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The Holiday Issue



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Cover photo by GilPe

Message from the Chairman and CEO



Dear Members, Friends and Readers from the English-speaking community in Luxembourg,

You have in your hands the newly-launched edition of Connexion magazine. This special Holiday issue will be followed in the New Year by a Mobility issue published just in time for the February car festivals. Then, in the Spring, we will publish a Summer Vacation edition focusing on where to go, what to see, and what to do and including an in-depth look at a special area of the Grand Duchy. Finally, in the Fall, there will be an Information Directory for ex-pats.

Connexion comes to you from AMCHAM, the largest English-speaking chamber of commerce in Luxembourg. We are a partnership of people dedicated to meeting the needs of the international business community in the Grand Duchy.

Our organization represents, advocates and partners on behalf of this community and works hard to contribute to the continued success and prosperity of Luxembourg and its inhabitants.

For more information about what AMCHAM does and how to become a member, please see What is AMCHAM on page 28 of this magazine.

Wishing everyone the happiest of holiday seasons,

Paul Michael Schonenberg
Chairman and CEO
AMCHAM Luxembourg

Mario Kratz, Managing Director SAB,
 Johnny Basher, Senior Corporate Advisor, BIL,
 Robert Schweich, Managing Director SAB.



INDUSTRY

BIL helps to write the SAB success story

Mario Kratz and Robert Schweich took over at SAB in 2003. Specialising in mechanical engineering components and parts for the steel sector, SAB has experienced exponential growth partly in thanks to BIL's help and support. Today, the company has around 100 employees.

It is certainly no exaggeration to describe SAB as a success story. In the space of around 15 years, the company has expanded from its base in Grevenmacher to carve out a niche for itself in the steel sector of most key European markets and has gained a presence even further afield in countries such as Taiwan, South Korea and Brazil. And yet, at the start, SAB's two partners felt as though they were taking a huge risk. "Mario and I were working for a major player in the sector," Robert recalls. "We began to notice how hard it was to fulfil specific client requests that didn't fit in with the standard processes set up by the company. Plus, we really wanted to make a change in our lives. That's where the idea of founding our own company came from."

Overnight success

Robert and Mario decided to launch their business as a partnership and were based in rented premises. And it took off right away. "At that point, we only wanted to sell bespoke components, not design them ourselves. But our clients quickly let us know that they wanted us to both design and make the products," explains Mario. "That way, we could provide our clients with the exact customised components they were looking for."

"Our bank is a true partner for our business, a trusted ally."

Robert Schweich,
 Managing Director SAB

However, this new focus meant a move to larger premises with space for more equipment and a growing workforce. That's when the entrepreneurs turned to a local bank. "The problem was that we were barely ever in contact with them. They didn't really listen to us, and we felt that the interest in more intensive cooperation was not intended," says Robert. "For that reason, and also because we wanted to diversify our

risk, we decided to reach out to another bank. We had a meeting at BIL and its members of staff took the time to listen to everything we had to say. We had a good feeling about it straight away."

Better terms, better advice

The first major investment came in 2013 thanks to BIL. Pushed for space, SAB needed to move to a new factory in Grevenmacher, which is still home to the company's head office today. "We were given better terms for our loan," says Mario. "But, above all, the support we received from our BIL adviser was excellent. He really listened to us to understand our plans and our market, and he asked us lots of questions. We've had the same advisor at BIL since then, and we're really happy."

100

The number of SAB employees today.

Today, SAB's both Managing Directors continue to foster the development of the company with advice from BIL. "As soon as we have an investment in mind, we talk it over with our financial adviser, who always has sound insights to share. Our bank is a true partner for our business, a trusted ally. BIL wants us to

succeed and it's clear that the support they've provided us with over the past few years has been crucial to our success," concludes Robert. A joint venture entitled VCL, launched in 2014 with Paul Wurth, is another major chapter in the SAB success story. In some ways, the company has come full circle.

"At BIL, we believe that curiosity is an essential trait in our advisers. Their role is to fully understand each client's business, find out about the sector and keep up to date with the latest trends in the various industries. This is the only way they can be in a position to have a professional conversation with the entrepreneur and have their own insights to share. Plus, in the long run, this depth of knowledge will enable the adviser to anticipate the client's future development needs and provide useful insights so that clients can see their projects through to completion."

Johnny Basher
 Senior Corporate Advisor, BIL

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Together for you





Celebrating the Holidays

With more than 46% of Luxembourg's population made up of foreign residents, the Grand Duchy is a melting pot of Christmas traditions. AMCHAM members and friends share how they celebrate the holiday season and reminisce about Christmases spent "at home."

Paul Comrie, head of PC3 Creative, says, "Our family came to Luxembourg from Canada because of my mother's job at the International School of Luxembourg. As my two sisters and I were often studying or working in different countries, home was wherever Mom was – because Mom is undoubtedly the heart of our family. We celebrate Canadian Thanksgiving when we can, and usually get together for Christmas or Easter.

"I am lucky because my Mom and sisters are in Europe with me – so there have been many baptisms, wedding anniversaries and good times overall. Particular highlights include going for fish at Schueberfour, mulled wine at the Christmas market and all of us racing to down grapes in a mad-dash countdown to midnight on New Year's Eve, a cool tradition courtesy of my Spanish brother-in-law. I also love to go for long walks in the Grund with all of us dressed up for the cold, looking at the beautiful city lights at night and stopping in at Scott's or Café des Artistes."



Lisa Francis Jennings, CEO of StratAffect, is another Canadian transplanted to Luxembourg. She reports, "My childhood was filled with large family gatherings on Christmas eve and Christmas day. It was not unusual to have 25 to 30 people for each meal. The Christmas eve meal was usually comprised of tourtière (a French-Canadian savoury pie) and a variety of salads, followed by a walk to midnight mass and then carolling around our village. Christmas day was opening a stocking in the morning and always a meal of turkey and all its fixings.

"My daughter is paxed with a Luxembourger, so for the past few years, both families have gathered to share

a meal. Many expats here in Luxembourg may not have family with them during the holidays, so we usually invite some of our expat friends to join us for an 'old-fashioned' Christmas dinner."

The 24th or the 25th?

Gudrun Siegle of Caceis is German and relates that it is important to remember that, unlike in the Anglo-Saxon tradition, it is the afternoon and evening of the 24th that is the highlight of the Christmas season, in particular for the children, but also for adults.

"The celebrations in Germany usually start with Christmas mass around 5 or 6 PM in the evening. The whole family goes to church - sometimes this is the only day in the whole year the church is visited, and it is extremely crowded. Of course there is the usual recital of the Christmas story and singing of Christmas carols.



"Mass is followed by Christmas dinner. In our house this was simply sausages with potato salad. I know that this is done by many - a bigger Christmas lunch with extended family is usually on 25th and/or the 26th.

"After dinner it is time to give and unwrap Christmas presents. They have been placed under the Christmas tree, sometimes long before the 24th, to await this moment. As kids we were allowed to stay up late and play until almost midnight, when quite a few families go to Church again for midnight mass.

