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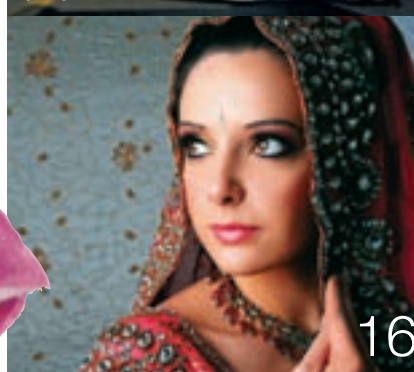
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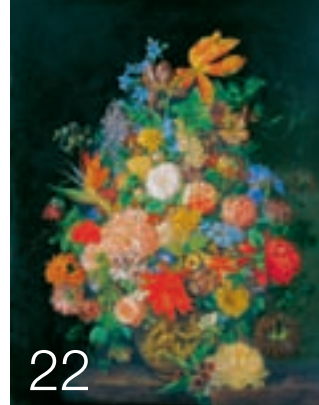
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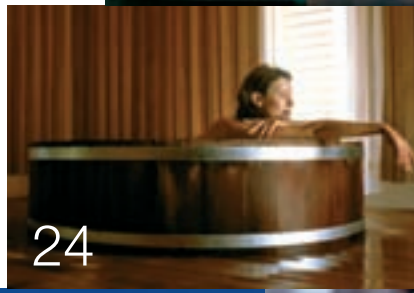
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Beyond efficiency, there is luxury

Luxury no longer exists. Once confined to the most noble of the aristocracy, it is now associated with the common ranks. Mixing Chanel and Zara used to be considered as a barely conceivable error of taste. Today, it is the full designer look that is disparaged as the height of vulgarity.

The boundary that used to separate the simple man in the street from high society has disappeared and buying designer labels is now considered as an established right for everyone. No longer is any fashionista – even one with little money – or sports car aficionado afraid of being looked down upon and treated as a pariah by sales staff. Our consumer and leisure society has submitted to this. The ultimate signs of wealth and social status have fallen into the public domain and are claimed by everyone.

However, two feelings remain: the desire to be utterly exceptional and unique and the desire to experience pleasure and emotion when buying. Owning a Vuitton handbag or a Maserati no longer serves to establish one's social position, but to feel better in oneself, to be fulfilled. There is certainly a threat of standardization of the "high-end" look, but the abundance of choice in all areas (fashion, jewellery, watches, cars, beauty products, household items, etc.) allows, on the contrary, everyone to create an individual elitism.

Of course, such an idealistic view of life, based on luxury, seems flippant. But it is precious because it forms an integral part of our humanity. Therefore, as Gilles Lipovetsky observed, "The human being is made not only of profound and serious aspirations! And modern man does not amount to nothing more than an obsession with efficiency. There is also luxury, dreams, excess, frivolity and beauty." In summary, the whole programme of this second edition of *Exklusiv Aviation Magazine*.

CHARLES-ANDRÉ AYMON
 chief redactor

“The real stars are our customers”

FASHION

The whole world has been shod by Berluti, and still is to this day. You don't go to Berluti to buy a pair of shoes at Berluti, you buy elegant footwear. Communication in the world of luxury goods is a difficult art. An art that Olga Berluti masters to perfection.



Leather wallets with engraved script writing. Collection: Venezia Scritto and Rapiécé-Reprisé.

Left: The Empreinte du Loup (Wolf's paw print) collection was created and inspired by men who travel alone like wolves as well as the moccasins of the North American Indians.



What is your current role at Berluti?

I'm artistic director, in charge of the Berluti image and its products. More specifically, I take care of the design and manufacture of prototypes, which go on to become Berluti footwear.

What does that mean in concrete terms?

I scrape, pull, stretch, fashion, sew, dye and wax the skins to fold them into the shapes I have in my mind. Those shapes come from my soul and from in-depth discussions with my customers. In fact, I'm more tuned into my customers and the world around me than I am into what you might call *the company's interests*. When a model has been designed and approved, that's the last I see of it. From then on, it's the “salespeople” who take over.

Is there a special vocabulary at Berluti?

Yes. And it has never changed. It's made up of references to poetry, the imagination, sensuality, comfort, technique, exceptional quality, uniqueness... The quality of exception and poetry form an integral part of the Berluti rules. In fact, here, at Berluti, we don't sell. We exchange.

In all my 45 years at Berluti, I have never cashed a single penny. It's always someone else who does that. I'm not here to sell, but to guide a man towards the footwear that suits him best. I guide him towards a dream that he must then make a reality. I don't want a pecuniary, venal relationship with my customer. The footwear he puts on is part of his personality, it's priceless. It's a gift from me. It represents a little of my imagination and my love.

And just who is that man for Berluti?

Men who are not objects, but human beings in their own right. Men who love non-ostentatious luxury, but with a definite touch of originality. Men who gain sensuality and pleasure from their footwear. One day, a customer said to me: “When I'm at a boring dinner, I just look at my shoes and I feel better immediately!”

Do the men who come to you follow your advice blindly?

That would be an insult to them, it would be like telling them they're not as unique as I make out. Berluti footwear is like a sonata for four hands. I work alone in my workshop, but what comes out of my

hands, my mind, my heart and sometimes my soul, doesn't just come from nowhere. It's the result of an impromptu conversation during which a man will tell me what might suit him best and make him feel good. Sometimes he doesn't even have to mention it, sometimes he says nothing, but I guess, other times it's a sub-conscious, distant desire, only partly expressed, not fully explained.

Are there any customers who have made an impression on you? Who have taught you something?

All my customers teach me something. I remember Picasso came looking for a pair of sandals and picked up an open-toed shoe. He

stood handling it for a long time, studying it from every angle and put it down without saying a word. Oddly enough, that model became one of Berluti's great classics. At a glance, Picasso knew what he wanted. I could also talk about the imagination of Warhol for whom, and with whom, making a pair of shoes was a real adventure. I recently got out all the old Warhol shoe forms and I realised that it was this man who taught me my job. With every pair, he would set me an artistic and technical challenge and it was up to me to find the solution.

Who did you find the most charming?

Oh! There have been plenty of those! I adored Sergio Leone who

was a big kid at heart, a poet and an artist. Truffaut and his discreet bourgeois charm, who always knew exactly what he wanted. Cocteau, I remember, for his modernism and the affinity we both had for things and the outrageous ideas. Jean Marais, too, was a true prince. Dean Martin, who only ever wanted the same model over and over again, he taught me about timelessness and constancy. He always ordered the same shoes with pompoms, open for the day and closed for the evening. The pompoms were in the shape of flower buds, all the same thickness down to the nearest millimetre... Sinatra was extravagant, original, flamboyant, almost eccentric. And he had to have it all immediately! Each one of these men has given me magnificent memories.

But basically, what do you love best, the men or their shoes?

