

# **Tax Heavens**

The Demonization  
of a Swiss  
Whistleblower

*By Faust Kalam*

# TAX HEAVENS

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**While based on various true stories, this novel remains mostly a fictional effort, often with many of the true stories rendered into composite storylines.**

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## Chapter 4

It was only a question of a sprinkle of years later, and Lee Crapella, polygraph expert, was interviewing Ronald on behalf of Bank Marcus Ursalino & Co. Ron hadn't slept the entire night before, and was doped on a lot of painkillers and sleeping tablets he had taken for his hip and back pain since his last visit to Switzerland. He was now feeling dazed. A man with no major linguistic specialisations, Ron was above all German-speaking, and more especially Swiss-German-speaking. His grasp of the English language was already failing him, especially as he was under the pressure and he was regressing back to the mother-tongue.

At best, the polygraph test, popularly referred to as a lie detector, was long discounted by most scientific communities as flawed and misleading; at worst it was considered fraudulent and inadmissible. Yet the polygraph test has obstinately wormed its pseudoscientific way into our contemporary times and more so in the private sector, whereas it is viewed as problematic in other sectors and even banned in most courts. The mechanism of the test is such that it measures several physiological responses while the subject is questioned. These responses include pulse rate, blood pressure, body temperature, breathing patterns and skin conductivity. The implication is that false answers will produce physiological changes which are then recorded.

Belief in the polygraph test is based on the old human fantasy of finding out for certain whether your fellow human being is lying to you. Early devices for lie detection include an 1885 invention of Cesare Lombroso (November 6, 1835 – October 19, 1909), an Italian, who, for instance in *L'uomo delinquente* (1876) adapted Darwin's theories of evolution as progress from lower life forms to higher life forms to the delight of various Nazi and fascist groups, who used his conclusions to further their own causes. According to him, criminality could be predicted, by physical atavistic signs. Indeed, Lombroso assumed that whites were hereditarily superior to non-whites and that women were lower than men on the evolutionary scale.

In 2003, the National Academy of Sciences (NAS) issued a report entitled "The Polygraph and Lie Detection". The NAS found that the majority of polygraph research was "unreliable, unscientific and biased". The American Medical Association has taken a stand against polygraph machines and testified accordingly before Congress in support of the 1988 Employee Polygraph Protection Act.

It is known that polygraph tests have been criticised for failing to trap known spies such as double-agent Aldrich Ames, who passed two polygraph tests while spying for the Soviet Union, alongside others such as Karl Koecher, Ana Belen Montes, and Leandro Aragoncillo. When asked how he passed the polygraph test, Ames explained that he was advised by his Soviet handler to merely: "Get a good night's sleep, and rest, and go into the test rested and relaxed. Be nice to the polygraph examiner, develop a rapport, and be cooperative and try to maintain your calm." It follows that the opposite is also true, that if you fail to get a good night's sleep, develop a rapport, be cooperative or remain calm, you would fail your test!

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Besides, the polygrapher lives *within* society and is naturally influenced by her/his context and origin. It must come as no surprise, then, that the research in 1990 of Dr. Gordon H. Barland, the then Director of Research, Department of Defense Polygraph Institute, found that innocent black polygraph examinees were more likely to be found deceptive on polygraph examinations (a false positive result) than were innocent white examinees. Not only were 14.6% of blacks correctly classified as non-deceptive as compared with 33.3% of white examinees, but, worse, nearly twice as many innocent blacks were found to be deceptive as innocent whites!

An analysis of the polygrapher's past and present might even yield interesting results. Perhaps for many polygraphers a past as a bully or the one who "told" on her/his friends as the teacher's pet, perhaps a fascination with interrogation that could have led to parallel careers under certain regimes...

Today, various companies and websites propose ways in which to cheat at a polygraph test. Here's a sample:

- 1. Throw off the machine's reading of the control questions by changing your blood pressure and heart rate by accelerated breathing or inflicting yourself with pain.*
- 2. The polygrapher will compare your physiological responses to control questions to your responses to relevant questions. If the deviation from normal during control questions exceeds the deviation from normal during relevant questions, you will pass. If, however, you react more to a relevant question than to control questions, the polygrapher will perceive (rightly or wrongly) that you are lying in response to something relevant, you will fail the polygraph.*
- 3. Do not disclose that you've done extensive research, and act as though you don't know much about polygraph examinations but that you do believe polygraphy to be a science and polygraphs to be reliable.*

*Ron's test was conducted by a famous US polygrapher, Lee Crapella. The preliminaries to the test started, despite Ron suffering acutely at the hips and in the back.*

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In this transcript prepared by Dewey, Cheatham and Howe Legal Company (Crocodile Islands), LC refers to Lee Crapella, the polygraph expert whilst RON refers to Ronald Edelweiss.

|    |  |
|----|--|
| LC | We're going to deal with a couple of issues here. The first relates to an issue back in April or May. A copy of the share register of Premier Fund issue was mailed out to the shareholder from the Dragon Town Mail Centre... The other pertains to the faxing. It concerns sending confidential documents relating to the Dino Johnson issue being faxed to the World Market Investment Company. Okay? A third area we're going to cover regards the disappearance of two clients' files between the 3 <sup>rd</sup> of July and 27 <sup>th</sup> of August this year, which |
|----|--|

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|     |   |
|-----|---|
|     | were moved from the Trust Department. Do you know anything about that?  |
| RON | Um... No. They mentioned it, but.....   |
| LC  | Okay. Well, the clients' names and I will use them to you during the test, are Alpha and Beta. Okay, those were the names. Alpha and Beta, those were the files. No one has found them. We're going to look and see if they have been taken by anyone. The final issue regards a blackmail letter that was sent to the company. But let's just start with the fax issue. What do you know about that? Did you know that something had been mailed out pertaining to the share register? |
| RON | I didn't know. I thought that that was an issue of tax.   |
| LC  | So obviously you know it was pertaining to a fax.....   |
| RON | Yeah. They raised the issue there. There was an error [sighs]. [Long pause].  |
| LC  | Do you recall anything else about that incident?  |
| RON | That's exactly his.....My bicycle accident, it's....  |
| LC  | Did you talk to anybody about that, this incident? Has anyone discussed it with you? Have you discussed it with anyone? I guess the general manager or with the Chief Executive Officer?  |
| RON | Yeah. I discussed that one.   |
| LC  | When do you recall discussing this, how long ago? Anytime recent?   |
| RON | [Long pause]. No. I don't recall...   |

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## Chapter 7

The Ursalino family owns and runs Bank Marcus Ursalino & Co. for close to 110 years now. The company itself was founded by Marcus Ursalino, who had set the pace for the rest of the family. He was a gentleman of the old school, decent, honourable, and philanthropic, and of course, patronising. But that was to be expected in such a man in those days.

Above all, he had about him the smell of the self-made man and he was of those breed of rare men to come from nothing and make good of it; who didn't forget it entirely and showed a degree of kindness and recognition to those with a starting-block similar to his own.