"The 25th and 26th are days spent visiting the extended family and friends, with lots of eating and drinking. Typical Christmas dishes are goose - not turkey - or carp or rabbit.

"As you probably know, Santa Claus does not exist for much of Europe. We have the Christkind, the Baby Jesus, but he does not bring the presents. We always knew it was our parents. On the other hand, we had St Nikolaus coming on December 6th with gifts, but only for the well-



Celebrating the Holidays

behaved children. I guess this is all changing now with the American customs taking over and we may soon have presents through the chimney on the morning of the 25th, but I hope not.”

Gudrun’s husband Claude Schanet is a Luxembourger who works for the government. He agrees that the big day in Luxembourg when the holiday is celebrated is traditionally Christmas eve, the 24th. “That’s also the day you would have dinner together with the family - at home rather than in a restaurant - and later on exchange Christmas presents. For the kids, at least in our day, this was less interesting, as the presents would be something useful rather than something fun. Toys and stuff would have been brought by the “Kleeschen” (Saint Nikolas) on December 6th. Christmas day, we would visit grandparents and uncles and aunties or have them over at our house.

“Back to the presents. As we were four boys in our family, it could be difficult for grandparents and godparents to come up with interesting presents for us for Saint Nikolas. After all, with four kids the budget for presents always was divided by four. Going out shopping for four boys in different age groups must have been tedious and tiring, so they preferred to give us cash.

“Now that was actually good news for us. The money collected from the ‘Kleeschen’ would be spent before Christmas. My brothers and I would put our money together ‘fair share’ - everybody put in 100% of their savings, whatever the amount. We would agree on something really cool like a ping-pong table, electronic toys, a small colour TV for upstairs. We could always agree quite quickly on what to get. We had to buy the thing before Christmas and would drive Dad mad to get us to the place with the best price. It just HAD to be bought before Christmas so we could use it during Christmas holidays and escape from what we thought of as the boring family dinners.

“As kids we would still go the Christmas service in our church in Mamer on Christmas eve. The older generations would attend midnight mass, which used to be traditionally followed by a nice onion soup that would help you get warm again after the walk from church. My brothers and I were unanimous in skipping the midnight mass. Moreover, we did not like the onion soup!”

AMCHAM staffer and South African native Arlene Everingham-Van Oekel shares, “Since I have been in Luxembourg (2013), my husband Philippe and I go to Antwerp to his mother for Christmas. The first three years we had a delicious turkey with trimmings followed by ice-cream cake. The last few have been Osso Bucco, again followed by an ice cream cake.

“This will be the first year we will celebrate Christmas in Luxembourg. Since I am flying back from South Africa on December 24th and arriving on the 25th, we will probably have Christmas on the 26th. As it will only be two of us this time, we will either have a roast duck with an orange and red wine sauce or a roast chicken.

“In South Africa, since it is summer in the southern hemisphere, we would have a BBQ and then lie in the swimming pool afterwards as it was always so hot!”

Another AHCHAM staffer, Jane Moffet, who is from Manchester, reports, “I do a traditional Christmas lunch with turkey and all the trimmings. I also source the traditional crackers well before then. It’s a daft tradition but my kids love it!

“Christmas is the December 25th for celebrating and present-giving. I used to have to celebrate on the 24th on Christmas Eve as my in-laws are Belgian. Then they would come to me on the 25th. I have done it this way for over 37 years now!”

For AMCHAM Chairman and CEO Paul Schonenberg, the Christmas holidays are usually a time to relax from a very busy schedule and to spend time with friends and colleagues enjoying good company and good food. If invited out, he has been known to put on his impressive full Santa Claus costume to spread cheer and entertain children of all ages.



Photo by GilPe

Holiday Feasts

Talk to anyone about Christmas and the conversation quickly becomes about food and what is on the table when family and friends gather to celebrate the holiday.

It's All About the Bird

Go to any supermarket in Luxembourg during the holiday season and it soon becomes clear that birds are on the menu, whether it is a turkey, a duck, a chapon (capon), a pintard (guinea hen), the famous French poulet de Brest or even goose.

Colette Dierick, CEO of ING Luxembourg, is from Belgium and tells Connexion, “I don’t really have a favorite Flemish dish. I am used to working on December 24th so we eat an ‘easy meal’ that does not require a lot of prep work: oysters and smoked salmon as an entrée and a delicious stuffed turkey from Dierendonck, one of the best Flemish butchers (who happen to be a provider for Um Plateau here in Luxembourg!), as the main course. The dessert is also a must-have in my house: a ‘bûche de Noël’.”



Photo by Marie de Decker

Baritone David Pike is a noted cook and culinary connoisseur. His Christmas is a hybrid of Canadian, British and Luxembourgish traditions and the main course is always a turkey. A whole turkey, he emphasises, sometimes brought over the from U.K. and put in the freezer. He does not brine the bird but spreads butter between the skin and the breast meat. He considers that dressing (not stuffing!) is most important. He uses a classic British sage onion dressing. Sometimes he stuffs the big bird half with



the sage onion dressing and half with sausage.

Gravy is essential and is made from pan drippings, a reduction of a good Moselle wine, giblets, a couple of anchovies which David calls “nature’s Maggi,” and red and green peppercorns for a seasonal touch.

Cranberry sauce is important, which David makes from fresh cranberries, a stick of cinnamon, a few cloves, and lemon and orange zest. Side dishes are Brussels sprouts and squash, as well as a Christmas slaw that includes green and red cabbage, mandarin orange segments, dried cranberries, red onion, and toasted pine nuts, with a dressing of lime juice, honey, and yogurt.

David shared a funny story about a fellow Canadian who got a turkey from a good local butcher and then complained that it did not look the turkeys back home because it had black dots on it. She had never seen feather remains – they were too real for her.

Dinner finishes with a pumpkin pie that has Canadian maple syrup, allspice, nutmeg, and cinnamon, followed by a savory: Stilton cheese with port.

To drink with the feast, David recommends a good fruity Riesling such as Berna’s Palmberg from Ahn, a Gewutztraminer from Göllebur or a pinot noir from Kohil-Leuck.

ING CEO Dierick is not the only one who serves oysters at Christmas. And it seems to be a question of not whether to have them but how many. David Pike says he is happy with four dozen and only has fewer if he gives up on opening the molluscs. He likes to eat them with Poll Fabaire crémant.



by Colette Dierick

As some people do not care for oysters (“All the more for us that do!”), smoked salmon is a favorite alternative.

