



THE
HOLLAND
HANDBOOK





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ABOUT THE HOLLAND HANDBOOK

Welcome, expat, to the Netherlands! After the very successful previous editions we are proud to present you with this eleventh 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 ten 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 to those involved in expatriate affairs who want to keep abreast of the latest developments in their various areas of interest, this book has also proved 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

An aerial night view of a city skyline, likely Amsterdam, with numerous illuminated buildings and a prominent bridge in the distance. The sky is a deep blue, and the city lights create a vibrant contrast against the dark background.

**THE HOLLAND
HANDBOOK**

**YOUR GUIDE
TO LIVING IN
THE NETHERLANDS**

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 it 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.

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 at the post office.

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.



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 southwestern 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. Despite the economic crisis and the fact that as a consequence of this, the number of traffic jams went down by 12% over 2009, there are still 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.

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.

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. Because, when push comes to 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. Times will change once again, for sure, because corporate life in the Netherlands is resilient. 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.

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THE NETHERLANDS

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 few 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 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

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.



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 rather a democratic state of which the unity is symbolized by the Queen, who is 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. In 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, decisions are not taken without giving all those involved a chance to voice their opinion, 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

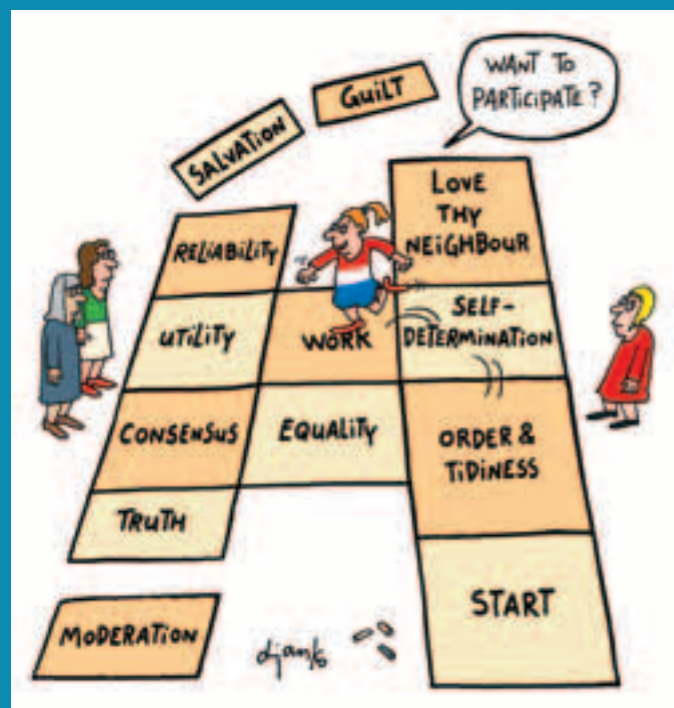
A piece of land that is completely surrounded by a dike for the purpose of protecting it against high waters is called a polder in Dutch. You can find them in all shapes and sizes. The largest in the Netherlands, Flevoland (also the Netherlands' youngest province), measures 48,000 hectares. The management 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.

This poldermodel has not been consistently popular, however. During the first years of the 21st century, the Dutch themselves

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 sit by idly. 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, it feels like 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 can make their own choices, than that they are told what to do. They say: everyone should decide for themselves what to do, as long as it 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 call a meeting, to reach a compromise!

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 and the subsequent cabinets, led by Christian Democrat Jan Peter Balkenende, were strongly influenced by this train of thought.

Nonetheless, the poldermodel-approach is so inherently Dutch that it has snuck back in through the back door and is comfortably part of just about every political decision made in this country, yet again.

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 to ministers and state secretaries; and the right of inquiry. The Lower House has been given two further rights: the



of the district system and the election of mayors. With only three seats left in the parliament, this party appears to have lost the confidence of most voters. The great winners of the 2006 elections were – as mentioned above – the orthodox left Socialist Party (founded in 1971) and the rightist xenophobic Partij voor de Vrijheid (pvv, or Party of Freedom, founded in 2006). 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 to escape 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 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. The polls show that, for the coming election, Geert Wilders

will win a great number of seats; estimated to be at 27. The pvv could even become the largest party, yet this does not mean that this party will dominate the parliament, as this does not even constitute a quarter of the number of seats.

