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Business and politics in Luxembourg

No. 12 September 2022



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September 2022



Douwe Miedema
Editor-in-Chief

If you look very closely at the labels of the apples in a supermarket, you might see that some come from France, and others from New Zealand. Presumably, if you decide for the ones from France, you'll pollute a lot less. But you get no reward, because the price differences are generally marginal. Likewise, if you feel guilty about your next intercontinental flight, you might decide to buy carbon emission offsets. Now, you actually get punished for your good behaviour. Your neighbour, who did not buy them, spends less, and is therefore better off financially.

As consumers we are often without any price incentives coercing us to buy cleaner products. We know the price of what we buy exactly, but almost never the environmental cost. In 2022, a year in which the climate crisis hit us harder than we ever imagined, this is unbearable. It is a failure not only of policymakers, but particularly also of environmentalists, who should have pushed much harder for a system in which citizens know their environmental footprint at all times.

The problem is well known in economics, and related to the "tragedy of the commons". Libraries have been filled about an 1833 paper describing what happens if owners fence off the common grazing fields farmers used for their cattle (hint: it ends badly for everybody). The analogy with the environment was close enough to trigger ideas how to manage clean air and biodiversity. If economists have the tools to avert the climate crisis, how come we never used them?

One problem is precisely that nature is not a commons, because we do not jointly own it. Nature is just a resource, free for the taking. It is imperative that we change that by putting a price on what is left of wild nature – either through taxes, or through some kind of points system rating consumption by individuals and companies. To put it in economists' terms, we need to internalise the (negative) externalities from thoughtlessly exploiting nature. If that were the case, you wouldn't pay the same price for apples from New Zealand as for the ones from France.

This change would probably require a drastic rethink of the tax system, away from income levies. Science would need to closely guide the policy, while participatory democracy could create social acceptance (and keep voters away from increasingly popular autocratic alternatives). Yes, it would be a revolution in how we organise our society. But the terrifying power of the climate crisis requires a breach with how we always did things, not a gradual policy change.

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Heatwave

A hot summer used to be a welcome anomaly in rainy Luxembourg. Yet even the most ardent worshippers of the sun lost their belief when, week after week after week, the weather apps showed cloudless skies and temperatures well above 30 degrees. In the summer of 2022, Europe – and much of the rest of the world – lived through a drought the likes of which it had not seen in five hundred years. Rivers unveiled long lost shipwrecks, sunken villages, and markers predicting famine dating back to the middle ages. It made for wonderful photos – such as here in Esch-sur-Sûre – but many will nonetheless hope for a return to slightly more normal summers in the future.

Luxembourg in for housing price breather

'A lot of people can't buy anymore, so prices have gone up more slowly'

The current slowdown in the real estate market is a welcome break in a severely overheated market, real estate professionals have said, and the country's growing population will support prices in the longer run. "For years, the prices have been quite high in Luxembourg, especially in Luxembourg City," said Raphaëlle Poly, head of residential property at real estate agency Inowai. "We hoped we would find an acceptable price

cap. Today, prices seem to be reaching a plateau and that is good for everyone." The speed at which costs for real estate have been rising is slowing down, recent data show. Prices have gone up by just 3% between December and May, according to property website atHome, easing in all regions across the country. Since 2018, housing prices have increased by around 12% to 15% every year, reaching a maximum of 17% in 2020. Prior to 2018, annual increases stood at around

4.5% to 5% a year, as per figures from the Observatoire de l'Habitat, which carries out housing research for the government. Real estate agents and property developers have predicted an annual rise of between 3% and 5% this year, according to the atHome website.

The abrupt slowdown was unavoidable, said Robby Cluysen at real estate agency JLL, as the market simply could not continue to rise as it has done over the past four years.



Housing prices have gone up by 12 to 15% each year since 2018

European Parliament building launched after epic delays

It will take another two years before all 3,000 employees at the European Parliament in Luxembourg work in one office, a building which has been plagued with delays ever since it was conceived in the late 2000s. Grand Duke Henri inaugurated the 240,000 square metre building in May, despite the fact that some

2,300 workers already moved in March last year and their remaining 700 colleagues will not join them before 2024 – a full 13 years after builders first submitted their bids for the work. The offices were initially due to be ready by 2017, following the Parliament's first call for tender back in 2011. But two bids from contractors reportedly came in over budget, which meant work on the building – on the avenue John F.

Kennedy in the European quarter of Kirchberg – came to a stand-still in 2012. After rejigging the plans, the foundation stone was laid in 2013, with an eye to complete the extension to the Konrad Adenauer building by 2018. By then, the timeline had slipped to 2022. Later, it was pushed back by yet another year. The building – which includes a 16-storey tower – is now expected to be ready for staff by the end of 2023.

Luxembourg cancels UN human rights inspection at last minute

Luxembourg's government in July cancelled a planned visit by United Nations inspectors, who were set to assess whether businesses are violating human rights obligations, the UN has said. Luxembourg said the reason for the cancellation was the unavailability of civil servants. The government's last-ditch move raises new questions over its commitment to rooting out malpractice in companies based in the country, after a series of allegations concerning the conduct of firms in the Grand Duchy. Luxembourg has so far opted against a due diligence law similar to other EU member states despite pressure from many advocacy groups. The country continues to host controversial companies such as the pornography giant MindGeek and the Israeli spyware firm NSO Group.

The UN Working Group on Business and Human Rights had been due to carry out its first assessment of Luxembourg, between 18 July and 28 July. However, the Luxembourg government requested the postponement of the visit as officials were unavailable, the United Nations said. "At the request of the government, the visit has been postponed at the last minute, citing *inter alia* the unavailability of officials," the UN said in a statement. The visit, the first of its kind to Luxembourg, was particularly relevant as the country was elected to the UN Human Rights Council for the first time in 2021, giving it a global platform to urge other countries to end repressive policies.

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US-based artist seeks court action in plagiarism case

Legal request comes after art competition organisers refused to decide if conduct was appropriate

The US-based Singaporean photographer who accused a Luxembourg painter of seeking to profit from her work is launching legal action to stop the artist from displaying, selling and reproducing the artwork which she claims he copied. A painting by Dieschburg, seemingly closely based on photographs by Jingna Zhang and offered for sale at €6,500, infringed on Zhang's legal copyright protection for her creative work, her lawyer, Vincent Wellens, has said. Dieschburg's work had been displayed at Strassen's cultural centre as part of the 11th Contemporary Art Biennale, which was funded by the Culture Ministry and ended in June. Organisers of the art competition said they don't want to decide whether the Luxembourg painter's conduct was appropriate, leaving it for Zhang's and Dieschburg's lawyers to figure out. "We will start legal action against Mr Dieschburg this week", Wellens said. A summons notifying Dieschburg of the pending civil lawsuit was seen



Jingna Zhang's original (right) and Dieschburg's oil painting, which he offered for €6,500. @zemotion/jingna Zhang

by the Luxembourg Times. The injunction sought by Wellens is part of an accelerated court procedure, though it could take several months, the lawyer said in a phone interview.

Dieschburg's lawyer declined to comment on the legal action. But Gaston Vogel said he was unperturbed by the "abusive actions" against his client. Dieschburg denied Zhang's allegations in an exchange of mails between the two artists, adding that art frequently references

the work of other artists. Dieschburg then hired prominent Luxembourg lawyer Gaston Vogel to defend him against Zhang's accusations. Many other artists had previously copied and changed Zhang's photograph without the US artist objecting, which indicated she tolerated the practice, Vogel has said. But Zhang said that Dieschburg had gone beyond that, because he had not named her as the first creator of the work when exhibiting his painting.

Less work, same pay? Mixed reactions in Luxembourg

Luxembourg is taking baby steps towards shortening the 40-hour working week as employees rethink their work-life balance after the pandemic, but workers and their bosses have widely different views about the plan. The government will study whether to allow people to work fewer hours for the same pay – something other countries have also done – Labour Minister Georges

Engel, a social-democrat, told parliament in April. France introduced a 35-hour working week as early as the year 2000, and a similar plan could make Luxembourg a more attractive place to work, Engel said. Employers would equally benefit, because of healthier and happier staff. "Our world of work is changing, and not just since the pandemic," Dan Kersch – a party peer of Engel – said during a debate in parliament. Belgium has attempted to cram a

38-hour working week into four days, but Kersch said he rejected that approach. The study comes as employees across the world resigned en masse during the health crisis – a phenomenon dubbed The Great Resignation – because of stagnating wages, and as they had become used to the greater flexibility bosses offered during the pandemic, such as working from home. People in France and Germany work fewer hours than those in Luxembourg, Engel said.

Luxembourg tax office hiring campaign flounders

Plans to hire hundreds of new people at the Luxembourg tax office to deal with a tidal wave of added paperwork were off to a slow start, the head of the body said in July, highlighting the country's struggle to attract expert staff. The tax office – which is catching up to bring its computer systems up to speed – has hired just 32 people so far this year, well short of the target of 180 posts. "The tax office has been granted an additional 180 posts for 2022. They will all be advertised this year. We will launch greater job advertisements in the coming days and weeks," said Pascale Toussing, director of the tax office. Toussing had earlier said the recruitment target for this year was 140 posts, out of a total of 500 new jobs for the period 2022-2026. Luxembourg was looking to beef up its tax office as it faces a heavier workload due to new international tax regulations, the Luxembourg Times reported in February. Amongst the new rules is an EU law that would force digital platform operators to tell the tax office how much money their users make. Another, called Unshell, if adopted would compel thousands of Luxembourg holding companies to prove they were not set up for tax purposes only, resulting in another cascade of paperwork. Yet the drive for more staff was not directly in relation to the new bureaucratic burden. "The tax office has launched a [...] modernisation and digitalisation project. The hiring spree you are referring to should be seen in this context," Toussing said.



YOUR BRIDGE TO LIFE

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Let's talk housing!



LUXEMBOURG NEEDS YOUR VOTE!

Does Luxembourg seem narrow-minded? Five foreigners decided to do something about it. One is now a mayor, one an alderman, and three are councillors. Only two have a Luxembourg passport, but each has become as local as it gets.

By Yannick Lambert

They are busybodies, socialisers with fluent Luxembourgish. They are not in it for political fame, but because they want to change things in their direct environment. Two are Dutch, two Portuguese, one is from the UK. Some were encouraged by Luxembourgish politicians to join the fray. Two are independents, two represent the pro-business liberals of the DP, one is a Christian-Democrat.

Meet the foreigners who became local politicians in the Grand Duchy.

Ingrid Van der Kley is one of them. A Dutch citizen, she has been sitting on the council of Beckerich, a rural village on the border with Belgium, since 2011. Born to Dutch parents in the north of Luxembourg, she lost interest in acquiring Luxembourg citizenship after the Grand Duchy rejected voting rights for foreigners in a 2014 referendum.

But that did not mean she could not go into politics, driven by an interest in issues such as ecology and the integration of foreigners in Luxembourg, a country that she says has historically been close-minded. “I never felt the need to become a famous politician, I only want to contribute locally in my community,” she said in an interview. And Van der Kley, whose husband is Turkish, practices what she preaches, organising events for locals of all nationalities, including refugees.

“To me, the local community is what matters the most, and this is where I can have the greatest impact,” said Van der Kley, who runs her own marketing agency. In fact, Van der Kley is not affiliated to any political party, given that Beckerich is small enough not to need party lists during elections, allowing Van der Kley to run as an independent candidate. That is not to say she does not have any political ties: it was Greens politician and former Beckerich mayor Camille Gira – who died of heart failure in parliament in 2018 – who asked her to get into politics.

