

Every local member has a "global pass", which means they can attend events organised by other PWN cities at a discounted rate, and have access to other global programmes such as Women on Boards.

We give people different ways to get involved - whether as a mentor in our mentoring programme, a speaker at one of our events, a volunteer supporting our activities, or by starting or joining an interesting conversation. We believe everyone has something to contribute.

We are also very proud of our app, which enables members to connect and exchange with one another across the global network.

Why the collaboration with ZIWC?

I think what makes the collaboration interesting is that our communities complement each other rather than simply overlap. For our members, it's an opportunity to widen their circle and meet people they might not otherwise come across. ZIWC has a wonderfully diverse international community, while PWN has a strong focus on professional growth and leadership.

I also like the fact that it brings the professional and personal sides of our lives closer together, which are more interconnected than we sometimes realise. Being both professional and social is very much part of PWN's DNA - we believe you can grow professionally while building genuine relationships and simply enjoying each other's company.

When you bring together people from different nationalities, industries and stages of career or life, you naturally discover different experiences and ways of thinking. That curiosity and openness to different perspectives are very much at the heart of PWN.



For me, it's all about creating space for each other's members to meet, learn and grow.

Jane Hallauer
President PWN
Zug & Zurich

Upcoming PWN Events:

12 November 2026, online
The Hidden Load — Intersection of Career, Family and Identity

Diana N. Ursachi, therapist and mother of twins, draws on her own experience of infertility to share insights into how we can better understand and navigate this hidden load.

Coming Soon! PWN Mentorship Program

Our mentoring programme has been running for over a decade. Registration for the next cycle will open soon.

To find out more about PWN Zug & Zurich, visit: https://www.pwnglobal.net/c/pwn-zug-zurich

About The Zug International Women's Club

ZIWC has been bringing international women together in the Zug area for almost 60 years. We are a community for women from many different countries, backgrounds and stages of life, whether they have recently arrived in Switzerland or have called the region home for years.

At the heart of ZIWC is connection. We create opportunities for women to meet, build friendships, discover the region, share interests and experiences, and become part of the local community. Through our events, Interest Groups, activities and charity work, there are many different ways to become involved.

What makes ZIWC special?

For me, one of the most special things about ZIWC is the diversity within our Membership. Our Members come from different countries and cultures, but also from very different professional and personal backgrounds. Some are building careers or businesses, some have moved to Switzerland because of their partner's career, some are raising families, some are retired, and many of us have moved through several of those stages during our time here.

That creates connections which probably would not happen naturally in our professional or everyday lives. You can sit down at an event with someone you might otherwise never have met and discover that you have far more in common than you expected.

Why the collaboration with PWN Zug & Zurich?

What appealed to me about collaborating with PWN was precisely that our organisations are different. ZIWC offers a place where women can connect across nationalities and stages of life. PWN Zug & Zurich brings a strong professional dimension, with its focus on leadership, mentoring and professional development. Rather than duplicating what either organisation already does well, we can give our members access to something additional.

It also reflects the reality of women's lives. We don't exist in separate professional and personal boxes. Through this collaboration, ZIWC members can access some of the professional opportunities and perspectives within PWN, while PWN members can connect with the wider community that ZIWC has built here in Zug and experience selected ZIWC activities.

As the collaboration develops, we will continue opening selected ZIWC events to PWN members. There are new Interest Groups and events currently taking shape, so there will be plenty more to come.



Looking forward to seeing you,

Émely
ZIWC President
2024-2027

Upcoming ZIWC Events:

19 November & 14 December 2026
Cheeky Cocktail Club

PWN members are invited to join our monthly Cheeky Cocktail Club gatherings, with the next evenings taking place on 19 November and 14 December. These informal gatherings are a lovely opportunity to meet over a drink and make new connections without a formal networking agenda.

26 February 2027 | *ZIWC Annual Spring Event*

Preparations are already beginning for our big spring celebration. We look forward to welcoming members of PWN Zug & Zurich there too.

*For details about the opportunities or joining the Cheeky Cocktail Club, please contact me at **president@ziwc.ch**.*



The

Many people in Canton Zug seem to think that its prosperity is a fairly recent phenomenon, dating back to the Sixties and an invasion of multinational companies into a bucolic landscape. Readers of this magazine will know, however, that industrialisation came much earlier to Zug in the form of pioneers such as George Ham Page, with his Anglo-Swiss Condensed Milk Company in 1866.

Readers might also recall the powerful Zug families such as the Zurlaubens (*see the July/August 2025 edition, pg.22-23*) and Landtwings, who with their mercenary business and trading in commodities such as salt, not only became rich themselves but also employed many of the population. This in turn encouraged the growth of small industries such as the building trades, tile and leather manufacturers, the smiths and so on. Cottage industries such as spinning and weaving, especially in the mountain villages in the wintertime, provided extra income and the labour pool transitioned easily to the spinning and textile factories of the 19th century. Families such as the Kolins and Landtwings also exercised political power, so were easily able to form monopolies.

The existence of water power, the coming of the railway line in 1864, being on the north-south axis between Zürich and Lucerne, and following the old trading routes and *Säumerwege* further promoted the spread of industrialisation in the 19th century, alongside traditional fishing, farming and trades, which were small in scale. Perhaps following the example of the Romans with their goddess statue manufactory on the Lorze, the textile industry revolutionised working life in the canton, with factories exploiting the water power of the river. Factory workers had to get used to strict working conditions and living in purpose-built housing (e.g. the Spinni houses in Baar), but when the labour pool was exhausted, they were faced with 'imported' labour from countries such as Italy, with new and unfamiliar language and habits.