I only love men who wear or who will one day wear my footwear! Without them, without their strengths, their weaknesses, their desires and their dreams, there wouldn't be Berluti footwear.

Report by
DAVID MONAY

Berluti, the life of a shoe king

1895 – Alessandro Berluti establishes his company in Paris. 1959 – Olga joins the family firm. 1962 – she designs a pair of loafers for Andy Warhol. Today, the Berluti galaxy boasts thirty-four stores, including 10 in Japan, 6 in the United States and 5 in China. Moscow and Kiev have one store each. Olga loves catering to men. Her great-grandfather made shoes for Isadora Duncan and Elizabeth Arden; her grandfather and uncle also made women's shoes; she prides herself on having only ever shod men. Johnny Hallyday, Jean-Paul II, Andy Warhol... From Heads of State to film stars, the Berluti firm can lay claim to an impressive roll call of clients.

Lantern vase,
China Mood
collection.

Bottom:
Serpentine bowl,
China Mood
Collection.



Perfect proportions for this bottle
containing the Laliq perfume.

Right: The eau de toilette bottle is a luxurious black glass
cube of a reassuring stature.

Bottom: Bottle created in 1913 for the "Leurs âmes"
perfume by D'Orsay.

Encre noire

Laliq has recently released an eau de parfum and an eau de toilette called "Encre Noire" (black ink). These two new fragrances are aimed at men who care about elegance and integrate Bourbon vetiver, which is warm, mellow and *leathered* and Haitian vetiver, which is daringly smoky. The wooded note of cypress brings a new, unique and elegant aromatic freshness, while as an epilogue, musk and cashmere wood leave an irresistibly comfortable and warm trail behind this new classic designed by Nathalie Lorson of Firmenich.

Luxury bottles for prestigious perfumes

Laliq is the jewel of French glassmaking art.

In February 2008, the Swiss company *Art et Fragrance SA* acquired the prestigious French luxury glassware company *Laliq SA* in a 44 million Euro takeover. The operation was to allow the Swiss company to boost its growth, break through into the prestigious perfumes segment and extend its activities a little further in the field of luxury goods.

Chairman and majority shareholder of *Art et Fragrance*, Swiss-born Silvio Denz, after having developed the biggest perfumery chain in Switzerland, sold his company to the French *Marionnaud* chain of stores to found *Art et Fragrance SA*. The group, listed on the *BX Berne eXchange* (ARTN), specializes in the design, production and international distribution of various brands of perfumes and cosmetics.

By acquiring Laliq perfumes, *Art et Fragrance* thus enriches its portfolio with a prestigious brand name. Founded in the early 20th century, the French company is synonymous with luxury throughout the world. It is notably specialized in the design of sumptuous creations, crystal jewellery and the manufacture of high-end fragrances. Silvio Denz's acquisition of Laliq was not a matter of chance. For twenty years, the Swiss entrepreneur has been collecting pieces by René Laliq, the prodigious glass designer and founder of the company that carries his name. The collection, mainly comprising perfume bottles, vases and jewellery, is

currently regarded as the most important and most complete of all private collections. Silvio Denz also owns several wine-growing estates and has an active hand in the property market in London.

Laliq, the perfume designer

René Laliq was a brilliant Art Deco glassmaker, an eclectic designer to whom we owe this real technological and commercial revolution that is perfume packaging, as we understand it today. The French artist was the most renowned jeweller of the Belle Epoque but abandoned this art in 1910 to turn towards a new passion, glass designs. Through his research and work he discovered a technique that allowed him, using mechanical processes, to create work of a high artistic quality. It was at this time that the great perfumer François Coty suggested that Laliq use his talent as an artist in the perfume industry. From then on René Laliq designed, first for Coty, then for many other famous perfumers in the 20s and 30s, bottles whose ornamentation evoked the fragrances they packaged. The artist's skill and inspiration made these bottles produced in series true works of art. His success greatly surpassed Coty's predictions. While undertaking this technological and commercial revolution, René Laliq remained faithful to the philosophy of Art Nouveau, which aimed to bridge between Art and Industry. The work of the brilliant glassmaker can be seen in more than 40 museums worldwide including the Musée des Arts Décoratifs in Paris, the Musée Calouste Gulbenkian in Lisbon, the Victoria and Albert Museum in London and the Laliq Museum in Hakone in Japan. A Laliq Museum in Wingen-sur-Moder in Alsace will open in 2009.

PIERRE HÄRTEL





David Holder, chairman of Ladurée



“Designing macaroons is all about reaching out to people and making them feel the same way you do”

At the age of 42, he is now at the helm of one of the finest French luxury cakes and pastries brands. But, before his arrival on the scene, Ladurée was just a “Tea rooms” selling fashionable macarons exclusively to Parisians.

How did you come to head up the company?

It was in a context of passion. Having been customers for around twelve years, we were very close to the staff and heard one day that it was for sale. We're a family of bakers and we soon made our intentions known. In March 93, I took over the company.

Was it important for you to do a pastry making apprenticeship at Ladurée, even though you were actually intending to take the financial reins?

I should say so. I'm a baker by training. My father, when I was 20, asked me to complete the apprenticeship and, in hindsight, I think it was an excellent idea. You can't really run this kind of concern on a strictly financial basis. The most important thing is understanding what you do. My apprenticeship allowed me to take on board the company culture. My first steps were a real adventure and got me meeting some extraordinary people who were still using age-old techniques. Today, when I talk to them about product improvements, we can discuss matters on a level footing.

How do you see your development prospects for the next ten years? Which markets would you develop?

My main aim is to extend our presence in a number of capital cities. Our international coverage policy is simple: open just a few outlets and only in the world's finest thoroughfares. Projects in the pipeline include the opening of our 3rd store in Tokyo and our first in Dubai.

Can macaroons be exported anywhere in the world?

Anywhere. As long as you have a local population with the culture and relevant means to appreciate a French pastry product. Some populations lack that culture, or have too few connoisseurs to make investing



“I could have been born into nuts and bolt and I'd have soon exhausted that topic.”

in a new store opening a profitable venture. That's the case with Africa and some Eastern European countries. Singapore, Hong Kong, Qatar and the Sultanate of Oman, however, are fast expanding.

Also, as macaroons don't contain any alcohol, there are no problems with certain religious interdictions. We're only outlawed by the anti-fat and anti-sugar brigade [laughs].

You now make candles and fragrances for the home. Do you ever feel like you're getting away from your basic activities and losing the plot?

Quite the opposite. I feel like I'm inventing and strengthening the brand. That way we create a whole universe on a simple principle: broadcasting the Ladurée lifestyle image. Because a visit to our tea rooms is a transient act and macarons are difficult to take away. However, it's not without a certain amount of trepidation that I took that step. But when we recently presented our product to around fifty Paris journalists, there wasn't a negative word to be heard. At the end of the day, the clientele had a very positive

view of Ladurée's little delicacies. The important thing is to keep a leit-motif going in connection with the product. For example, macaroons are based on almonds. So when I develop a cream, it will be almond-based. On the same principle, I'm working with a Japanese cosmetics company and the products we'll be bringing out will be suffused with the heart and soul of Ladurée.