Van der Kley speaks perfect Luxembourgish, which she says is crucial for participating in the day-to-day business in the council. But apart from the language, Luxembourg is showing signs of opening up, and becoming more accepting of the fact that people have different backgrounds. And while diversity is still not a strong point in Luxembourg politics, she points at the mayor of Larochette, Natalie Silva. The Christian Democrat politician is a Luxembourg national with origins in the Cape Verdean islands and one of the first people of colour in such a high-ranking political position.

Foreigners will find it easier to vote in June 2023, when the next communal vote takes place. Parliament this summer lifted a rule that said foreigners had to live in the country for at least



LUXEMBOURG NEEDS YOUR VOTE!

Tracy Bloomer

Where: *Dalheim*

What: *councillor*

Nationality: *British, now also Luxembourgish*

Party: *independent*

Interests: *Wants Luxembourg to be less inflexible*

five years before they could partake in local elections. Every foreigner can now vote – or stand – in local elections, without limits. The goal is to get more non-Luxembourgers involved, no surprise in a country where half of the total population, and three-quarters of the working population are from abroad. Foreigners will also get more time to register to vote – 55 days rather than just two weeks before election day. Luxembourgers are automatically enrolled, as the election is compulsory for them.

The decision was widely supported, with only the four lawmakers of the nationalists of the ADR voting against, given that it did not sit well with their strong emphasis on a conservative Luxembourgish identity. The change in law is a consolation price after Luxembourg squarely rejected handing the vote to foreigners in a referendum in 2014, the year that Prime Minister Xavier Bettel had just come to power. Fully 78% of people were against, a considerable blow to the modernisation ambitions of the fledgling coalition of Greens, Liberals and Social-Democrats. Yet the feeling that foreigners should have a bigger say in the country they contribute to so heavily never ceased.

Candida Esteves is a councillor in Mondorf, the spa town on the border with France. Born in Portugal, she spent almost her entire life in Luxembourg, after moving here with her parents in 1964. Her contacts with people in the Democratic Party – the pro-business liberals that Prime Minister Xavier Bettel also belongs to – landed her in local politics, despite the fact that she never got round to applying for citizenship. “I like talking to people, I engage with almost any club or association”, said Esteves, who is particularly interested in mobility and integration. She is particularly proud of organising multicultural events with the Mondorf council, a diverse group of people who each like to show pieces of their culture.

Like Van der Kley, Esteves first ran for a seat in 2011, which she missed by an inch. She then replaced another DP politician who left, and was first elected in 2017. It is important for the self-employed caregiver to defend Luxembourg’s Portuguese community, a group that is still suffering from prejudice held by others in the Grand Duchy – a fact that is perhaps explained by the fact that it has been in the country for a relative-



LUXEMBOURG NEEDS YOUR VOTE!

Candida Esteves

Where: *Mondorf*

What: *councillor*

Nationality: *Portuguese*

Party: *Democratic Party (DP)*

Interests: *Mobility, integration*

ly short period only, shorter, for instance, than Italian migrant workers. That is why she encourages young Portuguese people to get more involved in local politics. Like herself, they might well be elected. Learning Luxembourgish, in any case, is crucial.

“The problem is, a lot of people don’t have much time anymore,” said Esteves, who hopes that more non-Luxembourgers will get involved in politics – either by voting, or, like herself, by representing a foreign community such as the Portuguese at the local community level.

In the past, foreigners have shown poor participations in local elections. In 2017, less than a quarter of the non-Luxembourgers who were entitled to vote, did so. The new law wants to change that, particularly also because it is foreigners who are driving the country’s high population growth. Luxembourg is one of the few EU countries whose population is increasing, but last year, the number of Luxembourg passport holders residing in the country actually decreased.

On the outskirts of the city of Luxembourg, the council of Bertrange is very international, reflecting the high number of foreigners living in the nation’s capital. It is fitting then that a foreigner – Dutch citizen Monique Smit-Thijs – is the mayor of the commune. Smit-Thijs, now in the process of acquiring Luxembourgish citizenship, has been in local politics for a while, first running for council elections for the DP in 2005. When her predecessor Frank Colabianchi resigned as mayor in 2017, she took over for him, given that she had received the second-highest number of votes.

Smit-Thijs was born in Eindhoven in the south of the Netherlands, the country where she also grew up, including her university study in Utrecht, where she met her husband. When he was offered a job in Luxembourg, she moved along with him. Learning the local language was not an insurmountable difficulty for the 60-year old, given that she spoke both Dutch and German, and had included French in her high-school diploma. When she moved to Bertrange, she got involved in politics because she knew DP politician Colabianchi. Her background in two different countries is something helpful, she said, because “you see good things in one country, but also in the other”. And while she hopes to one day get the Luxembourgish



LUXEMBOURG NEEDS YOUR VOTE!

Ingrid Van der Kley

Where: *Beckerich*

What: *councillor*

Nationality: *Dutch*

Party: *independent*

Interests: *Ecology, integration*

Pioneer or not?

When it comes to voting rights for foreigners, Luxembourg was both a pioneer and a laggard. It never discriminated between EU citizens and those from other countries when granting the right to vote in local elections. On the other hand, it was long the only country in the EU that applied a requirement of 5 years' of residence for foreign voters. This was because in 1994, it had received an exception from the EU conditions for the participation of EU citizens in voting abroad.

passport, she says "I've just seen myself as as Luxembourgish as everyone else and have been accepted as such".

Tracy Bloomer is newly a Luxembourgish citizen, forced to make a choice after Brexit greatly deflated the value of her UK passport in Europe. But long before that, she took part in local politics in the close-knit community of Dalheim in the south of the country, not far from Mondorf. She was able to integrate in the small town because she spoke Luxembourgish – an advantage she gained partially because she had studied German back in the UK for a degree in modern languages. She works as an English teacher in the LMA technical school in the south and first became a councillor in Dalheim – where she has now been living close to 20 years – in 2011.

When former Dalheim mayor Marie-Ange Mousel-Schmit first asked her to run for election as an independent politician, she hesitated, because "I didn't speak Luxembourgish that well". But her ease with the language went up through her teaching at the school, where Luxembourgish is the most commonly spoken. Being a foreigner had never been a problem in the council – and may even have been advantageous as it shielded her from age-old disputes others might have been entangled in. Her foreign background also helps her see things differently. She bemoans the lack of flexibility in many parts of the Luxembourgish system. "The Luxembourgish mentality is sometimes too narrow-minded", Bloomer said, something she experienced in politics – and in her personal life. A native speaker of English and sworn translator, Bloomer cannot teach English as a Luxembourg civil servant be-



LUXEMBOURG NEEDS YOUR VOTE!

Monique Smit-Thijs

Where: *Bertrange*

What: *mayor*

Nationality: *Dutch*

Party: *Democratic Party (DP)*

Interests: *Sees the good things in both countries*

cause she did not study it back home. Instead, she has the lower legal status of a chargée de cours, a position that is less well-paid. And she cannot teach German in Luxembourg at all, because she did not get her academic degree in a German-speaking country.

While Bloomer welcomes the wider access to local elections, she also thinks that people should have resided in their communes for "at least one, preferably two years" because only that allows people to start having a good sense on how the country works and where the problems lie.

José Gonçalves's success as president for a football club lay at the basis of his career as a politician. His experience at the local football club in Kayl – which had seen some success during his time – was the reason he got asked to go into politics. He is now an alderman for the Christian Democrats in the southern town. Gonçalves, a dual national with Portuguese and Luxembourgish passports, also cheers the fact it will now become easier for foreigners to vote, though he does suggest people first need basic education in local culture and politics, for instance through clubs at the council level. But he is not in favour of the fact that foreigners need to sign up for the vote 55 days or more in advance. "Why do we treat foreigners different from Luxembourgers", he said, pointing to the fact that nationals are automatically enrolled in the elections, which, for citizens, are compulsory.

Foreign voters more likely to vote if:

- they can register as independents
- they come from the EU
- they come from wealthy backgrounds
- have higher education

2017:

34,638 non-Luxembourgers registered to vote which is **23%** of foreigners and **12%** of the entire electorate. Of the **3,575** candidates, **270** were foreigners, or **7.6%** **15** non-Luxembourgers – **9** women and **6** men – were elected, which is **1.3%** out of a total of **1,119** elected councillors.

With German anchor gone, EU needs more democracy

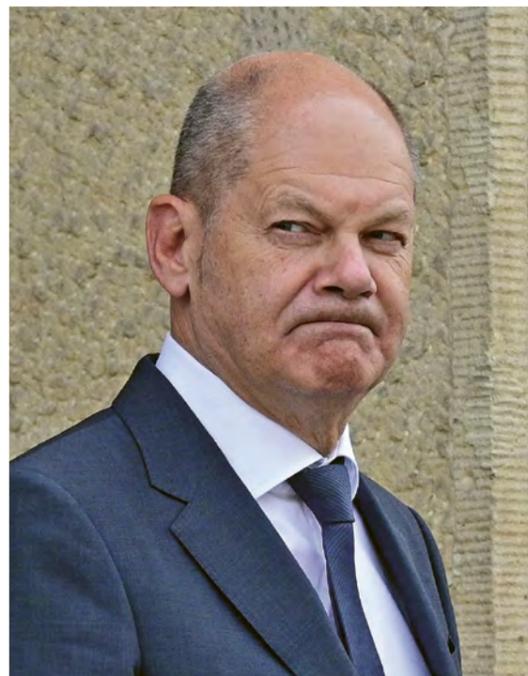
The times that Germany could dictate the European Union's policies might be over.

The pandemic and the war in Ukraine have expedited an integration process that would otherwise have taken Europe decades to complete: from health and energy policies to the pooling of part of the budget, and the use of EU cash to buy weapons for a foreign country. This is just as well, as Europe needs to define a vision on climate, migration and defence, to name but a few of the thorny issues it has put on the backburner for too long. Yet Europe's newly-found will to cooperate has been achieved mainly through opaque horse-trading between countries – and not the carefully crafted community method that allows EU countries to share sovereignty without flouting democratic rights. Such deals have brought to light stark differences between countries, and there is no doubt that this will lead to more difficult conversations ahead.

Take the recent energy-saving plan. In July, the European Commission proposed cutting gas consumption by 15%, to reduce the bloc's dependence on imports of Russian fuel. The deal eventually made it across the finishing line, but not without a fight between countries – a fight that Germany did not win. Spain – but also Portugal, Italy, Greece, Cyprus and Malta – were quick to reject the plan. Madrid said it had never “lived beyond its means” when it comes to energy. It was a cheeky reference to the sovereign debt crisis, when Germany could pretty much order Spain to cut its budget after years of overspending. This time, the Iberian peninsula wouldn't have any of it.

What also stung was that, while many countries already started warning about the energy crisis last year, it was not until there was a direct threat to Germany that things started to move. Yet this time, Germany did not get its way. Yes, the EU agreed to the plan relatively quickly and without much drama. But Germany had to make significant concessions. Those most dependent on Russian gas – read Germany – will also bear most of the cost of the energy-saving measures, and there are plenty of regional exceptions for countries with a different energy mix. Moreover, calls for a reform of the energy market – which Germany has long opposed – are gaining steam. In the past, resistance from Berlin would have been enough to stop the reform. Not anymore.

And so, everybody might have learned something. Berlin has realized that you must be willing to make concessions, when your policies jeopardise the entire



Olaf Scholz, a leader who dithers

EU. And southern countries that when you compromise, you want something in return. So, everybody happy?