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.

Trots op Nederland (Proud of the Netherlands) is Rita Verdonk's party. Verdonk is a dissident vvd-party member, who came to fame as the inflexible Minister of Immigration and Integration in Balkenende's center-right second cabinet – thus gaining a considerable following. She tried to ride this wave on popularity and take over leadership of the vvd. After failing miserably, she left the party and started her own movement; Trots op Nederland. This party attracted mainly quarrelers and Verdonk quickly lost her reputation. The polls do not predict that she has much chance of reviving her political career.

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 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.

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 of Western Europe).

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 SP, or Socialist Party. The vvd has now been relegated to fourth place.

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

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 or not they should stick with 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, socialist Minister of Finance, had managed to avoid a bank crisis towards the end of 2008 by acting quickly, since then the cabinet had primarily demonstrated a tendency towards ineffectiveness, standing by as economic growth decreased by 5% – a greater 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. In this country, the municipal elections largely reflect national politics and the government parties were punished for their policy of the last few years – except for the ChristenUnie, which is always 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). An extrapolation of the election into national results showed that no single party enjoyed majority support: not a single one of them would have garnered over 20% of the votes.

And this is how a divided country showed how there was really no one at the helm, which was reflected by the insecurity and lack of direction that you felt when you asked the Dutch about the future of this country. The bank crisis of 2008 had had an undeniable impact. Though most had not yet personally been presented with a bill for the crisis, they knew it was coming and felt unsure about their future. And not only about the economy, but also about the internal stability of society. If you had asked them, many would have said that the multicultural society had 'failed' and some might even have gone so

far as to say that the Islam should be seen as an internal enemy.

The rest of the world looked at this all 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.

The general atmosphere in the Netherlands is conservative, as is evident time and again from the polls. The people here are also less open towards foreigners. Together with Denmark, the Netherlands has the strictest immigration laws in the entire European Union. And, as was evident from a questionnaire, held last year, half of the Dutch population thinks that the admittance of so many aliens has been 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 recognized the old prudishness, narrow-mindedness and sexual repression that defined Dutch society until the '60s. Is this what they had 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 strong 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 then-new Minister of Immigration and Integration, Rita Verdonk of the VVD, took over much of his program. 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. And that therefore it is not to be protected by the constitutional freedom of 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.

In the fall of 2007, Wilders announced that, like Hirsi Ali, he was making a film too. The title would be *Fitna*, which means 'trial', 'chaos' and 'sinful seduction' in Arabic. Islam, says Wilders, is our trial. The other politicians wondered what the effect of the film would be. If Wilders was seen tearing up, or burning, the Koran in the film – what would the consequences be for the Netherlands? Wilders, contrary parliamentarian, accused the Dutch government, and particularly Prime Minister, of cowardice when they warned him against the possible consequences. The polls showed that his growing electorate agreed with him. In the meantime, the government openly took measures to prepare the Dutch abroad, and within the

Netherlands, against the violence that the Muslims might resort to after the film had been released. Wilders' supporters concluded from this that apparently the Dutch government felt the same way about Islam as Wilders did. Otherwise, these measures would not have to be taken.

Finally, after much ado, the film was published on the Internet in March 2008. It was 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* also suggested that Islam was slowly taking over power in the Netherlands and the rest of Europe. Not much was done with the Koran itself. It was up to the Muslims themselves to rip out the calls for violence, or so it said at the end of the film, which 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, at 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.