What does a company director like you dream about, having only ever dealt in sweet things?

I'm an art collector and I'm always looking for beautiful things. It's also a means of escape. I have very eclectic tastes, I've no particular favourite era and I've no real preferences for, say, sculpture above painting. I'm also mad about vintage 50s cars. Generally speaking, I'd say the 18th and 19th centuries are not really me. Every work I own stands, first and foremost, for an experience. Something has always happened just before I've made my purchase. That's the kind of experience of the senses you get at a company like Ladurée. For weeks, months

even, we toil away at the sensorial side of the products. We try to reach out to the public to get them to feel the same way as we do. It's kind of the opposite being an art collector.

Does someone like you, in your forties, ever find the macaroon business a bit limiting? Don't you want to set yourself new challenges?

I might ask myself that question when I've conquered the world. What I've done is I've taken over a tiny company and I've developed it across France. I'm just beginning to set my sights on Europe, and then the world... What's more, with my line of business there are no limits. One day, we'll open up stores within hotels to extend the Ladurée universe and I don't know what else besides. It's also a family heritage. It's fortunate, because I could have been born into nuts and bolts and I'd have soon exhausted that topic.

Report by CHARLES-ANDRÉ AYMON



Pilgrimage to Djerba la Douce



The Ghriba pilgrimage is a shimmering, colourful event, which each year brings together the Jewish diaspora on the paradisiacal island.

Every year, thousands of Jews from around the world take part in the Ghriba pilgrimage on the island of Djerba in Tunisia. The pilgrims, who mainly come from France and Israel, but also from all over Tunisia, Libya, Italy, Turkey, Germany and Great Britain, flock here in numbers to participate in the lavish festivities that take place each year in May, on the 33rd day of Passover.

A mysterious woman

The myth on which this holy place is founded is of an anonymous young woman from time immemorial whose body is said to have been miraculously preserved from a devastating fire. The Jewish community erected this shrine where the Hebraic diaspora meets each year, along with the many Muslim Djerbians who take part in the festivities.

Fervour

In the richly decorated Ghriba synagogue, the pilgrims crowd in front of the holy grotto, lit by candles, to leave



their wishes in the form of messages written on eggs. Brightly coloured fabrics and scarves, gifts from the visitors, form an ephemeral tower that will be carried as a flag during the final procession. Inside this multi-coloured shrine, a woman is absorbed in her prayers, while a little girl climbs on the multi-coloured hangings. The religious fervour in the dark cave is tangible.

Filled with colours

Under the blue colonnades, men and women with their heads covered by

Modern country

Against a background of conflict between the religious communities in the Middle East, Djerba la Douce is looked on as a land of Islam where the three great monotheist religions live side by side in peace. "Tunisia has always been a fortunate, welcoming country with a spirit of openness and tolerance", emphasises Gabriel Kabla, Parisian specialist on the Jewish cause in Tunisia. "It is the fruit of

a kippa or shawl light candles or sway while reciting verses from the Torah, oblivious to the joyous hubbub of the people meeting around them.

The sacred and the profane go hand in hand in the venerable Djerbian synagogue. During these days of pilgrimage in May, Ghriba is in fact also a festive place of food and drink, filled with colours and words.

The celebrations continue in the courtyard and the twists and turns of the neighbouring caravanserai where a number of stalls quench the more

much hard work and political will. This country has a modern and open interpretation of religious texts, an interpretation that incorporates all facets and does not exclude. It is a country that looks towards the future, which has preserved the custom of communicating with those that are different, whilst still maintaining its own identity with exemplary discretion. A land of peace is not created overnight!"



Sofitel Palm Beach

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The Sofitel Palm Beach Djerba is Arabo-Andalusian luxury at its highest level. Situated in the north of the island of Djerba, on the sea front and in the heart of a huge park overlooking a magnificent beach of golden sand, this luxury hotel has exceptional décor. You can also relax here by one of the two pools and take advantage of a choice of gourmet food from the four restaurants. La Pergola serves local and international cuisine, Le Cap specialises in seafood, Le Lina in Tunisian cuisine and Le Zitouna serves food beside the pool. Four bars, shops, six tennis courts and a Spa complete the facilities.
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The Dar Dhiafa Hotel is an attractive privately run hotel – a rare gem in Tunisia. Far from the international

luxury hotels, this top quality guest house was built by combining several small Riads with spellbinding patios, porches, archways, nooks and crannies... softened by silk cushions and poufs. Nestled in the village of Erriadh, it is situated barely fifteen minutes from Djerba international airport, close to the Djerba Golf Club (27 holes) and only a short distance from Ghriba. Each of its 10 rooms and 4 suites (air conditioned), which are all different, make you constantly dream of exotic places. You can then succumb to the other subtle charms of this hotel – the patios, hammam, gourmet restaurant, swimming pools and Moorish cafés, all of which give this place its exceptional character.

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ELISABETH GUYOT-NOTH

A not-for-profit foundation and member of the Swiss Red Cross, Rega has, for nearly 60 years, offered expertise and professionalism in terms of medical assistance.

Rega in the front line

Does your professional activity require frequent trips abroad? Do you have a chronic illness, are you scared to cross any borders for fear of your holiday turning into a nightmare?

Founded in 1952 on the principles of the Red Cross, Rega will ease the minds of even the most fretful globe-trotters, by providing medical assistance in Switzerland with a helicopter sent to the scene of any life-threatening incident, 24/7, weather permitting, and by guaranteeing your medical assistance abroad and your return to Switzerland if necessary.

"Our medical expertise, the professionalism and devotion of our teams, make us the best alternative in the event of repatriation from abroad", explains Ernst Kohler, Chairman and Managing Director of Rega. And then there's our realistic approach. Rega is always looking for the most appropriate solution, even if it means that someone else has to take over. Therefore, it's not always necessary to evacuate a patient by jet, there may be other more appropriate means, such as a regular flight under close medical supervision!"

Top: "Our medical expertise, the professionalism and devotion of our teams, make us the best alternative in the event of repatriation from abroad."

Boasting a central operations unit based in Zurich, 13 intervention

centres spread across the whole of Switzerland, 280 employees and a fleet of 13 helicopters and 3 ambulance jets, Rega treated nearly 3,000 emergencies abroad in 2007, virtually all over the world, including a thousand repatriations to Switzerland, three quarters of whom were holidaymakers.