With such an attitude Sir Marcus Ursalino made more friends than enemies and solid, committed friendships at that. His business was sustained by those hundreds of little invisible threads of implicit friendships. It was a different world altogether, a world with its own rights and wrongs.

Of his many children, none can truly be said to have even vaguely followed in his footsteps. The eldest of them, the only surviving child, is a paler version of himself. Terry Ursalino is almost 80 now. His father's aquiline facial profile isn't all that he inherited from his illustrious father: there is in him the residue of the maverick nature that had made Sir Marcus so successful.

Indeed, none of his Sir Marcus's seeds are a chip off the block are a chip off the old block. His sons are ineffectual; his grandsons are a complacent and arrogant lot – empty barrels that only make a lot of noise, owning fast cars and even faster women, but perfectly incapable of running the business. When it came to his daughters and granddaughters, even though they are more capable than their male counterparts, are autonomous in a setup that was as patriarchal and patronising as the Bank Marcus Ursalino & Co.

The current elderly doyen and Grand Seigneur of the family, Terry Ursalino still remains the ship's figurehead, but with advancing age, he is becoming more of a figure than a head. The great enthusiast of Art and Culture is articulate and often well dressed. He formerly served as the President of Geneva's Opera House. He is also elegant in the politics of his business, for he just has the right touch for each of his audiences. This is evident in the manner he plays along and unreservedly commits himself to the system, even when diplomats publicly criticise the Swiss Banking system, claiming that the Swiss Bank Secrecy was making them fat and impotent. He is consequently viewed as an outlaw not only in the family but also in the Swiss Banking Society and, he is heavily criticised by both his admirers and Financial Society.

The Ursalino's new generation doesn't shine in terms of mutual loyalty; although they occasionally display solidarity, they are continuously in competition with each other. Thus most of the dauphins being groomed to replace the Grand Seigneur are impatient to

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relieve him of his position in the company. But the old fox isn't willing to give up his position and is holding tight, shrugging off the pressure placed on him.

One of them is Dr. François Ursalino. He is 58 and serves as the President to the Ursalino Group of Banks. He is Terry Ursalino's nephew; the son of the long-deceased Hank Ursalino. Hank was arguably the most pompous son of Sir Marcus, the sort of man who could forget but not forgive. Hank had never managed to forgive his own father, Sir Marcus, for once being born poor and had spent every second of his life forgetting it.

Unlike his younger brother Terry, there was not in Hank even the pretence of any democratic or socialist concern. He had married a French opera singer whom he had seduced with cascades of pearls and flowers.

Dr. François is very much like his father, Hank. A lawyer by career, he is rich and arrogant. He regards himself as the king and only ruler of the Bank, and he behaves as such. The employees at the bank are afraid of him and, rightly so: he fires staff on as trivial issues as wearing of colourful ties.

But even as he inflicts strict and inflexible regulations on the staff, Dr. François is known to bend the law whenever and wherever he can; at times speculating and gambling away millions of US dollars. One notable case was during the "New Economic Boom" in 2001. He is also infamous in other quarters for setting up dubious trusts and companies, for instance in Panama and Crocodile Islands, among many other places. He makes his staff feel like slaves while he looks like the master, a slave driver who is neither accountable nor untouchable for his conduct due to his good connections.

The other aspirant to the top seat is Walter Ursalino. He is the CEO of the Zurich head-office of the Marcus Ursalino Group of Banks. He is certainly more likeable than Dr. François Ursalino, his younger cousin. But he is useless at his job, which tends to be the most important factor when judging him to succeed the banks head. Worst still he is elderly and a bit of a weak link in the Ursalino chain. He doesn't understand English and thus cannot communicate effectively without the help of an interpreter. His appointment overlooked the fact that he is no leader. And he became infamous for constantly making very strange decisions that often left his board members shaking their heads. Of a truth, he isn't a banker at heart. He may be one, but only begrudgingly; for he spends the whole time in his office receiving acquaintances and connections.

He was indeed forced into his current position by circumstances. His cousin Cyril, Dr. François Ursalino's elder brother, had died of a sudden heart attack leading the bank with efficiency. Walter was therefore, called in to fill his shoes. But it was evident right from the start that Walter quite obviously suffered from the weight of the responsibility. And he was apparently aware of his shortcomings and had done his best to make sure he was always surrounded by capable assistants. His major undoing is that he isn't a good listener and, when he does listen at all he proves to be an indiscriminate listener, due to his inability to either to assess the quality of the advice being offered or the reliability of the adviser. His leadership of the company makes good of the expression a 'headless chicken', fortunately, the company, sort of runs itself.

Dr. Roland M. Ursalino is another heir apparent. The younger brother to François Ursalino's, is 45 years old. He is the crown prince, and it is understood by all he will be

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the next President of the Ursalino Group. Although he is the crown prince on paper, he looks like a “king without a kingdom” largely due to his lack of professional qualities. If anything, he is henpecked by Grazziela Kahn, his wife. Grazziela is undoubtedly one of the richest women in Switzerland.

Despite having four children, a big house and a big car, Dr. Roland lacks all the self-confidence of the self-made man that had animated Sir Marcus, his grandfather, and he is well aware of this fact. His education qualifications were bought or rather inherited and not achieved. Always elegantly dressed, he is a great fan of Jamaican Jazz and Reggae and, deep down he is more comfortable in a bar with good music than in an office. Yet he represents the best of Ursalinos third generation, who are by and large a great disappointment. He was forcibly given a push in his career since the Bank needs to maintain an Ursalino at the top at all costs.

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## Chapter 15

Banking confidentiality is sacrosanct to the Swiss, it appears, but the truth is that these days many Swiss individuals also question the need and ethical grounds of Swiss Bank Secrecy in an increasingly global context. However, the Swiss Banking Commission sets out to protect Swiss Bank Secrecy at all costs, whether lawful or not, in order to keep competitive advantage. Guarantees that it has recently provided to the OECD and bilaterally to other countries reveal no sincerity on the part of the Swiss but a whole to get away with as much as possible while revealing as little as possible.

According to Article 47 of the Swiss Federal Act on Banks and Savings Banks 1934, anyone with access to confidential information and, acting in a capacity as an employee or agent of a bank or as an auditor, should not reveal it to any third parties. Deliberate or negligent infringement of banking confidentiality is “punishable with imprisonment of up to six months or fines of up to CHF 50,000”. Anyone who entrusts her/his assets to a Swiss bank can therefore rely entirely on the discretion of the bank and of its employees. And in most cases such discretion is required for fraudulent reasons.

The history of Swiss Bank Secrecy happens within a historical context to banking law in Switzerland. Until the 1980s Federal Councillors and bank presidents were still propagating the myth of the protection of Jewish assets from the Nazis as the origin of the Secrecy. It was in actual fact domestic banking crises and targeted informant action abroad to trace assets to Switzerland that led to banking confidentiality. In fact, the Bank Secrecy Act was passed practically unanimously by Parliament in November 1934 and came in force on 1<sup>st</sup> March 1935.