After Balkenende's cabinet fell in 2010, Wilders was preparing to convert the tinsel of the polls into a victory in the elections that would take place in June. He continued along the lines of his familiar strategy: how the Muslims threatened the Dutch way of life. Shortly after the municipal elections in March, however, something happened that allowed the political world to focus on something else. A number of prominent politicians left politics – in most cases citing the need to focus on their families. First to go was Agnes Kant, leader of the radical Socialist Party. Then the CDA lost Camiel Eurlings – a young go-getter, generally seen as Balkenende's successor, to be followed by Wouter Bos, political leader of the PvdA. This example was followed by a host of backbenchers from all sides. Job Cohen, respected mayor of Amsterdam, was presented as the new leader of the PvdA. He resigned his position as mayor, and showed himself to be a wise statesman, who was above emotion or preju-

dice. This was translated into an increase in the popularity of his party – at the expense of the other leftist parties of the Netherlands; D66, GroenLinks and the Socialist Party.

This changed the political playing field. The CDA could continue to be able to count on Balkenende, yet it could not be denied that he had been damaged by the fall of his cabinet – the fourth time he failed to bring a cabinet to term successfully. And Cohen benefited from his own image of composed wisdom – in contrast to the shrill statements of Wilders, which did not contribute to the latter's popularity.

All in all, there was not yet enough coherence in Dutch politics: the electorate remained divided on the direction in which this country should head and it still did not look like there was any party that would win more than 20% of the votes. And the coffers remained empty and in need of filling – which would have to be done by reducing government expenditures by € 29 billion, or € 1,750 per person per year. This would mean € 10,506 for a family with two children – compared to a net average income of € 19,367 a year. Of course, they 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 DUTCH BANKS HAVE COME OUT OF THE CRISIS SMALLER BY HANS LUDO VAN MIERLO



The financial crisis that shook the international world of banking in 2008 also took its toll on the Dutch world of finance. Before this crisis, the big Dutch financial institutions were rated high on the international lists. This year, they have come down to more moderate positions. Nonetheless, the Netherlands still has an impressive number of uncharacteristically large financial institutions. The explanation for this lies in the combination: small country, great entrepreneurial spirit.

The largest public banks are ABN Amro, ING, Fortis, Rabobank and SNS-Bank. They are all the result of mergers between many small banks and insurance companies that, over the centuries, played an important role in the economic and social development of the Netherlands and Belgium. After a wave of mergers that took place in the 90s of the former century, the Dutch banking giants were among the 100 largest banks in the world. Also the Dutch insurance companies Aegon and Achmea were high on the international lists. The pension funds ABP (for civil servants) and Zorg en Zekerheid (for health care employees) were among the largest in the world.

FINANCIAL GIANTS

The spectacular rise of the Dutch financial sector has lent this country considerable international status, but does have its disadvantages for the home front. These new financial giants are losing touch with their roots – requiring them to straddle two worlds. Pressured to do so by Dutch social organizations, they have come up with new and contemporary social missions for their new institutions – durability being the most frequently-used mantra.

However, as world players, it is their shareholders rather than their clients who truly have a grip on them. Client may be king, but the shareholder is emperor. Due to the pressure exerted by demanding international shareholders, the banks have become sales-oriented

organizations that are caving in to the pressure of the shareholders and to the temptation of attractive bonuses and quarterly results. Consequently, the formerly Rhineland-oriented Dutch banks have adopted the more Anglo-Saxon world view.

TORN BANK

ABN Amro, the country's largest bank, was courted by three suitors in 2007, each of which annexed a portion of the bank; Banco Santander, Royal Bank of Scotland and Dutch/Belgian bank Fortis Bank made a joint offer on the shares of ABN Amro, and the shareholders caved in to the highest bidder. The once proud bank, that had been active on the US, Brazilian and Italian market, was chopped into three. Shortly thereafter, it became evident that the smaller Fortis had bitten off a chunk that had turned out bigger than it could chew. As it was threatening to collapse, the Dutch state saved what it could by nationalizing all Fortis and ABN Amro activities.