The third phase was the growth of bigger, more international companies pioneered by George Ham Page, whose main market was Great Britain. Local milk was soon not enough and milk was imported from all over Switzerland. Inspired by this, Zug farmers founded the *Kirschwassergesellschaft* in 1870 and the production and export of Kirsch all over the world began. Piped water enabled industry in more urban areas and in 1880, the Email-und-Metallwarenfabrik Zug was born (the Emaili and later Metalli). Electrification and the founding of the Zuger Kantonalbank in 1892 led, among other factors, to the founding of the Theiler factory in the Hofstrasse, which produced meters: an industry which still flourishes in the form of the Landis & Gyr organisation.

So, how did Zug become a 'tax paradise'? The lack of regulatory laws had allowed businesses to grow unimpeded during the 19th century but in the 1920s, new laws were created as a reaction to monetary crises and unemployment. A lawyer and fiduciary, Eugen Keller-Hugenin, whose international clients were looking for ways to avoid high taxation, came up with proposals to the Zug authorities which resulted in a law which favoured 'Holding-und-Domizil-Gesellschaften' in

secret of Zug's success

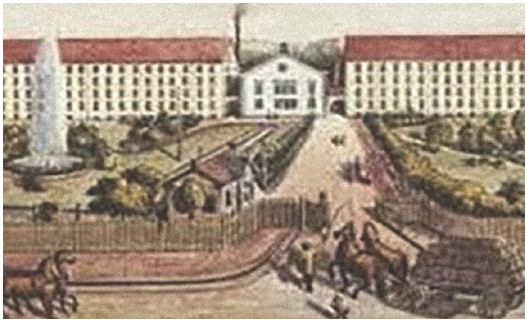


1929. Unfortunately, 1929 was the year of the financial crash, the repercussions of which contributed to World War II. However, after the War, Zug was in pole position to begin a financial revival. Particularities of the Zug tax laws, which only taxed a quarter of income derived from foreign investments to companies domiciled in Zug, led to a flood of international companies such as Marc Rich, Glencore and Philipp Bros, followed by companies trading in raw materials. Marc Rich got into trouble with the American authorities for tax avoidance and fled to Switzerland. Fun fact: Marc Rich's wife, Denise Rich, a singer-songwriter and activist, was a Member of our Club!

The secret of Zug's success and a guarantee for future security is diversity. The development of Zug as an industrial centre has continued with the influx of pharma companies such as Roche and Novartis, the Süürstoffi in Rotkreuz, the reinvention of the Papieri in Cham and similar projects. Zug has become a centre for 'clusters': wholesale, high-tech, ICT, Finance, Biotech, Private Equity and others. The most exciting new development is perhaps the growth of 'Crypto Valley', the world's biggest blockchain and cryptographic ecosystem, centred in Zug, extending across Switzerland and Liechtenstein, supported, as ever, by the Zug tax system.

Do you pay your Zug taxes in Etherium or Bitcoin?

Sources: Zuger Neujahrsblatt 2019 (Michael van Orsouw), Chamapedia, Project 'Zug in der Welt'





Swiss Banks: too big to fail?

Switzerland has long been synonymous with Swiss Banks, numbered accounts, secrecy and millions stashed away. We've all got a bank account, or several, nowadays. Gone are the days of money hidden under the mattress. There are around 230 banks in Switzerland with an annual balance of over 3 billion francs. They employ over 100,000 people and generate around 10% of the BIP (*Bruttoinlandsprodukt* or GDP). However, banks do not only play an important part in our economy; they are part of the Swiss national identity, and have weathered many crises and continue to do so. So where did this system originate and how has the system changed in recent years?

People have always borrowed money, from friends but also from official money-lenders. In the Middle Ages, these were often Jewish people, whose commercial activities were severely restricted (money-lending was negatively connotated). Private money-lenders charged horrendous interest rates in return for their risks and sometimes the authorities had to step in to control this. We have also seen that Zug families such as the Zurlaubens financed the mercenary business. The trade in salt became extremely important from the Middle Ages on, and currency usage became more widespread. However, it was not until 1848 that the Swiss constitution introduced a single currency and standardised the weights and measures system.



Twelve Trades in the Linen Industry, 1714, oil on canvas, Kulturmuseum St. Gallen" https://www.online-collection.ch/objektId=16705

The rise in industrialisation in the 19th century led to an increase in the importance of currency. Workers earned money in factories and saved in '*Sparkassen*' (savings banks). Some cities and towns had already established their own banks in the 18th century to facilitate trade: for example, the authorities in St. Gallen founded the '*Leinwandcassa*' in 1762 to support local trade and industry. The 19th century saw *Kantonalbanken* established and the emergence of large banks enabled the financing of railways and large-scale industrial projects.

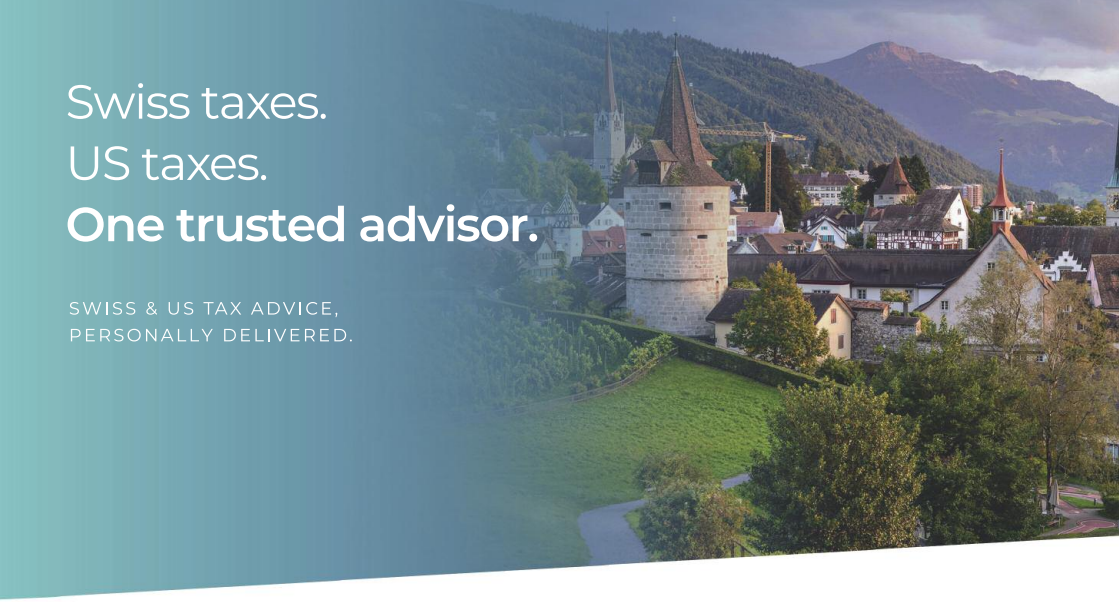
Before ATMs and online banking, people used their local bank for money transactions over the counter. From the 1970s, wages and salaries were no longer paid out in cash, which meant that all employees had to have a bank account. You could also store valuables in a bank safe. So, banks became an important part of the Swiss identity, based on trust, stability, discretion and security. The expression 'too big to fail' has recently emerged and banking has become a matter for the Federal Council. Swiss people react emotionally to changes in the bank secrecy laws. However, the relationship of the bank customer to their bank has changed in recent years, becoming less personal, so the customer has to trust in the security of the bank.