Banking confidentiality has with few exceptions been applied in absolute terms in Switzerland. It is only revoked if ever a customer is prosecuted for a serious crime. In case of tax fraud and criminal activities, the banks are then obliged to disclose tax information in theory and legally assist the prosecuting authorities. This is hardly the case in Switzerland thanks to a devious Swiss definition of tax fraud and tax evasion. Tax fraud is when a taxpayer uses false or falsified documents in her/his tax declaration. But what if s/he simply “forgets” to declare certain assets and income? Under Swiss law, this “only” constitutes tax evasion and not tax fraud, and that even if it amounts to one million USD and in that case prosecution takes place without criminal proceedings. This differentiation between tax fraud and tax evasion protects foreign taxpayers with assets in Swiss banks from foreign authorities because Switzerland does not provide administrative or legal assistance to foreign countries in cases of tax evasion. The lofty pretext as so many other undemocratic acts in today’s democracies is invoked in the name of the defence of the individual’s right against state interventionism! It is of course stylishly devious. However, tax evasion is only the tip of the iceberg because the tax evasion argument often helps to conceal many other criminal activities.

“Banking confidentiality does not exist to protect tax evaders. It protects the human right to privacy”, Beat Bernet, a banking professor from St. Gallen University claims. He goes on to say that whoever claims this right must, however, “give the state what it is entitled

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to”. Banking confidentiality will “probably remain one of the most important pillars of Swiss Financial centre for some time to come” he states. It is also argued that the differentiation between the “offence” of tax evasion and the “crime” of tax fraud constitutes a philosophy “that respects citizens rather than treating them as property of the state”. Evading taxes is “not simply an act of greed and criminal behaviour, but a reaction to a level of taxation deemed unfair”.

Further, how is this differentiation in punishment justified? According to Martin Killias, Professor of criminal law at University of Zurich, someone who deceives the tax authorities with false accounting or by using falsified documents displays greater criminal cunning than someone who “only” fails to declare a certain income. Returning an incomplete tax declaration is therefore not tax fraud. The tax authorities could in any case demand to see all the necessary evidence. Tax evasion is more appropriately dealt with using administrative proceedings punishable with fines, rather than custodial sentences.

Peter Ulrich, a Swiss professor of business ethics, isn’t opposed to banking confidentiality so long as it provides legitimate protection for the privacy of citizens. He writes: “From an ethical standpoint, criticism can be levelled at the opportunity deliberately created by Swiss legislation to abuse banking confidentiality to conceal tax evasion owing to the distinction between tax fraud and tax evasion”. Given that Switzerland denies international legal assistance in matters of tax evasion, “Swiss authorities are providing a dubious haven for foreign capital”. In so doing, “Switzerland is poaching sources of tax income from other countries, costing them billions in lost tax revenues each year”. According to Professor Ulrich, there is “no civil right to tax evasion”. He believes that anyone who is evading taxes in his own country is “using public services financed by taxes without contributing his fair share based on his ability to pay”.

The strength of the Swiss banks lies in “private banking”, i.e. asset management for the rich and extremely rich. Private banking is the cash flow machine not only for the banks but also for the lawyers and accountants. It provides enormous capital to the Swiss industry. More than USD 4,000 billion (USD 4 trillion) in foreign assets is held in Swiss banks. The reason for this includes, besides the competitive advantage of tax evasion not being a crime, the high level of expertise and professionalism of Swiss bankers, the attractive range of investment instruments, and also the discretion of the banks in view of banking confidentiality, but most importantly the fact that Switzerland is a command and control organisation. The banks control the press, the politics as well as the prosecutors and therefore many decisions taken, fairly or unfairly, are in essence in the favour of the banks. Deutsche Bank estimated a few years ago that seventy percent of the entire world’s undeclared foreign assets were in Switzerland. This meant a total of around USD 3’000 billion in untaxed “illegal funds”. “Most foreign investors who deposit their money in Switzerland are avoiding taxation,” confirmed private banker Dr. Herman de Stael, the President of the Swiss Private Banker’s Association.

The truth of the matter is that, generally speaking, there is no valid reason to open a bank account in another country a person lives.

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Swiss banks are also world leaders in offshore business, where transactions are carried out using tax havens but also havens where the regulations are quite unrestrictive. Traditional offshore centres, such as the Cayman Islands, Jersey and the Bahamas, levy no or virtually no corporate or personal taxes, allow the setup of offshore companies, impose strict banking confidentiality and provide no international legal assistance. There are around eighty offshore banking centres worldwide that depend on attracting foreign capital and providing administrative protection and tax exemption to a large extent. According to the Bern Declaration, an organisation that is critical of the state of affairs, several hundred thousand offshore companies are managed from Switzerland, and “a large proportion of these are used to avoid taxation or committing other crimes”. In fact, it is not only taxation but also fraud to shelter assets from claims.

Finally, is banking confidentiality truly the lifeblood of the Swiss financial centre? “Yes, absolutely”, replies Dr. Herman de Stael, referring to the “strategic importance of our banking confidentiality”. Yes, it is also the lifeblood of each private banker.

Yet, step back a little for a larger picture, and consider the opening of all the coffers of unpaid tax. How about fresh new and healthy lifeblood for the Swiss nation for a change?

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One night, Ron was driving back home from visiting a friend in Freienbach, another village further along the Zurich Lake when he thought he could make out a male profile across the curtains of the lit-up window of his house, whereas only Edel and Elsie were at home. He knew it was useless to wait for the police so after he called it, he parked the car askew across the lawn, ran as powerfully as he could to the door. He breathlessly tried his key in the lock – it was the wrong key! Fuck! Fuck! Fuck! He tried the next key and the four keys and their key-ring fell from his hand. Oh no! They must have heard the keys fall! He picked up the bunch of keys with both febrility and a superhuman attempt at concentration, and then took a deep breath. This time the key fit. He opened the door quietly. The alarm was off!

Next, Ron picked up the baseball bat that he now kept purposely in the entrance hall just in case. He heard voices in the front room. God save my family! God save us!

He walked a muffled feline gait to the door leading to the front room then firmly held the door-knob. He turned it briskly then jerked the door open. He planned to scream his way in so as to enhance the effect of surprise.

The surprise was his – there were three adults in the room – Edel, Karl, and Yvonne. Karl was standing, with his back to the window, one hand in his pocket, looking elegant in trendy fashion and the other curled around a lowball glass, which explained the male profile he had seen from outside. The women were seated, each holding a Collins glass. Their mouths were hanging wide open. His own mouth was agape. And here he was with his bat, looking every bit the murderous husband, like Jack Nicholson in *The Shining*. He

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felt a strange cocktail of emotions all at once, everything from incredible relief to a desire to cry to mounting laughter.

As the moment became nothing but just a story to tell, washed down by a couple of swigs of warm Glühwein, the house started to glow again. Yvonne and Karl were visiting to offer support, true to their spirit, and Ron suspected, not very charitably, also to spice up the relative monotony of their two persons' common life. They would be staying the night. It was a most welcome break for Edel and Elsie as well to receive these congenial visitors after all the horrors they were facing.