Well, no. Because Europe's democratic deficit is at risk of widening. The power dynamics in each of the intergovernmental deals struck in the past years were different. Yes, decisions were made quicker, at the highest level. But that also means a move away from European federalization, and towards a hard-to-manage free-for-all between 27 countries. Look at how Hungary's ties to Russia have harmed the EU's ability to impose sanctions on the Kremlin, for instance, or how Poland's democratic deficit has been tolerated because of its powerful support for Ukraine. In Italy, far-right Georgia Meloni looks set to win upcoming elections. Not a great prospect either.

As intergovernmental integration becomes the norm, the EU needs more accountability, and better checks and balances. The Eurocrat wonders where the Commission – which dubbed itself “geopolitical” – and the European Parliament are in all of this. So far, they are nowhere to be seen.



Beatriz Ríos

Based in Brussels, author of the weekly "The Eurocrat" column

Don't worry. Stay covered.



For financial markets, 2022 began as a perfect storm. Geopolitical events, the return of high inflation and Central Bank actions triggered a significant sell-off. Both equity and bond returns have been hit hard. This situation is especially troubling for safety-oriented bond investors: even high quality segments of the market like government bonds faced massive headwinds. So where should investors seek coverage in the storm? Actively managed covered bond strategies can make the difference.

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1 Source: Nordea Investment Funds S.A.. Date as of 31.05.2022. **The performance represented is historical; past performance is not a reliable indicator of future results and investors may not recover the full amount invested.** The value of your investment can go up and down, and you could lose some or all of your invested money.

2 Source: Nordea Investment Funds S.A.

Where did all the Islamic Finance go?

Luxembourg had the first-mover advantage on Islamic Finance – but it didn't bring the country much.

By Emery P. Dalesio

Years before the current rush of interest in ESG investing, Luxembourg pushed to become a European hub for a far older form of socially conscious finance. But efforts to attract Islamic investors haven't worked as well as expected.

A decade ago, lending and financial instruments that comply with Islam's religious values were seen as helping diversify Luxembourg's financial industry, the country's wealth-creation engine.

But economic and pandemic shocks – on top of the innate difference that Islamic religious law bars charging interest and requires managing assets tied to physical property – mean that Muslim money hasn't flowed into Luxembourg as was hoped.

Even including major names like BNP Paribas, HSBC and UBS, far less than 1% of the assets managed from Luxembourg at the end of March were self-described as sharia-compliant, according to figures from the financial regulator, the CSSF.

The Luxembourg Stock Exchange has been listing bond-like Islamic financial instruments called sukuk for 20 years, raising money for Malaysian corporations, the Pakistan government and even the Luxembourg state. But there were fewer than 30 listings in those two decades. Out of 35,000 bonds on the Luxembourg exchange, only three remained as of July.

Banking is the biggest sector in Islamic finance, yet no Islamic bank has opened in Luxembourg. That's despite claims nine years ago that a group of Persian Gulf investors and their Luxembourg advisers would open the euro-zone's first in the Grand Duchy. An Islamic bank, which might of-

Muslim money hasn't flown into Luxembourg as was hoped a decade ago.



Islam generally forbids raising interest, a problem for financial businesses that want to comply with the religion

fer mortgages and other instruments that avoid charging interest, has since opened in Germany and there are several in the UK, both countries with significant Muslim populations.

An alliance announced in 2013 to promote Luxembourg as a home for sharia-friendly funds is defunct. Of the four participating firms, an advisory boutique closed and Quintet Private Bank, the successor to KBL European Private Bankers, is no longer especially involved in Islamic finance – despite the bank being owned by Qatar since 2012.

“I can't see a future like what I thought it would be in, let's say, 2011. To some extent it's finished,” Luxembourg lawyer Sufian Bataineh said, describing his hopes for the country acting as a European investment hub for Islamic money.

His consulting and training for companies interested in attracting Muslim investment is likely to close for lack of interest, as have several professional associations formed years ago when the

Islamic finance concept was hot, said Bataineh, whose insights were credited by European Central Bank governor Yves Mersch when he was promoting the market niche as head of Luxembourg's central bank.

The global Islamic finance sector is still growing at a double-digit pace, but from a low base that is dwarfed by the €5.6 trillion managed by Luxembourg's fund industry alone. Still, Luxembourg was fourth in the world as domicile for 4.4% of the world's Islamic fund assets behind Saudi Arabia, Malaysia and Iran in 2020, said the Islamic Financial Services Board, an international standard-setting body promoting the stability of the Islamic finance industry.

“Obviously, you would always hope to have more,” said Luc Frieden, who as finance minister between 2009 and 2013 was one of the engines pushing Luxembourg's expansion into Islamic finance. “When you start something, you don't know how much success there will be. But I would say that if we would not have that (investment), then it would be in Ireland, London or elsewhere and I would be very sad,” said Frieden, who simultaneously looked East and had arguably more success drawing investment from China.

Investment philosophies that adhere to Islamic principles can be complicated because the faith generally prohibits collecting interest, guaranteed income or derivatives. Contracts must be based on the value of a physical underlying asset, companies complying with Islamic sharia requirements must maintain low debt ratios, while managers of private equity and hedge funds face additional barriers.

There are also costs involved with a sharia oversight board and the auditing and reporting that ensures the endeavour follows the faith's direction. Income must also be “purified” if some of the returns generated by the underlying companies in which a shariah fund invests earned interest or another form of prohibited income. But many consider the still-developing models of Islamic finance to be socially conscious at their core, which is what investors say they are looking for. For example, the sharia-compliant rules followed by the Luxembourg-listed BNP Paribas Islamic Fund foresake military industries, gambling, pornography, genetic engineering, entertainment, or interest-generating conventional banking or life insurance.

But despite its socially conscious attributes, interest in Islamic finance has been swamped by the more-recent investor demand for products that conform to the ESG goals of being environmentally friendly, socially beneficial and well governed. Asset managers in Luxembourg described ESG to be

the most important trend in their industry, according to a PwC survey released in May.

Luxembourg started off ahead of the rest of Europe in Islamic finance. The first Islamic insurance company in Europe opened in the Grand Duchy in 1982. Even before the financial crisis hit in 2008, Luxembourg's Finance Ministry and the Association of the Luxembourg Funds Industry, or ALFI, were bringing together groups to plot how to turn the Grand Duchy into a hot spot for sharia-compliant investment.

Interest in Islamic finance rose, in Luxembourg and other Western money capitals, after the global financial crisis broke out in late 2008 and threatened to crush the euro currency. The crisis toppled banks, threatened EU governments with insolvency and impoverished millions amid the cascading effects of shaky debt, property bubbles and sketchy derivatives. But non-interest-paying Islamic instruments largely avoided the disaster, said Bilal Kchouri, a doctoral researcher at the University of Luxembourg who has studied Islamic finance. "Resilience to this (crisis) incentivised investors to look for it and to see how does it work," he said.

Luxembourg's interest in looking at Islamic finance was summarised by a PwC report from the period: "Muslims represent nearly a quarter of the world's population and yet less than 1% of financial assets are sharia-compliant." Those data suggesting a huge potential market remain the same after more than a decade. A second factor shaping interest in the early 2010s was a wave of Muslim migrants into richer parts of Europe, Kchouri said. That created demand from people seeking ways to save, finance a home purchase and invest in harmony with their world view, he said.

Wealthy people and governments in the Muslim world were simultaneously looking abroad for opportunities, Kchouri said. "Muslim countries like UAE and Saudi Arabia and Qatar, they wanted to diversify their portfolios," he said.



Al Rajhi is the world's biggest bank. Luc Frieden at an Islamic finance conference in 2011. Muslims in Luxembourg.

"They were interested to have some investments in Germany and Luxembourg and U.K." What followed were several years of promotion and relationship-building seeking to build the Islamic finance in the Grand Duchy.

Luxembourg's Central Bank in 2009 became the first European entity to join the IFSB. In the next two years, financial regulator CSSF published guidance on setting up sharia-compliant investment funds and Luxembourg's tax authorities clarified they would treat sukuk in the same way as a loan in conventional finance.

To comply with Islamic rules that bar the interest-paying structure of traditional bonds, a sukuk issuer essentially sells investors a certificate, then uses the proceeds to purchase an asset in which the investors have a partial but direct ownership. As it promoted the country's interest in Islamic finance, Luxembourg issued a sovereign sukuk in 2014 that raised €200 million. It was backed by the value of two office buildings in Kirchberg next to the Philharmonie, Bataineh said.

Meanwhile, Mersch and Frieden were flying to the Middle East and Asia to drum up interest in money circles. "We managed to put Luxembourg on the map in the Gulf States, in Malaysia, and in other countries that are important for cross-border financial services," said Frieden. Luxembourg's economy "is small and will remain small. So therefore there is a strong need to develop economic relations to other economies around the world, and thereby also to make Luxembourg less sensitive to shocks that might happen in one jurisdiction," said Frieden, now a business lawyer and head of the Luxembourg Chamber of Commerce.

The new government that took over in 2013 continued to seek to attract Muslim money. But even while Frieden's successor Pierre Gramegna ' who left office this year – and Prime Minister Xavier Bettel attended a 2014 Islamic economic forum in

Dubai, the price of oil was collapsing by 60%. The petrodollars retrenched, slowing their search for new horizons like Luxembourg.



"To some extent it's finished,"
– Sufian Bataineh,
lawyer

The AIFMD (Marketing Passport) & De-notification Process – Remaining Ambiguities

Christophe Boyer & Sebastiaan Hooghiemstra

Till the introduction of Directive (EU) 2019/1160 (the "CBFD Directive"), the de-notification of AIFs was exclusively covered by local national rules, which led to various practices throughout the EU. Under the regime introduced in August 2021, requirements are imposed at European level and the process became regulator vis-à-vis regulator, as opposed to the previous regime, where interaction was exclusively and directly with the authorities of the host Member States. The rules are now a year in place and it appears that the interpretation of the new rules coming from the national competent authorities ("NCAs") gives unexpected avenues for making the process of de-notifications simpler and more efficient in certain situations.

1. The (Costly) AIFMD Marketing Passport

With the introduction of Directive 2011/61/EU, as amended ("AIFMD"), a marketing passport for AIFs had been introduced that, theoretically speaking, allows for cross-border marketing when filing for an initial marketing notification without having to comply with local marketing rules when distributing to (professional) investors throughout Europe. The costs of the marketing passport are significant. For each host Member State in which an AIF is marketed various levels of fees are charged by NCAs, including one-off and annual fees, and these costs also vary from Member State to Member State.

For cost reasons, promoters frequently decide to de-notify their AIFMD marketing passport of an AIF for one or more EU Member States. This is, in particular, the case if a fund has completed its fundraising or notices that there is not enough investor appetite in a certain Member State or in one of the sleeves or feeders of the fund. Although the CBFD Directive intended to provide for a harmonized de-notification process for AIFs, various practices are applied throughout the EU.

2. Unclarities of the Scope of the De-notification Process

Currently, the scope of the de-notification procedure is unclear. For example, it is not clarified whether the AIFMD de-notification process needs to be applied to (de-)mergers and liquidations. While certain NCAs seem to consider that de-mergers or liquidations would require a de-notification process, some others appear to take another approach.

3. Successor Funds, the "Black-out period" & "Pre-marketing"

Another example is the "black-out period" for the newly established EU pre-marketing regime that applies notably



Christophe Boyer, Partner, and Sebastiaan Hooghiemstra, Associate, members of the Investment Management practice of Loyens & Loeff Luxembourg

to AIFs with "similar investment strategies or investment ideas" (as a reminder, the new EU pre-marketing regime was meant to harmonize pre-marketing rules within the EU). This limitation is significant and, currently, results in additional constraints for promoters of closed-end AIFs. In particular, for promoters that wish to market successor funds. Currently, various NCAs have, in practice, different interpretations. Some NCAs see it as an "anti-abuse rule" and apply a "vintage fund friendly" interpretation, whereas other NCAs, by absence of clarity on the European level, interpret the AIFMD text literally and broadly apply the "black-out period" to vintage funds. Depending upon the interpretation of NCAs what constitutes "pre-marketing" and whether NCAs interpret the term "investment strategy" narrowly or broadly, AIFMs may choose not to de-notify AIFs in certain countries to avoid the prohibition on pre-marketing for successor funds. However, maintaining an AIFMD marketing passport is costly.