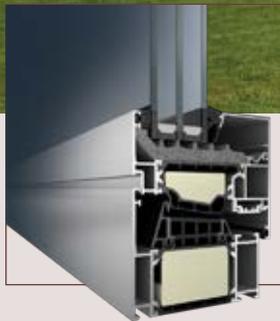
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Holiday Feasts

Luxembourg Customs

Luxembourger Claude Schanet remembers his Christmas traditions in Mamer. “About the food, my mother would cook ‘Coq au Vin,’ or a rabbit that one of the neighbours had raised and slaughtered. He delivered it ‘fresh’ in a transparent plastic bag. I quite early made the discovery that there is a link between the meat on the plate and living animals as the neighbor always left the fur on the paws, which made the poor naked rabbit look like it was wearing winter boots. By the time it was cooked, however, usually in mushroom or wine sauce and served with ‘purée,’ I had forgotten about all that. No need to say that, at the time, Mamer still was a farming village

“Mum would also cook ‘Kachkéiss’ and luckily I know the recipe. I still cook it and, just like Proust’ madeleine, it reminds me of the good old days. A recipe I cannot remember - and without which it would not be Christmas - was Mum’s ‘Fierkelsjelly.’ It’s that gelée with pork meat you would know from pâté au Riseling, but without the pastry. It was excellent and I wish I had her recipe or, even better, I wish I had Mum here who would prepare these delicacies just one more time.”

Warsaw meets New York

Bill, a New Yorker, and Gosia, a Warsaw native, combine their two traditions by celebrating a Polish Christmas on the 24th and then a New York Christmas the next day. Polish Christmas dinner starts with Barszcz czerwony a clear red beetroot broth, with



uscka (“little ears”), small dumplings stuffed with mushrooms or meat. The soup is followed by carp or, if carp is not available another fish such as dorade.

The fish is served with boiled potatoes and a sauerkraut salad. Chocolate cake is a favourite dessert.

Christmas Day begins with “Pain perdu” or French toast made with sliced baguette soaked overnight in eggs, cream and vanilla, and served with real maple syrup. Dinner is a big bird like a chapon (capon) with bread stuffing, creamed spinach and sometimes spaetzle. If too tired from the night before, Bill cooks up duck breasts as a quicker alternative. He shares his recipe and notes, “One duck breast is often too big for one person and too small for two. However, the leftovers are as good if not better the next day.”

Christmas Duck Breasts Magret de Canard de Noël

- 2 duck breast filets
- 1 large shallot, finely chopped
- 1 1/2 cups good red wine (Bordeaux works well)
- 1/2 cup heavy cream

On the skin (fatty) side, use a sharp knife to score the duck breasts in a criss-cross pattern.

Season well with salt and pepper.

Heat a non-stick frying pan. When hot, put in the duck breasts, skin side down. Cook for around 10 minutes, then reduce heat, turn over and cook 5 minutes more. Remove the breasts to a cutting board and cover. (Note they will continue to cook.)

Drain off some of the fat that will have accumulated in the pan. Add the chopped shallot and cook around 2 minutes until soft but not browned.

Add the wine and cook until it has been reduced to about half. Add the cream and let bubble until thickened.

Carve the duck breasts into thin slices and arrange on a heated platter. Pour the sauce over and serve. Serves two with some leftovers (maybe).

Balancing Different Dietary Needs

Brigitte Haler, a Clearstresam veteran and vegan, says, “Christmas in our patchwork family is always a challenge in order to accommodate all parts of the family and my vegan diet, which results in a ‘vegetarian’ compromise.

“On the 24th, in the late afternoon, we see my father and his girlfriend for an early dinner. The menu changes each year, a combination of vegan/vegetarian food for me and meat for the others. On the 25th, we see my partner’s father, who invites all his children, plus partners, plus grandchildren, for an early dinner. The menu is the same each year - one favourite dish for each of his children, mainly based on fish but also lobster as well as foie gras (unfortunately from my point of view). I get some salad, rice and potato dishes. On the 26th we invite my partner’s sons plus their partners for dinner. The menu again changes each year, vegan for me and meat for the others. Thus our Christmas has nothing ‘traditional’ remaining food-wise but it still remains a family get-together. As we decided not to buy any gifts anymore, we don’t have a Christmas tree either. In our home we do not even have Christmas decorations, as they would simply end up as cat toys.”

The recipe below is great for vegetarians, if not vegans, and makes a delicious side dish.

Gratin of Cauliflower and Leaks

- 1 head of cauliflower
- 1 large leek
- 3/4 cup/225g heavy cream
- 2 cups/900 grams grated Emmental or a combination of Emmental and Gruyère
- Soft butter for greasing casserole

Preheat oven to 425F/220C.

Grease a 2 quart/2 liter baking dish.

Cut florets from cauliflower and slice very thinly in 1/8”/3 mm slices. Keep any bits that may crumble. Remove the dark green top and bottom of the leek. Slice the leek lengthwise and then cut into thin half-moons.

Layer half the cauliflower, including the bits, on the bottom of the baking dish. Cover with half the leeks. Sprinkle with salt and freshly ground black pepper. (If you like pepper, use a lot!) Cover with half the grated cheese.

Repeat with the remaining cauliflower, leeks, salt, pepper and cheese.

Pour the cream over and cover with foil. Bake for 15 minutes, then remove foil and bake an additional 35-40 minutes until the top is golden brown and the casserole bubbly.

Remove and let settle for 10 minutes before serving.

AMCHAM Chairman and CEO Paul Schonenberg has a reputation for serving a good Sunday champagne brunch, with a three-cheese quiche, spicy and sweet grilled Italian sausage, and fresh crunchy baguettes with butter and honey or fruit jam as the main menu on offer. Food is accompanied with Moët Chandon champagne and freshly squeezed orange juice. The classic Mimosa is the drink of choice.

The editor shares her mother’s recipe for Pecan Butter Balls, a staple of 1950’s Christmas baking.



Pecan Butter Balls

- 2 cups/900 grams lump-free flour
- 1 cup/450 grams softened sweet (unsalted) butter
- 2 cups/900 grams finely chopped pecans (Note more readily available and already chopped hazelnuts can be substituted)
- 4 tablespoons/soup spoons granulated sugar
- 1/2 teaspoon/coffee spoon fine granulated sugar (sucre fin cristallisé)

- 2 teaspoons/coffee spoons pure (liquid) vanilla extract

- Confectioners’ sugar (Sucre impalpable/Bloemsuiker)

Combine all ingredients except confectioners’ sugar. Mix with hands until blended.

Refrigerate for 30 minutes. Preheat oven to 375/190C.

Remove dough from refrigerator and form into 1.25”/3 cm balls. Do not overhandle. Place 1 inch/3 cm apart on an ungreased baking/cookie sheet.

Bake 15-20 minutes until set but not browned. Remove to a wire rack and let cool briefly. The balls should still be warm.

Roll in confectioners’ sugar and let cool completely.

Roll in confectioners’ sugar again just before serving.

Makes about 40 cookies.

Cookies will keep in a tin with a loose-fitting lid for several days. Note: if the lid is too tight the cookies will become soggy.



Christmas Markets

Photo by GilPé

Luxembourg City has five of Christmas markets. Over one hundred wooden chalets are spread across the city's Christmas markets and sell handicrafts, clothes, toys, accessories and food, from the traditional Gromperekichelchen (potato pancakes) to more exotic offerings. Each market has its own unique character and all are worth a visit.

Place de la Constitution

In a stunning location overlooking the Pétrusse Valley near the Pont Adolphe, more than 60 wooden chalets are set up next to the Gëlle Fra (Golden Lady) monument. Take a ride on the giant ferris wheel. Enjoy a warming glass of Glühwein (mulled wine) or, if you are not too cold, Luxembourg crémant.