The police arrived late – just as well this time!

Ron, in the confusion he was living in those days, hadn't noticed Karl's car parked in their drive! It took the police to remind him that his own car was parked askew across the lawn, the driver's door wide open, after it had reduced a selection of Edel's rose-trees to a fragrant pulp.

By ten o'clock that night Elsie was curled up sleepily against her Auntie Yvonne on the sofa in the drawing-room. Ron was most in love with his daughter when she was rubbing her eyes and yawning – his father's heart grew wider and wider until it cradled her vulnerable little body and rocked it towards the world of repose and security. But today it was Auntie Yvonne who was making the most of Elsie's cuddliness. Playing with her soft hair with the tips of her fingers, she whispered in the tiny porcelain doll's ear, with a touch of playfulness:

"Elsie, tonight your dotty Auntie Yvonne will entertain you with a story that founds our country, with the story of William Tell."

Auntie Yvonne was of those story-tellers who believed in the didactic nature of stories. She was, after all, a kindergarten educator of the old school and had always been a patriot at heart, often of the sort that got people waiting for royalty to appear at the corner of a street...

"William Tell was from Bürglen in the canton of Uri."

"Uri? What a funny name..."

Elsie was, after all Caribbean by birth and at age six had spent at most three months of her life in Switzerland.

"Yes, the name comes from the old word for wild bull. The bull is still the symbol of the canton. In fact, there's a statue of William Tell in Altdorf, the capital city of Uri. Uri is a region. In Switzerland we call a region a canton."

"Is it a big statue?"

"It is a beautiful statue! Someday young lady, you and I will take the train up to Altdorf and we'll have a girls' day out there. You know, William Tell was an expert with the crossbow."

"What is a crossbow?"

"Do you remember I showed you a book on Robin Hood?"

"Robin Hood, Robin Hood, riding through the glen

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Robin Hood, Robin Hood with his band of men...

Feared by the bad,

Loved by the good..."

"Yes, well, William Tell is the Robin Hood of the Swiss. Remember Robin Hood's bow and arrows? William was also good at bow and arrow, but his bow was more ... upgraded than Robin's. Anyway, at the time, the bad Habsburg kings were ruling the canton of Uri. They behaved awfully and ruled the Swiss people unfairly. They were afraid all the time..."

Once Yvonne started a story, however conventional, she was able to add so many details to the storyline as to turn it into quite an intricate epic. She was clearly of the campfire storytelling branch of the human tribe! All this was bringing back wonderfully warm memories to Ron. Eight years his elder, Yvonne Edelweiss always had a very developed sense of maternity so she had very early on played baby to a conveniently younger Ron who had had no choice in the matter. Above all, Ron had enjoyed the stories she told him. It was sad that given the strength of her maternal instincts she couldn't bear children, and, frankly nobody was truly surprised when late in life, at 42, she suddenly espoused a career as a pre-primary educator.

Yvonne was busy peopling up medieval Altdorf, such that even Karl and Edel's conversation had become subdued.

"You see, sweetie pie, people need to feel safe, but before you make things safe, you first have to fight for it!"

Ron was worried that Yvonne was going too far and might end up traumatising Elsie instead of reassuring her – he looked at Edel across the drawing-room with a frown but Edel's smile told him all he needed – that horrors weren't something little girls needed to be shielded from – they wouldn't necessarily be spared them in real life...

Although Ron had heard the story of William Tell so often, he had forgotten most of the elements beyond the iconic shooting of the apple. Hermann Gessler, representing the Austrian Habsburg Emperors had raised a pole in the main town square in Altdorf. He set his hat on top of the pole and commanded any passing it to bow before it. Of course William Tell passed by without bowing, or else how would his name has gone down to posterity? Posterity? Who would have remembered him? This brought a throaty peal of a giggle to Elsie and it was contagious enough so the adults also smiled broadly.

Tell was arrested. He was given a fairy-tale choice: shoot an apple with his crossbow off the head of his son, Walter, or else they would both be executed! Yvonne went on to narrate how Tell split the fruit without hitting his son thus saving both their lives. But that wasn't all – as Tell went on to kill Gessler, his defiance would snowball into a true Swiss political avalanche, a rebellion that would lead no less than to the formation of the Swiss Confederation.

Soon, Yvonne's melodious voice was singing the Rütli Schwur, the legendary oath of the Old Swiss Confederacy:

Wir wollen sein ein einzig Volk von Brüdern,

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in keiner Not uns trennen und Gefahr.

Wir wollen frei sein, wie die Väter waren,  
eher den Tod, als in der Knechtschaft leben.

Wir wollen trauen auf den höchsten Gott  
und uns nicht fürchten vor der Macht der Menschen.

Of course, Elsie didn't get most of this. But, basically, the oath was suggesting Switzerland would become a single nation of brothers, with the Swiss supporting each other in times of difficulty, bravely preferring even death to loss of freedom, and to fear nothing other than God. Ron knew that Yvonne was reciting a version of the oath that he mostly remembered from watching the William Tell play written in 1804 by Friedrich Schiller, the last time was a good many years before he had met Edel, watching it on television with a former girlfriend of whom he remembered nothing more than her profusion of Eighties hair.

Ron thought about how such high principles as established by the Rütlichschwur could have been distorted by the dominant powers that be in contemporary Switzerland; how the names of autonomy, self-sufficiency, liberty, neutrality themselves could now be used to justify unjust acts like tax evasion, financial opacity, opportunistic enrichment, unethical laws and regulations. How did that happen? When had the metamorphosis operated? Was it done so expertly that no one actually saw it take place?

Ron caught Yvonne looking at him. Did she hear his thoughts? Her eyes seemed to suggest she had also been telling the story to him. He felt nice warmth inside his chest, almost as if his mother had returned from the beyond to give him a hug.

“You see, Elsie, the worst of times can sometimes lead to good things. William Tell turned into a hero only when he was living in difficult, impossible times.”

What difficult lessons was this tiny little girl having getting?

Bless Yvonne for being there for them when they most needed her!

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Clearly, not even the Zurich Tax Commission was interested in investigating Ursalino & Co.; on the contrary it ruled that the Federal Tax Authorities were prohibited to review the data found at Ron's home. The state of Zurich needed to protect one of its biggest tax payers in town, Ursalino & Co. and thus to maintain Zurich as the town with the highest standard of living in the world at all costs. Ursalino & Co. remained indirectly protected by the prosecutor's office and yet no tax and criminal investigation would take place for that could lead to prosecutions against Ursalino itself, and ordinary citizens, honest tax payers in their naiveté, would have to continue to cover government, aided by the Prosecutor's Office's malpractice. Whereas Bank Ursalino rejects Ron's allegations about the illegality of their business, it refuses to undergo a "polygraph test" (manner of speaking) of its own, a submission to the taxation authorities which might have cleared its name!