4. Outlook: The EU AIFMD De-notification Process – A Work in Progress

The introduction of EU requirements with respect to the de-notification of AIFs had as its goal to limit gold-plating practices at national level that led to unnecessary costs and operational inefficiencies which the Capital Market Union seeks to eliminate. Certainly, the introduction of the new rules have brought some degree of harmonization and clarity to the de-notification process.

However, the interpretation of the new rules coming from NCAs with respect to the de-notification process, the application of the "black-out period", as well as the interpretation of what constitutes "pre-marketing" leads to uncertainties and renders the de-notification of AIFs complex and expensive in certain situations.

contribution by Loyens & Loeff



Luxembourg's angling for Middle East money was further set back as anti-money-laundering rules really took effect in recent years, Bataineh said. Luxembourg banks have rejected Saudi or Emirati investors he sought to introduce, Bataineh said, because the bankers were unwilling to invest the time and effort to do required checks to know their customers and the source of their funds. The managers of a Luxembourg firm backed by Arab investors in which he is involved were given a 30-days notice to withdraw its money when its bank in the Grand Duchy no longer wanted to do business. "So it's a Luxembourg company, a sharia-compliant securitisation company, but they don't have a bank account in Luxembourg. They have just one bank account in Abu Dhabi," Bataineh said.

Then the succession of crises from Covid-19, global warming crises and Russia's invasion of Ukraine unleashed a sharper focus on the need for and opportunities presented by clean energy. The EU is pushing investments into green energy, in June creating a standard definition that is supposed to give investors confidence as the bloc and its administration offers subsidies and loans.

Banks now are also under pressure to show their portfolios contribute to reducing the threat that air pollution presents to the planet, Bataineh said. "So they don't think anymore of Islamic finance. They need to concentrate more on (reaching) the threshold of green finance," he said. "For them, it's much better to concentrate on ESG and develop their investments in this sector." Today, more than three dozen Islamic-compliant sub-funds in Luxembourg together manage about €7 billion in assets, according to the CSSF. One of the big players in Luxembourg is Saudi Arabian-owned Sedco

Capital, which had €2.7 billion in securities investments and €37 million in mutual funds deployed from Luxembourg at the end of 2021, according to annual reports.

But more money is likely to be held in Islamic funds active in Luxembourg than the CSSF tracks. For example, in 2016 there were 132 sub-funds – including 78 family wealth management entities, alternative investment funds, securitisation vehicles and other assets that CSSF doesn't supervise – operating in the Grand Duchy, according to Luxembourg for Finance. The financial market promotional body lacks an updated estimate, a spokesman said.

Luxembourg's economic leaders haven't given up on luring more. A Kirchberg conference in 2019 paired Gramegna with the president of the Saudi-based Islamic Development Bank, which focuses on infrastructure development for Islamic communities from Senegal in West Africa to Malaysia in South Asia, to promote sukuk investments in Luxembourg. Still, Kchouri and Frieden agree that Islamic finance is long likely to remain not more than a niche factor – in Luxembourg and around the world.

"The expectation was to have by now a bigger portion of Islamic finance than we actually have, but it's still growing," Kchouri said.

Financial analysis firms Fitch and S&P Global predict that while the Islamic finance industry is expected to grow by about 10% per year, its presence in Luxembourg and the rest of Europe will likely remain limited. "We expect Luxembourg to be able to maintain the status for the Islamic funds management over the next few years. However, it would be challenging for Luxembourg to become a leader in other sectors, such as the sukuk and Islamic banks markets, any time soon," a Fitch report said in December. Luxembourg's effort to diversify still was worth the effort, Frieden said. "This was always meant as a niche activity," he said. "It was never meant to replace the other activities because that would be contrary to our fundamental objectives, which were and which are to develop traditional European style financial services."

Islamic finance will continue to grow – but remain limited in Luxembourg and elsewhere in Europe.

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Debt funds are the new black

Assets in debt funds grew by 40% in Luxembourg in the year to June 2021

By Yannick Hansen

As a by-product of the financial crisis of 2008, debt funds show no signs of letting up now that another crisis looms, as a heady mix of the war in Ukraine, rampant inflation, rising interest rates and a gloomy economic outlook are all dragging down other funds.

Private debt funds sprang into a gap left behind by banks battling for survival during the Global Financial Crisis more than a decade ago, issuing loans to companies, financing corporate takeovers and acquiring corporate debt. Starting in the US, asset managers and investors smelled money now that stricter regulations prevented banks from taking on risky corporate finance deals. Last year, such funds saw a meteoric rise in Luxembourg.

Although Europe was late to the game, Luxembourg established itself as the continent's prime location for debt funds early on, said Martin Mager, investment fund partner at Linklaters Luxembourg. What attracted the industry to the Grand Duchy was, on the one hand, the country's reputation as Europe's foremost centre for alternative investment funds, and on the other, a favourable regulatory framework, which provides ample flexibility for direct lending funds to grant loans, Mager said.

Between June 2020 and June 2021, assets under management in Luxembourg's debt fund industry grew by over 40% to reach €182bn, according to a survey that Big Four accounting firm KPMG penned with industry lobby group Alfi. That would mean the Grand Duchy accounts for roughly 60% of all Europe-registered debt funds, according to a paper by the European Investment Fund which valued European debt funds at €312bn in 2021.

And even if it is still too early to make forecasts for the entire year, the industry's rise is showing no signs of letting up, Mager said. "For the time being we do not see a slowdown in setting up and investing in debt funds", he said. That comes despite Luxembourg's overall fund industry shedding some €700bn in June of this year, from an all-time high at the end of 2021, as stock markets across the world tanked on the flurry of gloomy headlines.

The war in Ukraine, so far, had little effect on these funds as clients were not yet shelving projects, Mager said. "Those developments have not yet reached the industry, so that the industry [would have] needed to take steps and change fundamentally. But we might see a lot clearer in the second half of the year", he said.

Nevertheless, the industry is holding its breath. "While it is difficult to fully assess the impact of the war on this particular asset class, it is equally too early to say which role private debt will play in the aftermath of the Russia-Ukraine conflict," said Valeria Merkel, a partner at KPMG who co-authored the survey. Private debt funds could provide a vital source of financing for any post-war reconstruction as they did during the Covid-19 recovery, she said.

Rising interest rates may also just marginally shake up the market as investors could switch from fixed rate private debt to "tried-and-true liquid credit strategies such as treasuries and corporate bonds" whose yields will rise again, Merkel said. "However, private and public debt are not always a substitute, as for some direct lending there is no offering on the banking side, at least so far. [...] In these cases, it is not only the question of pricing of the debt, but rather of flexibility and availability of finance. Therefore, there will be continued

A global downturn could benefit the funds as they snap up liabilities of struggling companies

support for private debt strategies going forward, no matter what the economic circumstances will be".

A real threat for private debt funds could be a downturn of the global economy, Linklaters' Mager said, although that would affect the entire fund industry, and not just debt funds. And it could also be an opportunity as funds could snap up the liabilities of struggling companies, he said. The growth and resilience of the debt fund industry is also translating into ever higher demand for new recruits in the sector.

"We're seeing many newly created positions opening in Luxembourg, the growth mainly on the alternative side of the business as opposed to traditional funds. Many of our clients foresee this to continue into 2023 with the emphasis to continue on accounting and regulatory roles..." Sinéad O'Donnell, the director of recruitment agency Recruitment Advisors said. That trend is set to continue "for the foreseeable future", Kieron O'Connor, a director of KR Recruitment concurred. His company was up 50% year-on-year in terms of the volume and value of recruitment in the asset management sector, he said.

Private debt funds sprang into a gap left behind by banks during the crisis of 2008



Raising multilingual children

Parents are often unaware of the exceptional language skills their children have

Although my home town of Amsterdam cannot boast the same level of multilingualism as Luxembourg, nurseries do deal with a lot of bilingual and multilingual children.

At the crèche where I work, we recently had a discussion with a new mother on whether she should speak her native language with her child, or Dutch. As she was raised bilingually and started talking later than her Dutch peers, she was worried this would happen to her child, too. But as my colleagues and I know from experience, the age at which children start speaking does not equate with the age at which they start understanding a language.

Many children who have yet to speak a word can understand complicated instructions like ‘can you pick up that spatula and bring it over to the play kitchen?’ long before they ever dream of saying the word spatula themselves. So does it matter if your child starts speaking a bit later than their peers? I believe not. Dutch nurseries are supposed to be Dutch-speaking, so even if we speak English with the parents, we always speak Dutch during the day – we sing Dutch songs, read Dutch books, and hold conversations with the children in Dutch.

Because the parents never see those moments, they are often unaware of the exceptional skills their children have in that language. Almost every non-Dutch speaking mother has apologised to us about her child’s inability to understand Dutch, which always makes us laugh and we explain that in fact they understand it very well, even if they don’t always speak it (yet).

It is clear that it is difficult for parents to measure their children’s language development because they are not always around during all the children’s linguistic interactions. This can of course make you, as a parent, feel insecure and frustrated. But as long as the nursery uses a consistent mother-tongue, you should be able to let go of some of those worries. They are learning multiple languages – and learning them well.

When adopting a child, parents are advised to speak their mother tongue, as that is the language they are most fluent in and speak most perfectly. This way, children are steeped in a well-structured and correct language base from as early as possible. From within this structure, they can easily learn more languages without it confusing them – in fact, the earlier they learn more than one



Nowadays, young children often learn multiple languages – and learning them well

language, the better for their development and retention. So what happens when there is more than one mother tongue at home? My advice in this case would be for parents to speak the language they are most comfortable with, and which is not used at the nursery. This way, as long as your children regularly go to nursery, they will get the most out of the different languages they’re exposed to.

Even though it might take them a bit longer to start speaking, they will know the word for spatula in three different languages. Which is always a good thing.

Merel Miedema works at one of Amsterdam’s oldest independent crèches. She writes the Crèche life column, which appears in the Luxembourg Times every other Saturday.



Merel Miedema
Early childhood educator in Amsterdam

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The jungle that says Moien

The locals make Kniddelen mat speck for dinner, say “hello” in Luxembourgish and are brimming with nostalgia for a homeland they never saw. A journey to a jungle town full of memories from the days it was an outpost of the Grand Duchy’s mighty steel industry.

By Ricardo J. Rodrigues
Photos: Felix Schaaf / CD2H

Neli Cekiera, a Brazilian woman, remembers the time that Monlevade was for Europeans only

The Scharlé family pushed for the growing new part of Monlevade to be named "Luxemburgo".



Monlevade lies at the end of a road that, for three hours, winds through one curve after the other. The deeper you travel into the jungle, the lush the landscape gets. Monkeys perch on the branches of banana trees and coconut palms. The heat and humidity are excessive. And while the forest shows ever more shades of green, the soil turns increasingly red – the same colour as the *Terre Rouge* of Luxembourg's Minette mining region. That is no coincidence.

A century ago, this was where Luxembourgers came to work for the *Companhia Siderúrgica Belgo-Mineira*, the Brazilian branch of Luxembourg steel giant ARBED. A huge steel mill still forms the heart of the town, owned by Arcelor Mittal, the legal successor of ARBED. It is the largest steel plant in South America, and it is not the only trace Luxembourg left behind.

