





THE
HOLLAND
HANDBOOK



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Welcome, expat, to the Netherlands! After the very successful previous editions we are proud to present you with this twelfth edition of *The Holland Handbook*, which we hope will prove to be as good a friend to you during your stay in the Netherlands as it has been to numerous other expats over the past eleven years.

This book has been compiled for a very mixed group of readers who have one thing in common and that is that they want to find their way in the Netherlands: the expat employee, the expat partner, foreign entrepreneurs, and the many foreign students who come to the Netherlands to train or study. Also for those involved in expatriate affairs who want to keep abreast of the latest developments in their various areas of interest, this book has also proven to be a very welcome source of information. Last but not least, this book is a wonderful reminder, including beautiful photographs, of life in the Netherlands for those who are moving on to their next posting - or back home.

The Holland Handbook is the result of the enthusiastic efforts of more than 20 authors, organizations and proofreaders of various nationalities and with very different backgrounds. Most of them are specialists who work for international companies and organizations and who have an impressive amount of know-how when it comes to providing expatriates with information.

The diversity of the editorial team makes reading this book a journey in itself. You will find technical information on practical subjects interspersed with personal experiences, background information and columns - all written in each contributor's personal style. With so many topics to cover, *The Holland Handbook* may at times take an unexpected turn - however, as this book is primarily meant as a reference book and not as a book to be read in one go, you can simply select the topic you want to read up on, even if you only have a few minutes to spare.

Though *The Holland Handbook* contains a wealth of information, we do not have the illusion that it is at all complete. It is meant as an introduction, or orientation if you will, into the various subjects that can be of interest to you. By referring you to the relevant literature, addresses and websites, we have provided you with as many sources of additional and/or more in-depth information as we can think of. Undoubtedly we have forgotten a few subjects, websites or books. If you feel that we have left out something that should not have been missed, we would greatly appreciate it if you let us know about this, for instance by sending an e-mail to editor@xpat.nl.

On our website www.xpat.nl you will find a short summary of the chapters of *The Holland Handbook*, as well as of the current issue of our quarterly magazine *The XPat Journal* and the option to order copies of our other publications on the Netherlands.

We hope you have a pleasant, enriching and successful stay in the Netherlands.

Bert van Essen and Gerjan de Waard
Publishers





**THE HOLLAND
HANDBOOK**

**YOUR GUIDE
TO LIVING IN
THE NETHERLANDS**

INTRODUCTION

Art, music, architecture, folklore, foods and dress, our roles and relationships, body language, gestures, greetings and partings, all weave together to form a rich cultural diversity. Every culture is the outcome of centuries of social interaction, a shared history, religious norms and experience - however, it is only when we are among people of a different culture that we really become aware of how much we are the product of those shared elements ourselves. It is just as important to realize that the majority of the people in our host culture are also not aware of how their shared background influences their own behavior - and of how unfamiliar and uncomfortable this behavior may be for us (or perhaps, how reassuringly similar!). When attempting to understand and survive in another culture, there are many areas where we need to pause and consider how our own culture and the host culture differ. This takes time, patience, and some sense of adventure. The first step in achieving this is realizing that neither way of living is wrong or right - it's just... different.



A New Life in the Netherlands

Adapting to a New Country and a New Culture

BY DIANE LEMIEUX

So you decided to come live in the Netherlands. You may have been tantalized by the idea of exploring old-world Europe with its architecture and museums. Or maybe it was the possibility of viewing kilometers of flower beds and sand dunes from the seat of a bicycle that attracted you to this country. Perhaps the adventure of undertaking something new, something different is what tipped the balance for you. Whatever it was that made you say *yes* to a move to the Netherlands, here you are and the country is just outside your door, waiting to be discovered.

But now, instead of having time to visit, like a tourist on an extended trip, you are faced with the task of undertaking all of life's daily chores in an entirely new environment. Whereas at home you did most of these things without thinking, you must now spend time and energy discovering where to buy milk and how to pay the phone bill. The climate is different, you need to get used to the types of products that you can and cannot find at your local grocers', and you have to orient yourself using street signs and product labels you do not understand. You suddenly discover that English is used far less than you had expected, and that Dutch is far harder to learn than you had hoped.

This is the process of adaptation, of creating a new home in this foreign country. Eventually you will be settled in a new house, and will have established routines that make life seem more normal; you will have identified a favorite grocery store or market, know where to purchase your home-language newspaper, and may even have discovered a favorite café for your usual Sunday morning breakfasts. This book will help you with this process of adapting to this country you have adopted, however briefly, as your home.

But this book also has a different focus; to describe the culture of the people who live here, as well as the practicalities of life in the Netherlands. The word 'culture' as it is used here is not about the artistic and historic expressions of culture you find in museums. It is about everyday behavior, the glue that binds communities, the norms and values that regulate social life. The Dutch culture is expressed through language, through social structures and habits, through the way people communicate with each other. This culture is subtle and you will discover it slowly over time, as you increasingly deal with the 'locals'. It is something you will piece together as you interact with your neighbors, as you watch your colleagues at work, from the way you are treated in the shops or when taking the train.

The Dutch, of course, are not explicitly aware of their culture, just as we are not aware of our own. It is only because we are here as foreigners, observing another culture, that we become aware of the differences between the way members of the host culture react, and our own expectations of how one 'should' act. We came, expecting certain patterns of behavior from our hosts: the stereotypes typify the Dutch as being tolerant, frugal and hardworking. From the stories of the red light district you may expect a very liberal society, and knowing of the reputation the country has as a leader in graphic design and architecture you may expect an innovative attitude to life and work. And yet you will also find conservative attitudes and behaviors.

Dutch society is a highly complex, multi-cultural mix of historic and modern influences, whose daily practice and social behavior may not live up to the values and etiquette that you are accustomed to. Your daily chores bring you into a series of intercultural encounters with the Dutch which sometimes leave you wondering 'what just happened?' It is this process of accumulated 'incidents' which we call 'culture shock' and which is blamed for much of the strife associated with expatriate living.

It is popularly understood that culture shock is a process, containing a set of phases which will all pass, eventually leading you to return to your normal, happy state as a well-adjusted individual. What is not often explained is that culture shock is experienced differently by every individual, depending on their own culture, attitudes, expectations, and previous international experience. Furthermore, moments of frustration and anger may occur at any time during a stay in a foreign country and are a normal part of adjustment. However, culture shock is also a process which can be controlled and minimized.

The advice given by most intercultural or adaptation specialists is to get to know your host culture. Understanding the underlying reasons for the behavior of the Dutch helps to see them as individuals and not as a global 'them'. *The Holland Handbook* has been written by both Dutch individuals and expatriates with years of experience in living with and explaining the Dutch to foreigners. They describe the historic and cultural aspects that influence the behavior you observe, making it more comprehensible and logical. You don't have to like everything about Dutch culture or adapt to every aspect of it either. But with a bit of understanding and good will you will most probably come to find at least a few friends in this society, people who will make the experience of having lived in the Netherlands a memorable one.

YOU HAVE ARRIVED IN THE NETHERLANDS BY HAN VAN DER HORST

What does it mean to be in the Netherlands? You crawl ahead on the highway behind laboring windshield wipers, watching the ragged horizon of apartment buildings go by as the gray clouds are chased along by a strong south-western wind.

As the slowly moving traffic jams come to another halt, you have the chance to focus on your fellow drivers. Your first conclusion is obvious: you are in a wealthy country. This is evident from the newness of the cars and the fact that, despite the economic crisis, the number of traffic jams has increased. So much so that radio announcers have long since stopped listing all of them and simply recite the longest. Stuck among the traffic are many trucks, which are well-kept and loaded with valuable goods. These goods are seldom raw materials, but rather finished industrial goods. The prominent phone numbers and e-mail addresses that can be found on the sides of the trucks are testimony to the fact that this country has a good network of electronic communication and that the electronic highway is fully operational. Meanwhile, the government is working hard at widening the highways, or laying new ones – a cause of considerable temporary inconvenience. One of the reasons for all this activity, incidentally, is the wish to combat the downturn in the construction industry. Fixing the roads is one way to create work for constructors.

Your fellow drivers, incidentally, appear to be talking to themselves. You can see that they are keeping it short. Probably they are telling someone that they will be late, due to traffic. In the past, they would have reached for their mobile phones, but they don't do that anymore – it is no longer allowed. Nowadays, you are expected to use a hands-free system, or else the police will redirect you to a road stop, where they will present you with a hefty fine after having courteously introduced themselves and shaken your hand. It must be noted, incidentally, that recently they have been clamping down on a variety of activities that could cause you to drive without exercising due care – such as eating a sandwich while driving...

However, there is an apparent contradiction to the perceived wealth, if you look around you: the cars are far from luxurious. You are surrounded by middle class cars, and you can see how strongly the Asian market is represented on the European car market. Where is the top of the market? Where are the Rolls Royces, Cadillacs, Daimlers and Jaguars? You won't even find them in the business centers or the upper-class neighborhoods. In the Netherlands, if you want to see one of these cars, you will have to visit a dealer. The most expensive cars you will see are the standard Mercedeses, Audis and BMWs. Should you actually spot a Rolls Royce trying to make its way through traffic, you will notice that it does not really command any respect. To the contrary. It even seems as if the middle class cars want to block this show of wealth, as if they think it inappropriate for such a showpiece to be on the road and they want to prove, by the way they drive, that they are worth just as much as the fellow in the Rolls.