The market is open from November 23rd until December 24th. Sun-Thurs: 11:00-21:00; Fri-Sat: 11:00-22:00; 24th: 11:00-17:00.

Place d'Armes

The Christmas market at the Place d'Armes features a typically Luxembourgish Christmas atmosphere, with stands offering local crafts, Christmas decorations, clothes and accessories. Bands play seasonal music in the band stand while children can enjoy a merry-go-round and duck fishing.

The market is open from November 23rd until December 24th. Sun-Thurs: 11:00-21:00; Fri-Sat: 11:00-22:00; 24th: 11:00-17:00.

Place de Paris

The "Niklosmaart" – a market for St Nicholas Day and Advent – is located on avenue de la Liberté in the

Gare quarter. The market features crafts and Christmas decorations, including candles and Advent wreaths, with stands arranged around a giant Christmas tree.

The market is open from November 22nd to December 23rd daily from 10:30 to 20:00.

Grund Gourmet Market

The Christmas market in the Grund is the place for foodies to visit. Among foods available are stuffed baked potatoes, Bounenschlupp, foie gras, sausage, speciality sandwiches and a wide variety of drinks.

The market is open from December 1st to December 23rd, Mon-Fri 12:00-14:00 and 17:00-21:00 and Sat-Sun 12:00-19:00.

Roude Petz on the Grand Rue

The Roude Petz market on the Grand Rue provides Luxembourg charities with the chance to sell offerings to raise money for their causes. Purchases are a good way to recognize the true spirit of Christmas by helping the needy.

The market is open from November 23rd until December 24th. Mon-Fri: 10:00-18:00; Sat-Sun: 11:00-18:00.

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Christmas Markets



Beyond Luxembourg, there are many Christmas markets to visit in neighbouring France and Germany. Here are just four:

Metz

Each of the city's six main squares host a market from November 20, 2019 to January 5, 2020. If you visit on a Sunday, shops are also open. On December 7th and 8th, there are Saint Nicholas celebrations. Other attractions include a merry-go-round, an ice skating rink, a giant ferris wheel next to the Cathedral and gastronomic treats at the city's market hall.

Strasbourg

Strasbourg styles itself “the Capital of Christmas” with 300 stalls, “kilometres of fairy lights,” a skating rink and a giant Christmas tree. The market runs from November 22nd to December 30th.

Hours are:

- November 22nd: from 2 pm to 9 pm
- From November 23 to December 30*: from 11 am to 8 pm every day
- December 24: from 11 am to 6 pm
- December 25: closed
- The markets are open at night from November 22 to December 24: Fridays until 9 pm, Saturdays until 10 pm
- * From December 26 to December 30, only the stalls on Place de la Cathédrale, Place du Château, Place de la Grande Boucherie, Place du Marché-aux-poissons, rue du Palais Rohan and outside of the Palais Rohan will be open.



Trier

Celebrating its 40th year, the Trier Weihnachtsmarkt is open from November 22nd to December 22nd (note it is closed November 24th). Ninety stalls offer Christmas decorations, wooden toys, candles, hand-blown or engraved glassware, ceramics and much more. For the hungry there are bratwurst sausages, potato pancakes, sweets, hot tea and mulled wine.

Hours are:

- Monday – Thursday 10:30 – 20:30
- Friday – Saturday 10:30 -21:30
- Sunday 11:00 – 20:30; 11:00-17:00



Koblenz

Koblenz's Christmas market is open from November 22nd through December 22nd (note it is closed November 24th). Held in Koblenz's Old Town, 130 stalls offer hand-made goods and Christmas decorations. The market is one of the largest in the Rhineland-Palatinate wine growing region. Make sure to see the Advent Calendar on the roof of the Baroque town hall.

Hours are

- Monday – Thursday 10:00 – 20:00
- Friday – Saturday 10:00 – 21:00
- Sunday 11:00 – 20:00

Seasonal Things to See and Do

Winterlights Festival

The Winterlights Festival takes place throughout the city center from November 22nd to January 6th.

On Sundays during the festival, shops are open in the afternoons and all public transport is free.



Knuedler on Ice

An 800m2 skating rink opens at the Place Guillaume for the holidays. The rink has an open spectator area as well as a heated one with a food court. You can bring your own skates or rent a pair.

Entry to the rink is €5.00. Adult skate rental is €2.00, while for children under 120 cm it is €1.00

The rink is open from November 21st to January 5th. Sun-Thurs: 11:00-21:00; Fri-Sat: 11:00-22:00; during school holidays 11:00-22:00.

On December 24th, the rink is open from 11:00-17:00, while on New Year's Eve, December 31st, it is open from 11:00-02:00, with a New Year's Eve party from 20:00 to 02:00.

Bazar International



On November 30th-December 1st, the International Bazaar is held at LuxExpo The Box in Kirchberg. Nearly sixty nations are represented with stands selling national specialties. It is an opportunity to do some early Christmas shopping while supporting worthwhile charities.

There are two American stands at the Bazaar. Do pay them a visit and get some authentic Tex-Mex chili dished out by AMCHAM's Chairman and CEO Paul Schonenberg.



More information can be found at www.bazar-international.lu

Seasonal Things to See and Do

Voices International Sparkle of Christmas Concerts



Voices International has 25 different nationalities represented in the choir, who are singing songs from around the world. Instead of charging admission, collection baskets will be passed around following each concert, with proceeds to be donated to children's charities.

The 2019 Christmas concert series, Sparkle of Christmas, comprises four concerts:

- Saturday, December 7th at 20:00. Bonnevoie "Marie Reine de la Paix" Church, 1 Place Léon XIII, L-1929 Luxembourg-Bonnevoie

- Sunday, December 8th at 17:00. Bridel Church, 16 Rue Nicolas Goedert, L-8133 Bridel
- Saturday, December 14th at 19:30. Esch-sur-Alzette "Sacré-Coeur" Church, 77 Rue Zénon Bernard, L-4030 Esch-sur-Alzette
- Sunday, December 15th at 17:00. Senningen/Niederanven Church, Route de Trèves, L-6960 Senningen

Philharmonie Chrëschrconcert (Christmas Concert)

The Luxembourg Philharmonic Orchestra will play a Christmas Concert on December 21st at 16:00.

More information can be found at the Philharmonic website, www.philharmonie.lu.



Events Calendar

A calendar of seasonal events can be found at www.chronicle.lu/events.



Beating the Holiday Blues

It's the end of the year. While many people feel exhilarated by the holiday atmosphere, enjoy socializing with their friends and relatives, and cherish their memories of past celebrations, others can experience the holidays as stressful and disappointing.

by Dana Moldoveanu, President, PPL, and Franke Rost, Vice President, PPL

No matter what your plans are or how you feel about this time of year, the team of Positive Psychology Luxembourg ASBL has a few tips to help you keep your balance and increase your mental and physical wellbeing.

The holiday season presents an especially good opportunity to focus on a particular aspect of positive psychology: **gratitude**.