Open to anyone domiciled in Switzerland and to Swiss people abroad, Rega's services are financed by insurance contributions, which account for 43% of its turnover, and more than 2 million donors, via individual or family subscriptions. To thank them for their support, Rega exonerates its donors from the expenses incurred in its provision or organisation of assistance services, wherever insurance companies or health funds fail to, or only partly, reimburse mission expenses.

"As a not-for-profit organisation, our goal is not to pursue growth, but to offer a swift and professional service at reasonable costs to those who need it", Ernest Kohler reminds us. "That's why we'll be upgrading part of our fleet of helicopters in 2010 by bringing 11 AgustaWestland Da Vincis into service, a very efficient aircraft when it comes to saving lives."

CHARAF ABDESSEMED



This jet can save your life.



Rega will ease the minds of even the most fretful globe-trotters.

Start the stopwatch!

Winner of the recent Geneva Watchmaking Grand Prix, the watchmaking brand surfs the wave of success with its "Chrono-homme".

Active since 1860, Swiss watchmaking legend, TAG Heuer, has always made good use of its active commitment to the world of sport by creating exceptional time-keeping instruments. TAG Heuer thus combines luxury timepieces and leading-edge chronometry mastering precision to 1/1000th of a second. The Chrono-homme was also awarded the Watchmaking Grand Prix in Geneva at the end of 2008.

But then again the brand is accustomed to winning. Since 2002, TAG Heuer has scooped thirteen prizes with the following timepieces: *Micrograph; Microtimer; Monaco 69; Calibre 360 Concept Chronograph; Diamond Fic-*

tion; Carrera Calibre 360; Monaco Calibre 360LS Concept Chronograph and the Grand Carrera Calibre 36 RS Caliper chronograph. At the latest World Watch and Jewellery Show (Baselworld), held in Basel this spring, TAG Heuer launched its Aquaracer line, a range of innovative watches, from design through to construction. 2009 will also mark the 40th anniversary of the Monaco, the watch worn by Steve McQueen in the film *Le Mans*.

One hundred and fifty major innovations are undergoing studies in the brand's workshops, so we can expect some surprise developments in the next five years. CHRISTINE ZAUGG



Monaco 69

Top: Grand Carrera Calibre 36 RS



Complications and classicism

A specialist in so-called complicated watches, Jaeger is one of the most striking companies in the world of watchmaking.

Jaeger-LeCoultre stands for precision as well as complication. Today, the brand is revisiting its old classics with seductive results.

Two new, slimmer models, joined the ranks of the current *Grande Reverso* at the start of the year. Yet they are more masculine in appearance, given the larger size. Two new movements with manual winding occupy the newly interpreted watch cases, while the design, which remains true to the brand's basic, offers a much finer, minimalist beauty.

The first model, the *Grande Reverso 986 Duodate*, is an exceptional time-keeper. The double-sided calibre 986, belonging to the calibre 970 generation, makes it a stunning achievement of fine watchmaking. The twin-

faceted timepiece marks off the hours in the main time zone, as well as the date and seconds, while the reverse keeps time with a reference time-zone with day/night indicator. The rose gold case also makes it an icon of elegance.

The second model in the collection, the *Grande Reverso 976*, is destined to become the new classic of the watchmaking house. The reversible dial, which secured the success of *Jaeger-LeCoultre*, sees the addition of a transparent back leaving the movement open to view.

CHRISTINE ZAUGG



Left: Grande Reverso 976

Right: Grande Reverso Duodate 986





Inventing the responsible investments of tomorrow

Centred on business, microcredit provides a stable return on investment and helps economic progress in third-world countries. However, the global crisis is putting this new model to the test.

Making money, in these times of world crisis, is like trying to square the circle. But making money in a responsible way and investing in development projects in third-world countries, may well seem impossible. Yet these are the very avenues that the World Microfinance Forum Geneva (WMFG) has chosen to explore in a series of research programmes and symposia.

Combining finance and humanitarian aid

“Amid the current turmoil, the main task can only be to make responsible investments and ensure a low, but stable return”, explains Ariane Bory de Planta, head of external relations for the WMFG. “Established in 2007, our organisation is an ideas developer, more like a WEF for microcredit, than a Moody’s. We are therefore organising symposia and conducting research on the subject.” The choice

of association therefore appeared perfectly logical to these pioneers of the new capitalism. For although the members pay the costs incurred in the structure, it is also they who will ask questions, raise problems and proposals, and be treated as a priority.

For Ms. Bory “such a structure, which occupies a place mid-way between finance and humanitarian aid, could only be established in Geneva, the sole city in the world where these two aspects are inextricably linked. And on a more restricted level, we offer what a bank should: aid to develop the spirit of enterprise”.

Emancipation

The task is, therefore, not to teach lessons, but to offer the means of developing existing skills. “Out in the field, programmes should be set up by the locals, not by investors from abroad”, Ms. Bory points out. The culture, the bank, the means of achievement must be in tune with the people to be truly successful. Indirectly, by creating wealth and work, microcredit is also a means of fighting mass immigration.”

The World Microfinance Forum therefore sets out to be the anti-Mad-off *par excellence*: “Firstly, the investments recommended are extremely down-to-earth. The purpose is to

Top left:
Microcredit is also a means of fighting mass immigration.

Bottom left:
The sector represents more than 155 million clients, the majority of whom are women.

develop micro-businesses. Next, they do not entail a complexity of analysis reserved exclusively for initiates. Finally, to put it somewhat crudely, the poor people pay. It's a very human approach to finance, because, in the end, doing business with a poor person means showing some respect. It's like saying to that person: *I think you're capable of achieving something*. There's an element of giving individuals an accountability in a way that charity never does.” That accountability also involves emancipation, since the prime beneficiaries of micro-loans are women.

The founding pillars

The World Microfinance Forum Geneva pursues the avenue proposed by Prof. Michael Chu.. Co-founder of the Ignia investment fund and lecturer at Harvard Business School, Chu feels that microcredit should be turned into a market via the creation of investment funds. Yet for Muhammad Yunus, the Pope of microcredit, 2006 Nobel Prize winner and head of *Grameen Bank* in Bangladesh, that is one step he would not take. For Yunus, the greed of the international finance sharks does not help the need to reinvest the profits of such structures directly in the countries concerned.

A position to be preserved

These somewhat unusual investments have been performing well for the past few years. But they have not yet entered the collective financial mores. Microcredit is therefore fragile and its confidence capital makes it more vulnerable than others to crisis situations. “On the ground, the fear is that with the global financial crisis, micro-investments will dry up. This would be a disaster at a time when, on the contrary, we really need the support of the financial market.” During previous economic crises (Mexico in 1995 and Asia in 1997 especially), the sector survived with-

out batting an eyelid – continuing to post vertiginous growth of approximately 30% per year. However, this crisis, which is on a scale that has not been seen since 1929, is more of a threat as it “occurs at a time when micro-finance has become mature and is no longer a negligible size”, clarifies Sébastien Duquet, Managing Director of *PlaNet Finance*, a specialised NGO. In fact an estimated 3,500 institutions worldwide are active in the sector, which represents more than 155 million clients, the majority of whom are women (88 million), and most of whom live in Asia (around 90% of clients).