On both sides of the highway, you will see many towns and little cities. There are no real metropolises with millions of people in Holland. The largest city, Amsterdam, does not have more than about 768,000 inhabitants. Still, Holland is a highly urbanized country. Every few kilometers, there is an exit to one, two or three municipalities that have a couple of thousand to not many more than 100,000 inhabitants. These cities and towns all have their own character and are all equally

picturesque. In the urban areas you will find neither hovels nor palaces. What you will find are primarily middle class houses. Even Wassenaar, Aerdenhout or Rozendaal, the Dutch equivalents of Miami Beach and Beverly Hills, look comparatively modest. There is an undeniable air of wealth, but none of the glitter of excessive opulence.

You will also not find harbors filled with expensive yachts. Those who buy a pleasure yacht in the Netherlands will have a hard time finding a spot for it, as the harbors are all filled. Not with luxurious threemasters and a regular crew, however, but rather with motor and sail boats of all shapes and sizes. And should there be one that sticks out above the rest, chances are it is flying a foreign flag.

You would almost think that socialism reigns here, even more so than in the countries of the former East Bloc. However, economic statistics show the opposite. When it comes to per capita income, the Netherlands is securely situated towards the top of the European Union. After being hit quite hard by the oil crises in 1974 and 1979, it resumed its growth after five years – a growth that was first interrupted by the dotcom crisis in 2001 and then again by the credit crisis in 2008. The Dutch console themselves with the thought that even if the economy were to go back to where it was a few years ago, or even to where it was in 1997, this would still constitute a pretty reasonable standard of living. And in the meantime, they are preparing to 'put their shoulders under it together', a Dutch expression that means to work towards making things better, together. Already in the first months of the crisis, the government appointed a great number of commissions whose task it was to determine how – wherever possible – government expenditures could be reduced by 20%, for when the time comes that the economy recovers and the mile-high bill for the emergency measures is due. When push comes to the shove, the Netherlands is a country that wants to make sure that its household budget is balance – even though it is willing to risk being in the red for the time being, in connection with dire times. The Netherlands got a new cabinet in 2010, which expressed plans to reduce government spending by € 18 billion. They can afford to do this because the economy is crawling out of its deep rut of 2009. In February of this year, the Central Bureau of Statistics determined that "the economy is clearly recovering". In fact, economic growth stood at 1.75% at that moment. More than the pundits had dared hope. For a 'ripened', developed nation like the Netherlands, that is not bad at all.

Corporate life in the Netherlands proved to be resilient during the crisis. There are several multinationals of various sizes – most noticeably Philips, the electronics company, and Shell and Unilever, which are British-Dutch companies. If this is the case, there must be large concentrations of wealth in the hands of individual persons somewhere in this country. And, indeed, there are more than one hundred thousand millionaires among the more than sixteen million inhabitants – despite all that has happened over the last few months. Apparently, the wealthy Dutch do not buy castles. Or Rolls Royces.

HAN VAN DER HORST (1949) is an historian. He works for the Communications Directorate of Nuffic, the Netherlands Organization for International Cooperation in higher education. He is a prolific author on Dutch history and culture. Among expatriates, his best-known book is 'The Low Sky – Understanding the Dutch'.





One of my first observations about the Netherlands was how tall the Dutch are. Actually, tall doesn't do them justice. They are really tall. Damn tall. I am not used to thinking of myself as short; I'm above the average, adult-male height in my native land. But after a few introductions, where I looked up and found myself staring the person in the throat, the point hit home.

According to the statisticians, the Dutch are currently the tallest people on the planet. The average height for men is 6 foot, 0.4 inches (1.84 meters); the women come in at a respectable 5 foot, 7.2 inches (1.71 meters). Cold averages, however, don't convey the entire picture. Connoisseurs of numbers know to look at the tails of a distribution. There are quite a few Dutch men, and even a few women, who are over seven feet tall (2.10 meters). This poses some interesting problems. For example, they are taller than the height of many doorways in the Netherlands; I have no doubt that the risk of accidental concussions is now a painful reality. On the other hand, size does offer some advantages: the Dutch are already a volleyball powerhouse, and if basketball ever catches on in the somehow misnamed Low Countries, they'll give the Michael Jordans of this world a run for their money.

What is truly remarkable is that the Dutch are getting taller. While the average height in all first-world countries increased dramatically over the last century, this growth spurt has slowed down of late and seems to be leveling off. The increase in the average height of the Dutch, however, shows no sign of abating. In the last decade alone, the average height of 18 to 39-year-old men and women has increased by 0.9 inches (2.3 centimeters) and almost 0.7 inches (1.7 centimeters). It is in this context that height has taken on an interesting significance in Dutch society. Enhancing one's stature has become surprisingly important. Techniques range from the large hats Dutch policewomen wear – it makes them appear taller – to surgery.

The Dutch are often critical – and rightly so – of cosmetic surgery, such as face-lifts, tummy-tucks and breast implants. That stated, every once in a while a particularly short Dutch man or woman (typically, shorter than five feet tall or some 1.5 meters) undergoes a fairly radical surgery called the Ilizarov procedure, in which a patient's femurs are broken and the bone ends are separated using a metal frame. Over time, the bones grow together and fuse, thereby increasing the patient's height. Aside from the pain and the risk of infection, there is nothing fundamentally wrong with the procedure and the patients usually seem pleased with the results. A similar technique is used in other countries, but it is reserved for cases of exceptional dwarfism. What defines that, I suppose, is a question of perspective.

Male tourists will encounter this quote-unquote difference in perspective the first time they go into a public bathroom. The urinals are mounted sufficiently high on the walls to make it almost impossible to use them, unless you stand on your tiptoes. Unfortunately, there are no boxes or phone books in the bathrooms to level the porcelain playing field and to give foreigners a much needed leg up! As a consequence, I always enjoy the look of shock on the faces of many male visitors in the Netherlands as they return from the *wc* (the Dutch phrase for toilet).

An exchange I once had with a Dutch friend is also illustrative. She was reading a Dutch magazine when I suddenly heard “Tsk, tsk, tsk, tsk, tsk.” (A sound the Dutch like to make. In this case it conveyed sympathy.) “That's terrible,” she said. I asked her what was wrong. “There's a letter here from a mother whose daughter is only twelve years old and is already 183,” she replied. That seemed unremarkable, so I asked, “Pounds or kilograms?” A bewildered look crossed her face and her head recoiled in shock. It took a few seconds for what I had said to sink in. Finally, she blurted out, “No, centimeters!” (While there is nothing inherently wrong with being very tall, the Dutch mother was concerned that her daughter might be teased or could encounter other social problems.)

That conversation also emphasizes the fact that, no matter how hard you try, you remain a product of your country of origin. People in many countries (in particular, Americans), even if they don't have the problem personally, are obsessed with weight. The Dutch are plagued by their size, although they seem to deal with their affliction better than most. As an aside, the Dutch still don't really have a weight problem. While there are overweight people in the Netherlands (the overall trend qualitatively mirrors that found in other countries), obesity is less prevalent, and frankly, is never carried to the extremes that occur in places like the United States. How is this possible? Simple: they don't eat as much and what they do eat contains a lot less sugar and fat. If anything, some of the Dutch have the opposite problem with regard to weight. I know a few Dutch women, and even a few men, who are not anorexic, but do have an odd problem: they can't gain weight. They eat lots of junk food and still can't gain weight. What do you say to someone who tells you, with complete sincerity, that they have always wanted to know what it feels like to go on a diet? Welcome to a different world.

Aside from the general improvement in the standard of living over the last half-century and the more even distribution of wealth in Dutch society, the best explanation I've come across for the remarkable growth spurt in the Netherlands is their diet. Specifically, the infant diet. In a laudable program, the government-subsidized *Consultatiebureau* provides regular advice to parents about their children's health and nutrition through four years of age. The objective is to improve the well-being of newborns. It has been an admirable success. The hypothesized impact on the height of the general population is apparently unintended. Alternatively, in a new twist to the age-old, survival of the fittest argument, a few British colleagues once proposed a theory over a couple of beers in a pub. “It's all a simple matter of natural selection,” they said. “How's that?” I asked. “What with all of those floods, only the tall could survive.”

CHAPTER 1

The windmills of your mind are not playing tricks on you. You have (or your Dearly Beloved has) accepted that job in the Netherlands. The dust, created by the whirlwind consequences of this decision, has started to settle and you are beginning to wonder what type of country you have come to. Having read about culture shock in the preceding introduction, you now know that the best step towards familiarizing yourself with this new culture is knowing more about it. First off, relax in the knowledge that the Netherlands has one of the highest standards of living in the world. But what kind of people are the towering Dutch? What about their government and politics, economy, religion, the climate, their customs and etiquette, particular ways of celebrating holidays and special occasions, and their oh-so-challenging language? This chapter will help you navigate through some of the canals of these riddles. In the end, the effort you put into rowing through uncharted territory will matter more than which way the wind is blowing.