It had taken the prosecutor close to 12 months to reach the decision that too much time had passed for Ron's complaint about the search to be considered whereas Ursalino & Co. would eventually manage to put him in prison within a week or so of complaining – a double standard that was typical and consistent. Ron appealed against the Zurich Prosecutor's Office's decisions with prosecutors of the High Court. The High Court ruled that the Zurich Prosecutor's Office would be compelled to perform investigations into Ursalino & Co. Bank dealings, especially of its Top Management in regards to coercion, simple or even severe bodily harm and other illegal actions. In respect to the stalking it pointed out what Ron had already tirelessly been arguing with police and prosecutor: that already in 2003 there was a Federal Court decision about stalking and it was clearly stated it was a crime, but, of course the Zurich and Schwyz police already knew that and had consciously chosen not to protect his family.

Further, Ron asked for victim support for his daughter and his wife in the state of Zurich. There is indeed a law that provides that victims of a crime be supported and helped. However, the deputy head of the Victim Support of Zurich, lawyer Mrs. Claire Rutger turned Ron's application down. There was, she stated, no proof of crime and she would have to base herself on the opinion of the investigating prosecutor. In fact, the prosecutor was still investigating the crime and had been doing so since six months and still hasn't completed it it seems 4 years later, mostly thanks to the care of the investigating prosecutor and judges of the High Court, who pushed the case back and forth, even, closing the case, with Ron having to reopen the case whereby he was charged high fees in order to silence him! Even the ombudsperson, whom Ron approached for his legally objective position refused to seriously look into the matter even though it is his main professional duty to investigate abuse in the legal system of Zurich!

The Swiss banking world was so tightly knotted into the legal system, the media and everything else in ways that might seem bizarre to anyone non-helvetic. But this is how

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Ron, and the Swiss who decide to oppose the system, have been experiencing it every day.

There is a question begging to be asked: how feasible is it that Switzerland can ever, without major reform, hope to harmonise with the European Union on the issue of banking transparency and tax cooperation and not tax competition in order to stop illegal money flows? The current ubiquity of the secrecy laws is clearly incompatible with such cooperation.

Fortunately, there are people like Ron who are willing to risk their and the lives of their family members and even the family's fortune and do not care of becoming an outlaw in society when disclosing the abuse in this case of the Ursalinos' Private Banking conduct.

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## Chapter 19

That morning, Ron received a phone call from his best friend Bruno Rosenberg. Bruno was a recently retired professor (but then, do academics ever truly retire?) from the Chemistry at the Swiss Federal Institute of Technology. He was a thoughtful, taciturn man, though by no means sluggish. Bruno wasn't exactly an exciting man – in fact, he was a man of routine, but then he was in the same breath a most trustworthy, reliable man. He was a great source of wisdom for Ron at the worst moments of his life. The two seemed incompatible, especially since Bruno had started and ended his teaching career at the Swiss Federal Institute of Technology while Ron was hoping from one job to another. But Ron found in him the solidity that he so often found lacking in the rest of his life. In many ways, throughout his travails abroad, the memory of Bruno provided him with a reposing and recognisable image of his homeland. Ron found in Bruno not only a father but also a chum. The warmth he felt for Bruno was fully reciprocated in deeper, more committed ways: he had after all, was Arne's godfather.

“Hello, Ron. So, sorry to hear about your troubles. Can you come over? I have something to show you.” Bruno offered.

“Oh, really? What is it?”

“You're worried about Switzerland. I have something to uncover that we weren't taught in history class at school. You probably know something about it, but it is unlikely you are familiar with the entire truth. It will help you understand our country better.”

Bruno couldn't say much before he actually agreed to meet him. Drawn by curiosity as much as a wish to see his friend, Ron suggested he would be free the very next evening.

Bruno Rosenberg lived in Seefeld, in an upper middle-class neighbourhood in Zurich city. His house, modest and unpretentious, faced Lake Zurich. He was seated with Ron in his living room, with Ron seated on Bruno's favourite, comfy armchair, next to the fireplace. The fireplace, although obviously copied from an authentic original, actually held gas fire.

He offered Ron a drink and he was grateful for a snifter half-full of rich, oak-aged, warm-coloured cognac around which he wrapped his fingers. The room was lit by a kaleidoscopic Art Nouveau Tiffany-style Dragonfly lamp. The colourfulness of the light created the right ambiance for what they were going to talk about.

“How's Sophie?” Ron asked. Sophie was Bruno's wife. Mrs. Rosenberg lectured in postcolonial studies at the University of Zurich.

“She's pretty good. She's out of town, giving a paper on African philosophy at a conference in Bayreuth at the International Graduate School of African Studies. She will also be visiting family in a village outside Stuttgart on her way back.”

“Ah! She's in Germany. And Arne?”

“He's playing ice hockey. He will be back later.” Bruno supplied.

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“So... why the mystery?”

There was no hesitation: “I wanted to tell you about Nazi gold.”

“Nazi gold? That was in the news again sometime ago.”

“Yes, it was. Well, it never ceased to be news in my mind.”

Bruno paused. He seemed to be finding his words with some difficulty. He then said:

“I think if you wish to make sense of your recent disillusionment about our country . . . the best way to understand the present and the future is to pore over the past.”

“Then tell me all, Professor!”

Bruno had done his homework on the subject – he brought out two ring binders and one big box file. They held a large number of newspaper cuttings, printouts, and actual reports. He started rummaging through the box file and in a self-absorbed, slightly absent-minded voice he said:

“The so-called Nazi-Gold scandal refers to assets in gold transferred by Nazi Germany to Swiss banks during World War II. It constitutes a most striking example of collaboration with the Nazis but is by no means the only example. These assets were looted from the regime’s victims to finance the war. In Switzerland, it amounted to a stack of gold variously assessed, but likely to be worth about USD 1,700 million in those days’ value, stacked by the Nazis in Switzerland.”

Ron pointed out: “I read that Switzerland’s only strategic value to the Nazis was its international banks. The Nazis could use the international banks to obtain hard currency and launder their looted gold.”

“Not only my friend... This report, Safehaven No. 2969, details that the Nazis owned or controlled a total of 358 Swiss economic enterprises, 263 of which alone churned up to USD 114 million in fields as varied as textile manufacture, transportation manufacturing, insurance, retail and wholesale, chemical concerns, holding and financial companies, machinery manufacturers and, inevitably, banking.”

“Report no. 26904 (Jan. 30, 1945) by the Foreign Economic Administration, implicated both Credit Suisse and Union Bank in supplying the Nazis with foreign currency. It showed that Credit Suisse alone had made available to the Nazis 500,000 escudos and 200,000 kroners. Furthermore, looted paintings were estimated by the Safehaven Report I just cited to be worth somewhere in the region of USD 390 to USD 545 millions.”