This is only a short overview. You can find out a lot more about the Swiss banking system at the current exhibition at the Swiss National Museum in Zürich.

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Looking forward to supporting the ZIWC community!



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- Tax planning & optimization
- Relocations to and from Switzerland
- International tax matters
- Representation before Swiss tax authorities

US Tax Services

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- Support for US citizens, Green Card holders and expats
- Cross-border tax planning
- Coordination with Swiss taxes

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- SME advisory
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Let's talk!

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AND BEYOND

Women, Money & the Courage to Start

Another article about the gender gap? Yes – although I will get to investing rather quickly.

Women in Switzerland have good reasons to take an active interest in their own finances. Differences in earnings, periods of part-time employment and career interruptions can accumulate over decades. And the consequences do not stop with this month's salary: Lower earnings can also mean less money available for saving and investing and, eventually, lower retirement provision.

That is why I believe financial independence is not about becoming an expert in every share, ETF or economic forecast. It begins with something much simpler:

Understanding your own money and making conscious decisions about it.

Having 40 years of international investment experience, my aim is to make this topic understandable, practical and – most importantly – less intimidating. I do not believe there is one perfect portfolio for everyone. Your investments need to fit your life, your level of understanding and your ability to live comfortably with market fluctuations.

Most of us plan holidays, solo activities or experiences with family. But if we want to be financially comfortable when we are older and not as agile as we are now, we have to imagine ourselves in 20 years' time. Nobody wants to look back in 20 years saying, I wish I had taken a couple of hours or even half a day to plan my own healthy financial future.

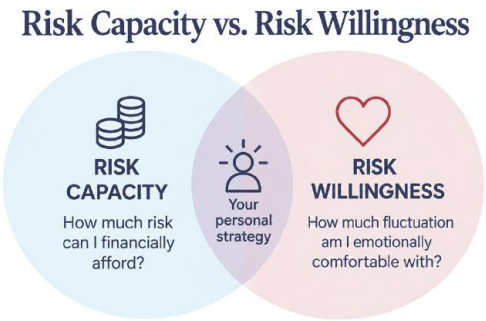
One useful starting point is to divide your financial life into three areas: **Liquidity, Longevity and Legacy**. Think of money in three ways: money you need for life today and the next few years; money that should support you throughout retirement; and, finally, wealth you may want to pass on to the next generation or use for causes that matter to you.



First, make sure you have sufficient reserves for today and foreseeable expenses (approx. 6 months). Then consider the capital that needs to work for you over the longer term. That's the part many of us find difficult: **actually investing**.

Markets fluctuate. They always have. Fear, excitement, optimism and panic are part of investing – which is why understanding our own risk tolerance can be just as important as understanding the numbers.

The aim is not to predict every market movement. It is to create a sensible strategy, diversify, understand the risks you are taking and give your investments time. Small steps are perfectly acceptable. Waiting for the perfect moment, however, can mean waiting forever.



ZIWC Investment Club

Come and learn with us!

Nobody is an expert at everything. And I have no idea about certain languages or some history, but I have learned about international investments for over 40 years and I am passionate about passing on my knowledge and helping others to learn from me.

Once a month I run the **ZIWC Investment Club**, complimentary for ZIWC members. It is designed as an approachable place to learn, ask questions and discuss investing without feeling that you should already know all the answers. If a group environment feels a little crowded to you, or you would prefer to discuss your personal financial situation privately, you are also welcome to contact me for individual independent financial coaching. Our next group session is on the 26th October.

One final thought for the next market downturn:
The stock market may be the only shop where customers run for the exit when everything goes on sale. Perhaps next time, we should at least stay long enough to look at the price tag, and get expert advice on quality investments at a discount. "Don't we all like getting quality at a bargain price when shopping?"

Happy Day
Birgit



Birgit Nonnenprediger
Generationen Finanzcoach

Birgit is an independent financial coach, founder of the investment school Agelerschule and co-author of the children's German book (Emil lernt Geld sparen).

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Blockchain 101 *with Allison Fromm*



What brought blockchain to Zug?

In 2013, early Bitcoin and crypto entrepreneurs began establishing businesses in Zug, including Bitcoin Suisse and Monetas. In 2014, Ethereum established its foundation here, attracted in part by Switzerland's legal and business environment. The resulting concentration of blockchain companies and expertise gave rise to what became known as "Crypto Valley."

What is blockchain?

Blockchain technology emerged with Bitcoin in 2008–09, building on several decades of earlier work in cryptography and digital currencies. Bitcoin brought blockchain technology to prominence as the foundation of a decentralised digital currency. A simple way to think of a blockchain is as a shared digital ledger. Transactions or other information are recorded in a sequence of blocks and verified according to the network's rules. Once recorded, information is generally difficult to alter without detection, making blockchains resistant to tampering.