The Netherlands in a Nutshell

CONTRIBUTING AUTHORS STEPHANIE DIJKSTRA, ARNOLD ENKLAAR, BEN VAN DER HAVE, MARK HOOKER, HAN VAN DER HORST, HANS LUDO VAN MIERLO AND STEVEN STUPP

HISTORY AND ITS INFLUENCE ON THE DUTCH OF TODAY

In the Middle Ages, there were many countships and the occasional duchies on the territory of the Netherlands, which for the larger part coincide with the current provinces. By way of a long historic process, the King of Spain inherited all of these in the second half of the 16th century. However, his hands were tied by the many privileges that the cities and rural districts had acquired in the time of the counts and dukes. These had to do with autonomy and other regulations, as a result of which the King was obligated to appoint the local governors from a predetermined select group of persons, recommended by the local prominent families.

Philip II's intention was to end these privileges. For his day and age, he was a modern ruler who believed in a powerful central authority that maintained the same procedures everywhere, and who based his decisions on the ethical and ideological principles of one sole religion, that of the Roman Catholic Church. However, in the Netherlands, there was much sympathy for Protestantism, especially that of John Calvin.

Philip II's ideas were therefore not met with much enthusiasm. There was a successful uprising – in which a central role was played by William of Orange, the patriarch of the Dutch royal family. William of Orange was a stadtholder – a representative of the king – in several of these countships, including Holland, and he found he could not agree with the loss of the existing privileges nor with the persecution of the Protestants, which was a central element in the royal politics.

The uprising against Philip II resulted in the Republic of the Seven United Netherlands, in which the old privileges and local autonomy remained of central importance. This republic could be seen as a union of states, something like the European Union, in which the independent states work together closely without relinquishing their sovereignty. In such a system, no one could muster enough power to conquer a position of dominance in this republic and one only created enemies if one was too much of a braggart or made too much of a show of wealth and power. A politically high-ranking position could only be based on influence and not on power. Even the stadtholders, who were always recruited from the House of William of Orange – and who managed to make their position a hereditary one – could not do this. They had the authority originally vested in them by Philip II, subject to the many constraints that also came with the system of privileges and old rights.

To get something done in the old Republic required the formation of coalitions with others, while also making sure not to

unnecessarily offend one's opponents. Central conditions to being successful were: respect for others, a modest life style, a willingness to listen and the capacity to restrain oneself. Calvinism, the source of this philosophy, was embraced in a liberal way by a majority of the elite, and was very influential.

The Netherlands is no longer a union of states, but instead a democratic state whose unity is symbolized by the Queen – a descendant of William of Orange's older brother Jan. However, the mentality of the Dutch has remained the same. Even though Dutch society has become strongly secularized, it is still greatly influenced by the Calvinistic philosophies. Still evident today is the strong Protestant work ethic with overtones of moderation in all aspects of life, decision-making by consensus, and the stymieing of individualism. Decisions are not taken without giving all those involved a chance to voice their opinion. It is a country where ostentatiousness and boastfulness are akin to sinfulness, and where orderliness and cleanliness are next to godliness. Showing off your wealth is still considered equal to showing a lack of respect, and in most houses, the curtains are left open after dark, signifying that there is nothing to hide, as secretiveness is looked upon with suspicion. This is further reflected in the way in which the country is run, a system generally referred to as the 'Poldermodel'.

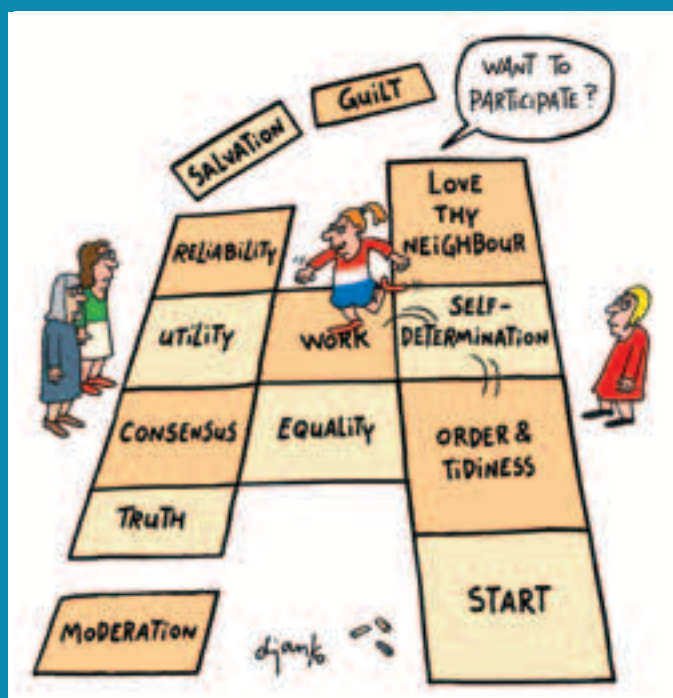
POLDERMODEL

A piece of land that is completely surrounded by a dike for the purpose of protecting it against high waters is called a polder in Dutch. You can find them in all shapes and sizes. The largest in the Netherlands, Flevoland (large enough to have become the Netherlands' youngest province), measures 48,000 hectares. The management of such a polder requires a tight cooperation between the users. The smallest mistake can result in disaster, as a dike is only as strong as its weakest point.

Life behind the dikes has influenced the Dutch culture. It might be going too far to say that it is solely responsible for making the Dutch a democratic people, however, it is clear that they are partial to detailed agreements, to which they must strictly adhere. Foreigners never fail to notice the large degree of organization and planning in Dutch society.

This coming together to reach a consensus, this give and take in all the various areas, all characterize Dutch society and Dutch politics. It has resulted in, for instance, the downward adjustment of wage demands, the tolerance of drugs and the legalization of prostitution. This attitude can be summarized in a new word, invented by the British press in 1997: Poldermodel.

TWELVE CLUES TO UNDERSTANDING THE DUTCH MENTALITY BY ARNOLD ENKLAAR



At first sight, the Dutch appear to be like many other normal Europeans. But those of you who have lived here longer and have worked with the Dutch, will have found dramatic differences. In order to avoid irritation or surprises, it might be good to know a little more about the Dutch culture. In these paragraphs, a short overview of the twelve principles or values that rule Dutch society, from politics, work, and school, to the most intimate parts of family life.

The first four values come straight from Christianity:

- 1 **SALVATION** Your sacrifices and efforts will be rewarded in the future
- 2 **GUILT** You are responsible for the good and bad things that are the consequences of your acts
- 3 **LOVE THY NEIGHBOR** You should be concerned about the welfare of others
- 4 **TRUTH** You should always tell the bare facts

In the first place, the Dutch, just as other people who live in Christian cultures, are strongly oriented towards the future. Progress and innovation are important issues. Secondly, they are always worrying whether they did things right or wrong. The degree of personal responsibility is high. Thirdly, the Dutch feel greatly involved with people who have troubles, or who are suffering – whether close to home or on the other side of the world. This is evident from the country's extensive social security system and its high budget for developmental aid. Fourthly, the Dutch put a lot of stock in the objective truth and the bare facts. They find it more important to tell someone else exactly what they think than to be polite.

The next five values follow from Protestantism:

- 5 **WORK** It is good to work
- 6 **ORDER & TIDINESS** You should be well-organized
- 7 **UTILITY** Everything you do, must have a purpose, you may not waste
- 8 **RELIABILITY** You must do what you promised
- 9 **MODERATION** You must exercise self-control, and must not overdo

The Dutch think that it is better to work than to idly sit by. The higher they are on the corporate ladder, the harder they work. They appreciate an organized life that is dictated by the clock and their agenda, and think that a house should be neat and clean. The Netherlands is a relatively clean and well-organized country, in which a lot of big and little rules tell you how to behave. Also abroad, the Dutch are known for their tightness. One thing is certain; they hate waste; of money, time or anything else. Don't be surprised if they ask you what purpose your proposal serves. Couldn't it be done more efficiently, or perhaps effectively? The Dutch are very literal about their agreements and promises; if you agree to do something, then you must actually do it, or they will conclude that you are unreliable. In daily life, the Dutch hate extremes and exaggeration, they applaud self-restraint and frown upon expressing strong emotions. Only under certain conditions (a soccer match, carnival, at a disco), do they ever let it rip.

All this may sound pretty familiar to people from other Christian or Protestant countries. But the difficult part is still to come. The last three principles are typically Dutch and explain why certain things are done differently here or are found to be different than they are in the surrounding countries.

- 10 **CONSENSUS** You should always try to compromise

The Dutch dislike conflict and aggression, and consistently strive for consensus and harmony, which they refer to affectionately as 'gezelligheid'. They devote quite a bit of time to meetings and discussions, in order to make sure that all disagreements have been resolved. Instead of letting the democratic majority rule the minority, they prefer to find a solution that appeals to everyone; a compromise. A compromise that everyone will then stick to, for fear of conflict. This is often referred to as the 'poldermodel'. Consequently, the Netherlands has a relatively peaceful, non-violent society, in which strikes end rather quickly in compromise and the police apply a de-escalating approach to handling skirmishes.

So what was going on, these last couple of years, when so many Dutch gave heed to the calls of radical politicians such as Fortuyn and Wilders and started agitating harshly against immigrants in general and Muslims in particular? Precisely because the political elite had spent years ignoring certain problems and societal discontent, for fear of uncomfortable discussions, the camel's back had to break some day. And when this happens, also the goody-goody Dutch can become hostile and unreasonable. Luckily, the atmosphere is changing again, measures have been taken to deal with the problems and most Dutch have resumed their normal, peaceful and consensus-oriented attitude.