Help from the IMF

“There is evidently a reduction in the funds available” analyses Jamie Bedson, from Banking With The Poor Network. “Microcredit institutions counting on loans from abroad are already encountering huge problems. One of the reasons why the sector came out of the 1997 crisis stronger is that it was not linked up with international finance. Over the last few years, however, micro-finance has somehow become industrialised. It now relies heavily on loans from abroad, a source of revenue that has dried up. Now, the G20 has announced that 750 billion dollars are to be made available to the IMF. This money will benefit developing





Far left: The microcredit concept generally consists of granting low-level loans to entrepreneurs.

Left: The task is not to teach lessons, but to offer the means of developing existing skills.

Bottom left: Doing business with a poor person means showing some respect.

Bottom: That accountability also involves emancipation, since the prime beneficiaries of micro-loans are women.

What is microcredit?

The microcredit concept generally consists of granting low-level loans to entrepreneurs or craftsmen with no access to classic bank loans. The concept came about primarily in developing countries, where it serves to make micro-projects a reality, thereby promoting activity and the creation of wealth, but it is also practiced in developed or transition countries. The system has been nurtured by economics professor, Muhammad Yunus, over the last 30 years. During a practical work session in one of his investment training programme, Muhammad Yunus suggested that his students approach bamboo stool manufacturers in the nearby villages. The 42 craftswomen needed a total of 27 USD to develop their activity, and yet the banks refused to finance this lowly amount to clients who were deemed insolvent. Yunus expressed his dismay at the situation and lent the sum out of his own pocket. By allowing the producers to pay for the bamboo in advance without falling prey to the major price fluctuations, they thus succeeded in creating jobs and paying Yunus back in full.



WMFG – 2009 Programme

The 2009 World Microfinance Forum Geneva programme is an ambitious one. Initially, the task is to set up local events in order to meet the real needs of investors. workshop drawing together nearly 100 people has already been organised within this framework in China. The next task will be to satisfy the requirements and very particular criteria of the pension funds. Finally, it will take the major part of the year to publish the results on their last survey on micro-financing.

countries and – we hope – translate into more micro-financing.” Government aid is also a future source of revenue for this business model. The US government has invested 59.7 million dollars in Iraq, amounting to 41,728 micro-loans. In this case, of course, political requirements have played a considerable role. This aid to micro-businesses, which are mainly family run and which form 90% of the country's businesses, have accelerated the economic development and stability of the region.

However, the lack of funds is not the only problem encountered by micro-finance in this time of crisis. Repayment of the loans is also affected. Firstly, according to a report by the Consultative Group to Assist the Poor (CGAP) on the impact of the global crisis on micro-finance, “job losses in developed countries have meant a reduction in the money being sent to families in developing countries. Therefore, the latter have no support in repaying their loans.” Furthermore, the CGAP emphasises that in the third world,

“the rise in the price of grain, combined with the collapse of certain markets open to micro-business (e.g. the sale of wool for the production of cashmere) in some cases leads to difficulties in repaying the loans granted. However, experts assess that micro-finance will be less affected by the global crisis than the stock markets. These difficult times may even allow those who were affected by the overheating of the economy to become refocused on what forms the core of this financing system:

prudent provision of funds, steady growth and, in general, conservative business management. “These are the de rigueur qualities that are rightly at the heart of the Geneva financial market”, says Ariane Bory from Planta. For the World Microfinance Forum Geneva manager, it is therefore, “a unique opportunity for Geneva, which already has a strategic ranking in Europe and which will only be able to keep it if it develops new tools.”

CHARLES-ANDRÉ AYMON

“My only passion is my two children”

The business woman behind the helm of a multinational banking software company, Assaraf is an exceptional chairman and managing director not afraid to prioritise her emotions.

How do you get to be leader in an economic sector generally dominated by male egos?

With a motivated team of men and women!

Do your male counterparts have a different attitude towards you, a successful woman?

Which attitude do you mean? There's no real “attitude” so to speak. You find admiration, or disdain in both men and women... People's reactions depend directly on their personality, not their gender.

How did the adventure begin with ERI and Olympic Banking System?

The adventure began with:

A love affair...
A perfect understanding...
A deep desire for personal, as well as financial independence...
Total, relentless, unlimited involvement...
Absolute belief in the future...
A good deal of luck...

To what extent do you feel the old French proverb [attributed to William the Silent]



Monika Assaraf,
chairman
of Eri Bancaire

to be true to your situation: “It is neither necessary to hope to undertake, nor to succeed to persevere”?

Despite having led a life full of successful endeavours, William the Silent's motto doesn't really apply to my life, nor to what I teach my children.

How do you reconcile your life as a woman with that of a business woman?

I was born a “woman” so my life naturally fits in with everything I set out to do.

Do you still have time for hob-

bies? Have you got any other passions outside your work?

I love traveling and discovering other cultures. I also appreciate art and music. But my only real passion is my two children and my very large family.

Which character failing do you tolerate best?

Naivety, when it's natural.

When you've achieved success – like you have – is there a dream that still remains out of reach?

The selfish happiness of lovers...

Report by CHARLES-ANDRÉ AYMON



Serving Banks

ERI is an international company specialising in the design, development, distribution and technical support of the OLYMPIC Banking System. ERI employs 530 people and is a leading company in the Monaco, Luxembourg and Swiss markets. To date, over 280 customers spread across more than 45 countries put their trust in ERI and the OLYMPIC Banking System. The OLYMPIC Banking System software package is an interactive and integrated banking information system designed on the basis of a systemic approach of the bank. It is comprised of specialised subsets, which complement each other, ensuring that the needs of the most demanding banks are met. The flagship of ERI values: precision, performance, discipline and team spirit.

Contemplative family life



For the first time in Russia, a special exhibition from the Collections of the Prince of Liechtenstein is providing a comprehensive view of the Biedermeier period. Paintings, furniture and porcelain draw a vivid picture of this epoch between 1815 and 1848. The Moscow Pushkin Museum is hosting this unmissable exhibition from September to December 2009.

1815 and 1848 are the key dates of the Biedermeier period – with the Congress of Vienna at the start and revolution against the dominant ruling order at the end. Contemplative family life is the focus of many works of art from this epoch. After the years of uncertainty during the Napoleonic Wars, people had had enough of politics; both the nobility and the middle classes retreated within their own four walls and sought their happiness there. The down-to-earth routine of everyday life became predominant in the field of art.