Corina Grosch-Diederich, 63, is busy making food. She has already cooked a pot of *fleeschbäll*, Luxembourgish meatballs. Now she is mixing flour, eggs, and milk to make *kniddelen mat speck*, a trademark Luxembourg dish. "Maybe it's a little heavy for these hot days," she says of the dumplings with bacon she is preparing. The thermometer at her home in Belo Horizonte measures 34 degrees. "But, well, this is what I've eaten all my life and this is what I know how to cook."

Grosch-Diederich may be Luxembourgish, but she has never set foot in the Grand Duchy. "I had planned to go for the first time in 2020, but then the pandemic broke out and I had to cancel," she says. But she still feels part of the country. "Even though I can no longer speak Luxembourgish, I still understand it because it was the language we spoke at home ... [and] while Brazilians serve beans and rice with everything, I grew up eating potatoes and charcuterie."

The first Luxembourgers came here in 1920. "At the end of World War I, there was a need for expansion of the steel industry and a group of specialists from ARBED travelled to this region to see whether they could settle here," says Dominique Santana, a filmmaker who has studied this Luxembourg colony in the Brazilian state of Minas Gerais.

Before the Luxembourgers arrived, Monlevade was only a farm. A Frenchman called Jean-Antoine Dissandes de Monlevade had bought the land in 1817 and used it to set up



Afonso Torres da Silva is Monlevade's amateur historian, and an admirer of what the first Luxembourg settlers did for his city.



Nadja Lirio is the Monlevade alderwoman responsible for culture. Below: Torres da Silva overlooking Luxembourg's industrial heritage in Brazil.



a mill there to make iron tools for the Portuguese government. Slaves did the work at what would ultimately become Brazil's steel capital. "A good part of the steel used to build [the capital city] Brasília comes from this place," said Carlo Krieger, the Luxembourg ambassador. "We knew a bit about this story but I myself was amazed [to find out] the impact Luxembourg had on the industrialization of the country."

ARBED bought the Monlevade farm in 1921 and built a factory in 14 years' time, adding entire neighbourhoods to accommodate thousands of Luxembourg emigrants: engineers, agronomists, geologists, architects and specialized workers would occupy the land for decades, and transform it into one of Brazil's most important industrial centres.

The shelves in Afonso Torres da Silva's house are full of books, newspaper clippings and old letters. The 70-year-old retired two months ago and now spends his time as the city's amateur historian. He is an admirer of Louis Ensch, the Luxembourger who became the first head of Monlevade's steel mill and made a lasting imprint on the town. "He set up working-class neighbourhoods, opened three schools, sports clubs, and founded the São José Operário church," says da Silva. "Everyone who was born here came into the world in Margaritte Hospital, which Ensch built in honour of his mother." Ensch's name is also kept alive in other cities, such as Sabará, Coronel Fabriciano and the state capital, Belo Horizonte, where streets, schools and stadiums carry his name.

Social life in the colony's early days followed strictly European patterns. There was the Hunting and Fishing Club, where people



Corina Grosch-Diederich has never been to Luxembourg – but "fleeschbäll" and "kniddelen mat speck" is what she is used to cook.

gathered most nights and on weekends. The men drank and discussed Europe's problems, while the women played canasta and paraded their dresses, says Pedro Meyers, whose father Henri set up the group. "I remember my friends asking me if my mother came from Fifth Avenue in New York, because

she made a point of showing up in all elegance," Meyers says. The club had a zoo, a lake full for fishing and a forest where members could go hunting. And it still exists, now named after Pedro's father as the *Floresta Clube Dr. Henri Meyers*. Even more elegant was the Social Club, in whose art-deco ballroom the

communities celebrated the Grand Duke's birthday and held other parties. William Ferreira, the current president, shows us the facilities, which include a huge swimming pool and, unlikely, a sauna on the first floor. "Thinking you would need a sauna in this climate had to be a European thing," he says. Finally, he shows us South America's only *Jeu de Quilles* alley, where people still play Europe's take on bowling – a very local sport that Luxembourg is proud to be world champion in. If you were still in doubt that Luxembourg had exported its own country



ARBED built entirely new neighbourhoods to accommodate thousands of Luxembourg emigrants, but social life followed strictly European patterns.

to the tropics, this settles the argument.

"My mother came as a teenager from Luxembourg, met my father and, like my grandparents, worked for the steel mill. At that time there were practically no Brazilians here. They lived in the surrounding villages and came on foot every day," says Grosch-Diederich, making her Luxembourgish *kniddelen*. Monlevade was a small European enclave in the middle of the jungle and the oldest part of the city retains traces of that population. "Most people who lived here were Luxembourgers, yes, but there were also many French, Belgians, Germans, Italians, Poles," Grosch-Diederich says.



The red earth of the Monlevade region must have been familiar to the Luxembourg newcomers, who came to Brazil to explore it

Her grandfather, Charles, was one of the pioneers. "He came here several times in the 1920s but it was in 1935 that he settled permanently. Before he left, he went to Esch-sur-Alzette and persuaded my grandmother – a married woman – to come with him. She abandoned everything, left a goodbye letter to her husband, and came along. Can

you imagine the madness," she asks, laughing. She still treasures the passports of the couple, which show their Atlantic crossing from Antwerp to Rio de Janeiro, aboard a ship called Captain Arcona. "The trip lasted a month and that was why Luxembourg families only took a vacation every three years. They needed three months to

go to Europe: one to go, one to be there, and one to come back," she says.

Neli Cekiera is a Brazilian woman. When her family came to the region in 1937, they had to settle in the hills around Monlevade, which was Europeans only. She married a worker at the mill, a Pole named Wladislaw, and stayed for the rest of her life. "I saw the town grow, I saw the Luxembourgers come and go, and I saw those very complicated days in the war. You see, for Brazilians, the gringos were gringos. And almost everyone here was blond, blue-eyed, just like Hitler's soldiers."

Things blew up in 1942, when Brazil entered the war. While soldiers of the South American Expeditionary Force headed to northern Italy, a wave of anti-European sentiment flared up in Monlevade. "There were protests and you could tell that things were getting heated," the nonagenarian says. "Doctor Ensch sent the gringos to Belo Horizonte and talked to the foremen who were preparing an uprising. He told them that the mill did not belong to the Luxembourgers, nor the Germans, or the French. It belonged to the Brazilians." Things began to calm down.

In the years after that, Brazilians would join Europeans to in Monlevade. Hospitals and schools opened to the locals and working conditions improved. "There were movies, theater, concerts featuring the great names of Brazilian music. Culture was the way to integrate everyone and solve conflicts," says Nadja Lirio, an alderwoman responsible for culture.

After Ensch's death in 1953, a Luxembourger from Steinfort named Albert Scharlé took over. "My grandfather arrived in 1929, my grandmother a year later,"

says granddaughter, Josette Scharlé, 68. "He had written home to warn there was nothing in Brazil to. So my grandmother came with furniture to decorate the house, pots, pans."

With Monlevade still under construction, the couple first settled in Sabará, where their house is now known as the Albert Scharlé Country Club. Albert's daughter Adrienne – Josette's mother – was born in Brazil, but spent her early years with her grandparents in Luxembourg. "When she returned, at the age

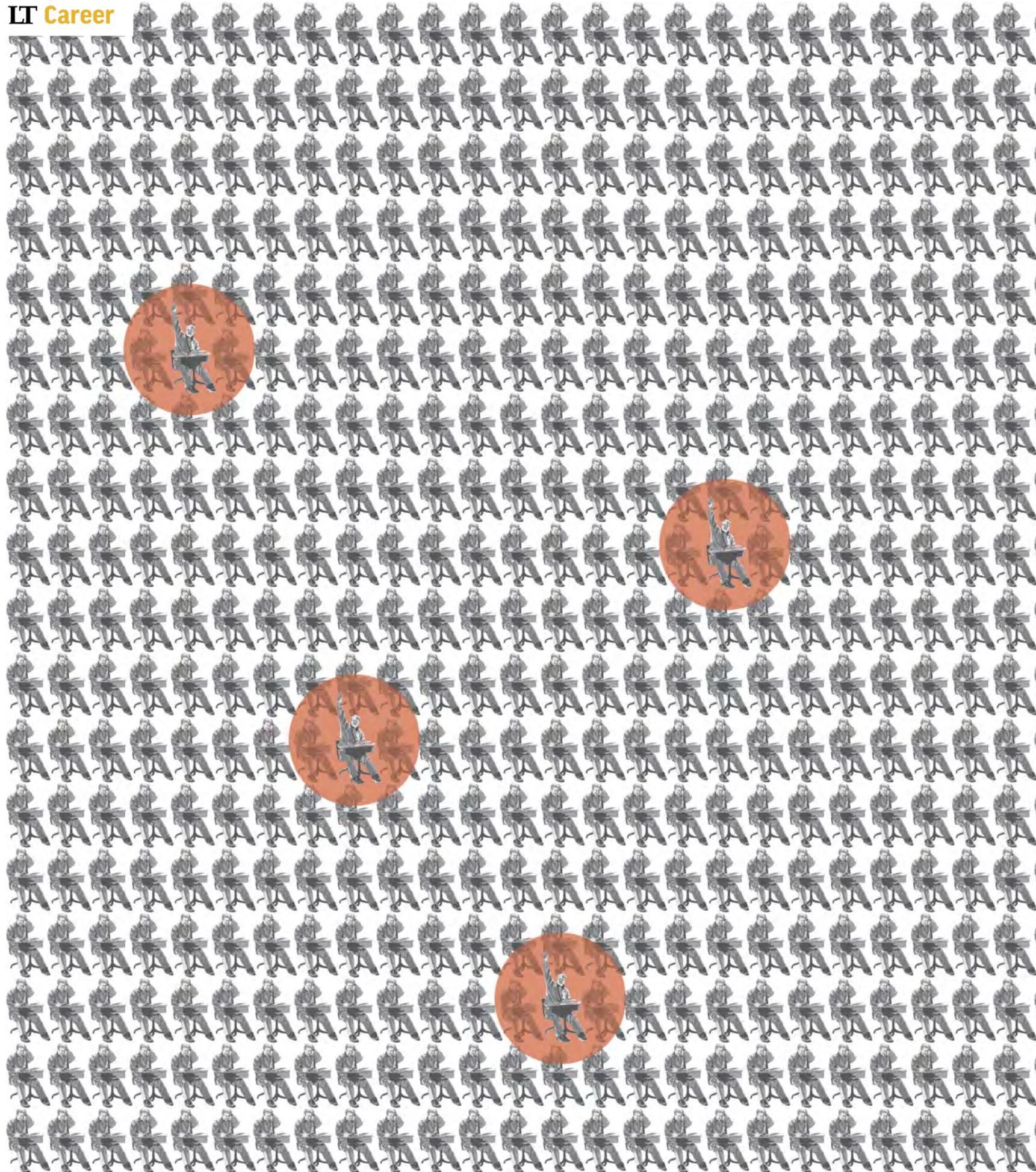
of nine, she spoke nothing but Luxembourgish. She was put in a boarding school in Belo Horizonte and I imagine her first years of integration were difficult." Because his daughter was now in the state capital, Albert – who had lost his wife years before – decided to buy a plot of land on the outskirts of the city. "There was nothing more than forest and small vegetable gardens," says Josette Scharlé.