11 EQUALITY You should not think that you are better than anyone else

In the Netherlands, all hierarchy and differences in social status are carefully smoothed over and disguised. It is painful to give direct instructions to someone who is under you, such as your cleaning lady. You can't just say: "Daisy, clean up the kitchen and the bathroom!" To the Dutch, this is a brusque order against which they rebel immediately. Instead, they formulate it as a polite question: "Would you perhaps be willing to do the kitchen and the bathroom today?" It sounds like a suggestion, but to the Dutch, this already feels like giving / receiving an order. The Dutch do not apply politeness towards superiors, but rather reverse politeness towards inferiors. You must, at all cost, avoid the impression that you think you might be superior to the other (even if you are a Minister or have won the Nobel prize). It is perfectly easy to manage the Dutch, provided you treat them as equals and disguise every instruction as a friendly request.

The Dutch are allergic to people who toot their own horn; they expect modesty and if you fail to act like a 'normal' person, then you will be mowed down. You are not only not allowed to be openly proud of your achievements, the same applies to being proud of your country and your history. To many Dutch people, nationalism is a cardinal sin. This is not to say that the Dutch are not proud of their country; they just cannot say so openly.

12 SELF-DETERMINATION I will decide what I do – not my father, boss or government

The Dutch find it more important that people be allowed to make their own choices, than to tell them what to do. Their motto is: everyone should decide for themselves what to do, as long as what they do doesn't interfere with my life. This is the basis for Dutch tolerance: it is not so much that they understand people who think differently, as that they are pragmatic; if you leave me alone, I will leave you alone. This explains why the Dutch tolerate the use of soft drugs, abortion and euthanasia. It does not so much mean that they 'do' it, but rather that they feel that whether or not someone else does, is their personal choice and none of anyone's business. This explains why so many different lifestyles can coexist in such a small country, from extravagant gay people who marry, to black-clad orthodox protestants who go to church three times every Sunday.

Children are not so much raised to respect their elders or general moral principles – but to think for themselves and speak for themselves. Dutch employees are expected to demonstrate a high degree of responsibility and initiative. Do take into account therefore that all Dutch people, be they young or old, have an opinion on everything and want to be heard. After which they will call a meeting, to reach a compromise!

This poldermodel has not been consistently popular, however. During the first years of the 21st century, the Dutch themselves started to have their doubts about it – led by the suddenly very popular newcomer Pim Fortuyn, who appeared almost as if out of nowhere in the political arena, but was shot to death before he could truly embark on a political career, on May 6, 2002. Fortuyn and his followers were of the opinion that all this Poldermodel-consulting and searching for consensus only distracted people from the real problems in society and kept them from making important decisions that were long overdue. The economic recession, the increasing unemployment, and the reduction in income of the average Dutch citizen further fed the criticism of the poldermodel. The subsequent cabinets, led by Christian Democrat Jan Peter Balkenende, were strongly influenced by this train of thought.

2010 saw the fall of Balkenende's final cabinet – a more or less center-left coalition with the PvdA (Labor Party) and the Christen-Unie – when the social democrats rejected a prolongation of the presence of the Dutch military in the Afghan province of Uruzgan. The CDA lost dramatically in the following elections, while Geert Wilders' anti-Islamic party PVV proved to be very popular. However, the parliament had been splintered into so many parties that it was hard to find a majority coalition with which to run the country – though eventually they managed to create a center-right coalition, made up of the nationalist liberalist VVD and the decimated remains of the CDA, and led by Mark Rutte, leader of the VVD. This cabinet had a parliamentary minority behind it, which is why they reached an agreement with the PVV; in return for a great number of concessions, such as a stricter immigration policy and the guaranteeing of certain rights acquired by employees, Geert Wilders lent the cabinet his support against attacks from the opposition on the left. This allowed Rutte to announce a strict program of cuts in government spending. The tone and style of the cabinet, however, are more indicative of *polarization* than of *poldermodel* – and the same can be said of the parliament, which, under the influence of the PVV, is becoming increasingly shrill.

THE DUTCH POLITICAL SYSTEM IN BRIEF

THE GOVERNMENT

The Dutch government is what one calls a 'monarchical government', meaning that it is not only comprised of the ministers and the state secretaries, but also the monarch, Queen Beatrix. Another term for describing this is: a constitutional monarchy with a parliamentary system, whereby the constitution has determined how the powers are divided between the Queen and the other institutions of the government. For instance, the parliament has been given certain rights allowing them to check the power of the government (listed further on in this chapter). Notably, though the Ministers are accountable to Parliament, the Queen, who has no political responsibility, is not.

THE CABINET

The cabinet's responsibilities are: preparing and implementing legislation, overseeing the local government, carrying out the day-to-day business of government and maintaining international relations. The observant follower of Dutch politics will notice that the number of ministers tends to change from one cabinet to the

next. This can be due to the introduction of a new post that resorts under an existing ministry, but that is considered sufficiently important under the current circumstances to warrant its own minister. Sometimes, the reason behind the addition to, or reduction in, the number of ministers or state secretaries is merely a political one. The numeric distribution of the members of the cabinet must reflect the representation of the coalition partners in the parliament as closely as it can. Otherwise one of the coalition partners might feel sold short, which could eventually lead to the fall of the cabinet.

THE PARLIAMENT

The Netherlands has a representative democracy and its parliament (*Staten Generaal*) is made up of two chambers: the Upper House (*Eerste Kamer*), whose 75 members are elected by the members of the provincial councils; and the Lower House (*Tweede Kamer*), whose 150 members are elected directly by the people.

The two Houses of Parliament have been given four rights: the right to set a budget; the right of interpellation; the right to put questions before ministers and state secretaries; and the right of inquiry. The Lower House has been given two further rights: the right of amendment and the right to propose legislation.

Until 1917, the Netherlands made use of the district system for elections. This was then replaced by proportional representation, making the country, province or municipality one single borough. And then there is the quota; if you divide the total number of votes collected by the number of seats in the representative body, you have a quota. In order to win a seat, you must attain this quota. For instance, the Lower House has 150 seats; in order to win a seat, one has to have won 1/150 of all votes. In this system, voters vote for a party that submits a list of candidates. It is possible, however, to vote for a particular candidate. Though this will always count as a vote for the party, those who receive more than 25% of the party's quota for a seat are guaranteed a seat in the parliament. The other seats are divided according to the order in which the party candidates appear on the list.

THE POLITICAL PARTIES

The Dutch Lower House of Parliament is elected by proportional representation and currently there are ten political parties in the Lower House. Traditionally, the three largest are the PvdA (or Labor Party), a social democratic party that has its roots in the trade union movement; the CDA (Christian Democrats), a merger of three confessional parties that bases its ideas on religious principles; and the VVD, a liberal party. However, as of the most recent election, the third largest party is the PVV – about which we will be telling you more later on – having knocked the SP to fifth place. The VVD is the largest party, with 31 seats.

As noted earlier, there are also several other parties, whose popularity waxes and wanes in accordance with the political climate in the country, and some of which last only a few years, while others have been around for decades. An example of the latter is the D66, a progressive liberal party that was founded in 1966 and which fruitlessly has been campaigning for the introduction of the district system and the election of mayors. Having gone from three to ten seats between 2006 and 2010, it appears to have regained the confidence of the voters. The great winners of the 2010 elections were – as mentioned above – the rightist xenopho-

bic Partij voor de Vrijheid (PVV, or Party of Freedom, founded in 2006) and the well-established liberal party VVD. The other smaller parties that can be found in Parliament are Groen Links, the fundamentalist protestant parties SGP and ChristenUnie, and the Partij voor de Dieren (PvdD, or Party for Animals).

THE SMALLER PARTIES

The SGP, which has had two or three seats in the parliament since 1920, is part of national folklore. Its constituents are among the most orthodox protestants of the country; people who still reject television and who consider the taking out of insurance as an unlawful way of escaping God's hand. Until recently, the SGP still rejected female suffrage. This party, and its principles, have recently been coming under fire, as some of its views are considered inappropriately close to Muslim fundamentalism – a globally hot topic at the moment.

GroenLinks started out as a merger of various parties representing a combination of greens, pacifists and communists. Its popularity was at its highest in 1998, when it won 11 seats in the elections. Its focus is on environmental issues, and a just division of power, knowledge, property, labor and income and is best summarized as leftist-liberal.

The ChristenUnie was founded in 2000, and is a merger between two religious parties. It wants to balance the tendency towards materialism and individualism, by focusing on a joint responsibility within society for each other. It is part of the coalition that was based on the outcome of the 2008 election, as the CDA and PvdA needed another partner to create a majority, and the ChristenUnie's program was the closest to that of these two parties, while it had furthermore doubled its number of seats in parliament.

An interesting newcomer on the Dutch political arena is the Party for the Animals, which primarily focuses on creating a more animal-friendly policy, for instance by abolishing the bio-industry. Contrary to being one-dimensional, it also focuses on other issues, such as economy, the environment, traffic, culture, health and well-being, and education as well. The party managed to get two seats in the last two elections, particularly thanks to the endorsement it got from high-profile supporters from the cultural and entertainment industry. It is not made up of naïve cat-huggers and is already greatly admired for its professional way of practicing politics.