GOVERNMENT SUPPORT

Not only the ailing ABN Amro and Fortis banks were hit hard by the crisis in the banking world, which started with the mortgage crisis in the US in 2007 – also the ING, SNS Bank, NIBC Bank and insurance company Aegon were weakened by the crisis. All three were granted extra working capital and loan guarantees by the state so that they could continue to issue credit. Only the always more prudent Rabobank managed to stay afloat without any government support – though also this bank, a cooperative bank that has the ambition to take on a leading role on the international food & agriculture business, had a number of bad loans in its books and also did not come out of the crisis unscathed. In 2009, the Dutch Minister of Finance, Wouter Bos, entered into an agreement with the banks, placing limits on wages

and bonuses. And, because of the crisis – and partially under pressure from Brussels – the ING sold off a number of foreign activities, while, somewhere in 2010 or 2011, Nationale Nederlanden, the ING's insurance company, will become independent.

BANKER'S OATH

In order to restore faith in the banks and to avoid a threatening tsunami of new regulations, the Dutch banks came up with the Bank Code in 2009, which applies to all banks in the Netherlands and their daughter companies in the EU. The Code contains principles regarding the make-up and expertise of the supervisory board and the board of directors, as well as for risk management, internal control and the new, more moderate, wage policy. One thing stands out: as of 2010, all bankers must make a moral-ethical statement. The text of this statement looks simple and innocent enough; every new Dutch banker must declare that the interests of his clients are central, that he will be led by his responsibility for society and that he will always be open and accountable. This 'banker's oath' is unique to the Netherlands.

PENSIONS IN A TIGHT SPOT

As a consequence of the financial crisis, the Dutch pension funds incurred great losses on their shares, causing their reserves to shrink and threatening their pension payments. De Nederlandsche Bank, whose duty, among others, it is to supervise banks, wants the pension funds to replenish their reserves as quickly as possible. Finance Minister Bos wants the pension funds to make less risky and more socially responsible investments. Though the recuperation of the stock market appears to be solving the financial problems of the pension funds, there is now a new problem: life expectancy in the Netherlands has gone up. Many participants will therefore have to pay higher premiums, while the indexation of the pensions will become more difficult.

COLLECTIVE GUARANTEE MEASURE

In spite of this strong supervision, three banks fell: Van der Hoop Bank (2005), the Icelandic price-stunting Icesave Bank (2008) and DSB Bank (2009). Their hundreds of thousands of victimized savers were compensated through a collective guarantee measure, which boiled down to the fact that the other Dutch banks had to pay the damages in accordance with their savings bank reserves. The collective guarantee measure was raised to € 100,000 per bank account during the financial crisis.

VARIETY IN OFFERINGS

Despite the turbulent developments of these past years, the Netherlands still has a wide variety of financial service providers. The quality of services offered to private clients and companies is high and profitable. Roughly, the big banks and insurance companies can be grouped as follows:

- Nationalized companies: ABN Amro and Fortis, which will merge in 2010 and go on under the name ABN Amro
- Companies listed on the stock market: ING, SNS Bank, Aegon, Delta Lloyd
- Companies not listed on the stock market: Rabobank (a cooperative bank), Triodos Bank, Friesland Bank, and insurance company Achmea (which has Zilveren Kruis, Avéro, Interpolis and Centraal Beheer).

Two banks deserve special mention, as they wish to distinguish themselves as specifically durable and ethical banks; being Triodos Bank (an anthropological bank) and ASN bank (part of SNS Bank).

And then there are a number of private banks, that mostly manage the private assets of rich clients. Some of these are part of larger banks, such as Schretlen (Rabo) and Mees Pierson (Fortis). Their competitors are banks such as Van Lanschot Bankiers (listed on the stock market) and smaller banks such as Theodoor Gijssels, Bank Insinger de Beaufort and Bank ten Cate. Private clients who want to invest directly in the stock market online can do this at a good price via Binck Bank. The number of insurance companies in the Netherlands is great and varied. They offer their products partially directly and partially through banks and independent intermediaries.

10,000 FINANCIAL ADVISORS

In the Netherlands, there are approximately 10,000 financial advisors and intermediaries, who sell the products offered by banks and insurance companies. Some of them are strictly independent, others are part of a chain (Huis & Hypotheek, de Hypotheker), yet others are fully-owned by a large insurance company. Their quality is watched over by the Financial Markets Authority (AFM), which is placing increasingly high demands on their expertise and the quality of their advice. It also overlooks investment funds with a deposit of up to € 50,000.