Today, blockchains come in many forms. **Public blockchains**, such as Bitcoin and Ethereum, are generally open to anyone. **Private or permissioned blockchains** restrict who can participate and are used in areas such as supply chains, finance and other business applications.

How does the blockchain industry impact our lives in Zug?

Zug is at the heart of Switzerland's blockchain ecosystem, known internationally as "Crypto Valley." The broader Crypto Valley, which includes Switzerland and Liechtenstein, had 1,766 active blockchain companies in 2025, with Zug accounting for around 41% of them. The region attracted 47% of European blockchain funding and 5% of global blockchain investment.

Blockchain is also part of everyday life in Zug. Since 2021, individuals and companies have been able to pay certain taxes in Bitcoin or Ether, and the canton has actively supported the development of the blockchain ecosystem.

What do you expect to develop in the blockchain industry over the next five years?

Regulation will become clearer and more consistent across major markets, supporting wider institutional adoption. Blockchain will become increasingly integrated into financial infrastructure, particularly for payments, settlement, tokenised assets and digital ownership. It is more likely to complement than replace banks and national currencies.

What are the challenges in this area right now?

Generally, technology evolves much more quickly than the legal environment. As blockchain becomes more integrated into the financial system, existing legal and tax processes will change, using technology that is fundamentally different from the structures previously permitted.

What is your advice to young adults who would like to make a career in this industry?

The industry remains frontier-like, with considerable uncertainty and volatility. However, staying curious and embracing ambiguity can open the door to exciting opportunities, even when the pace of change feels overwhelming. A good place to start is by engaging with online blockchain communities, which are often welcoming and supportive.

Book tip: *The Infinite Machine* by Camila Russo.

Allison Fromm is a CFO and financial executive with 15+ years of experience across global banking, fintech, and blockchain sectors. She is currently the Finance Director at copper.co

Article updated September 2026

Financial Tips
with Tania Mobayed

What is one piece of financial advice you would give to a woman who...

... is new to Switzerland?

Set up your own single name bank account. Open a Pillar 3a ASAP if you work.

... is in their 50's or 60's and thinking about retirement?

Get a pension check-up through an accountant, your employer or cost free from Zugerberg Finanz. Find out what is in it! Know who manages it (single or multiple managers), and learn the fees and positions. Many pensions are funds of funds packages with limited choices. This leads to 'fee fixing' or multiple layers of charges. Knowing your pension provider by name, financial stability and management security are the reasons I moved from a global bank to an asset manager for my life long pension.
Additionally, check if you can maximize your contribution into your pension for tax optimisation. The earlier you ask these things the better, as you have options to buy-in, split pensions and invest earlier to benefit from compound interest and reallocate.
These are personal decisions which I suggest you check in your late 50s, latest. Upon age 60, it is important to gain clarity on the numbers to get the financial benefits before retirement.

... is in their 30's or 40's and planning to work for a few more decades?

Start a Pillar 3a and add another Pillar 3a - in Switzerland there is a staggered withdrawal tax benefit, so look into Pillar 3a splitting. Maximize your contribution if possible, and participate in the employer pension plan. If you are a self-employed entrepreneur, checking with an accountant or Zugerberg Finanz pension check up will determine if a Pillar 2 option is possible or determine if it is useful.

... is the breadwinner or a high-income earner?

Try to invest up to a third of income in diversified stock markets, a pension fund and real estate sectors, keeping currency and risk tolerance in mind. Holding accounts in your own name for accounting and longevity reasons ensures personal, childcare and parental care funds.

... is going through or recently divorced?

Similar decision as above with an extra attention to pension preparation. If a woman obtains pension assets and is confronted with first time large investments with a deadline, get advice, meet 2-3 providers. Many married women may not have been involved in the prior pension decisions, therefore, speaking with a neutral financial advisor is key at this time and take note of the portfolio positions and net fees. Taking small simpler steps during this difficult transition will better secure your financial independence.

What is the biggest financial mistake you think people are making right now?

In order of priority:

- Buying urgently into trends because of market or media attention.
- Lack of diversification among assets, such as large to mid-cap stock, diverse geographies and alternative investment categories.
- Not paying attention to currency. It is a big factor in investments as global corporations can succeed in their country but when exchanged to CHF it will perform differently.

Tania Mobayed is currently a Brand Ambassador with Zugerberg Finance. She is happy to chat with members of the Club who have specific financial questions and invites anyone to contact her.

Goldvrenelis



It is not so long since workers in Switzerland were paid in cash, usually by the week, handed over in an envelope. Most people didn't have a bank account and their wages were often taken home to be divided up into envelopes labelled 'rent', 'food' etc. People lived hand-to-mouth. However, gold has always been seen as a safe way to invest and even in a once poor country such as Switzerland, people saved and invested in what came to be known as Goldvrenelis (Vreneli being a diminutive form of Verena, a popular saint's name).

Gold coins to the value of 10, 20 or 100 francs were minted between 1879 and 1949. They were originally meant to be used as means of payment but as the value of gold increased over the face value of the coins, the 1925-issued 100-franc coin soon became a collector's item and investment. Only 5000 pieces were minted, of which around 3750 are thought to be still in circulation. A recent estimate valued them at over CHF20,000 each.



Goldvreneli have always been popular presents for grandchildren or godchildren and can be bought at the bank. Of course, the price varies according to the price of gold. You can also buy sets of coins of a particular year, for example your or someone else's birth year. These used to be available at the Post Office but now only online at Swissmint. Originally, following the Coinage Act in 1850, Swiss coins were minted abroad as production costs were too high in Switzerland but since 1853, they have been minted in Switzerland.