The Party for Freedom (PVV) revolves around the dissident PVV-member of parliament Geert Wilders. At the start of 2004, he was forced to leave his party, when he refused to accept his party's policy on non-Dutch nationals and their support for the admission of Turkey to the European Union. He started a new, rightist, political party aimed at enticing Pim Fortuyn-voters. His propaganda mainly focuses on his rejection of Islam. Wilders wants to close the borders to newcomers, particularly those of Muslim conviction. This has led to such serious threats, that he lives under strict personal protection, provided by government security people. The party's other policies include a rejection of bureaucracy and a system of social provisions that does not show a lot of common sense.

To explain the term 'Pim Fortuyn-voters': in the 2002 elections, newcomer Pim Fortuyn's party – Pim Fortuyn himself was murdered by an environmental activist just days before the elections took place – emerged as the great victor with 26 seats. The LPF, as this party was called, booked a lot of success with its rightist-populist program, which greatly focused on traditional Dutch 'norms



and values'. However, within just a few months, the party fell apart due to personal infighting. When new elections were held towards the end of 2002, the party was brought back to just eight seats, which no longer held any political clout. Now, the LPF is no longer represented in the parliament at all. Political polls show that the voters have turned towards Geert Wilders.

FORMING A CABINET

Because there are so many political parties in the Netherlands, there are numerous coalition possibilities. Generally speaking, several months pass after the elections, during which, after extensive deliberation, a cabinet of parliament is formed with a program to which the majority of the members of parliament can give their approval. In the meantime, the prime minister tenders the resignation of the entire cabinet – which the Queen 'answers' by requesting the cabinet to stay on until there is a new one.

Does this mean that the Netherlands does not have a government in the interim? Of course not. After the cabinet's resignation, the incumbent ministers continue to run the country – until the new cabinet is formed (as the case may be: after a new election). However, decisions that might lead to extensive discussions in parliament are delayed until the new cabinet is in power. Any policies that the parliament approved before the elections are continued, but this seldom gives rise to any problems. In fact, it has often happened that the government that was on the way out approved a new budget, though it must be said that this is often a colorless document that mostly reflects a very careful management of the purse. When the 'real' cabinet then enters into power, it colors between the lines of the budget. (The entering into power of the new cabinet, incidentally, happens from one day to the next, making it seem as if the 'old' ministers have but a morning to clear out their desks.)

THE THREE LEVELS OF GOVERNMENT

The Netherlands not only has a central government, but also provincial and municipal governments and the water boards. The central government occupies itself with matters of national interest. The provincial governments concern themselves with social work, cultural affairs, environmental management, spatial planning,

energy and sports. The municipal governments occupy themselves with traffic, housing, social services, health care, sports, culture, the water supply, public schooling and recreation. In order to help fund these activities, the provinces and municipalities receive government funding and levy their own local taxes. You can read more about the local taxes that may affect you and about the water boards on page 91.

VOTING AND STANDING FOR ELECTION AS A NON-DUTCH NATIONAL

Voting

If you are an EU citizen, you are allowed to vote in municipal elections under the same conditions as Dutch nationals. This means that you must be at least 18 years of age on the day of the election and you must be a resident of a particular municipality on the day on which the candidates are nominated. If you are a non-EU national, you may vote under the same conditions; however, you must also have been a legal resident of the Netherlands for a continuous period of at least five years. For more information on whether you can be considered a legal resident for voting purposes, you can call the Ministry of Home Affairs (see the end of the chapter).

If you are a member of consular or diplomatic staff, you are not allowed to vote in the Netherlands, nor is your spouse/partner or children (if they are members of your household).

If you are an EU citizen, and a resident of the Netherlands, you are allowed to vote in elections for the *European Parliament* provided you do not vote in the same election in your home country, are 18 years of age or older, and are not disqualified from voting in the Netherlands or your home country.

Standing for Election

You can stand for election to municipal councils under the same conditions as stated above for voting. The only difference is that you must satisfy these conditions not on the day of nomination, but on the day you are admitted to the municipal council. You can also stand for election in Dutch elections to the European Parliament, provided you do not stand for election elsewhere.

THE NETHERLANDS: A DIVIDED COUNTRY

Towards the end of February 2010, the fourth cabinet of Jan Peter Balkenende – a coalition of the Christian Democrats (CDA), the Socialists (PvdA) and the Christian Union (ChristenUnie) – fell. The ministers could not agree on whether or not the Dutch military presence in Afghanistan should be continued or not, or whether they should stick to their earlier decision to withdraw the soldiers in August 2010. Everyone understood that this was all really an excuse to just throw in the towel. The relationship between the Christian Democrats and their socialist colleagues had cooled off quite a while ago – to put it mildly. Though Wouter Bos, PvdA-Minister of Finance, had managed to avoid a bank crisis towards the end of 2008 by acting quickly, the cabinet had since then primarily demonstrated a tendency towards ineffectiveness, standing by as economic growth decreased by 5% – a higher percentage than in the '30s of the former century.

On March 6, 2010, during the municipal elections, the electorate was able to show, for the first time, what it thought of the latest developments, as, in this country, the municipal elections largely reflect national politics. The government parties were punished for their policy of the last few years – except for the ChristenUnie, which has always been very stable. The CDA suffered more than the PvdA, and the seats they lost went to the two liberal parties; the VVD (Liberal Party) and the more leftist D66. The biggest winners, however, were the local parties and the severely anti-Islamic party Partij voor de Vrijheid (PVV, Party for Freedom). As you can read further on in this contribution, the early parliamentary elections in June 2010 confirmed this trend. The CDA went from 41 to 21 seats, and Geert Wilders' PVV went from 9 to 24. Also the progressive D66 scored well; they went from a meager three seats to ten – in contrast to the Socialists, who went from 25 to 15 and the PvdA, which showed a more modest loss from 33 to 30. An extrapolation of the election results showed that no single party enjoyed majority support: not a single one of them garnered over 20% of the votes.

Let's take a step back to see what led to all this.

During the second half of this century's first decade, the rest of the world watched what

was going on in the Netherlands with surprise. On their televisions they saw the Geert Wilders – a newcomer whose popularity was growing – as he visited the British House of Lords, telling them that the Turkish Prime Minister Erdogan was a freak. And they wondered, with surprise, what was happening in Europe's most libertarian society?

Expats who had been here for a while were not so surprised. They remembered the great tolerance that there used to be for sex, drugs, and rock and roll in the '80s and '90s, when society was principally anti-racist and – some complained – excessively politically correct. And how this was all turned around when the Dutch Christian-Democratic Prime Minister, Jan Peter Balkenende, presented himself as someone who was here to restore the old standards and values – a concept he took over from Pim Fortuyn – a political newcomer who had shot up like a comet in Dutch politics on the same concept in 2002. They witnessed how the social-cultural mood of the country became quite conservative, and how the Dutch became less open towards foreigners – together with Denmark, the Netherlands now has the strictest immigration laws in the entire European Union. And, as was evident from a poll, carried out last year, half the Dutch population thinks that the admittance of so many 'aliens' is the biggest mistake this country has made, historically speaking, since 1960.

This resentment is primarily aimed towards Muslim-immigrants. The freethinking Dutch have discovered, to their surprise, how, under the reign of the Muslims, stricter and more fundamentalist convictions are getting a hold on the world – and on the Netherlands; something which has not gone unnoticed. In Islam, Many Dutch people recognize the old prudishness, narrow-mindedness and sexual repression that defined Dutch society until the '60s. Is this what they fought for, during their struggle for emancipation?

In 2002, the aforementioned Pim Fortuyn had turned these sentiments into the main item of his political propaganda: Islam was threatening the freedom of the west, because – so he said – the Muslims had missed the enlightenment of the 18th century. He wanted to close the borders against immigration and introduce a strict integration policy for the already present immigrants. Just before the elections, and before he was able to introduce

any of these policies, Fortuyn was shot to death by an environmental activist, however. The general atmosphere towards Islam worsened even more when a Muslim fundamentalist murdered movie-maker Theo van Gogh in 2004, because he had directed Ayaan Hirsi Ali's film – *Submission* – which protested against the repression of women within the Islam.

In the years that followed, Geert Wilders, a member of the parliament, who had been booted out by the VVD, became a radical spokesman for this mentality. The fact that he managed to appeal to a considerable number of people, was apparent from the outcome of the elections of 2006. His party, Partij van de Vrijheid (PVV), went from zero to nine seats, of the Dutch parliament of 150.

In parliament, Wilders focused and focuses on one thing only: that the Islam is a threat to Dutch society. That it should be seen as an aggressive, anti-democratic ideology more than as a religion. His objection – or so he says, time and again – is not against Muslims, but against Islam, because – says Wilders – most Muslims are lucky enough to not yet know exactly what Islam is about. Wilders has a way with words and a talent for creating political waves, that tend to resonate for weeks.

A good example of his point of view is the film *Fitna*, which Wilders posted on the Internet in 2008. *Fitna*, means 'trial', 'chaos' and 'sinful seduction' in Arabic. Islam, says Wilders, is our trial. The movie is a combination of already-familiar footage of terrorist attacks – starting with 9/11, spiced up with texts from the Koran and statements by Islamic religious leaders who called these incidents the will of God. *Fitna* lasted a meager 15 minutes.

Immediately after it had been shown, a specialist declared that Wilders' imagery was exactly the same as that of Al Quaida. He could even imagine that Muslim terrorists would appreciate *Fitna*, as it so clearly explained their theory and practice. Only the call, towards the end of the film, to combat Islam, was a dissonant in this approach. Most of the Dutch Muslims merely shrugged and internationally there was also little response.