Gratitude is the awareness and feeling of appreciation for what one receives or already has, whether it is tangible (family, friends, clothes, food, a roof over your head, a job) or intangible (health, love, vacation, time). It is a feeling that we can practice throughout the year, every day (and in order to reap its long-term benefits, should in fact be practiced regularly), but stands out particularly when thinking of the holidays.

They are all about spending time together, celebrating, self-care, and being thankful for what we are or have. For some of us, these holidays also come with a little bit of dread, maybe because we don't get along very well with our relatives, or because we cannot be

with them physically as they live far away, or overwhelming feelings of loneliness, rejection or inadaptation or sickness and death.

No matter your personal situation, practicing gratitude can offer you instant benefits: becoming more present and grounded in the moment, decreased levels of stress and anxiety, increased physical health (through lower heart rate and decreased cellular inflammation), increased happiness and positive mood, and overall more satisfaction with life. The beauty of gratitude is that you can practice it anywhere, anytime and there is no need for any particular equipment or material. All you have to do is to close your eyes and focus on all the things (tangible and intangible) you are grateful for at that exact moment in your life. Everything and anything, there are no rules or limitations and don't take anything for granted, even a difficult situation has its own good side.

If you have never done this before, you might find it a little bit challenging at the beginning, but the more you practice, the easier it will become.

- Take a moment to think and list (mentally

Beating the Holiday Blues

or better in written) the best moments of the year. How did you feel? What specific decision or behavior of yours made that happen? What about other people supporting you?

- Write gratitude cards/emails instead of the usual (sometimes dull) greeting cards

- Set up a “gratitude jar.” For two weeks, write down on post-its three good things that happened over the day and why you consider them good. You can continue this throughout the year. When you have a bad day, just open the jar and re-read your notes;

- If you are alone, or simply feel alone, and the exercises above do not make sense for you, you can always open yourself up for empathy and kindness by taking simple action of helping or lifting the spirits of others that are maybe feeling the same as you in this period or simply to a stranger. An act of random kindness like buying a movie ticket for the person behind you, helping somebody with their groceries, serving at a homeless shelter, arranging to visit to an old person without relatives (The Red Cross offers this opportunity in Luxembourg).

You can do these exercises for as long as you want, but most of them take one minute (you can set a timer) and that is a great start. Repeat as often

as you wish. The more the better! And in the spirit of the upcoming holidays, maybe this is an exercise you can suggest to your group of relatives or friends to do together. You just go around the table and each say three things out loud that you are truly grateful for. Happy appreciating and happy holidays!

For more information about Positive Psychology and our activities in Luxembourg, please visit www.ppl.lu or find us on LinkedIn or Facebook (Positive Psychology Luxembourg).



Dana Moldoveanu
and Franke Rost

AMCHAM EVENT

Digital Transformation Journey

On June 17, Luxembourg's Minister Delegate for Digitalization, Marc Hansen, presided over the Digital Transformation Journey, hosted by Spuerkeess and LaLux Assurances. The event was organized by a consortium of AMCHAM, APSI, Security made in LU, and the How Institute, and featured David Goldsmith, a well-known author and expert in AI, digital transformation leadership, and NASA consultant.



As the Chronicle's Jazmin Campbell wrote "Following an introduction by AMCHAM Chairman and CEO Paul Schonenberg, the Delegate Minister for Digitalisation, Marc Hansen, took the stage. Minister Hansen emphasised the efforts of the new Ministry for Digitalisation (created in 2018) and both the challenges and opportunities associated with the 'digital transformation' of the Grand Duchy. He particularly highlighted the need to involve all parts of society in order for this transition to 'bear fruit'."

Minister Hansen's opening speech was followed by a talk by David Goldsmith. He began his presentation by stressing that despite the efforts put into digitalisation by Luxembourg, the country should focus on digitising a few priority areas rather than attempting to digitise everything. In this context, he suggested a re-definition of the question to find

the desired outcomes of digitalisation.

Using as examples the transformations of Barcelona, Berlin, New York and Hong Kong, Goldsmith stressed the strength of the competition facing Luxembourg in the field of digitalisation and "Smart Cities" and recommended that the Grand Duchy use its strengths to its advantages rather than copying other cities and countries. He notably highlighted its attractiveness as a place to work and its potential to become a European hub for short stays and weekend trips, arguing that Luxembourg "is designed to redefine life in Europe." In this regard, he reiterated the importance of focusing on digitising key areas and thus facilitating those parts of the country to which people are attracted.

As the weather was exceptional, BCEE opened their amazing terrace for a networking cocktail.

A huge thank you to event sponsors, LaLux and BCEE.



AMCHAM EVENT

Meet the Marketeers

On July 11, AMCHAM's Marketing Committee put together a new type of event: a speed dating session allowing members and non-members to freely and openly discuss their concerns with marketing experts.

The idea came from the realization that start-ups, SMEs, and large companies all share similar marketing and communications concerns. The aim of the session was to help the audience navigate topics that ranged from:

- Global strategy
- Implementing campaigns
- Using social media
- Generating content
- Events that bring you ROI
- Navigating the world of PR (press relations)

The event was hosted at PwC and opened with the presentation of three case studies:

- Bogdan Toader, Founder of LuxCreators, talked about the strength of corporate vlogging and its potential to raise awareness and improve brands' visibility.
- Kerstin Becker, Managing Director of Business Pilotage Consulting, presented how to best integrate online and offline marketing within a campaign.
- Helene Thouvenin, Head of Marketing at PwC, explained how the company evaluated its customers' satisfaction and the tools used to do so.

At the end of these presentations, six of the members of AMCHAM's Marketing Committee



Photos by Dalboyd

spent time with the attendees to answer their concerns and questions on a one-to-one basis. With a century's of combined experience, their shared experiences proved invaluable.

The experts were:

- Melanie Delannoy – GovSat (MARCOM Generalist)
- Helene Thouvenin – PwC (General Marketing for professional services, Support to Bus. Dev., Client Programmes)
- Monika Lebkowska – SES Networks (MARCOM B2B services, product Marketing)
- Troy Bankhead – Techcyte (Digital marketing, branding, customer experience)
- Christian Carbonne – ACL (Experience in sales, marketing and brand management)
- Gregory Tugendhat – Regiotels (Digital Marketing for the services and hospitality industry)

Afterwards, attendees enjoyed cocktails courtesy of PwC.



Photos by Dalboyd



Photos by Dalboyd

AMCHAM EVENT

So You Want to Write a Book? Authoring and Publishing in the 21st Century

AMCHAM hosted a lunch on October 7 at the Cercle Munster with guest speaker Susan Alexander talking about how to write a book, and then what to do about it.



The fully booked event featured a lively conversation with a slide show and good humour.

Susan Alexander, who at last count has published seventeen books, as well as short stories, magazine articles and research reports, spoke about:

- Getting the book written
- Fiction vs non-fiction

- Getting the manuscript in shape
- Mediated vs self-publishing
- Getting the book read.