Fun facts:

- Swissmint employs only around 16 people who mint all the coins in circulation.
- Since it was first minted, the 2-franc coin has weighed as much as two 1-franc coins or 4 50-cent coins.
- In 1995, an Italian workshop was found to be counterfeiting 2-franc coins. One way to counteract counterfeiting is coin edging or inscribing the edge of a coin with a motto. This also discourages shaving off the edges of the coin to collect the precious metal.

Design details:

The face depicted on the coins is actually Helvetia, the mother of the nation. The design by artist Fritz Landry was immediately criticised for being too young or too old. Some people thought that William Tell should be depicted, however, he was already portrayed on the CHF5 coins (also known as 'Fünfliber'), although this is also disputed: officially, he should be an Alphirt (alpine herdsman). This year, one of the special coins celebrated the hedgehog (sold out) and a new series was launched for the 4 seasons, beginning with summer (available).

You can buy special coins directly from Swissmint on their website. Find out more on the Swiss Mint website: https://www.sondermuenze.ch/en/special-coins/. There you'll find more interesting facts and also how to visit Swissmint.

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Swiss German Corner

Knete, Kohle, Bares, Stutz: **money** (there are lots more words!)
Ein Batzen Geld: **a wad of money**
Füüf-liber: **5-franc coin** (from the French 'livre')
Stutz, äifränkler: **1-franc coin**
Zwöifränkler: **2-franc coin**
Füfi, Zähni, Zwänzgi, Füfzgi: **5-, 10-, 20-, 50-cent coins**
Nötli: **note, bill eg Zähnernötli: ten-franc note**
Sparschwein, Sparsäuli: **piggy bank**





Do you have some extra ***Fünfräppler*** lying around? Save them up and donate them to our charity for the year, **Stiftung Wunderlampe.** Contact vicepresident@ziwc.ch for more information.



Interest Groups

NEWS & UPDATES

Intermediate German IG Leader Wanted

■ Do you enjoy speaking German and bringing people together? ZIWC is looking for a new leader for the Intermediate German Interest Group. Help organise relaxed, enjoyable opportunities for Members to practise their German and build confidence together. Contact Bettina if interested in learning more: interestgroups@ziwc.ch

Help us fight food waste!

■ A new WhatsApp group for ZIWC members who want to help reduce food waste will be launched in our ZIWC Community.

As a certified Foodsharer, Bettina will be able to offer surplus food collected from supermarkets and other Foodsharing collections. Some collections can result in larger quantities - so we need people who are happy to give the food a good home. The group can also be used by Members who have food they cannot use themselves – for example, before travelling – and would rather pass it on than throw it away. Let's give good food a second chance!

Find the group in our ZIWC WhatsApp Community.

A Friendly Reminder - Interest Group Membership

■ Our Interest Groups are primarily a benefit for ZIWC Members.

Women who are considering joining ZIWC are welcome to attend an Interest Group event before deciding whether Membership is right for them. This gives them an opportunity to meet Members and get a feel for the Club. For regular Interest Group activities, ex-Members, family and friends who are not ZIWC Members should not be invited to join.

Some activities are specifically open to non-Members, such as **Stammtisch, Coffee Mornings, Business Networking, Cheeky Cocktail Club and the Zuger Trophy Walking Group**. Members are welcome to invite friends or family to these activities.

Thank you for keeping the Interest Groups as a benefit for ZIWC Members, while still giving potential new Members the opportunity to experience the Club.

A Friendly Reminder - ZIWC WhatsApp Interest Groups

■ ZIWC's WhatsApp Interest Groups are first and foremost spaces for friendship, connection, shared interests and experiences.

Before requesting to join a WhatsApp group for one of our Interest Groups, please take a moment to read the group description. It contains important information about the group's purpose and activities, helping you decide which groups match your interests. If you are no longer interested in a group or don't expect to participate in its activities, please consider leaving the group. This helps keep our WhatsApp groups relevant and easier for our IG Leads to manage.

To keep Our Groups enjoyable and relevant for everyone, please avoid using them to promote businesses, services, paid events, workshops or products, whether your own or on behalf of someone else. Personal recommendations and invitations are welcome. If you would like to promote your business or a commercial activity through ZIWC, please contact the Advertising Chairwoman at advertising@ziwc.ch to explore the available opportunities.

Thank you for keeping our ZIWC communities welcoming, useful and focused on connection!

Interest Groups

TRY ONE OF OUR MANY INTEREST GROUPS!

For full details see our website, contact Bettina for your free trial at interestgroups@ziwc.ch

Always contact the Group Organiser (details in Members Directory) before joining a Group for the first time.

- Members can join our ZIWC WhatsApp community and can find all groups and request to join them there.
- Always check the ZIWC Website Calendar & Whatsapp Group for any updates and changes regarding the dates, time and location of all our events.
- The Club Cancellation Policy applies to all Interest Groups.
- A no-show for a free event can result in a penalty fee of CHF 25.
- Participation in physical exercise or training activities is at your own risk.
- It is the participant's responsibility to have personal and accident insurance.



MAKE AND CREATE

The Knitting Club ■ A group for those interested in knitting and crochet. You will have fun, find encouragement, learn new ideas and make new friends. The group meets every two weeks on Thursdays from 14:00 till 16:00 at Ober Altstadt 10, 6300 Zug.
Contact: Antonia Latter, Deepti Tiwari or Elizabeth Guez. Join via the Whatsapp Community.