The Dutch government and all political parties – except that of Wilders – stated emphatically that *Fitna* does not correctly describe Islam, but erroneously equates it with the extremist points of view of a small group of religious criminals. On the other hand, the

pressure, exerted by some Islamic countries – and even the United Nations – to forbid the film, was also not heeded, as this would be in conflict with the freedom of speech.

Since then, this anti-Islamism has remained Wilders' mantra – one that he hopes will continue to bring him publicity. For instance, he proposed introducing a € 1.000-tax on publicly wearing a headscarf. He regularly compares the Koran with Hitler's ideological self-justification *Mein Kampf* and, at national and international forums, he has claimed that Islam should not be considered a religion and that, in his eyes, this 'fascist ideology' therefore does not merit protection under freedom of religion.

This set the stage for the 2010 elections. The outcome was an unstable balance between left and right, and the subsequent months of negotiations yielded the most rightist government the country has seen since the end of the Second World War. After a fruitless attempt to return to the politics of the '90s, which were dominated by a vvd/PvdA/D66 coalition, the vvd created a coalition with the cda, which, despite its heavy losses, was given a prominent position in the comfortable benches of the government. This cabinet, run by Prime Minister Mark Rutte of the vvd and Deputy Prime Minister Maxime Verhagen of the cda, only had 52 of the 150 parliamentary seats. Which is why they reached an agreement with Geert Wilders of the pvv. He would not be joining the government, but would help keep them in their position of power in case of trouble. He extracted a high price for this; a very strong immigration policy, and cuts in government spending on art, culture, developmental aid, and the environment – derisively labeled by him as 'leftist hobbies'. He also extracted the promise that a number of minimum punishments would be introduced and

that the unemployment benefits and dismissal protection regulations would be spared. His support brought the cabinet up to 76 seats, while the minority cabinet could also rely on the support of the two-man SGP – an extremely fundamentalist Christian party that would like to see this country become a theocracy – in return for which they received the promise that shopping hours on the Day of the Lord would not be extended upon, but, rather, limited.

Since 2010, also the court has also become an important stage for Geert Wilders. Last year, a number of civilians lodged a complaint against him for inciting hatred and (ethnic) violence. Through a series of rejections and appeals and court theatrics, this trial is still ongoing. The trial itself can hardly be considered to be contributing to the authority of the courts in the Netherlands, as everyone is convinced that it isn't doing anyone any good. But what it *does* achieve, however, is that Wilders and his pvv still completely dominate the political debate in this country – and one thing is certain; other political leaders, such as Alexander Pechtold of D66, Job Cohen of PvdA, and Emile Roemer of the SP, are considerably less successful in attracting attention.

It is in this acrimonious atmosphere, that Mark Rutte's cabinet has gone to work. His cabinet proposes cutting government expenditure by € 18 billion. Due to his alliance with the pvv, education, public transportation, developmental aid, art, and culture are the sectors that will feel the squeeze. The same goes for the armed forces and the number of civil servants. These cuts yielded Rutte a protest by more than 1,000 professors who all marched past in front of his office in toga. Also the cultural sector gave a cry of protest – all to no avail, as Wilders kept his promise to lend his support in times of need.

There was, however, one exception to this

deal with Wilders. In response to pressure exercised on the Netherlands to remain in Afghanistan, Rutte's cabinet proposed training police officers in the province of Kunduz (rather than in the familiar Uruzgan). This requires a good number of soldiers for the protection of their pupils against attacks by the Taliban. Wilders is wildly against any type of intervention and announced long ago not to lend this any support whatsoever. However, Rutte managed to garnish the support of two parties in the opposition – GroenLinks and D66 – by emphasizing the fact that the training of police officers was a peace initiative; they were not going to be training militia and the police officers would never play an offensive role against the Taliban. Their votes lent the proposal the required majority, despite the heavy objections of the pvv (and the PvdA), and in February of this year, the first trainers arrived in Kunduz.

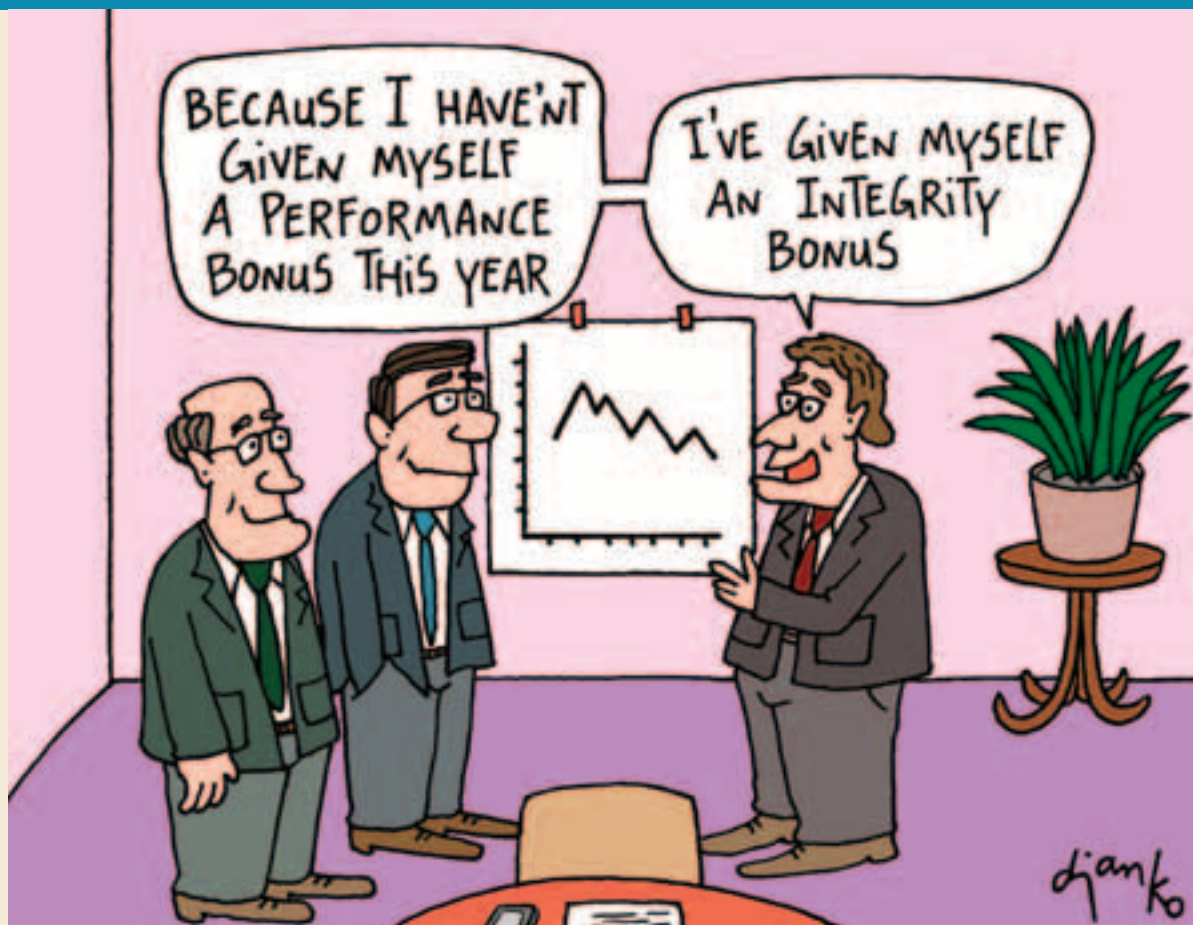
This was also an important internal success for Rutte, as the discussion led to a deep rift between the parties constituting the left opposition – strengthening the position of the cabinet.

On March 2 of this year, the elections for the Provinciale Staten, or provincial governments, took place. The members of the Provinciale Staten elect the members of the First Chamber, the Dutch Senate. The rightist parties garnered a small majority, making it impossible for the opposition to make things difficult for the Rutte-cabinet by means of the senators. In analysis, it can be said that the State ship is listing to the right now and there are no signs that this will be changing any time soon.

All in all, there is not yet enough coherence in Dutch politics: the electorate remains divided on the direction in which this country should head and it still does not look like there is any party that could win more than 20% of the votes. The coffers remain empty and in need of filling – which will have to be done, according to the new plans, by reducing government expenditures by € 18 billion, or € 1,086 per person per year. This would mean € 6,521 for a family with two children – compared to a net average income of € 19,367 a year. Of course, the burden of these savings will not be borne severally – yet this does give an indication of the challenge ahead.

Which puts the multicultural issues and the role of the Islam a little bit more into perspective.





The financial crisis that shook the international world of banking became the starting point for changes in the entire Dutch banking world. The lessons that were to be learned from the crisis were clear and unequivocal. The banks have a societal responsibility. Maximizing profit does not befit a public utility company. The risks must remain manageable. The products must be simple. And most important of all: the client must come first.

THE BANK CODE

Since January 1, 2010, all Dutch banks are subject to the Bank Code. This code has been based on the report *Towards a Restoration of Trust*, written by the Commission The Future of the Banks. This Commission was created by the Dutch Society of Banks when the financial crisis was at its worst, for the purpose of distilling lessons from this crisis. The Bank Code can be considered a type of self-regulation that applies to all the Dutch banks and their offices within the European Union. The code contains principles on how a bank should be managed, risk management, internal control, internal product approval processes, and a more tempered remuneration. The Dutch insurance companies have a similar code. Both codes are based on the principle 'apply or explain'. Many Dutch politicians are of the opinion that this is not binding enough and therefore want to convert the code into law.