The Princely Collections provide a comprehensive picture of the Biedermeier age The Collections of the Prince of Liechtenstein are among the most important

art collections in the world. The Princes were not satisfied with simply acquiring works of art, they also awarded major commissions to the most important artists of their times. For example, Prince Alois I travelled with artists through the Austrian countryside and had every stage of his children's journey to adulthood recorded by the most prominent painters of the Viennese Biedermeier movement. Prince Johann II picked up the baton but also donated a large number of the most important works to museums and galleries. The painful gaps this left have been closed in recent years through major purchases – enchanting paintings by Friedrich von Amerling, Peter Fendi and Ferdinand Georg Waldmüller have added new dimen-

sions to the collection. In combination with the artwork of the period, works of craftsmanship, furniture and porcelain, the Princely Collections provide a comprehensive view of all the artistic creativity the period had to offer.

Top-class special exhibition in the Moscow Pushkin Museum For the first time in Russia, a special exhibition from the Collections of the Prince of Liechtenstein, comprising almost a hundred items – portraits, genre and landscape

The Moscow Pushkin Museum is exhibiting a top class Biedermeier collection from the Princely House of Liechtenstein.



Left: Leopold Stöber, Detail from "The Young Artist with His Parents and Siblings", 1827 .



Bottom: Detail from "Topographic Tête-a-Tête", c. 1808 (Porcelain Factory, Vienna – Conrad von Sorgenthal)



paintings, still life depictions of flowers, city views and interiors, as well as furniture and porcelain – will provide a comprehensive view of the Biedermeier period in autumn 2009. And what could be a more fitting location for such an exhibition than the National A. S. Pushkin Museum of Fine Art in Moscow, one of Russia's most important art collections, named for the national poet Alexander Sergeevich Pushkin? The museum is famous for its collection of Western

European works from the 13th century to the present day.

LGT as principal sponsor of the special exhibition The Prince of Liechtenstein is involved in and committed to both the Princely Collections and the LGT Group. The two princely activities are strongly linked in terms of content – a good art collector and a good banker exhibit the same skills: the ability to select, build up, preserve, increase, nurture and cherish. So it is only natural that LGT is a partner of the LIECHTENSTEIN MUSEUM in Vienna and the major sponsor of the special exhibition in Moscow's Pushkin Museum. The Princely House of Liechtenstein has personally owned and managed LGT Wealth and Asset Management



INFORMATION, MOSCOW PUSHKIN MUSEUM
www.museum.ru/gmii,
finearts@gmii.museum.ru
ul. Volchonka, 12, 121019 Moscow;
Metro: Kropotkinskaya
Automated information:
+7 495 / 203 79 98; Info phone line:
+7 495 / 203 95 78
Opening times: Tues, Wed, Fri, Sat,
Sun 10:00 am – 7:00 pm;
Thurs 10:00 am – 9:00 pm
Biedermeier Special Exhibition:
15 September – 13 December 2009

INFORMATION, LIECHTENSTEIN MUSEUM & PRINCELY COLLECTIONS
www.liechtensteinmuseum.at,
info@liechtensteinmuseum.at
Fürstengasse 1, A-1090 Vienna,
tel. +43 1 319 57 67 252
Opening times: Fri – Tues
10:00 am – 5:00 pm

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CHARLES-ANDRÉ AYMON



Vals: The rectangular building comprises 60,000 superimposed slabs.



Alila Ubud: The extraordinary Mandara Spa pool seems to literally float in the air.

A world of exclusivity

FRANCE
Les sources de Caudalie

Located in a sumptuous setting, in the heart of the prestigious Bordeaux vineyards, Les sources de Caudalie are suffused with the discreet charm and mannered simplicity of the location. The accommodation comprises suites and rooms decorated with exquisite taste. A bar with its precious collection of wines, a club where Havana cigar enthusiasts can make themselves feel at home and a cellar boasting no less than 16,000 bottles await the delight and delectation of lovers of fine wines in this delightful hotel complex. Finally, the spa proposes a programme of exclusive treatments based on vinotherapy.

www.sources-caudalie.com
Tel.: +33 5 57 83 83 83

SWITZERLAND
Therme Vals

You are immediately struck by the spectacular architecture at the Therme Vals as you turn the corner of the little road leading to the little hamlet. The monumental building resembles a vast perforated rock face, but nonetheless blends in rare harmony with the valley's magnificent Alpine landscape. The rectangular building comprises 60,000 superimposed slabs. The venue boasts no less than six pools, the water ranging in temperature from 14°C to 42°C, which may be reached by following the intimate, twisting passageways carved into the side of the mountain. The range of treatments on offer includes the famous stone massage, which consists in lightly massaging the body with hot pebbles coated in essential oils.

www.therme-vals.ch
Tél. +41 81 9268961

These are the most beautiful spas in the world. Lost in islands or at the top of inaccessible peaks, they share one thing in common: strictly limited access.

Bedarra Island boasts 16 villas tucked away amid the lush greenery and overlooking the sea.



BALI
Alila Ubud

Perched high on a hill overlooking the Ayung Valley and its holy river, the extraordinary Mandara Spa pool seems to literally float in the air, presenting a panoramic view over the lush tropical vegetation. Inside the buildings, local materials are mainly used and cleverly blend Asian traditions with contemporary luxury. The village accommodation comprises 56 rooms and eight villas providing refined luxury. The ointments used are based on ingredients purchased on the site. One such ointment, Balinese boreh, consists of a body purifier with lavender, after which a mask is applied and finally a soothing lotion. It is known to relieve headaches and improve the circulation.

www.alilahotels.com
Tel. +62 361 975963

MORE TO READ
Some of the world's most exceptional historical, thermal, thalassic, wellness and health resort, new age, adventure, day, and hotel spas from around the world are reviewed in "Spa" (Taschen Edition – Allison Arieff and Bryan Brukhart), a volume that also contains pricing, service, and contact information. And remember Mae West saying: "When in doubt, take a bath".

Center:
When you take a dip, the pool's contours merge with the line of the sea (The Chedi).

MIDDLE EAST
The Chedi

Set in the heart of a vast palm grove, the Hotel Chedi Muscat commands a spectacular view over the Gulf of Oman and its limpid waters. Boasting its own private space of 800m on the long and tranquil fine sandy beach, the venue promises lovers of wide-open spaces and minimalist luxury a high-end ambience pervaded by geometric spaces. The particularly spacious, shaded relaxation areas boast two pools, one an exquisite gem stretching along the beach and reserved exclusively for adults. When you take a dip, the pool's contours merge with the line of the sea. The spa offers Thai, Japanese and Balinese massages. Its speciality, Chedi massage, combines Western techniques and aromatherapy.

www.ghmhotels.com
Tel.: +968 24 52 44 00

AUSTRALIA
Bedarra Island

Located on the legendary Great Barrier Reef, Australia's Bedarra Island is one of superlatives. Covered in tropical vegetation that is home to rare butterflies and birds, it boasts 16 villas tucked away amid the lush greenery and overlooking the sea. Details such as fine dining are not overlooked with a restaurant offering sophisticated fare laced with the finest vintages. The treatment centre gives onto the beach and provides massages, facials and cures inspired by various traditions. The Kodo massage, a speciality of the venue, calls on age-old aboriginal techniques and uses local essential oils. Nearby Dunk Island's Spa of Peace and Plenty offers an even more comprehensive range of treatments.

www.voyages.com.au
Tel.: +61 2 8296 8054



Far left:
Max Beckmann, *La corniche*, 1931, oil on canvas 43,5 x 89 cm. Collection Würth, Inv. 9007.