Cooking Group ■ Are you a foodie and have a passion for cooking but would like to be inspired and hone your skills? Come join our group of some amateur, some professional ladies yearning to learn new recipes and skills. We rotate in each Member's home by consensus date.
Contact: Donna Byron Sequeira

Vegan/Vegetarian Cooking Group ■ Do you have a favourite vegetarian or vegan dish to share? We'd love to see it! One person will host each month and plans their session, where they can demonstrate a dish. Let's meet, enjoy some good food, and learn something from each other along the way. The group meets the last Friday of the month from 11:00-14:00.
Contact: Deepti Tiwari

Gardening Group - Grow Your Own! ■ Learn how to grow your own vegetables easily on your balcony or terrace. You learn all about how to plan, sow, grow and harvest. We welcome everybody, passionate about food, vegetables, and herbs, from beginners to seasoned gardeners. We meet on the first Tuesday of the month from 14:30 - 16:30.
Contact: Émely Steegstra-Hendrix
**October is the last formal Gardening Group meeting of this season.*
We resume the group on the first Tuesday of March 2027 again.

Photography Group

Do you enjoy photography and using a traditional camera? Then this group may be for you. Meeting once a quarter, Members share photography tips and camera techniques before putting their knowledge into practice through hands-on exercises. A great opportunity to learn, improve your skills, and enjoy photography with like-minded enthusiasts.
Contact: Andaleeb Lilley

Women's Investment Club – Start Your Financial Journey

Discover how money can grow over time, why saving alone is often not enough, and how investing can help you build financial confidence and independence. No previous knowledge needed - this club is designed especially for beginners. Whether you are curious about investing, want to understand ETF s and Equities, or simply wish to take more control of your finances, you are warmly welcome. We meet once a month from 19:00-20:30
Contact: Birgit Nonnenprediger

BOOK CLUBS

Walk the talk! 'Philosophy for a good life'

This Group focuses on non-fiction books which cover the latest scientific findings on health and well-being. Topics are wide-ranging and can include any aspect of healthy living which we deem to be of interest, such as stress reduction, attitude, problem solving, communication, gut & brain health, sleep and more.
The Group meets in person once per month on Thursday mornings from 09:30 to 11:30.
Disclaimer: This group will not provide medical or psychological recommendations of any sort. Consult your doctor before implementing any new diet or exercise.
Contact: Caroline G. Hoem

CONVERSATION

English Conversation Class

A friendly group of ladies wishing to practice their English on a great variety of topics. All levels are welcome. We meet once a week on Mondays from 6 to 7 pm
Contact: Anne Degiorgis

German for beginners

German for beginners is based on learning, writing, reading and speaking in the German language. The lessons are given in a small group.
A new group will start in the new year. **Contact**: Julie Benck to get on the waiting list
Classes are at Haus zum Lernen, Mondays from 14:00-15:30.

Intermediate German

Intermediate German IG Leader Wanted. Do you enjoy speaking German and bringing people together? ZIWC is looking for a newleader for the Intermediate German Interest Group. Help organise relaxed, enjoyable opportunities for Members to practise their German and build confidence together.
Contact Bettina if you are interested: interestgroups@ziwc.ch

"Kaffeeklatsch" - German Language Conversation Group

If you have a relatively good (passive) understanding of German but are looking for an opportunity to practise (active) speaking, this is a good opportunity to improve your conversation skills.
Note: B1 level is required for new members to the group.
Meeting Details: every Wednesday morning from 8:30 to 10:00.
Contact: Agnès Reicke

Italian Conversation - For Italian language lovers ■ If you are a fan of Italy's food, wine, fashion, and culture, here is your chance to learn the nuances of its beautiful "singing" language. Cristina Rocco, a native Italian speaker is looking forward to welcoming new ladies! We'll have conversation, always open to give some grammar insights if needed. Currently the meetings take place at La Taverna Metalli Zug, on a regular basis on Thursdays, from 14:00-15:00.
Contact: Cristina Rocco

French Lunch Club ■ A bi-weekly spontaneous lunch in downtown Zug, where French will be practised. If you're native French or want to brush up on the French language this is where you want to be.
Contact: Anja Beck

Tapas and Friends ■ Hablas español? We organise regular meetings to go out for tapas, cook Mexican food together, see a film in Spanish, visit an art exposition or go to a concert. We will speak exclusively in Spanish and will mainly meet in the evening on weekdays.
Contact: Patricia Bremild or Valerie Gitter

OUT AND ABOUT / FUN

Girls About Town ■ This is a WhatsApp Group open to all Members who wish to highlight a social event (not their own business), suggest an outing, look for company on an outing etc in the Zug region.
Contact: Helena Lustenberger

Wine Tasting ■ Enjoy discovering different wines in good company? Our Wine Tasting group offers regular tastings, mainly in Zug, usually in the afternoon, as well as a few special events with wine professionals throughout the year.Have an idea for a wine tasting?
We'd love members to get involved in organising events and discovering new wine experiences together.Whether you're new to wine or already enjoy exploring different varieties, you're welcome to join us!
Contact: interestgroups@ziwc.ch

Arts & Cultural Events ■ Do you enjoy exploring art, culture, and music?
Join this group for visits to museums, galleries, art exhibitions, and selected concerts. It's a wonderful opportunity to discover new experiences, share interests, and enjoy cultural events with fellow Members.
Contact: Shefika Balaban

Bridge Club ■ Are you a Bridge player and would like to play regularly?
The group meets every Tuesday from 15.00 - 17.00 at the Park Hotel.
If you wish to play please contact Teresa first.
Contact: Teresa Hedinger

FITNESS AND HEALTH

Meditation Circle ■ We invite you to an exciting journey into the world of mindfulness practices and fundamental knowledge of mindfulness meditation. For beginners and experienced practitioners. The goal is to introduce mindfulness meditation in the easiest and most concise way, as well as to practice regularly together in a small group.
Cost: CHF 25 to cover the rent of the premises and a drink at the end of the session.
Contact: Tatiana Vogt

Badminton ■ A great way to have some exercise and fun at the same time! New Members and all levels are welcome. The Group meets weekly on Tuesdays at 10:00 in Sports Zugerland Zentrum.
Contact: Basia Powell

Padel Group ■ Our weekly padel game is a fantastic way to enjoy some exercise, meet fellow Members, and have fun on the court. We'd love for you to join us, whether you're an experienced player or just getting started. The focus is on having fun, getting active and enjoying some social time together. Thursdays at 9:30-11:00
Contact: Linda Sharpe