Once Albert died, the family started selling the land bit by bit "before it was expropriated". In 1968, the first buildings arose on the Scharlé property. The family asked to call the new part of town *bairro Luxemburgo*, which the city approved. It is now one of the best neighbourhoods in Brazil's sixth-largest city. The neighbourhood hosts a number of good restaurants, supermarkets and stores and is home to several private condominiums. A good number of streets are named after the Luxembourgish figures who helped found Monlevade. "We still have many Luxembourgish families and surnames, we still tell the story of the Grand Duchy, we still greet each other by saying *Moien* to each other," Josette says. "It is a magnificent heritage, little known, that we must work to preserve."

The magic of Dominique Santana

If anyone should get the credit for rescuing Luxembourg's Brazil from oblivion it has to be Dominique Santana. The Luxembourg historian never stopped researching the Monlevade colony ever stumbling across it in 2016. On the ground, Santana met the main characters of this lost world, conducting interviews and gathering documents that had long been gathering dust. Her interactive documentary *A Colônia Luxemburguesa* is a mix of film and multimedia, which users can navigate at their own pace online at www.colonia.lu.





Europe's chosen few

Each year, tens of thousands of people take gruelling exams to join the EU workforce. Only a few hundred succeed.

By John Monaghan
Illustration: Eberhard Wolf

For over a thousand years, gruelling exams took place in China each year to select government officials. The few who succeeded could wear the ceremonial robes that came with their newly won status, and work in the emperor's service for the rest of their lives.

The practice was abolished sometime in the 19th century. But something very similar still happens in Europe, where the annual *concours* attracted between 40,000 and 50,000 applicants annually in the pre-pandemic years. As in ancient China, just a tiny fraction of that small army of people make it into the EU service. And like in ancient China, the rewards are plentiful for the chosen few: high salaries, family and relocation allowances – and in many cases, a job for life.

The main EU institutions – such as the Commission, the Parliament, the Council and the Court of Auditors – all use the multi-stage application process, which involves tests and role-play simulations where candidates need to show how they would respond in real-life scenarios. The European Personnel Selection Office (EPSO) – which has managed the *concours* for the last two decades – says it aims to conclude a selection process within 9-12 months, although the Covid-19 pandemic upended that time frame.

María Sánchez, a recent recruit to the secretariat of the European Parliament in Luxembourg, knows the struggle to secure a post at one of the bloc's institutions better than most. The Spaniard



took up her new role in July after an application process which – thanks to the pandemic – lasted almost three years. With a background in translation, Sánchez sought an EU career after spending time working and studying in France, the UK and Norway. She first applied in 2018, but like tens of thousands of others, did not make it past the first stage in her chosen field, the EU’s ‘AD 5 Generalist’ scheme – an entry-level programme aimed at graduates in any discipline.

She regrouped for another shot at an EU career when the following year’s process opened in June 2019. “I prepared a lot, I practiced a lot. I bought tests and a book. I think it is important to get a grasp of the methodology,” she says. “It was about building on that (2018 experience) because I had applied before. I would say I prepared better in 2019.” After successfully passing the first two stages, a multiple-choice test and a case study in September and December of that year, Sánchez was gearing up for the third and final part of the arduous process when the pandemic hit. She was then forced to wait another 12 months to complete both sections as Europe went into lockdown. “It got frustrating at times,” Sánchez says.

“We had to be really resilient and patient throughout the process, (but) that was the same (for) all aspects of life (during the pandemic).”

“The last part (an assessment centre including a judgment exercise) was the most difficult to figure out because it was very different to what I had done before in Spain, where assessments are more based on theory,” Sánchez says. Candidates such as Sánchez, who narrowly miss out on being hired for immediate vacancies, are put on a reserve list, normally for an initial period of one year. This allows aspiring EU officials to apply for internal openings, and upload CVs so their profile can

Running the EPSO marathon:

- Candidates to EPSO must be an EU citizen and speak two of the EU’s 24 official languages. However, one part of the assessment must be completed in one of the ‘top 5’ languages selected by candidates in applications, normally French, English, German, Italian or Spanish
- Once working as an EU official, competency in a third language is normally required to be considered for a promotion
- Exams can be sat in 45 test centres, with the European Parliament in Luxembourg used as the site for applicants in the Grand Duchy
- Each competition has different processes depending on the job, but generally lasts between 9 to 12 months and comprises two to three separate stages, including reasoning tests and an assessment centre

The headcount:

- There are an estimated 60,000 staff employed by the EU in total, across its various institutions and agencies
- The Commission, which is by far the largest institution, employed just over 32,000 staff at the start of 2022
- Nearly 40% of Commission staff come from just three countries; Belgium (14.4%), Italy (13.2%) and France (10.1%)
- Just 104 Luxembourg nationals work for the Commission; just 0.3% of staff
- Almost 8% of Commission employees are from non-EU countries, including British officials

exam. Before the current EPSO multi-stage assessment was set up at the turn of the century, obtaining a job involved “a hotch-potch of different processes in the different EU institutions”, Baneth says, something that was no longer sustainable as the bloc approached its biggest-ever expansion, when 10 new countries joined in 2004. Although most parts have remained largely

unchanged, there was a major reform of the process around 2010, Baneth says, with the introduction of the “assessment centre” simulations and a move away from probing a candidate’s knowledge of the EU, towards an “Anglo-Saxon version of psychometric testing”. Since its creation at the turn of

be matched to potential vacancies. Getting on the reserve list is no mean feat: on average, just 200 people per year made the cut in the three years before the pandemic struck, out of 45,000 applicants, according to official figures from EPSO. It was while on the reserve list that Sánchez saw an advertisement for her current role – which ironically involves overseeing recruitment for the Parliament.

To prepare for the *concours*, Sánchez read a book by former EU official Andrés Baneth, who left his post at the bloc’s highest court to launch a website to help the tens of thousands of hopefuls who apply each year. Baneth penned *The Ultimate EU Test Book* during his time as a lawyer-linguist at the European Court of Justice in Luxembourg, back in 2005. “I realised that I wasn’t meant to be a civil servant, but rather an entrepreneur,” Baneth says. “Which makes it funny that I now help people get into the institutions.” For a fee, the website offers practice materials and convenes workshops run by mentors who help candidates prepare for the marathon. It advises practicing for a minimum of one hour per day, starting between 10 to 12 weeks prior to the



María Sánchez, European Parliament

MGVM: a Luxembourg property management company



De gauche à droite : Stéphane Thauk – Managing Director, Jessica Lourenco – Property Manager, Zelimhan Adaiev – Property Manager, Amélia Chalté – Property Manager, Lucas Bonansea – Directeur Technique

MGVM Luxembourg is a globally active property management company. Its owner-clients are varied (including local investors, investment funds, and institutions), as are its areas of operation (office space, retail, manufacturing...). MGVM is active in both operational and financial aspects of property management. At a time of soaring energy prices, its positioning is crucial as it strives to maintain quality buildings while reducing the costs that could impact tenants.

MGVM’s business is the hands-on management of buildings on behalf of third parties. “The company represents the owner on site,” says managing director Stéphane Thauk, creating synergies between MGVM’s property managers, tenants and suppliers.

“Everyone has to trust each other,” because this intermediary position requires substantial technical expertise, know-how and interpersonal skills. “We have to listen to their needs and understand their requirements,” explains Zelimhan, one of MGVM’s Property Managers. In this respect, good relationships with their 350 accredited suppliers is just as essential as being able to solve all kinds of challenges and emergencies. “Our ability to offer advice and the need to provide services are at the heart of our business,” says Lucas, one of the firm’s Technical Directors.

Operational and financial property management

We have always worked to move the 58 or so buildings that the company manages towards becoming more sustainable, more



Stéphane Thauk, Managing Director

green. To achieve this requires continual adaptation of each building, including applying new energy and environmental standards to enhance the value of each.

At MGVM, the spectrum of activity is wide and this makes the task quite complex. “We manage offices, shopping centres, residential and industrial assets and much more, with each having diverse and urgent demands,” says Mr Thauk. “This requires substantial rigour and determination,” adds Amélia, a Property Manager.

The current economic environment is not making life easy, with it more necessary than ever to find optimal solutions in the face of inflation, especially rising energy prices. “You have to take the time to calculate each expense, with priority given to costs linked to energy so as not to impact the tenant, whose charges would inevitably increase”, concludes Jessica, a Property Manager.



the millennium, EPSO has faced criticism from EU institutions, and legal challenges from both candidates and EU countries. Europe introduced a new language requirement following an ECJ judgment in 2015, which ruled in favour of a joint complaint lodged by Italy and Spain. The two governments successfully argued that the obligation for English, French and German was discriminatory, leading to the annulment of several recruitment drives for 2012 and 2013. As a result of changes introduced since, candidates must sit one part of the assessment in one of the 'top 5' LANGUAGES selected by applicants – typically Spanish, Italian, French, German and English. The EU's Luxembourg-based budget watchdog, the European Court of Auditors, issued recommendations in 2020 for changes to the hiring of specialist posts, calling for a "new, faster, more flexible and cost-effective system" for such appointments. EPSO is currently examining a series of proposals to tweak its recruitment procedures, aimed at making the process quicker and simpler.

The notion of a north-south split – whereby there are lots of candidates from southern European countries but a lack of interest in countries such as Luxembourg – generally holds true, Baneth says. "That is one of the most difficult challenges that EPSO faces," he says. "For example, Scandinavian countries would have a hard time convincing people – where there is no or very little gap in salary (compared to domestic government jobs) – to apply." In Luxembourg's case, the distinction is between nationals, who can access top civil service posts – many offering better packages than EU positions – and foreign residents. "What happens in countries that are well off, and particularly where EU

Perks of the job:

- Base salaries vary depending on grade, position, and experience, but generally range from €2,000-€3,000 per month for entry-level positions, to more than €22,000 for Commissioners, and over €28,000 for Commission President Ursula von der Leyen
- Additional salary benefits, including a dependent child and education allowance
- A 'correction coefficient' also applies, meaning staff get higher salaries depending on their location, for example employees based in Brussels will be paid more than in eastern Europe to account for higher cost of living
- An expatriation allowance, equivalent to 16% of total salary, and travel and removal allowances
- Staff at EU institutions do not pay national income tax, but are charged an 'EU tax' of generally around 8% of the salary

A coveted prize:

- A total of 47,921 people applied in 2017, with 781 recruited and 201 put on the reserve list
- The number of applicants has fallen in recent years, dropping to 45,265 applications in 2018 and 41,292 in 2019
- In 2020, the year the pandemic struck, there were 31,420 applications, falling to just over 16,000 in 2021 and 12,000 this year
- Just 51 people were recruited during 2020 and 2021 as competitions were delayed; a further 286 were put on the reserve list in those two years

institutions are located, is that less qualified posts attract a lot of interest," he says. "(However) if you are someone with a degree in economics, you would be better off going into banks or financial institutions in Luxembourg." The higher cost of living in the Grand Duchy, compared to Brussels, means there has always been a financial gap, Baneth says, stretching back to his time as an EU official. EPSO acknowledges it has difficulties attracting candidates in "certain states". "The reasons can be very varied: the labour market, the general willingness to move abroad, or the knowledge of a second language," an EPSO spokesman said. The European Parliament, which employs 2,300 staff in Luxembourg, equally concedes it "struggles to attract candidates from certain [countries] like Sweden, the Netherlands, Austria or Luxembourg." It is now attempting to raise the profile of its Luxembourg site by "better communicating career opportunities in Luxembourg", the spokeswoman said. For its part, Luxembourg last year offered training to prospective EPSO candidates – EU interns and participants in the Junior Professionals in Delegation (JPD) scheme – and

provides coaching for interviews for EU positions. "A second EPSO competition preparation course will be offered again this year for the same target audience," a spokesman for the Foreign Ministry said.