Left: André Masson, *Les insectes matadors*, 1936, oil on canvas, 89 x 116 cm. Collection Würth, Inv. 7912.

Right: Ernst Ludwig Kirchner, *Negro Dancer*, 1909-1911/1920, oil on canvas 168 x 93 cm. Collection Würth, Inv. 7986.



Selected Works from the Würth Collection

In his brand-new museum in Erstein, in the east of France, Reinhold Würth, an industrialist and patron of the arts, presents his latest acquisitions which are also the best art produced in the 20th century.

What do you do with your money when you have transformed the family hardware business into a European giant for fittings and fastening accessories? How do you make your success bear fruit when you achieved a turnover of 8.8 billion euros in 2008? Reinhold Würth made his choice: it was to be art. Since the end of the 50s when his group began its meteoric rise, he has dedicated himself almost blindly to contemporary culture. So there came about the museums of Künzelsau and Schwäbisch Hall (Germany). The latest jewel in the crown, the Erstein Museum, opened its doors in January 2008. With a wealth of over 11,000 works, the collection virtually gives a tour of modern and contemporary art (see box in the right). To avoid the risk of being overwhelmed by such diversity, the

2009 exhibition – on display until September – offers the visitor a selection, a stroll through Reinhold Würth's favourite works. Entitled *Love at First Sight from the Würth Collection*, it invites you to travel through the history of art. The journey presents diverse groupings of works, providing an overview of the artistic developments of the last 150 years through their multiplicity of styles and forms. "The exhibition does not represent the collection as a whole," warns Werner Spies, the president of the Würth group's art advisory committee. "But it offers an insight into its defining features and perspectives."

The advent of modernity

Let's see for ourselves! It starts with modern art, born in the final decades of the 19th century, with the impressionists: the rapid and spontaneous works of Eugène Boudin, Camille Pissarro or Max Liebermann convey both the transience of what we see and the individual and subjective impressions of the painter. These artists were more interested in satisfying the demands of their composition's intrinsic harmony than in representing reality, and in doing so, they laid the foundations of modernity. The radical watershed in 20th century art is illustrated in the collection by works representing expressionist movements. Around the turn of the century, artists began to break free from the primacy of figurative art. The aim was no longer to reproduce what was visible to the naked eye, but to build a bridge

between external and internal images. Emil Nolde, a member of the *Die Brücke* group, created a chromatic vocabulary that he combined with a repertoire of forms that challenged visual reality, whereas the artists of the *Blaue Reiter*, including Heinrich Campendonk, strove to achieve a dematerialised pictorial language at the limits of abstraction. The dreamlike poetry developed by artists whose careers took a more personal path, such as Paul Klee or Max Beckmann, also contributed to the diversity of the classic period of modern art. Since the 20s surrealism, using new mechanisms for invention, sought to explore dreams, the imaginary and the subconscious. The poetic spark that inspired the surrealists often derived from an unusual juxtaposition of elements unrelated in nature, as we see in the works of Max Ernst or René Magritte. André Masson, meanwhile, developed a

style of free painting based on automatic writing, whilst the work of Jean Hans Arp was governed by the laws of chance, resulting in more abstract forms and introducing a playful process of creation.

Post-1945 art

After years of persecution, the end of the Second World War and the collapse of the Nazi regime provided the conditions for a rehabilitation of modern art in Western culture. Op Art, which is represented here by Victor Vasarely and Jesús Rafael Soto, presents a challenge to the viewer and puts our perception to the test by means of optical illusions. This was also a particularly fertile period for the New York art scene, where Pop Art introduced a new set of inspirations. Roy Lichtenstein, for example, based his works on the mechanism of quotation: the adaptation of images or motifs belonging to the history of art or to everyday life. With happenings, Land Art or Christo's packaging projects, art was finally able to conquer space and bring about direct public involvement. In Europe, and especially in Germany, artists were increasingly operating as solitary creators. In the work of Anselm Kiefer, Gerhard Richter or Georg Baselitz, we find a real political engagement: these are artists who offer a critique of society and explore history in order to be better able to challenge its taboos and ask questions about their own role.

An exceptional collection

With a wealth of over 11,000 works, the collection at the Würth museum in Erstein virtually does a tour of contemporary art. It starts with impressionist and expressionist works with Claude Monet, Camille Pissarro, Alfred Sisley, Max Liebermann and Edvard Munch. It continues with the great figures of modern art, including Pablo Picasso, Max Beckmann, Max Ernst, René Magritte and André Masson, and also highly influential representatives of abstract art, namely Frantisek Kupka, Alberto Magnelli, Serge Poliakoff, Max Bill and Victor Vasarely. The figurative trends of the 1970s and 1980s are also well represented with paintings by Georg Baselitz, Rainer Fetting, Jörg Immendorff, Markus Lüpertz and Helmut Middendorf. More recently, works by Anselm Kiefer and Gerhard Richter have joined the collection which also displays the works of artists who cannot be categorised, such as Alfred Hrdlicka, Christo & Jeanne-Claude, José de Guimarães and Robert Jacobsen. Another distinctive feature is an unusual focus on sculpture, with Horst Antes, Stephan Balkenhol, Jean Arp, Max Bill, Anthony Caro, Eduardo Chillida, Alfred Hrdlicka, Bernhard Luginbühl, Lun Tichnowski, and so on.

Hôtel Château de l'île: pure charm

Go down to the Château de l'île before or after visiting the Würth in Erstein, and you can be sure of a complete change of scenery. Contemporary art has no place here. Quite the reverse, this hotel offers the ultimate in classical luxury, French style. Tucked away in a kink of the river Ill, near the Strasbourg city centre and the airport and situated 18 km from Erstein, the Château de l'île offers top-class facilities. With its traditional architecture, half timbering and flower-laden balconies, Spa de l'île relaxation centre, and regional dishes and cuisine accompanied by fine Alsace wines, it is an oasis of freshness and relaxation. The hotel has sixty-two rooms and suites, two restaurants (the S'Asszimmer and the Winstub de L'île), sauna, spa, hammam, indoor swimming pool, tennis (nearby), golf (nearby) and summer terrace. www.hotel-chateau-de-l-ile-ostwald.federal-hotel.com/page_en_1.html
By car: A35 motorway, follow signs to Colmar, exit no. 7 (La Vigie), follow signs to Strasbourg-Ostwald.
By train: Strasbourg station at 6 km.