THE BANKER'S OATH

One particular element of the Bank Code is the moral-ethic statement. Its text seems simple and innocent. Every Dutch banker declares upon entering the profession that he will put the client first, will accept his responsibility for society and that he will remain open and accountable. Just like the Bank Code, this 'banker's oath', which all top Dutch bankers have signed, is unique in the world. All bank employees, when entering the employment of a bank, have to take this banker's oath or a similar company oath.

NEW RELATIONS

Before the financial crisis, the largest Dutch financial institutions were uncharacteristically large for a country this size and ranked high on the international lists. This can be explained by the combination: small country and extraordinary entrepreneurial spirit. Now, the ABN Amro, ING Bank, SNS Bank and insurance company Aegon have acquired a more Dutch stature. With an eye on their financial health, they have disposed of a number of sections here and abroad. Some of the banks were forced to do this by the EU, because they needed the support of the Dutch government in order to stay afloat. This was the case for instance for the business bank NIBC. The always prudent Rabobank remained strong – unaided. This cooperative bank is the

largest retail bank on the Dutch market. Also in the international arena, it bank plays a leading role in the food and agriculture business. ING was instructed by the powers-that-be in Brussels to sell its retail bank in the US. This will take place this year or next year. And, since the crisis, ABN Amro has been fully in hands of the state, which paid € 30 billion for it. The aim is for ABN Amro bank to go private again around 2014.

A VARIETY IN SERVICES

Despite the turbulence of the past years, the Netherlands still has a wide and varied number of financial service providers. The services offered to private persons and to companies are of high quality and remain sufficiently profitable. Rabobank, ING and ABN Amro together cover approximately 80% of the Dutch bank market.

The financial services providers can be roughly divided into three groups:

- nationalized: ABN Amro
- listed on the stock market: ING, SNS Bank and the insurance companies Aegon and Delta Lloyd
- not listed on the stock market: the cooperative bank Rabobank, Triodos Bank, Friesland Bank and insurance company Achmea (which include names such as Zilveren Kruis, Avéro, Interpolis and Centraal Beheer).

Two banks deserve special mention, as they aim to distinguish themselves through sustainability and durability; being Triodos Bank (a bank based on anthroposophical principles) and ASN Bank (part of SNS Bank).

And then there are a number of banks that primarily manage the wealth of rich clients. Well-known players are Schretlen (part of Rabo), Van Lanschot Bankiers, which is listed on the stock market, and a number of smaller banks, such as Theodoor Gijssels, Bank Insinger de Beaufort, and Bank ten Cate. For those who want to invest in the stock market directly via the Internet, Binck Bank is an attractive option. The number of insurance companies in this country is also varied and great. They offer their products partially as direct writers and partially via banks and independent intermediaries.

PENSIONS BETWEEN A ROCK AND A HARD PLACE

The Netherlands has a pension system that is based on three pillars. The first pillar is the state pension, which every Dutch citizen receives as of the age of 65. The second pillar is the obligatory company pension or sector pension for employees. The third pillar is the voluntary additional pension, to which specific fiscal rules apply. This pension system will be subjected to strict testing in 2011 and 2012. During the financial crisis, the Dutch pension funds suffered heavy losses on their investments, which threatened the pension payments. The degree of coverage of most pension funds by now has recovered somewhat, however, so that there will not have to be any pension cuts. But indexing is no longer something that can be taken for granted. The pension funds have to cope with the fact that their clients live increasingly longer and that the population is aging. Which is why the decision has been made to raise the pensionable age to 66 or 67.

COLLECTIVE GUARANTEE

Despite the strict supervision of the past years, three Dutch banks nonetheless fell: Van der Hoop Bank (2005), the Icelandic price-stunting Icesave Bank (2008), and DSB Bank (2009). The hundreds of thousands of victimized savers of the three banks were compensated out of a collective guarantee scheme. Which boiled down to that the other Dutch banks, proportionate to their reserves as a savings bank, had to compensate the damage. During the financial crisis, this collective guarantee scheme was raised to € 100,000 per bank account. And this is the way things will stay, under influence of the EU. The Dutch government is planning on demanding that the Dutch banks make annual payments into a risk account. The amount they pay will depend on their risk profile. The guarantee will apply per savings account. Couples who have an and/or account, will enjoy a double guarantee.

10,000 FINANCIAL ADVISORS

The Netherlands has approximately 10,000 financial advisors and intermediaries, who sell bank and insurance products. Some of them are completely independent, others are part of a chain (Huis & Hypotheek, De Hypotheker) and yet others work fully for a large insurance company. The quality of their services is monitored by the Financial Market Authority (AFM), which is putting increasingly high demands on their knowledge and the quality of advice they give. The AFM also monitors investment funds with a deposit of up to € 50,000. Financial intermediaries will have to become more transparent regarding their income structure. As of 2012, they will have to demonstrate to their clients how much provision they receive from the insurance companies and the mortgage banks. Many intermediaries are opting to forego the provisions and to charge their clients an hourly rate or an annual fee. The expectation is that this will lead to the elimination of a number of the weaker parties.

INTERNET BANKING

Not so long ago, you could find a bank on virtually every street corner in the Netherlands. The arrival of the ATMs and especially of Internet banking have led to a reduction in the number of bank offices. All Dutch banks have very secure sites for online banking that offer clear product information. Though they still have local and regional offices that offer advice, they also offer personal advice via the Internet, and banking services via telephone and iPads.

CRITICAL CLIENTS

Though the government and the financial sector have put a lot of effort into increasing quality, the client must also accept his responsibility. Some clients are financial analphabets, others eagerly throw themselves into financial adventure. The quality of the banks is also dictated by the attitude of the clients. Critical and confident clients can easily find their way in the Netherlands. Every week, you can find the banks' current savings and loans rates in the Dutch newspapers. And for those clients who cannot resolve their conflict with their financial service provider, there is the Financial Services Complaints Institute, KIFID: www.kifid.nl.



ECONOMY

The Netherlands is in the world's top ten in export volume and it ranks in the world's top twenty for GNP, even though, in terms of square kilometers, it is one of the smallest countries of the world. Though it is true that, in population density, it is on a par with countries such as India and Japan, nonetheless this only amounts to a population of a almost 16.5 million.

GATEWAY TO EUROPE

The Netherlands owes its favorable ranking, among others, to its advanced transport infrastructure, with, at its hub, both the port of Rotterdam and Schiphol Airport, and its advanced telecom infrastructure, which help support the Netherlands' position as 'the gateway to Europe' (Rotterdam is the world's largest seaport – fourth largest in terms of container activity – and Schiphol Airport is the fourth largest airport in Western Europe).

MONEY FROM ABROAD

Traditionally, the Netherlands has been a country that other countries were eager to invest in, which has been reflected by the huge investments made over the years. This willingness to invest in the Dutch economy is largely due to the country's stable and flexible work environment (thanks to the Poldermodel), its central geographic location, its well-educated multilingual work force and the amount of know-how available here.

PEOPLE FROM ABROAD

Individuals, often enticed while traveling here to stay and find jobs, are as motivated as companies are to settle in the Netherlands, particularly since the opening of the frontiers within the European Union. The Dutch government, recognizing the value of having top-notch specialists contributing to the knowledge pool and economy of the Netherlands, has also introduced a number of tax measures aimed at making it more attractive for non-Dutch nationals to come and work here (you can read more about this in chapter 2). Also the bureaucratic red tape has been simplified, reducing the number of hoops employers and employees have to jump through before they have all the right papers.

RANDSTAD

After Paris, London and Milan, the Randstad (the area including, and between, Amsterdam, The Hague, Rotterdam and Utrecht) is the largest economic urban area in the EU, measured in terms of gross domestic product. This is largely due to the strong presence of financial and commercial services; which happens to be one of the motors of Dutch economy.

DEPENDENT

Though the economy of the Netherlands is relatively resilient, it is nonetheless dependent – as a country of trade, which accounts for 60% of the country's GNP – on the economy of the rest of the world. Through it might not drop as quickly as the overall economy, it

will not bounce back as quickly either, due to the relatively high costs of labor (wages and pension premiums).

INTERNATIONAL TRADE

The most important trade commodities for the Netherlands are machinery and transportation equipment, followed by chemical and mineral products.

A little aside: the Netherlands exports 4 billion flower bulbs a year, mostly tulips. 60% of these go to Germany, the UK, France and Japan, though the US is their top destination, with 900 million bulbs making their way across the Atlantic.

SECTORS

As the 'gateway to Europe', the Netherlands' most dominant sector is the services sector, accounting for approximately two-thirds of both its GNP and its work force. Another dominant sector is that of mineral extraction, particularly the production of natural gas. Two other sectors that consistently contribute to the Dutch economy are the trade, restaurant and repair services sector, and the health care and related services sector. A final sector is the agricultural and food sector; it generates approximately 10% of the GNP; 75% of the agricultural produce is exported.