A native New Yorker, Susan Alexander lives in Luxembourg, where she writes and undertakes research on public policy and the social sciences. She has had a non-linear career path that includes being a professional musician, an ordained Protestant clergyman, a Vice President in charge of derivative, fixed income and international market research on Wall Street, the head of a web site and Internet application development company, and the founder of her own independent research firm. She has degrees from Wellesley College, Princeton Seminary and, most recently, a PhD in Organizational Systems.



AMCHAM EVENT

Brexit: Avoid the Risks and Planning for the Future

“There is an increasing likelihood of a no deal Brexit on 31 October 2019. It is important that businesses and individuals prepare for the impacts of Brexit – deal or no deal.”

AMCHAM and the British Chamber of Commerce teamed up with immigration professionals from Brussels and London and global immigration firm Fragomen to offer a public service seminar on 7 October at 18.30 at St George’s School in Hamm, Luxembourg in the presence of H.E. Ambassador John Marshall. The aim of the seminar was to show how, with careful planning, people can manage the risks and issues in the least disruptive way in the run up to and post Brexit.



Paul Schonenberg, Chairman and CEO of AMCHAM, opened the evening with a welcome to everyone. Brexit updates were then given by Jo Antoons, Wim Cocquyt and Ian Robinson of Fragomen.

British Ambassador H.E. John Marshall offered some interesting updates. Afterwards a brief Q&A by Christine Sullivan was followed by a networking cocktail sponsored by Fragomen.



The seminar helped attendees understand the contingencies they could make now in relation to UK nationals traveling to the UK and EU nationals traveling to the UK. It also gave them practical advice on how to communicate to and reassure any impacted employees. In addition, they looked at the impact Brexit could have from a social security cost and services perspective.



AMCHAM EVENT

Is Investing in Residential Real Estate in Luxembourg, a good idea?

This question was explained to us during an event on October 22, organised by AMCHAM's Real Estate Committee President, Mario di Stefano with BCEE.

More than one hundred members and non-members came to the fabulous new Losch Lamborghini/Bentley garage in Gasperich to hear the talk BCEE given by BCEE's Alexandra Turner, followed by an excellent buffet kindly sponsored by the Losch group and a wine tasting by Secret Wines/Relais de Cave in Moutfort.

"For us at Spuerkeess, it was the first time that we had the chance to present ourselves and our core-business to this audience. It was a pleasant

experience, as the crowd was very focused during the whole presentation and came up afterwards with interesting questions. We are very grateful that AMCHAM gave us this opportunity," said BCEE's Nobby Brausch.



UPCOMING EVENT



The evening will be highlighted by attendees receiving a gift of a print by the artist YRAK. Born in 1992, he lives in Mulhouse, France, and says, “Drawing has always been my life. All my works contain the letters Y, R, A and K. They allow my subconscious to speak. I come from graffiti, but I’m completely free. I assume... figurative incarnations as abstract and instinctive escapades.”

Join AMCHAM in celebrating Thanksgiving on Friday, November 15th, starting at 19.00 at the DoubleTree by Hilton Hotel.

We are particularly honored and proud to celebrate this American tradition here in Luxembourg with our local and international friends and in the presence of our guest speaker H.E. Minister Pierre Gramegna, along with a distinguished group of ambassadors. Luxembourg has been such a warm and welcoming place for us and our families to live, work and profit. We thank our Luxembourg hosts, the Luxembourg Government, and, indeed, the collective international community for the good life we live here in this beautiful and welcoming country in the heart of Europe.



Join us for a relaxed and inspiring sharing of food and friendship. And bring your dancing shoes to dance the night away. As always, we will have our traditional Thanksgiving tombola prizes! Tickets are limited for this event so book early to avoid disappointment.

International contemporary art fair



5th > 8th Dec. 2019
LUXEXPO THE BOX

change your art



PAPERJAM
BUSINESS ZU LETZEBURG



BUSINESS CLUB
FRANCE-LUXEMBOURG

PREMIUM

Gerstaecker
LE GÉANT
DES BEAUX-ARTS



artprice
com

www.luxartfair.com

Luxembourg Art Fair, the 4th edition of the International Contemporary Art Fair, the Luxembourg ART FAIR, will be held on December 5-8, 2019.

Ninety international galleries from around the world that have been selected by a committee of professionals will provide the opportunity to discover the original works of emerging young talents as well as internationally renowned artists. Amateurs, art enthusiasts and collectors will be able to acquire works ranging from the very affordable to the highly prestigious.

The Luxembourg ART FAIR moves the lines of the traditional contemporary art trade shows, by adding a human and warm touch to such cultural events with restaurant areas offering quality food and a fine selection of wines, a jazzy atmosphere

and a zone dedicated to the creativity of children. The Luxembourg ART FAIR is a clever mix between “Coup de Coeur” art, affordable art and the most beautiful artistic representations of the moment.

Organizer art3f, specialized in the organization of large-scale artistic events since 2012, is thus returning to Luxembourg after three previous successful editions. From painting to sculpture to photography or ceramics, all the arts will be presented, as well as a wide spectrum of contemporary art from the 1950s to today: expressionism, abstraction, art brut, naive art, kinetic art, pop art, minimalism, new realism, bad painting, graffiti, post graffiti...