Financial intermediaries will have to make their income more transparent from now on. They have to specify the provision they receive from insurance companies and mortgage banks for securing clients. For this reason, many intermediaries are opting to forego the provisions and charge their clients an hourly rate, or an annual subscription. As a consequence, many of the weaker intermediaries are expected to switch to something else in the near future.

INTERNET BANKING

Not so long ago, you could find a bank on almost every street corner in this country. The arrival of ATMs, telebanking and especially Internet banking has led to a decrease in the number of bank offices; all Dutch banks have secure Internet sites, offering clear information on their online banking products. Though they will maintain local and regional offices that will continue offering advice, they also offer personal advice via the Internet. The continued presence of financial advisors and insurance intermediaries across the country ensures an excellent network of financial services.

CRITICAL CLIENTS

Although the legislative bodies and the financial sector itself have invested a lot in improving quality, this does not absolve the client entirely of his own responsibility. Some clients are financial illiterates, others embark on financial adventure with little or no restraint. The quality of a bank's services is partially also determined by the attitude of its clients. Critical and informed clients will easily find their way in the Netherlands; the large newspapers list the banks' current savings and loan interest rates, and clients who cannot resolve their differences with their financial advisor can turn to the Institute for Complaints in the Financial Services Industry: www.kifid.nl.

POLITICS

When this book went to press (April 2010), Prime Minister Jan Peter Balkenende's fourth cabinet fell over the Uruzgan-question – whether or not to recall the Dutch troops that were stationed in Afghanistan – while the municipal elections resulted in an overall loss for the government parties PvdA (the socialists) and CDA (the Christian Democrats). The country at the time was preparing for national elections in June, which would – according to the polls – in all likelihood lead to a sizeable increase in the number of parliamentary seats for the PVV (an anti-Islamic party) and long and tedious coalition negotiations.

All controversial subjects (the economy, the army in Afghanistan, the purchasing of the JSF, the raising of the pensionable age from 65 to 67) will now be left alone and passed on to the next government, which will hopefully be installed in September 2010. This government has a tough task ahead of it, because, to start with, it will have to reduce government expenditures by € 35 billion, as the country's income has gone down drastically due to disappointing tax revenues and a coffers that is empty after the 'obligatory' purchase of a number of large banks, such as ABN Amro/Fortis and ING.

At the start of this century, the Netherlands had a few great years. While its neighbors experienced modest economic growth, the Netherlands was allowed to bathe in luxury. It was more than understandable that Prime Minister Balkenende expressed confidence in the flexibility and power of the Dutch economy. Even as dark clouds gathered over EU-countries such as England and Spain, when the construction industry imploded. But alas. The Netherlands is not an island and, being a transit country, it is very sensitive to the international economic climate. Bad times arrived here quickly and at a speed, extent and impact that took economists, bankers and politicians completely by surprise. By the end of 2008, the growth in consumption grinded to a halt and 2009 has definitely proven it is also a year worth forgetting



about. Many companies went under, the number of persons looking for a job went up by 80,000, and in some industries there was no money to be made at all. In fact, in 2009, economic 'growth' went down by 4%!

Is there a bright side to this unprecedented recession? Economists who work for the Central Bureau of Statistics and employees of De Nederlandsche Bank have peered into their crystal balls and we can now read on the Internet that, in 2010, the unemployment rate will go up 'slightly' to 500,000 – or 6.5% of the labor force. Which is not quite as much as had been anticipated earlier. Also the economic growth will recover slightly, lifting the country out of the red and resulting in a modest plus of 0.7%.

Yet, let us not forget, in these turbulent times, that that which is written and said today could be completely behind-the-times by tomorrow.