Anyone thinking of an EU career should prepare themselves as much as possible, but not be put off by the litany of tests, Sánchez says, as she sits in her new surroundings in the Parliament's grandiose 240,000 square metre building in Kirchberg. "There are so many opportunities that people can apply to. Look for something that is interesting to you, and go for it," she says.



Andrés Baneth, a trainer

Home insurance in Luxembourg: the complete guide



Our home, our shelter, our cozy nest, so many expressions that give us an immediate sense of security. Although house insurance is not mandatory in Luxembourg, it is strongly recommended. Find out here if you are well protected.

Protect yourself against the most common risks

You should protect your home against the most common risks: fire, water damage, theft, climatic hazards, flood, glass breakage, electrical and household damage.

Most insurers offer solutions that cover these risks as a bundle. For example, **easyPROTECT Home** offers you 3 different customizable formulas according to your needs.

Cover yourself as a tenant and owner

As a tenant, it is important to protect your furniture and fittings. It is not unusual for the owner of a building to require such insurance. In the event of fire caused by you, your insurance will compensate the owner for damage to the building and you for damage to your belongings.

For owners, it is also recommended to take out insurance for buildings that are rented out. Indeed, some risks are the owner's responsibility, and not the tenant's: find out well in advance and ask your agent for advice!

Carefully compare insurance offers

Although prices are important, when choosing your insurance you shouldn't overlook other aspects, e.g., coverage or limits. In the event of a claim, a formula with a low premium can indeed turn out to be more expensive than a formula with a higher premium but a more comprehensive coverage.

Don't forget to opt for insurance that makes your life easier. With **easyPROTECT** from LALUX, you combine your main

insurance policies in one contract and have a clear overview of your entire family's insurance cover. You also benefit from a discount of 50€ per insured home and up to 100€ per car insured with CASCO.

Avoid underinsuring your property

Let your trusted agent assess the value of your property. The sums insured will thus be fixed based on a well-founded estimate and you will avoid any risk of underinsurance in the event of a claim.

Remember to evaluate your furniture

In terms of insurance, furniture is all the furniture present in your home. This includes your real furniture, but also your fitted kitchen, household appliances, decoration, clothes, high-tech appliances, ... To ensure that the insured sum corresponds to the actual value of your furniture and to avoid unpleasant surprises in the event of a claim, you should make sure that you appraise all your possessions.

Secure yourself from the start of the construction work

Whether it is a renovation, transformation or construction, their success depends on good preparation. Construction insurance from APROBAT LALUX Assurances effectively protects your site for the duration of the work and up to 10 years after its completion. Regular checks can be carried out by APROBAT specialists to verify that your project is carried out properly. Make sure, however, to take out such insurance well before the start of the work!

Choose a good insurance company

To best insure your home, it is essential to find a company offering comprehensive insurance products tailored to your needs. Trust a company recognized by its customers: several independent studies give objective indications on the appreciation of an insurance company by its policyholders. LALUX Assurances has recently been named the favorite brand in Luxembourg, all sectors combined (KPMG study on the Customer Experience – 2020) and according to an internal satisfaction study, 98% of customers are satisfied with the management of claims.

Finally, let yourself be accompanied by an agent! He's the expert and knows all the products. He advises you on the insurance to choose according to your needs and your situation. In the event of a claim, he makes himself available to support you in your procedures and find the first concrete solutions with you.



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Bulldozing buildings

Many lament the rampant tearing down of historic buildings in Luxembourg. But the pressure to build new flats is enormous, given the country's housing crisis.

By Heledd Pritchard

'I hardly see a village that is still entirely authentic'

- Peter Kleijnenburg

An ornate building in Hollerich was recently knocked down



Before
After



‘The building is not to blame for our housing crisis, but there have to be some sacrifices’

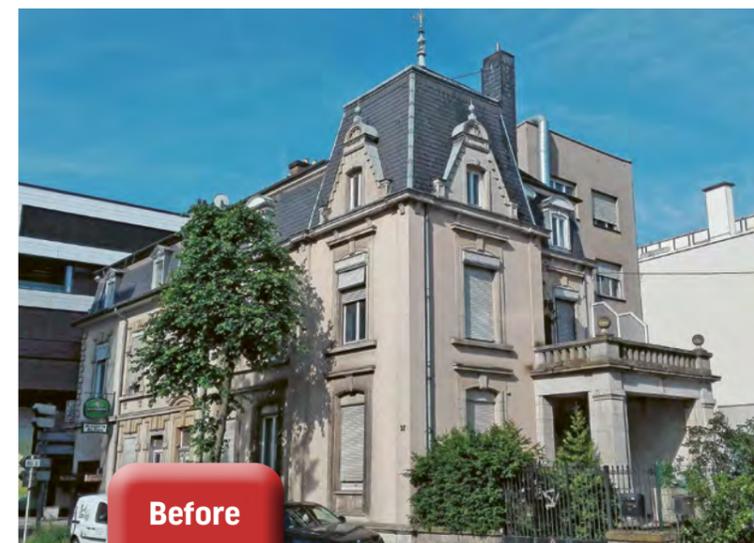
– INPA director Patrick Sanavia

Drive through any town or village in Luxembourg and you will most likely spot an ornate building dating back generations ago. Drive the same distance and you may come across another being bulldozed to make room for something less charming. Luxembourg’s pragmatic attitude to its architectural heritage is driven by a huge lack of housing – and a string of bridges to cross to protect historic buildings. Two years ago, thousands of people voiced their concern for the destruction of old buildings, signing a petition to keep them intact. But the protest came to a dead end.

“I hardly see a village that is still entirely authentic,” said Peter Kleijnenburg, a Dutch national who works as a lawyer in banking, and who set up a Facebook group for people to share photos of demolished buildings. “I really like architecture and old buildings and it’s nice to look at the styles of old houses,” he said. “More and more of them are disappearing ... we see building sites every day, with noise and roads being blocked. If it is adding a new, nice building it’s ok, but [often] it’s not the case. They are demolishing something really nice to end up with something really mediocre,” said Kleijnenburg, who has sent between 20 and 30 letters to the government over the past few years urging for particular properties to be saved. “People say some of these buildings are not up to current standards but [knocking down one is] not great from an ecological point of view [either],” he said. A new building might consume less energy, “but you waste so much to get there, destroying all the windows, concrete, floorboards and creating new materials.” Five years ago, a complete newly-built block of flats was demolished just as works were about to be finalised, because the building was around one metre higher than outlined in the planning permission.

The people’s petition from 2020 came after a barn in Heisdorf, just north of the capital, was knocked down despite containing ornaments from 1645, providing a rare example of Renaissance architecture in the country. The building was the last remaining part of a castle, which had been torn down a century earlier to make room for a lavish new home for a banker, but it was not listed. The barn made way for an extension to a care home for people suffering from dementia, with the local commune at the time arguing the dilapidated barn posed a threat to children. A few years earlier, 200-year-old farms were demolished in Kehlen in the west of the country. People like Kleijnenburg bear witness to many more examples. Even if not everything that disappears is centuries old or has a special place in history, the overall picture is that of a country rapidly discarding its past.

Only a handful of historic buildings is save from the wrecking ball: the 1,944 buildings on a national list of monuments. Owners need authorisation from the culture ministry before they can make any modifications to the outside, or the interior. Since February, when a new



Before
After



law came into force, there is now – for the first time – a list of criteria a building must meet to get on the list, such as having period features, a special historic significance or scarcity value.

A much wider group of 15,824 buildings have a lower protection status under communal rules. These are buildings worth preserving, but which do not have as much significance as the listed ones. While their owners cannot destroy them or drastically modify their exterior, they can renovate the interior. Under the February law, owners will also have to inform the culture ministry ahead of any renovation works and the ministry will have three months to decide if it wants to make it a listed building to avoid the modifications. “This gives us a security net and we hope to avoid some buildings being destroyed,” said Beryl Bruck, an advisor at the culture

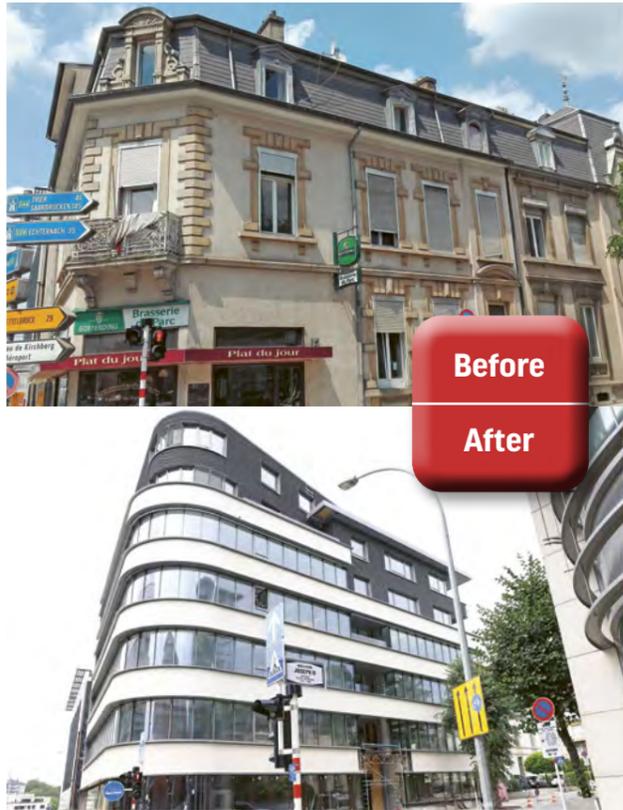
Almost 2,000 buildings are nationally listed monuments and almost 16,000 buildings have a lower protection status under communal rules

ministry. Owners of listed buildings who carry out changes or renovations without authorisation risk facing a hefty fine. If the owner ignores a warning from the culture ministry to stop the works, the owner can be summoned to court and face a fine ranging from €500 to €1 million – or even a prison sentence.

A team of architects, art historians and urban planners is busy scouring towns up and down the country to spot buildings worthy of protection. But ultimately, it is for communes to decide whether they follow that advice. And not all of them are forthcoming. More than 5,500 buildings the experts have chosen have not received any form of protection, data from the national institute for architectural heritage (INPA) show. In rare cases, communes even decide to take a building off the list, when they revise the urban plan every five to six years, said INPA director Patrick Sanavia. “Some buildings are taken off for example if they discover that [it] is being almost eaten up by fungus and they don’t have the technical means to save it,” he said. “Sometimes buildings are an obstacle to get to a new residence so the communal protection will be cancelled... But these are rare cases... It’s a shame, it’s not the building’s fault, the building is not to blame for our housing crisis, but there have to be some sacrifices,” he added. Plenty of historic buildings have no protection at all, and owners can do with them as they please.

In one particularly poignant case, owners plonked a concrete cube of apartments on top of a traditional house in the chic Limpertsberg area in Luxembourg. It will tower above the terraced ouses of the neighbours. The city approved the design because it does not alter the building’s façade. The owners had proposed a different plan, which would have required knocking down the house, but the culture ministry rejected that after protests from residents, said Steve Vermeer, the manager of real estate agent Property Invest, when his company was selling the €817,000 to €1.7 million apartments.