From Picasso to Jeff Koons

This year, the Luxembourg ART FAIR rolls out

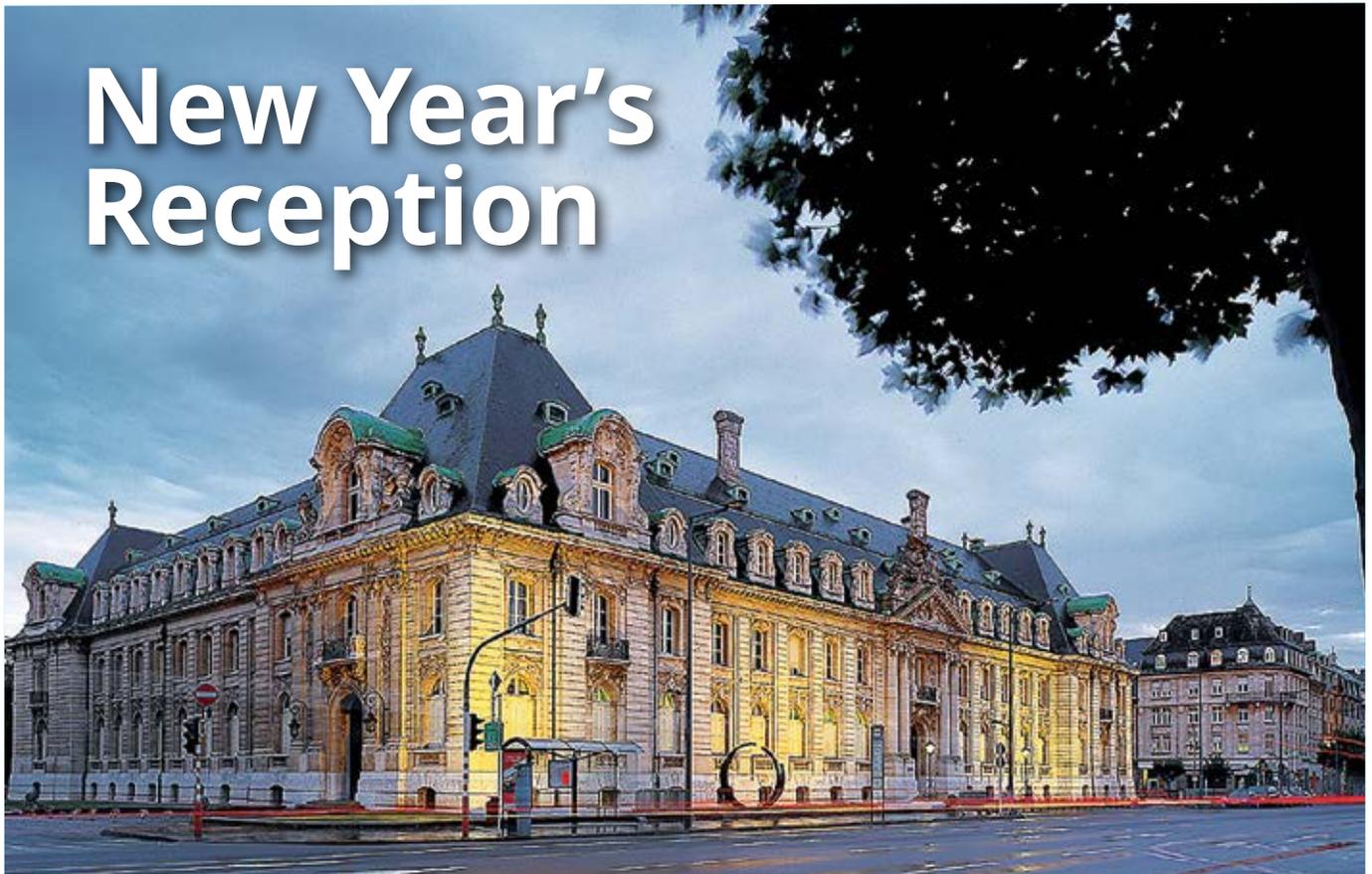
the red carpet with the presence of 2 galleries and their private collections of Jeff Koons and ... Picasso!

Other great signatures and artists can of course be found.

As a partner, AMCHAM can offer free entrance tickets. These are available at: <https://galleryartfair.com/en/part-luxartfair/?exp=AMCHAM.lu>



The Luxembourg ART FAIR will be held at:
LUXEXPO THE BOX - SOUTH Entrance - Hall 8
10 circuit de la Foire Internationale, L-1347 Luxembourg-Kirchberg
Friday 4PM to 11PM (The official opening will be from 6PM)
Saturday 10AM to 7PM - Sunday 10AM to 7PM



AMCHAM will hold a New Year's reception on Tuesday, February 4th, at the BCEE building at 19 avenue de la Liberté (the former Arcelor headquarters building).

The Guest of Honor will be H.E. Etienne Schnieder, Deputy Prime Minister and Minister of the Economy.

NEW MEMBERS

NEW MEMBERS - CHARTERED

GSK

44, Avenue John F. Kennedy
L-1855 Luxembourg
T +352 2718 02-00
F +352 2718 02-11
luxemboug@gsk-lux.com

NEW MEMBERS - CORPORATE

- Etude Diederich - Avocat à la cour de Luxembourg
- Industrial Technical Solutions
- IQ-EQ (Luxembourg) S.A.
- JT Int Comp. Neth. BV Belg Branch
- Kinetic Services
- Norton Rose Fulbright Luxembourg SCS
- Randstad Luxembourg
- Syniverse Technologies S.à.r.l.
- Small Business
- Etude d'avocats Steinmetz
- PC3 Creative S.à.r.l.
- Team Relocations
- Techcyte Europe S.à.r.l.

NEW MEMBERS - BUSINESS

- Etude d'avocats Steinmetz
- PC3 Creative S.à.r.l.
- Team Relocations
- Techcyte Europe S.à.r.l.
- Team Relocations
- Techcyte Europe S.à.r.l.

NEW MEMBERS - ENTREPRENEURIAL

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- CM Consulting
- Elle Governance Services S.à.r.l.
- Hotshot Technologies S.à.r.l.
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- MyMedBot S.à.r.l.-S
- OF WOOD S.à.r.l.-S
- Paperweight PA
- Re/Max - Vision
- SOFIA K – Weddings & Events
- TripElina, Inc.
- VEMconsulting S.à.r.l.
- Weilan Coaching and Training S.à.r.l.-S
- Woburn Design

NEW MEMBERS - GOVERNMENT

Commission de Surveillance
du Secteur Financier



What is AMCHAM?

*Paul Michael Schonenberg
Chairman and CEO
AMCHAM Luxembourg*



AMCHAM is an independent and self-funded English speaking ASBL, the largest private chamber of commerce in Luxembourg. We provide four services to our 350 members:

- **Networking** in English. We connect the right people to the right people;
- **Information** about how Luxembourg works, whom to see and how to get things done;
- **Problem solving** to find better solutions when our members have issues with current policies and practices;
- **Lobbying** with the government to ensure Luxembourg remains business friendly, attractive and profitable for international companies and their employees.

Tell me more and Who are AMCHAM

Nineteen committees make sure every field of commercial activity has a group of experienced experts keeping an eye on the sector's activities and promoting global best practices

Thirty events a year offer a mix of business, informational and social occasions. Connexion magazine is published four times each year and Doing Business in Luxembourg, the gold standard for how to create and run a business in the Grand Duchy, is reissued every five years.

Affiliated with the US Chamber of Commerce and the Federation of American Chambers of Commerce in Europe, AMCHAM.LU has a global network and

works every day to protect and promote the interests of international businesses in Luxembourg.

We are completely Luxembourg-focused and dedicated to ensuring Luxembourg remains the best place in Europe for international companies and their employees to be located and thrive.

Who are AMCHAM's members and how can I join?

Our members comprise many of Luxembourg's leading businesses. 30% are companies of US origin, 20% are Luxembourgish and the remaining are companies from all around the world. All nationalities are welcome and all members are treated equally and with respect.

- Call us at: **(352) 431756**
- Email us at **info@amcham.lu**
- Or visit our website, **www.amcham.lu**.

We welcome the opportunity to serve your company, your employees, the business community and the Grand Duchy of Luxembourg.

Membership Application

The American Chamber of Commerce in Luxembourg (AMCHAM) is an international English-speaking business association committed to providing four things: Networking, Information, Problem solving and Lobbying with the Government authorities on behalf of its members. AMCHAM is the largest private chamber of commerce in Luxembourg and very proud of its demographic mix of 30% companies of U.S. origin, 20% companies of Luxembourgish origin and 50% membership by companies from throughout the rest of the world. AMCHAM offers an international platform for companies interested in being part of a collective voice while promoting Luxembourg as the ideal place to work and live. To apply for membership in the American Chamber of Commerce in Luxembourg, please fully complete and return this form. Feel free to call us at (+352) 43 17 56 if you have any questions or need any help.