Monday Brisk Walk ■ A walk in the Zug area starting at 13:30 lasting 1.5-2 hours every Monday afternoon. These walks are 6-8 km at a brisk pace on flat terrain with short stops if necessary and a coffee break at the end.
Contact: Patrizia Melera

Wednesday Intermediate Walking/Hiking Group ■ Walks of around 1.5 to 2.5 hours every Wednesday afternoon at 13:30. There may be some hikes in the mountains, but they will be done at an intermediate pace, with short stops if necessary. The Group Members will take turns in choosing and leading a walk.
Contact: Jan Frei

Friday Fitness Hiking ■ A sport fitness hiking Group. The group hikes at a speedy pace in the mountains around Zug. Please show up fit for the hike. Every session will take around 2 hours every Friday at 09:15. For safety reasons dogs are NOT permitted at this activity.
Contact: Amy Egger

Weekend Hikers group ■ If you enjoy hiking but your weekdays are full, this weekend hiking group might be just what you're looking for. We meet once a month for full-day hikes on well-marked trails, enjoying beautiful scenery and great company along the way. These are not fitness hikes, but a reasonable level of fitness will help you get the most out of the experience. Hike details are shared in our WhatsApp group.
Contact: Hannah Schwerzmann and Antje Tyler

Golfing Gals Group ■ The Golfing Gals are enthusiastic golfing ladies at every level who practise and play regularly. Nothing is strictly organised, we just group together as it suits. We share our tee times and practice times in our WhatsApp Group.
Contact: Émely Steegstra-Hendrix

Outdoor Morning Fitness ■ Outdoor training – all year round with Mrs Sporty. Enjoy 35 minutes of powerful, sweaty and effective functional training in the fresh air at Martinspark in Baar! Sessions take place every Monday, Wednesday and Friday at 8:00 AM. Rain or shine, the covered training area allows you to train outdoors all year round. It's not about the temperature – it's about the right clothes and the right mindset!Please make sure to sign up in the poll on WhatsApp before attending.
Contact: Sandra Heim

Zugerberg FinanzTrophy ■ **Goes on every year from late February to 30th of September.** We have a WhatsApp group you can join, to know when other Members are doing the walks. First sign up on the ZFT webpage, set up your profile and ZFT ID. Register and include 'Zug International Women's Club' as your verein and let's get some kilometers on the ranking list.
Contact: Sarah Paul

ZIWC Outdoorsy Ladies ■ This is the place to connect with fellow ZIWC Members for all kinds of outdoor adventures - from hikes and leisurely walks to cycling, paddle boarding, and other activities in nature. Whether you're planning an outing or simply looking for company, you'll find like-minded Members ready to join you.
Contact: Mihaela (Ella) Canja

Winter Bathing Group ■ Winter bathing – refresh, recharge and revitalise! Experience the invigorating effects of winter bathing and enjoy a refreshing boost for both body and mind. The group runs without a designated Lead, so anyone can suggest a date and location for winter bathing, with or without sauna. Simply share your idea in the WhatsApp group, and others can join if it suits them. Whether you're an experienced winter bather or curious to give it a try, you're welcome to join!

IG Leads Apero

On 23 September, the leaders of our many and various Interest Groups met at galerie Winkler, a small but impressive contemporary art gallery in old town Zug. They introduced themselves and their group's activities, and enjoyed a few bites while getting the chance to mingle. The owner of the gallery walked the group through the space, highlighting the different artists, techniques and stories behind the artworks.

The breadth of Interest Groups available to Club Members never fails to astonish. Multiple sports are represented, more than 4 languages studied at various levels of proficiency, intellectual pursuits like book clubs or financial education are offered, creative hobbies are celebrated, and health and wellness is at the heart of many of our Interest Groups. More impressive, however, is the dedication shown by the group of ladies who offer their time, talents and expertise to keep such amazing groups running, often for little or no cost to Members.



Keeping all of this running smoothly behind the scenes is of course our Interest Groups Chairwoman, Bettina Bjerregaard, who has dedicated countless hours to the task.

November 2026

MONDAY	TUESDAY	WEDNESDAY
		
2 8:00 **Morning Outdoor Fitness** 13:30 **Monday Brisk Walkers** 14:00 **German for Beginners**	**3** 10:00 **Badminton** 15:00 **Bridge** 16:00 **Intermediate German**	**4** 8:00 **Morning Outdoor Fitness** 8:30 **"Kaffeeklatsch"** 10:00 **Zug Stammtisch** 13:30 **Wednesday Hiking**
9 8:00 **Morning Outdoor Fitness** 13:30 **Monday Brisk Walkers** 14:00 **German for Beginners**	**10** 10:00 **Badminton** 10:00 **Cooking Group** 15:00 **Bridge** 16:00 **Intermediate German** 18:30 **German Speaking Sessions**	**11** 8:00 **Morning Outdoor Fitness** 8:30 **"Kaffeeklatsch"** 10:00 **Zug Stammtisch** 13:30 **Wednesday Hiking**
16 8:00 **Morning Outdoor Fitness** 13:30 **Monday Brisk Walkers** 14:00 **German for Beginners**	**17** 10:00 **Badminton** 15:00 **Bridge** 16:00 **Intermediate German**	**18** 8:00 **Morning Outdoor Fitness** 8:30 **"Kaffeeklatsch"** 10:00 **Zug Stammtisch** 13:30 **Wednesday Hiking**
23 8:00 **Morning Outdoor Fitness** 13:30 **Monday Brisk Walkers** 14:00 **German for Beginners** 19:00 **Women's Investment Club**	**24** 10:00 **Badminton** 15:00 **Bridge** 16:00 **Intermediate German**	**25** 8:00 **Morning Outdoor Fitness** 8:30 **"Kaffeeklatsch"** 10:00 **Zug Stammtisch** 13:30 **Wednesday Hiking**
30 8:00 **Morning Outdoor Fitness** 13:30 **Monday Brisk Walkers** 14:00 **German for Beginners**		