Bruno stopped and then without a word went next door to his study. Ron expected him to return with a couple of more files. Instead, he arrived with his smoking pipe and a small sheath of tobacco. Not a very postmodern habit, this lack of concern for his lungs but then Bruno was decidedly of the old school. He brought with him the sweet yet tart smell. While Ron waited, sipping at his cognac, Bruno started fidgeting with the pipe for a few minutes. Ron was in no mood to break the silence. Then, with a newfound focus, Bruno said:

“The World Jewish Congress has been taking legal action against Swiss banks since 1995 to retrieve deposits made by victims of Nazi persecution during and before the World War II and over dormant Jewish World War II bank accounts. Holocaust survivors

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and their heirs were denied access to private accounts over technical issues that mostly revealed Swiss reluctance to cooperate. Indeed, an investigation of World War II records of Swiss banks led by former U.S. Federal Reserve Chairman Paul A. Volcker, found 54,000 unclaimed accounts that may have belonged to Holocaust victims amounting to approximately CHF 95 million. The panel also said it had found 1,622 accounts that might have belonged to top-ranking Nazis or their collaborators. It disapproved the inappropriate closing of accounts, the failure to keep adequate records and the many cases of insensitivity to the efforts of victims or heirs of victims in trying to claim dormant or closed accounts.”

Bruno stopped to play with his smoking-pipe again, prodding at the tobacco with his tiny tamper, to pack it into the bowl. He was looking every inch the professor, as he set out to light it the pipe.

“Yes, Switzerland has always been busily trying to justify herself . . . and uses technicalities and grand ideals to mask its indefensible motivations.” Ron pointed out:

“The assumption fed by European cinema and Hollywood is that, during World War II, Switzerland was a straightforward nation of freedom, an unproblematic supporter of the Allies, a heroic nation. Now, whereas many individual Swiss women and men, no doubt inspired by the fierce defence of independence and justice on which their nation was founded, helped save escapees from the Nazi, Jewish or otherwise, the Swiss government policy during World War II in fact weighed heavily in favour of the Nazis.”

“But what specifically did the Swiss government do to support the Nazis?” Ron asked.

“The Swiss government can prove very mean when you oppose its money-making schemes. It’s written here that, in response to the United States freezing Swiss assets to prevent their use by the Nazis, the Swiss cut off the coal supply to the US embassy in the winter of 1941. Meanwhile, the Swiss were busy sending coal across the frontier into Nazi Germany. As the war progressed, it became clear to all that the Nazis were defeated and wouldn’t be able to compel Switzerland anymore. Still, Switzerland kept supplying the Nazis with manufactured goods such as machine tools, including locomotives and even arms and ammunition bearings, timers, and other manufactured goods used in producing war equipment.”

“You see, the story of Swiss collaboration with Nazi Germany normally runs on one justification: Switzerland was a small, vulnerable nation at one point, entirely surrounded by Axis or Axis-controlled states. Yet, the Swiss wanted to make a quick buck even when Nazi Germany was incapable of forcing them to collaborate. That does help dispel that beautiful myth, doesn’t it, Ronald?”

Indeed, this rang a bell for Ron. He answered:

“It bears an uncanny resemblance with the Swiss justification of continuing with bank secrecy in the face of worldwide protest: it is but a small, frail country, and its clients will otherwise simply move their money away to other places in East Asia. And that will prove such a major tragedy for poor little Switzerland, comparable to genocides and large-scale famine elsewhere in the world! That will no doubt bring tears to the eyes of those whom more tax money could have afforded a more decent, dignified life!”

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Bruno pointed to a cutting from The Guardian, and he read. “Switzerland’s lucrative tax haven industry is constructed from two laws out of step with other developed governments. You see, Switzerland’s bank secrecy law was introduced, in 1934, to stop bank staff helping the French tax authorities – and certainly not to help Jewish refugees hide their assets from the Nazis, as the Swiss sometimes claim.”

“To be frank,’ Bruno continued, “Ronald, Operation Tannenbaum, the planned invasion of Switzerland by Nazi Germany during World War II, allegedly would have been on 25 June 1940, the day France surrendered. Yet Hitler never gave the go-ahead, for reasons that are still uncertain today, some even suggesting it was only a back-up plan of sorts. In actual fact, Hitler benefited too much from an independent, sovereign Switzerland to wish to disturb the status quo, to kill the chicken that lay golden eggs, if you forgive the pun.”

“He might never have planned to invade Switzerland at all and some evidence points to the fact that the Swiss knew this all along. Swiss facilities were precious for Hitler since they could not be bombed by the Allies due to the country’s neutral status, and it suited both countries to have everyone believe the Swiss were genuinely neutral and were about to be invaded by Germany any day.”

“With due respect, doesn’t that sound like a conspiracy theory?”

“My dear Ronald, after all you’ve been through, you know very well that what men in power will want to do, men in power *can* do. In totalitarian systems you can be quite shameless about what you get up to – the people have no right to question you. But in democracies, if you don’t have a justification, you have to fabricate one that seems watertight.”

“Anyway, I’m not saying it happened this way, but that there are chances it did. In fact, my dear friend, even the view that Switzerland was cornered into cooperating with the Nazis doesn’t hold water since Switzerland didn’t stop its collaboration even when it became clear that Hitler would lose the war. The country held on to the heaven-sent manna with frantic fingers till the last, and even now refuses to tell the whole truth about Nazi gold accounts or even to at least acknowledge its full role in the scandal or to seek pardon for such a role. Switzerland is still trying to bury its past, not face it – such stories do not figure in the school history-books, do they?”

“Very true, Bruno.”

“Stuart Eizenstat, author of the famous Eizenstat Report, which contended that Switzerland assisted the Nazis beyond what was necessary for a neutral country, and thus ended up prolonging the war, states in an interview on US television, actually on *The News Hour with Jim Lehrer* on PBS, on ... June 2, 1998, he said... let me read this out to you: ‘Neutrality was an accepted legal tradition, which meant you could trade with both sides... well past the point at which the allies believed there was a legitimate threat of invasion, the trade, nevertheless, continued. It continued because it was profitable.’”

“Dear God! There’s nothing new under the sun!” Ron whistled.

“Indeed! The last gold transportation to Switzerland took place in a US-American Red Cross marked lorry from the south of Germany on April 6<sup>th</sup>, 1945 . . . just a month before World War II ended! This form of transport was proposed by the Federal Bank of

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Switzerland itself and was given the go-ahead by no less than the Federal Council on the March 26<sup>th</sup>, 1945. Considering that there was the Currie Agreement already in force, issued by the Allies which strictly prohibited Nazi Gold after March 8<sup>th</sup>, 1945, the transport was questionable but executed nonetheless. Switzerland even found ways around to justify the acceptance of the gold.”

“To top it all, the most august Council had the effrontery of justifying the transportation of six tonnes of gold by arguing that three tonnes of it were required to cover expenses and finance the eventual construction of a German embassy in the near future in Switzerland!”

“Incredible!” Ron exclaimed. “You know that in World War II, my father was a railway conductor, don’t you? Well, he told me about the ammunition and tanks which were secretly transported from the north to south through the Gotthard tunnel, the 15 km long tunnel through the Alps, which was completed in 1882 and linked Nazi to fascist (in Italy).”

“Listen to this, Ron, and it’s worth reading an entire section of this to you – Orvis A. Messlert, Director of Foreign Funds Control for the Treasury Department and member of the Currie Mission to Bern, testified before the subcommittee in these unequivocally severe terms: ‘Even at this late date, the Swiss Government is cooperating only with the utmost reluctance. Meanwhile, Swiss banks are making fat profits by protecting Germany’s financial war crimes through their secrecy laws.’”