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. In those cities that score favorably in this area, 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

A number of factors generally tend to influence the performance of the Dutch economy. One, is the fact that the Netherlands, being a country of trade (it accounts for 60% of the country's GNP) is very dependent on the world situation – so that this country's in

economy is susceptible to factors that do not necessarily impact the Dutch economy directly. Another factor, one that tends to mitigate the effects of an upswing in the worldwide economy, is the fact that the costs of labor (wages and pension premiums) are already relatively high in the Netherlands and are therefore less likely to experience great fluctuations due to economic change.

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

Other factors that continue to influence the Dutch economy favorably are 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. Additionally, the Netherlands 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 2009

In the fourth quarter of 2009, the Dutch economy shrank by 2.2% (compared to the same quarter a year earlier), contributing to an historic shrink of 4% for the entire year. However, taking into account a 3.7% shrink over the third quarter, in combination with a growth of 0.3% from the third quarter to the fourth, the Netherlands nonetheless is officially coming out of the recession. This light recovery during the fourth quarter is largely due to a relative increase in exports. Whereas exports had decreased by 12 and 8% during previous quarters, this decrease was only 2.5% during the last quarter. In total, the decrease in exports over 2009 was 8% and the decrease in imports 9%.

Government expenditures were the only category of expenditures that grew (3.2% over the fourth quarter), while household consumption and investments continued to see a considerable decrease. Though over the entire year, the decrease in household consumption was 0.5%, it was a surprising 2.6% over the fourth quarter. Investments were down by 14.8% in the third quarter compared to the same quarter in the previous year, and down by 14.3% in the fourth quarter. This was particularly noticeable in the housing, company real estate, machine and transportation industries.

Comparing the fourth and third quarters again, the production of goods over the fourth quarter was down by 2.1%, compared to the same quarter the previous year, whereas in the third quarter, the percentage of relative decrease was still 5%. The decrease in industrial production was 13% over the first half of 2009, yet recovered to 6 and 1% over the third and fourth quarters. This recovery is mostly evident in the chemistry and synthetic materials industry. Also the financial and business services sector recovered somewhat, while the government and social care sector saw a stable growth. Construction has been hit hard; it remains in the slump it entered in the second quarter.

At the start of 2010, there were approximately 430,000 unemployed persons (10,000 new persons were added per month over the last half year) – equivalent to an unemployment rate of 5.6%, while the number of job openings went down slightly over the last quarter of 2009. And, even though dire times tend to lead to an increase in temporary employment, even the number of employees placed through an employment agency went down by 11%. Particularly the larger employment agencies felt this, as their clients generally include the bigger industries that have suffered from the recession.

In 2009, the Netherlands had a trade surplus of € 33.9 billion, or € 0.7 billion less than in 2008. It exported € 310 billion, and imported € 276 billion. The trade surplus with EU partners went down by € 20.2 billion to € 77.4 billion, and particularly Great Britain has featured high on the list of countries to which the Netherlands exported considerably less – exports to this country went down by 23% over 2009. Germany, however, remains the Netherlands' most important trade partner, accounting for 20% of its imports and 24% of its exports, through they both went down – by 17 and 19% respectively. The trade deficit with non-EU countries went down by € 19.5 billion to € 43.5 billion.

The top-10 list of countries to which exports went up has Malta, Malaysia, China and Iran in the top 4. The top 4 countries to which exports decreased are Latvia, Russia, Indonesia and South Korea. For imports, the places are occupied by Malta, Estonia, Iran and Cyprus (increase) and Saudi Arabia, Kuwait, Luxembourg and Algiers (decrease). Other intriguing facts are that the import of non-current coins went up by approximately 640%, while the export of steam turbines went up by approximately 110%. Other occupiers of the list of increases in exports are birds' eggs, clocks and unprocessed tobacco. On this list of export decreases, you see mainly chemical products. Crude oil, accounting for 7% of imports, is the Netherlands' most important import product.