Würth Museum Erstein France
Z.I. ouest / rue Georges Besse
F - 67158 Erstein cedex
Tel.: + 33 (0) 3 88 64 74 84
www.musee-wurth.fr
Opening hours: Tuesday
to Sunday, 11 am to 6 pm.
Access: 26 km from
Strasbourg airport.

Georg BASELITZ, *Donna via Venezia*, 2004-2006, Bronze, 264,5 x 84,4 x 93,5 cm.

CHARLES-ANDRÉ AYMONT



Talented and photogenic, Jamie has popularised Cooking with a capital C.



The most talked about chef in the media, Jamie Oliver has brought cookery into the realms of pure marketing. Eleven books and as many DVDs later, he has shown the entire planet that cooking can be easy, delicious and... fun!

What gets me going? Fun!

Jamie Oliver is the unexpected success story of a young boy with a talent for cooking and charisma in front of the camera. But first the gastronomy side. In May 1975, he was virtually born in the kitchen of the Cricketers, a pub-restaurant in Clavering, Essex. "For as long as I could remember, I'd always been fascinated by what went on there", he confessed.

TV

At the age of 16, his passion took him to Westminster Catering College, then to France for a more in-depth apprenticeship in techniques, before returning to the UK and working successively in Neal Street and at the River Cafe. It was here, in 1999, that it all really started.

"I'd been working there for three years, when a TV channel arrived to do a programme on the restaurant. I was a bit like the kitchen mascot and they let me do my own thing. The day after the programme went out, I'd already received 5 offers from producers."

The Naked Chef

A few months later, the talented tousled blonde-haired cheeky chappy



The choice of ingredients and ease of application make the recipes a great success.

entered the daily lives of British people with The Naked Chef, a programme screened by BBC2. "Despite my grandma's concerns, it wasn't about me doing the cooking in the buff, but about reducing gastronomy to its simplest factor. My goal, and one that I still maintain, is to show people that you can avoid all the laborious etiquette about cooking, forget the millions of gadgets, and cook something that's really delicious and also enjoyable."

CHARLES-ANDRÉ AYMÓN

RAW ART Raw design for serving cheese or meat directly on the table. Designed by Lincoln Rivers and Toby Arnott, this beautiful presentation board (medium bark board) sums up the very quintessence of Jamie Oliver's philosophy: to get right down to basics. Can be ordered at www.jamieoliver.com

LAST RESORT 50ml of desperate measures signed *Spencerfield* whisky. Only to be consumed if your culinary efforts really go belly up. At the end of the day, it may not be the best you've ever made, but you'll feel a whole lot better.

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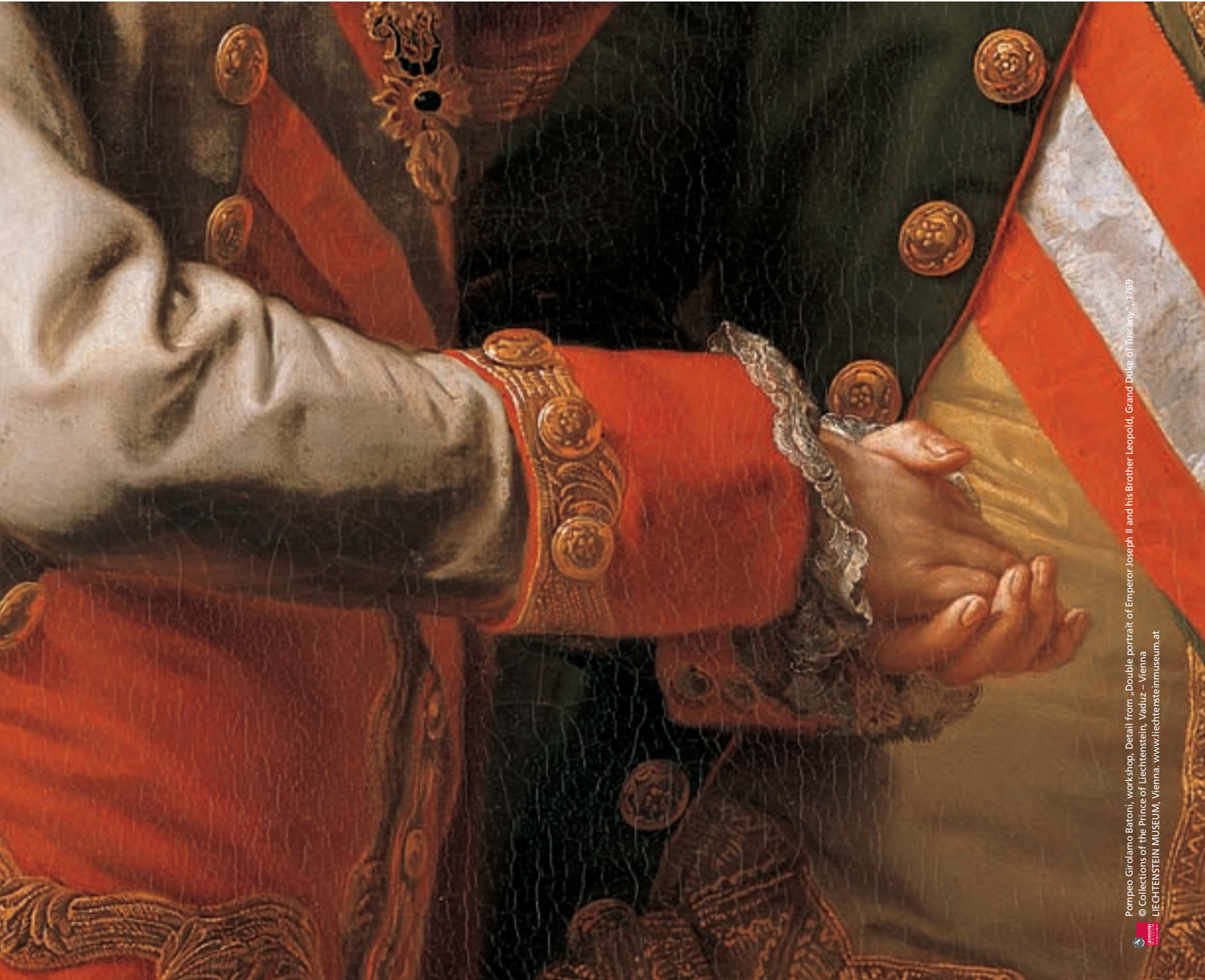
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Pompeo Girolamo Batoni, workshop, Detail from „Double portrait of Emperor Joseph II and his Brother Leopold, Grand Duke of Tuscany“, 1769
© Collections of the Prince of Liechtenstein, Vaduz - Vienna
LIECHTENSTEIN MUSEUM, Vienna. www.liechtensteinmuseum.at

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