Company Details

Company Name: _____
 Address: _____ Postal Code & City: _____
 Telephone: _____ Fax: _____
 Website: _____

Company Representative Details

First name: _____ Last name: _____
 Position: _____ E-mail: _____
 Telephone: _____ Nationality: _____

Company Information

Total employed in Luxembourg: _____ Parent Company Name & Location (Country): _____

Please provide the contact information for the key decision makers in your company. We request that you fill in information for the key titles we have already listed below (when applicable), but feel free to mention additional key employees with their titles and contact information within your organization. Individuals listed below will be added to our database and will receive updates on AMCHAM news, events, updates and more.

Position	Name	Email	Telephone
1. CEO			
2. Head of Diversity			
3. Head of Finance/CFO			
4. Head of HR			
5. Head of IT			
6. Head of Marketing/Communication			
7. Head of Operations			
8. Head of Tax			
9.			
10.			

* For additional representatives, please add a separate sheet.

News Magazine Connexion (4 issues/year)

We would like to receive a bulk delivery of 5 - 10 - 20 - 30 magazines

Industry Affiliations (please check all applicable):

- | | |
|--|--|
| <input type="checkbox"/> Banking, Insurance, & Asset Management | <input type="checkbox"/> Metals & Metal Fabrication |
| <input type="checkbox"/> Consulting & Service Providers | <input type="checkbox"/> Automotive Systems & Components |
| <input type="checkbox"/> Financial Transportation & Distribution | <input type="checkbox"/> Information Technology |
| <input type="checkbox"/> Other – please specify: _____ | <input type="checkbox"/> Multimedia & Communications |
| <input type="checkbox"/> Education & Health Care | |
| <input type="checkbox"/> Other - please specify: _____ | |

Membership Category: There are 5 levels of Membership presented below, please check the one applicable.

Chartered Membership

Chartered Members constitute a special privileged business group. They are recognized as the Luxembourg and the Greater Region's business community leaders (no matter their size) who are dedicated to making a substantial commitment to the interests and welfare of the Luxembourg business community. Chartered Members receive special recognition with:

- A directorship on the Board of Directors, the company name displayed in AMCHAM's media packets;
- Being eligible to participate in the Special Purpose Committees (ABAL, Audit & Compliance, Diversity, Education, Executive Advisors, Corporate services, Finance Sector, Fintech, HR, Insurance, IT, Legal, Marketing, New Business & Entrepreneurship, Real Estate, Seniors, Tax, Tools4Lux, Young Professionals) that engage in advocacy on issues that may affect the specific business and social environment of the company;
- Benefit from proprietary information as well as access to exclusive events, briefings and meetings with prominent representatives of American, European and international bodies and institutions;
- ½ page recognition in AMCHAM's *Connexion* magazine as a new member (one time only);
- Optional ½ page free ad in AMCHAM's *Connexion* magazine (one time only);
- Free entry to all AMCHAM events (with the exception of paid lunches or dinners).

An initial capitalization fee of EUR 2,500 is required via three annual installments of **EUR 2,500** during each of the **first 3 years**, thereby confirming the firm's extensive commitment to community service and support. This will be followed starting the **4th year** by an **annual fee of EUR 1,100**.

Corporate Membership

Corporate Members are the backbone of the AMCHAM Luxembourg. They are recognized as the significant and active participants in the Luxembourg and the Greater Region's business community. **Businesses with 11+ employees** benefit from the support and networking activities of AMCHAM through:

- Being eligible to participate in the Special Purpose Committees (ABAL, Compliance/Risk, Diversity, Education, Executive Advisors, Fiduciaire, Finance Sector, Fintech, HR, Insurance, IT, Legal, Marketing, New Business & Entrepreneurship, Real Estate, Seniors, Tax, Tools4Lux, Young Professionals) that engage in advocacy on issues that may affect the specific business and social environment of the company;
- ¼ page recognition (with logo) in AMCHAM's *Connexion* magazine as a new member (one time only);
- Free participation in all AMCHAM events (with the exception of paid lunches or dinners) for all employees.

Annual fee is EUR 850.

Small Business Membership

Small Business Members have the same basic rights as Corporate Members. The Small Business Members are start-ups or small independent **businesses with 10 or fewer employees**. Generally Small Businesses grow into full Corporate Membership as their business activities expand over time. The benefits are:

- Free entry to all AMCHAM events (with the exception of paid lunches or dinners) for all employees;
- Name recognition in AMCHAM's *Connexion* magazine as a new member (one time only).

Annual fee is EUR 425.

Entrepreneurial Micro-company Membership

Companies with **3 employees or fewer** which have been in existence for less than 5 years, are stand-alone organizations and not subsidiaries of larger entities. Application requires proof of existence via the published Memorial announcement. This type of membership is offered by AMCHAM to encourage entrepreneurship and to help/support all such companies during the first 5 years after their creation has been published in the Luxembourg Memorial. Micro-companies enjoy all the rights and benefits of AMCHAM membership except the right to vote:

- Free entry to all AMCHAM events (with the exception of paid lunches or dinners) for all employees;
- Name recognition in AMCHAM's *Connexion* magazine as a new member (one time only).

Annual fee is EUR 100.

Academic, Government, EU or Senior Membership

Academic, Government, EU or Senior Membership category includes individuals who are either:

- Students, Professors or researchers actively affiliated to an Academic Institution
- Government, EU institutions employees or officials
- Individuals who are at least 60 years of age and not engaged in full-time employment

Academic, Government, EU and Senior members enjoy all the rights and benefits of AMCHAM membership except the right to vote.

Annual fee is EUR 100.

The fiscal year of the American Chamber of Commerce in Luxembourg starts the first of January of each year. An Annual General Meeting is usually held within three months of the close of the fiscal year to renew the Board of Directors, review the previous year's performance and set goals for the new fiscal year. Membership is automatically annually renewed. A member wishing to resign must send notice in writing by post, fax or email. Notification of resignation must be received no later than the last day of the first month of the new membership period (31 January). If such notification of registration is not received, the member will remain on the membership list and will be liable for payment of dues for that year.

If accepted as a member of the American Chamber of Commerce in Luxembourg, the company agrees to abide and be bound by AMCHAM's rules and regulations. The appropriate first annual membership dues will be immediately transferred to the BGL BNP Paribas bank account number IBAN LU66 0030 7231 2322 0000.

Signature of the Company Representative

Date: ____ / ____ / ____

Please return completed form to info@amcham.lu or fax to (+352) 26 09 47 04. Thank you!

CONNEXION

A M C H A M  LUXEMBOURG
AMERICAN CHAMBER OF COMMERCE IN LUXEMBOURG A.S.B.L.

The American Chamber of Commerce in Luxembourg a.s.b.l is an international voluntary organization of business persons committed to promoting English-speaking networking opportunities and business relations in the Grand Duchy

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#PaymentsValidatedIn2Sec
#MyAppMyINGPro

Even If I am away, **business** still goes on! With **My ING Pro**, I am always kept informed of important movements and I can even validate **transactions** that need my signature. It has never been easier to keep an eye on the company's **accounts!** #BankingMadeEasy

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