CHEMISTRY AND FUEL

The Dutch economy benefits greatly from the fact that the world's largest chemical companies are based here, while the Netherlands is one of Europe's largest suppliers of high-tech goods for both the industrial and the consumer market. As mentioned earlier, this country is also Europe's largest producer of natural gas, as witnessed by its reserves in the north of the country, while Rotterdam imports and refines huge amounts of crude oil that is shipped to the rest of western Europe. Thanks to these offshore installations and refineries, the Netherlands has many activities in the oil and gas industries, including a strong research and development technology and a specialized construction industry.

WELFARE

All in all, this makes the Netherlands a wealthy country, with a high per capita GDP boosted by social security measures guaranteeing a minimum income, health care and education.

THE YEAR 2010

In the fourth quarter of 2010, the Dutch economy grew by 2.4% (compared to the same quarter a year earlier), countering the shrink of the former year and contributing to a growth of 1.7% over the entire year. Though economic growth shrank in the previous year, the turn upwards really already started in the fourth quarter of 2009, when the economy started to – insofar as this can be made to sound positive – shrink less, and come out of the recession. The upturn in the economy is due to a number of factors; a growth in exports (11.3% – compared to the same quarter in the previous year), in industrial production (6%), in trade (6%) and in transport (5%). Also employment agencies fared comparatively well in 2010, but the construction industry continued to suffer.

Imports and exports were two categories that showed strong growth over 2010; the former saw a growth of 21.2%, the latter of 19.8% – whereby re-export grew faster than the export of Dutch goods.

Government expenditures went up again last year (1.2% more than in the fourth quarter of 2009), due to increased expenditures in the areas of health care and education. Household consumption was higher towards the end of last year because of the early arrival of the cold winter and the resulting increase in the use of gas to heat up the houses, as well as due to an increase in the purchase of cars. Cosmetics and clothes stayed relatively stable, while very little interior decorating was done. After eight quarters of decreasing investments, the end of the year brought a slight increase, this was mostly due to an investment in trucks, though, as in the previous quarters, machines and computers also enjoyed a mild upturn. Investments in housing, company real estate, and infrastructure remained lower than in 2009.

Starting in February, after reaching a peak of 450,000, the number of unemployed persons started to go down, reaching 409,000 by January 2011, while the number of jobs and job openings increased. Another change compared to the year before was in the employment agency sector: in 2009, the number of employees placed through an employment agency went down by 11% – however, in 2010, after a seven-quarter slump, this sector started experiencing a modest growth of 5% compared to the fourth quarter of the previous year.

In 2010, the Netherlands had a trade surplus of € 38.4 billion, or € 3 billion more than in 2009. It exported € 370.5 billion, and imported € 332 billion. The trade surplus with EU partners went up by € 17 billion to € 96.5 billion. Germany remains the Netherlands' most important trade partner (and the Netherlands Germany's second most important), accounting for 17.7% of its imports and 24.2% of its exports, while both – contrary to the previous year – went up; by 12.1% and 19.2% respectively. The trade deficit with non-EU countries went up by € 14 billion to € 58 billion.

The top-10 list of countries to which exports went up has Argentina (cattle feed), Taiwan, South Korea, and Brazil in the top 4. The top-3 countries to which exports decreased are Indonesia, Greece, and Norway. For imports, these places are occupied by Lithuania, Malta, Nigeria and Saudi Arabia (increase) and Estonia, Luxembourg, Denmark, and Rumania (decrease). The top-3 climbers in exports were rubber, ingots, and nickel (alloys); the top-3 climbers in imports were natural rubber, cokes and half-cokes, and nickel (alloys). The top-3 losses in exports were incurred in grains other than wheat, corn, and printing machinery; the top-3 losses in imports in aircraft, equipment, and printing machinery – but also, for instance, quirky things like butter, in the month of December.

The number of small businesses in the Netherlands is growing; at the start of 2010, the Netherlands had 19,000 more businesses than the year before – and all of these were 'small'. In fact, so small that 57% of the 864,000 businesses are one-man operations. 34% has between two and ten people, 8% has between ten and 100, and only 1% has 100 or more. The number of businesses grew in the construction, transportation and ICT-sector, whereby in particular, there already are a good number of businesses in the construction and ICT-sector. A decrease in the number of businesses occurred in industry, trade and the hospitality sector, as well as – as has been the case for quite some time now – in the farming sector, which has seen a reduction of 25% since the start of the new century. A decrease that is bound to continue as 45% of the farmers are at least 55 years of age, 10.5% of these being a respectable 75 years of age or older.

CLIMATE

BORING!

The Netherlands does not have the most exciting of climates. Of course, there are magnificent winter and glorious summer days but, if truth be told, just not too many. This can be very hard to take for those who have not grown up here (and even for those who have!). Many expats comment on how the gray and dreary skies and constant rainfall make it all that much harder to be motivated to get out of bed in the morning and that it hardly makes any difference whether we're talking about summer or winter when remarking on this, the only notable difference being that it's dark so much longer in the winters. So, what are the facts and how do you get through this?

WINTER

Let's take December. During the last three decades of the 20th century, the average temperature during that month was 4° C – hardly North Pole conditions. The last very cold December days of that century were in 1995, when the average temperature was -0.9° C (also not very shocking). On the other hand, in the winter of 2001-02 and the next, the temperature somewhere in Groningen did go down to a whopping -17° C

And how about January? January is known as the month of ice – but does it deserve this name? Not according to the Dutch Weather Institute (KNMI); only the occasional January has been good and cold – notably in 1996 and 1997, giving the Netherlands its last Elfstedentocht (11-town ice-skating tour that only takes place when the water freezes over on all the lakes and canals in Friesland solidly enough to support thousands of ice-skaters and spectators).

WESTERN WINDS

Dutch winters have been heating up over the course of the 20th century. This is blamed on the uncommon strength of the western winds, allowing the warm temperatures of the seas (7° C) to influence the winter temperature, rather than the winds that come in from the north-east. Unfortunately, this also means more precipitation, which, in combination with mild winters, amounts to an awful lot of rain. Hence the dreary, bleak, rainy, insufficiently cold winters.

SUMMERS

And the summers? The Netherlands is known for its wishy-washy summers in both senses; warm and dry one year, cool and wet the next – or warm and dry this *week*, cool and wet the next. Whether or not you can pack up your tent and enjoy the local vacation spots depends entirely on your luck. A note: though cool and wet summers immediately spark the global change discussion, Dutch summers have been this way since before the Middle Ages, the KNMI (Dutch Meteorological Institute) assures us.

On a positive note; 2003's summer was so sunny that it broke all records since 1901, while 2005 is on a shared fifth place on this list! Also the '90s saw a couple of record-breaking, top-of-the-list summers, while, in fact, during the 21st century so far, the average annual temperature has exceeded the 300-year history of the Dutch weather institute's recordings, so let's enjoy this upswing while it lasts ...

SURVIVING

So, how do you survive? Step one is to simply accept the facts, rather than fight them or hope for anything else. As for the summers, you simply make a choice: either you go find a place where the sun is guaranteed to shine (home?) or you decide you want to see more of the country and will take the weather as it comes. As for the winters; December is easy. This is the month of lights and candles for the holiday season – and they will presumably brighten your spirits considerably. And January, February and March? If you are not off skiing or vacationing, this is a good time to light the fire in the fireplace (if you have one) and settle down for some good reading. Get together often with friends, have sinful 'high teas' of your own making, eat good hearty meals, turn on all the lights, paint a wall in the living room a yellowish/orange-ish color, so that the light reflecting off of it will feel like sunlight. In short, go in search of some *gezelligheid*. (For things to do with kids, check out chapter 7). And spend a lot of time by the window. Though this will unfortunately expose you to the gray winter skies, it will also expose you to whatever sunlight there is to be had – an absolutely necessary ingredient in combating the winter blues.

And whenever the sun comes out: go for it!

2010

Once again, we had a white Christmas last year – the eighth in 110 years, and the second in a row – and the coldest winter in 40 years. Normally, December has two so-called 'ice days' (days in which the temperature remains below freezing), this year, there were 12, while there were only two days on which the ground was not covered in snow. Especially the heavy snowfall on December 23 and 24 seemed to have been ordered by the meteorological party committee – just in time to give us a very romantic, white Christmas. Was the rest of the year as in tune with the seasons as well? May was cool, but July was one of the warmest ever, with temperatures well over 30° C, 692 hours of sun versus 591 and – of course – the accompanying heavy thunderstorms. Tourists who had left the tropics for a few days of balmy European summer weather complained bitterly about the lack of air conditioning, but most Europeans just smiled philosophically as they turned over to roast the other side of their bodies. August was one of the wettest ever (the second wettest, after 1901), and the fall went straight from cool to uncharacteristically cold, ending in three weeks of snow. All in all, despite the scorching month of July, 2010 was the coolest in 15 years.

And now, our usual overview of numbers: (Note that we had 29 days of ice, versus nine in 2009, and 88 days of frost, compared to 56 in 2009!)

- 29 days of ice (maximum temperature < 0° C) (9 in 2009)
- 88 days of frost (minimum temperature < 0° C) (56 in 2009)
- 90 warm days (maximum temperature > 20° C) (94 in 2009)
- 27 summer days (maximum temperature > 25° C) (27 in 2009)
- 3 tropical days (maximum temperature > 30° C) (1 in 2009)

CUSTOMS AND ETIQUETTE

Before you put your proverbial foot in your proverbial mouth, here are some lessons picked up at the school of hard knocks, where the price of tuition is a lot higher than learning it here.