Having put his case a professor delivering a lecture in chemistry, it was becoming clear to Ron that he had a particularly emotional commitment to this issue, especially as he continued:

“My old aunt Julia. Apart from the sunny quality of her name, she was easily the ugliest in the family. And she was unlucky to have been born in a particularly good-looking family. All of Dad’s other sisters looked like Rita Hayworths! Except for the youngest sister, Madeleine. You see, she looked even more desirable: she looked like Brigitte Bardot.”

“My old man himself in his lankiness managed to look something like an ageing James Stewart. But Auntie Julia, poor Aunt Julia in comparison was no oil painting. But this never tarnished her sense of humour; it probably fed it! Her only revenge on life was to amass wealth. In the end, her miserliness was something of a running joke in the family. Yet, in the end Aunt Julia was the one who saved the entire family: she managed to bribe the escape route for the entire family from Germany into Switzerland. This is how my father’s family ended up here in Zurich.”

“Not a perfect means, I agree. But the question must be posed in terms of the *zeitgeist* of those days, when civilisation itself was suspended.”

Ron concurred. After his recent experience with the Swiss police, the allegedly guardians of civilisation in the 21<sup>st</sup> century Switzerland, he was no longer very sure about the frontier separating civilisation.

“Well, Aunt Julia herself left part of her money here in Switzerland for safety and then left for the US. Somehow, the air in the US disagreed with her and she lost her mind and eventually died. Don’t you think it normal that it should be her two children to inherit her

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money? Well, they were young when their mother died and for one reason or another couldn't produce some of the documents required. Above all, they were faced with Swiss banks that were eagerly outplaying them at a game whose rules they themselves had invented and kept readapting. They had wanted to create a memorial scholarship with the money to remember their mother Julia by."

"Now, thankfully, Aunt Julia's children aren't the worst off, they aren't the poorest of plaintiffs fighting against those Swiss banks. But is it right that the money of all those Nazi victims be enjoyed by those who feast on the plight of others in a civilised world? Is it right that, unlike the Nazis, who are demonised through and through in contemporary culture, that nowadays so many of those with blood in their wallets should walk about with the faces of respectability? More conservative estimates suggest that Swiss banks owe Holocaust victims no less than USD 150,000!"

"Wasn't it Baron Rothschild, in the 18th century, who is credited with saying that 'The time to buy is when there's blood in the streets'?" Ron pointed asked.

"I think he actually said: 'Buy when there's blood in the streets, even if the blood is your own.' Awful! But at least the man had the merit of being open about his agenda! Switzerland has been living up to its reputation as the Promised Land to those escaping Nazi Germany. Well, Ronald, as a neutral state bordering Germany, Switzerland was easy enough to physically reach for refugees from the Nazis. In reality, Switzerland's refugee laws were deliberately kept strict against Jews – border guards actually turned away over 30,000 Jewish refugees. In August 1942, the Federal Council passed yet another law to seal the border to Jewish refugees."

"Yet, despite the anti-Semitic position during the war that the Swiss government adopted, one couldn't describe the Swiss people as particularly anti-Semitic. The Swiss even tended to oppose the government's policy. However, most Swiss, including much of the Jewish community in Switzerland, merely wanted no trouble and so did not oppose government policies in the least. But, Ronald, if you were Jewish and were trying to escape Nazi Germany, it didn't matter whether you were turned away because you were hated for your race or because your face would dot the perfect landscape of Heidi's land or merely because others were afraid to rock the boat and, as you said in your speech in London, disrupt a Paradise for some! What mattered if your life was on the line was whether they let you in or not."

"You know, Bruno," Ron interrupted him, "my sister Yvonne told me there was a failed assassination attempt against Hitler in 1938 by the Swiss Maurice Bavaud. He was executed in May 1941. Yvonne further said she read somewhere that this was the reason why Hitler banned the play *William Tell* by Friedrich Schiller, whom he otherwise admired. He had associated it with Swiss subversion, complaining: 'Of all people Schiller had to glorify this Swiss sniper'. I know that at least some Swiss disagreed with the government. I know that some resisted, some protested..." Ron interrupted.

"Well, there's nothing new under the sun as you put it earlier. And here's my point in telling you all this: those who disobeyed paid for it, and how! Border guard Paul Grüninger followed his conscience and allowed 3,601 Jews into Switzerland at a time when Switzerland had closed its borders to refugees. However, in 1938, when alerted by the Nazis, the Swiss did not hesitate to suspend him. A year later, the government filed

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charges against him for backdating the passports of the escaping Jews to indicate that they had entered earlier. In 1941, a court found him guilty of insubordination and he was sentenced to losing his job, his retirement and severance pay, and was made to pay a huge fine. Unable to find a suitable job thereafter, his reputation was tainted by calumnious unsubstantiated rumours that he had demanded money and sexual favours from those he helped.”

“Give a dog a bad name and hang it!” Ron had been thinking about the adage for a while and now it was at the tip of his tongue.

At the beginning Bruno had tried to cheer Ron up, but now the situation was reversing. Bruno was beginning to get pretty worked up himself.

“I read about Grüninger...”

“Well, you think the country has changed? Grüninger died a poor man as late as 1972, without ever having his heroism recognised. Well, that was in the 70s. How about what happened to Christoph Meili?”

“Oh, yes, Meili... Wasn't he the first and only Swiss citizen to be granted political asylum in the United States?”

“At 29, in early 1997, Christoph Meili was security guard at the Union Bank of Switzerland. He became a prominent whistleblower when he prevented the destruction of Holocaust-era records and brought attention to their existence. He claimed to have witnessed the illegal shredding of wartime records at the Bank in January 1997, especially the credit balances of deceased Jewish clients whose heirs' whereabouts were unknown. Sounds familiar, doesn't it? It's written here that on January 8, 1997, he took some wartime records of transactions with German companies back home and gave them to the Swiss-Israeli Cultural Association.”

“A warrant was issued for his arrest for the violation of banking secrecy laws, and he fled to the US. Now, the destruction of such documents was a violation of Swiss laws. Unrepentant, UBS would claim that the records had in fact been entirely irrelevant to dormant Jewish assets. But, we wonder, if the documents were that inane, then why persecute the man at all? Besides losing his job, Meili received death threats.”

Ron cleared his throat. He half stood and reached out for more cognac. But then, he stopped for a moment, with a number of emotions running through him all at the same time. He exclaimed:

“Poor Grüninger, poor Meili! Not easy being a whistleblower! It never ceases to amaze me how easy it still is for the powerful to intimidate a whistleblower in a so-called civilised country! All those years of history, of thought, of enlightenment rationalism, of the rule of law, of individualism, to lead to this!”