Remember to check out our Website www.ziwc.ch for up-to-date calendar, photos and membership news. Have you joined our Facebook Group? www.facebook.com/groups/zuginternationalwomensclub/

Please note the changes to the Club's cancellation policy on p.4

THURSDAY	FRIDAY	WEEKEND
		SATURDAY **1** SUNDAY
5 9:30 **Pedal** 9:30 **Book Club: Walk the talk!** 14:00 **Knitting Club**	**6** 8:00 **Morning Outdoor Fitness** 9:15 **Friday Fitness Hike** 19:00 **ESCAPE: Zurich Opera House Tour**	**7** SATURDAY **8** SUNDAY
12 9:30 **Pedal** 10:00 **Aegeri Coffee** 14:00 **Italian Conversation** 18:30 **ANNUAL EVENT: Seasonal Evening**	**13** 8:00 **Morning Outdoor Fitness** 9:15 **Friday Fitness Hike**	**14** SATURDAY **15** SUNDAY
19 9:30 **Pedal** 10:00 **Cham Coffee** 14:00 **Knitting Club** 19:00 **Lightboat Cruise** 19:00 **Cheeky Cocktail Club**	**20** 8:00 **Morning Outdoor Fitness** 9:15 **Friday Fitness Hike**	**21** SATURDAY **22** SUNDAY
26 9:30 **Pedal** 9:30 **Walchwil Coffee** 11:00 **Vegan/Vegetarian cooking** 14:00 **Italian Conversation** 18:15 **Monthly Dinner**	**27** 8:00 **Morning Outdoor Fitness** 9:15 **Friday Fitness Hike**	**28** SATURDAY **29** SUNDAY
		

December 2026

MONDAY	TUESDAY	WEDNESDAY
	**1** 10:00 **Badminton** 15:00 **Bridge** 16:00 **Intermediate German** 18:00 **Business Network Apéro**	**2** 8:00 **Morning Outdoor Fitness** 8:30 **“Kaffeeklatsch”** 10:00 **Zug Stammtisch** 13:30 **Wednesday Hiking**
7 8:00 **Morning Outdoor Fitness** 13:30 **Monday Brisk Walkers** 14:00 **German for Beginners**	**8** 10:00 **Badminton** 10:00 **Cooking Group** 10:00 **ESCAPE: Colmar Christmas Market** 15:00 **Bridge** 16:00 **Intermediate German**	**9** 8:00 **Morning Outdoor Fitness** 8:30 **“Kaffeeklatsch”** 10:00 **Zug Stammtisch** 13:30 **Wednesday Hiking**
14 8:00 **Morning Outdoor Fitness** 13:30 **Monday Brisk Walkers** 14:00 **German for Beginners** 19:00 **Cheeky Cocktail Club**	**15** 10:00 **Badminton** 15:00 **Bridge** 16:00 **Intermediate German**	**16** 8:00 **Morning Outdoor Fitness** 8:30 **“Kaffeeklatsch”** 10:00 **Zug Stammtisch** 13:30 **Wednesday Hiking**
21 8:00 **Morning Outdoor Fitness** 13:30 **Monday Brisk Walkers** 14:00 **German for Beginners**	**22** 10:00 **Badminton** 15:00 **Bridge**	
		
		

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THURSDAY	FRIDAY	WEEKEND
3 9:30 **Pedal** 9:30 **Book Club: Walk the talk!** 14:00 **Knitting Club**	**4** 8:00 **Morning Outdoor Fitness** 9:15 **Friday Fitness Hike**	**5** SATURDAY 9:30 **ANNUAL EVENT: Samichlaus Brunch** **6** SUNDAY
10 9:30 **Pedal** 10:00 **Aegeri Coffee** 14:00 **Italian Conversation**	**11** 8:00 **Morning Outdoor Fitness** 9:15 **Friday Fitness Hike**	**12** SATURDAY **13** SUNDAY
17 9:30 **Pedal** 10:00 **Cham Coffee** 14:00 **Italian Conversation** 18:15 **Monthly Dinner**	**18** 8:00 **Morning Outdoor Fitness** 9:15 **Friday Fitness Hike**	**19** SATURDAY **20** SUNDAY
		
		

Have something to say? *Write for the Connect! Magazine*

In our next Connect! Edition, we will explore the topic of Fashion & Beauty.
If you have an interesting story or contact, expertise, or something you want to write about, feel free to send us a proposal for submission. We are also open to receiving event recaps, general interest articles or Zug-related insight.
Articles should be no more than 450 words, and the editorial team reserves the right to accept, reject, or modify any text. Please send images separately - do not embed photos.

ZIWC Spring Event
Murder Mystery Dinner



An evening of mystery, intrigue and a little glamour.

Something mysterious is coming to Zug this Spring...

Join us at the beautiful EVZ Legends Club for an unforgettable evening of suspense, unexpected twists, delicious food and plenty of laughter.

As the mystery unfolds before your eyes, put your detective skills to the test, solve clues and puzzles with your fellow guests, and see if you can uncover the truth before the final reveal.

The Spring Event is open to everyone. Bring your husbands, partners, friends or colleagues along for an evening of entertainment and intrigue.

Date: 26 Febuary

Time: 18:00-23:00

Where: EVZ Legends Club, General-Guisan-Strasse 6, 6300 Zug

Cost: **ZIWC, IMCZ & PWG**: CHF110 / **Non-Members**: CHF140

Dress code: A Touch of Hollywood Glamour Cocktail Dresses, elegant outfits, stylish suits

Registration: Please register online on the ZIWC website.

Booking & Payment Deadline: Friday, 19 February 2027

Contact: Linda Sharpe annualevents@ziwc.ch