The agricultural industry is also showing an interesting development: 45% of the farmers – 32,500 farmers in total – in the Netherlands are at least 55 years of age. 3,400 of these are 75 years or older. While the number of farms has gone down by 25% between the

year 2000 and now, the number of retirement-age farmers went down by 18%, meaning that the Dutch farmers are working longer than their contemporaries in other industries. In short, for those not ready for retiring, perhaps with some extra schooling, a new and rewarding career can be pursued in the farming industry...

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!

2009

The Dutch Meteorological Institute (KNMI) is enthusiastic about the weather in the Netherlands this past year, informing us on how remarkably mild the months of April and November were – April was, in fact, the mildest April but one, since the year 1706 and the fall was the third mildest since 1901 – and how this is the ninth time in a row that we had a warm summer. Combining this with the fact that we had an actual white Christmas and a full two months of snow and ice – running into January 2010 – it looks like the Dutch climate is becoming quite acceptable, with real seasons!

Once again, ice skates sold out across the country as people rushed to the store to enjoy the joy of four weeks of skating. Some actually had the nerve to complain about all that snow, as this made it harder to organize long-distance skating tours, but most mommies and daddies noted with pleasure the countless hours their children spent outside building snow men, throwing snowballs, and zipping downhill on their sleighs. Those who had to make use of public transportation perhaps had to pay the highest price, with long waiting hours and canceled routes, while traffic jams were on the extreme side. Yet all in all, as we noted in our 2008-edition, today's children will be nostalgically telling their children how: 'Winters nowadays are nothing like they used to be, I remember when I was little...' And now, our usual overview of numbers:

- 9 days of ice (maximum temperature < 0° C) (3 in 2008)
- 56 days of frost (minimum temperature < 0° C) (55 in 2008)
- 94 warm days (maximum temperature > 20° C) (95 in 2008)
- 27 summer days (maximum temperature > 25° C) (26 in 2008)
- 1 tropical days (maximum temperature > 30° C) (1 in 2008)



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.

PERSONAL SOCIAL SPACE

Dutch social space is determined in great part, it is deemed, by the lack of physical space that is available in Holland. Granted, everything and everyone *is* very close together. Holland has one of the highest average population densities in the world: 466 inhabitants per km².

Theory has it that the Dutch compensate for this lack of physical space by making their personal social space wider, so that they can better deal with the problems of living in such a crowded society.

Observe, for instance, the Dutch standing in line, if you can find one. They normally stand much closer together than Americans do. Americans tend to feel uncomfortable if you stand that close to them in line. American social connections, on the other hand, are much more intimate than Dutch social connections. While Americans interact with people with seeming informality and call everyone by his or her first name, Dutch interaction is generally stylized and formal. Calling a Dutch person by first name when you are not supposed to is like talking to an American with your nose three inches from his. You are invading his space and that makes him feel uncomfortable.

The extended Dutch social space is viewed by many foreigners as standoffishness, but to the Dutch it is just a way of coping with life in a shoebox. As long as you are polite enough to respect other

people's social space, they will politely respect yours and tolerate almost anything you want to do – testimony to a nation dually praised and criticized for its tolerance – as long as you keep it inside your social and personal space and out of theirs.

GETTING A WORD IN EDGEWISE

Oddly enough, the amount of time that the Dutch pause at the end of a sentence to indicate that they have finished talking and that someone else can take a turn is a lot shorter than it is in English. Even when they speak English, the Dutch still use the same short 'change-speakers' pause to give others a chance to join the conversation. Until you get used to it, you may not get much said, because you may not recognize the shorter pause as a signal to say something, and thereby miss your turn, feeling like they're rudely cutting you off. The cue to change speakers is something that you normally perceive subconsciously, based on years of experience listening to other people talk. Just being aware that there is a difference between cultural modes is usually all you need to reset the length of time that you recognize as a change-speakers' cue, so that you can get a word in edgewise.

VISITING

Generally, the Dutch do not like company to stop by informally, if they just happen to be 'in the neighborhood'. If you know someone very well, you can call in the morning to ask if you can come by that evening, but normally you should call further in advance. The greater the social distance between you, the longer in advance you need to call. Grown children even call their parents – and vice versa – to see if it is all right to come by for a visit.