“Blame the whistleblower! Switzerland is clean; Switzerland does not need any whistleblowers! Poor Grüninger, poor Meili! But also poor Ronald Edelweiss! Remember, my friend that you are part of a tradition of Swiss whistleblowers! Men like you, my dear Ronald, serve to remind us that there are many ways of being Swiss: it isn't all about cupidity. The pride of Swiss independence wasn't built solely on money but on more profound principles: about the refusal to follow the collective, like sheep.”

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Obviously touched, Ron said: “You know, my friend, the leading force was the usual suspects, the Financial Industry and in particular the Federal Bank of Switzerland. It is once again the Federal Bank which is the driving force when protecting one of the largest corporate criminals in Switzerland, UBS Private Banking, by buying all the toxic assets of the largest asset manager in the world in order to protect it from bankruptcy while it is still paying excessive bonuses to Management. It fits into the picture that the Russians are now transporting billions of gold to Switzerland as the economic crisis escalates. Switzerland remains the hiding place of the world!”

Bruno was hardly listening to Ron: he seemed overtaken by some other passion. He said:

“Instead of comfort, instead of playing up to the authoritative, instead of just toeing the line, you decided to alert the world. This would have made you one of the Righteous during World War II, as the non-Jews who risked their lives to save Jews during the Holocaust are called. One example is of the then Swiss Vice-Consul in Budapest, Carl Lutz, who helped save tens of thousands of Hungarian Jews. It is one of the most touching elements of that unnameable horrendous episode of world history. Sometimes the worst of times brings the best in men, but that is true for only a few here and there.”

“And, my friend,” Bruno continued, “I always knew, there was always that look in your eyes that let me know. I, the son of a woman who was liberated typhus-infected and half-alive from Dachau camp and whose sister and father died there tragically in the few days before liberation, I know, I sense that, if I was ever in a desperate situation, you would have helped to the best of your ability. Against all odds, against your own comfort, even against that of your own family, even if you were professionally disadvantaged, or left penniless as a result, you would have helped.”

Bruno’s voice was now breaking, now and again. It was the most emotional conversation they had ever had. Ron was very touched.

“Every time anyone mentioned those who died in concentration camps, Mother would mutter under her breath that those were the lucky ones. In one of the very rare moments when she did speak of the Dachau camp, Mother once told me how she met a Catholic priest, a Bavarian man, something that was rare – most other inmates from the clergy there were Polish.”

“She told me that he had helped her keep some faith in humanity. How exactly he helped her she never mentioned. Mother was always frustratingly on tenterhooks about the Dachau camp. I guess she was hoping somehow to preserve us from something. But she mentioned his eyes. ‘His eyes weren’t like their eyes,’ she had said. ‘Even when I saw him dead, his eyes wide open; he was kinder eyes than they did.’”

Bruno looked at Ron in the eyes and said: “We both saw it in your eyes. Both Sophie and I... We saw it... Well, speaking of Sophie... did you know that her father was also a railway conductor during the war?”

“Really? Just like my father?”

“Yes, except that he was also conducting trains to the Buchenwald concentration-camp.” Bruno’s voice was now calm again.

Ron, at first half-slumped in his armchair, sat up suddenly and exclaimed: “Sophie’s father, a Nazi?”

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“Nothing as ugly as a Nazi, just a regular guy doing his job. He worked at the Weimar city station, where inmate transports arrived before being sent on to Buchenwald. In fact, trains to and from the Auschwitz-Birkenau camps would also pass through the station. He had no way of knowing that all this was going on in Buchenwald, just outside Weimar, did he, that almost 60,000 persons died in Buchenwald, that Buchenwald was specialised in medical experimentation on humans. Of course he didn’t know. My mother-in-law once sat me down in her kitchen and without preamble, she told me: ‘He didn’t know’”.

‘Didn’t know what?’

‘You know he didn’t know.’

“That was, my dear Ronald the day I knew that he knew, that he had known. That even Sophie’s mother also knew that he had known.”

How did Bruno manage, how did he live with the daughter of a Nazi, eat and drink with her, sleep with her, when some from his own family had been killed in a concentration camp, and perhaps worse, his mother had survived one to tell the story? But he decided not to ask Bruno that question, although he was burning to ask this very question but pointing to the future – how will Palestinians and Israelis live together after a two-state solution is ratified? How can Tibetans and Uyghurs best cope with Chinese hegemony? How will South Africa emerge from the growing discontents of all sections of its varied population? But Ron didn’t ask what also amounted to an intimate question.

“Ronald, do you know what was written on the Buchenwald camp’s main entrance gate? ‘Jedem das Seine’, meaning ‘to each according to his merits’. I find that it could also be read with irony as an exhortation to look away, to mind your ordinary everyday business while atrocities are happening, to look away! To each his own. Sophie’s father was never a Nazi – he merely looked away!”

“I tell you what, my dear Ronald, I could tell in his eyes the first time I saw him – I could tell he was a man who chose to look away. He is a follower. When Sophie and I got married, he never said a cross word, never mentioned my Jewishness as an obstacle, yet in his eyes, there was always something there, in his eyes... But in the end he looked away again, and so Sophie and I got married.”

Bruno stopped and Ron was at a loss over what to add. So they sat for a while in silence. This part of Seefeld was an exceedingly quiet neighbourhood and they heard no sound, but a faint gnawing like that of a mouse? With a frown, Ron suddenly realised it was Bruno’s teeth against the pipe’s mouthpiece. He was nibbling at it with nervousness.

Ron muffled the sound by getting the bottom lick of cognac to play in its glass. Bruno wasn’t offering to fill it. And then Ron suddenly remembered the felicitous issue of Bruno and Sophie’s happy life together and found a welcome opening:

“It’s nice that Arne is both Jewish and Christian by tradition,” Ron commented.

“Well, technically, Arne is neither. To be Jewish your mother has to be Jewish and well, Christianity being patriarchal, a Christian father is normally the one who ... begets a Christian son. Well, Arne has parents with religions in the wrong order!”

They grinned at each other in the semi-darkness.

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“Ah, after all, I am an atheist, tending towards Buddhism. And Sophie is only a Christian on occasional Sunday! I guess that if Arne marries a Muslim woman, we will pretty much have covered old Avram’s entire legacy!”

“Avram, who?”

“Abraham. Avraham. Ibrahim. What’s in a name?”

As if he was summoned by the name, Arne suddenly walked into the house, Golem-like in the semi-light. He came into the sitting-room, screwing his eyes, and switched on the main lights, greeting the two older men with a broad winsome smile. The energetic presence of the youth and, a click of a switch had banished the ghosts of the past, hungry for a fresh-smelling second chance.

Bruno turned to his son, “Your mother, Arne, is very fond of Elie Weisel quotes. According to Weisel, ‘once you bring life into the world, you must protect it’. We must protect it by changing the world. Never again, never again they say, Ronald. Never another holocaust again! But what about Bosnia, what about Rwanda? But what about the way the institutions in this country banded together to treat you that way? What about the everyday persecution of ordinary people by other ordinary people following the orders of a small group of greedy persons? What about not even getting the solace of being believed, about being told even today about the very existence of the Holocaust that you are being paranoid? What about forgetting the spirit of the law and the whole point of things?”

...