With many young Luxembourgers struggling to afford a place to live, new blocks of flats are an urgent need – even if it comes at the cost of older buildings, which tend to house far fewer families. Real estate almost doubled in value in the decade from 2010, the third-highest increase in the EU, leading the International Monetary



A modern building replaces an old three-story block in the centre of the capital



Fund to warn that the Grand Duchy needs to take urgent action to cool the market. Prices have been increasing by around 12% to 15% every year since 2018, and reached a peak of 17% in 2020. Even if house price inflation now seems to be slowing down, the country would need to build close to 7,500 additional properties every year between now and 2026 to keep on top of rising demand, a report by Luxembourg think-tank Fondation Idea found in June, warning that the country’s housing crisis could worsen significantly. Luxembourg’s government – led by the pro-business liberal Xavier Bettel – has taken some steps to increase the housing stock, but they are hardly dramatic measures. It is planning to set up for the first time a register of empty flats and houses and tax their owners, nudging them to make the units available for rent or sale. Whether that is enough to solve Luxembourg’s housing crisis – and preserve more of the country’s past in the process – is an open question. “Structurally, there is a lack of housing and one solution is densification. We need to make better use of already built land,” said Julien Licheron, an urban development researcher at the Luxembourg Institute of Socio-Economic Research (LISER).

What it means to be a nationally listed building

- The landlord must maintain the building
- Any renovation works to the exterior or interior require prior authorisation by the Culture Ministry
- No new building can adjoin a nationally listed building without the ministry’s authorisation
- Authorisation requests must be made in writing before works begin
- The national institute for architectural heritage (INPA) must oversee works on the building

(Source: Culture Ministry)

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Luxembourg benefited from the fortunes earned under the harsh Belgian rule in Congo

The shock of Luxembourg's colonialism

Visitors in their late teens and early twenties swarming an exhibition are proof a museum knows how to stay relevant. Precisely that was the case at Luxembourg's MNHA, where a new generation came to grips with the evils of colonialism.

By **Andréa Oldereide**

A Luxembourg administrator in Belgian Congo. Luxembourg nationals could work in the Belgian colonial civil service under the same conditions as Belgians.



Luxembourg has never been much of an empire-building nation – at least not since its heyday back in the deep middle ages. That also meant the country was one of the few in Europe that never had any colonies. Some in the Grand Duchy surely regretted that lack of standing among the greatest nations of the earth – and the riches that came with it. But it also meant the country had a clean slate when the West finally started admitting colonialism was nothing more than institutionalised theft that went on for centuries.

Or did it? No, not really. Luxembourg never had its own colonies, but was an active contributor to those of others. Explorers, industrialists, civil servants, a government-subsidised interest group and the royal family all benefited from the fortunes earned under the harsh Belgian rule in Congo. Luxembourgers could work at an equal footing in the Belgian civil service in Africa, and when Congo gained its independence, 600 Luxembourgers were working in the country. These are the facts that a well-researched, text-heavy one-room exhibition tells at the MNHA. The show is part of a sudden wave of cultural events about Luxembourg's colonial past, such as an art exhibition by *Richtung 22*, a group of young theatre and film artists, and a few others.

To young Luxembourgers, the gush of new information is a shock. "People our age and generation are not aware of this colonialist past," said Gabrielle Antar, a 24-year



A 1955 brochure encourages Luxembourg companies to export their goods to Congo. Below an album issued by a Belgian chocolate firm in 1948.

old Luxembourg national, who participated in a discussion organised by the Luxembourg Times for this story. “I didn’t even know about [Luxembourg’s colonialist past] until a year ago, so I think it’s a conversation that is happening very, very recently,” said Antar, who now works as a journalist for this newspaper. “I’m half Luxembourgish and Lebanese. As a Lebanese person, and from the global south, we all have in some way a history of colonisation, and our countries are still affected today by colonialism and westernisation,” Antar said. “So, I’ve always been in some way motivated to know more about colonial history, especially since we don’t learn it in school, we don’t learn it the way it should be taught.”

“When I talk about it with my Luxembourgish family, they have absolutely no clue and I think a lot of people will deny it because it’s about having to question everything that you have been taught, putting yourself into



question, and putting the way things are taught in a racist way, sometimes subconsciously also,” Antar said. Racism was not a motivation when Europeans in the early 16th century started conquering and exploiting countries in Africa and the Americas. But a few centuries later, when feeling the need for a narrative to explain their dominance of peoples they shared no history with, Europeans invented the superiority of the white race. The British, the Portuguese, the Dutch, the French and the Belgians had set up their empires to guide the lesser races to full development – in a few hundred years’ time from now. Racism was born. It proved to be an illusion that was very hard to kill.



“The colonial past affects people to this day, because we have established a hierarchy, and that hierarchy has transferred a lot of elements that follow us through art, literature, symbols, stereotypes, jokes, where we expect to see an afro-descendant person, in what role, and so on,” said Antonia Ganeto, who heads an anti-racism and feminist non-profit organisation called Finkapé. Ganeto immigrated to Luxembourg in the 1970s as a young child, and was frequently at the receiving end of racism. People would stare at her, touch her hair, and even give her money when she would go to a bakery, mistaking her for an impoverished child without resources. All because the colour of her skin was darker, and a likely consequence of past propaganda – eagerly supported by Catholic missionaries – to justify colonialism and keep a lucrative system of exploitation in place. “I felt ashamed of my physical appearance, I preferred white dolls over black dolls. All these things I learnt to deconstruct, and that is why I’m active today in helping others to feel empowered,” Ganeto said.

With a total of 645,000 people, almost 50% of residents in Luxembourg have a foreign background. Nearly half of non-white Luxembourg residents aged 18 years has

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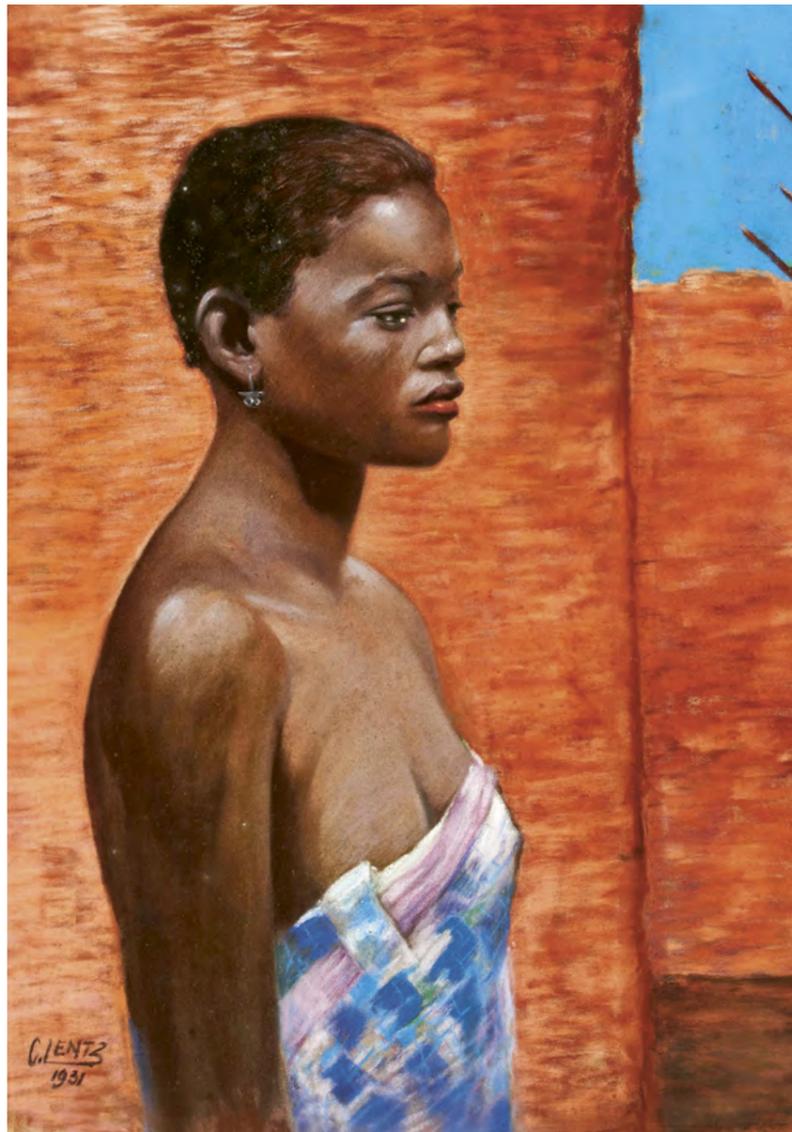
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Seeing black people through the eyes of Europeans: a 1931 painting by Corneille Lentz. Right: Nicolas Grang, a Luxembourgish soldier serving in the Belgian army, who died on an expedition in Congo in 1883.



experienced racism, government numbers show, but money to help is nearly inexistent. Finkapé fights for the 1.6% of Luxembourgishers with an African descent, pushing for the further decolonisation of society, changing norms the West has established as a result of colonisation. Finkapé takes a close look at how black characters are portrayed in books for children, and at music lessons to provide an alternative to what the West has appropriated as “world music”. But Finkapé’s

main fight is the push for teaching of colonialism in schools, a topic that is currently not part of the educational curriculum.

Openly racist incidents are rare in Luxembourg, and discrimination is punishable by law. Victims of such crimes can get help at the Centre for Equal Treatment, file a complaint with the police, or get support at groups such as the Support Association for Immigrant Workers (ASTI) or the Committee of Foreigners’ Associations (CLAE).

Yet victims often do not know these places exist. And if they do find them, it may be difficult to get through, because they also deal with other types of discrimination, such as a physical handicap. “There is a problem identifying a place where we can go if we are the victims of a racist attack,” Ganeto said.

The notion that racism is a consequence of colonialism will be hard to root out. Even at a conference in June, she heard Fernand Kartheiser of the populist-conservative party ADR touting the “positive effects” of colonialism, such as building roads, schools and hospitals in Africa. “We would like for the history of colonialism to be taught in schools ... in an objective way,” Ganeto said.

Tom Einarsson, another freelance journalist, told how a picture showing a Congolese man staring at the cut-off hands and feet of Africans – a punishment Belgian rulers used – was the chillingly perfect depiction of colonialism’s unfathomable cruelty. “At first you get that shocking moment [at the exhibition], then you see this sense of pride that Luxembourg had taken a part in it, in the first place. It really struck a chord with me when I saw that,” Einarsson said. “It shows that it wasn’t just explorers and entrepreneurs that went to Congo from Belgium, but there were genuine institutional efforts by Luxembourg, the Luxembourg state, companies, and the Grand Ducal family to exploit the people of the Congo,” he said.

As one of the richest countries in the world, people should recognise that Luxembourg’s wealth also stems from the exploitation of other countries, Antar said. “It’s time in that narrative to talk about reparations and create a more equal world where a lot of countries that have been exploited are able to get, in some ways, these resources back and be able to have their own independence from European countries and their so-called aid,” she said.

A home in Luxembourg ?

There are those who **seek...** and those who **Find!**



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Stop looking... Find it!

By Sarita Rao

A taste of Africa

Chez Jimmy's

Head north to Heiderscheid for some authentic Ethiopian cooking and traditional coffee. Try Gored Goredbe-awazi – beef cooked in Ethiopian herb butter and spicy pepper sauce, or Shro Wet, a light chickpea mousse served with tomato sauce and green peppers, and a side of Tiquie Gomen, white cabbage and onions. Dishes include beef, lamb, chicken, fish, and vegan options. The interior is bright, with blue walls, red woven baskets and wooden seats, and food is served on one big plate for sharing with breads, local style.

Le Saveurs de Senegal

At the opposite end of the country, in Esch-sur-Alzette, this modest African restaurant close to the station serves home-cooked dishes including Thieboudienne, a fish and rice dish, and chicken Yassa with onion sauce and rice. Seafood gumbo is also on the menu and the weekend specials often include Foufou, dumplings served in a rich sauce.

Check out the *Tabor* food truck at Kirchberg or Cloche d'Or to try out Inerja, an Ethiopian pancake-like fermented flatbread made from Teff flour, with Kitfoo, a spicy minced-beef stew, or chicken in spicy sauce known as Doro Wat. *La Métrisse* is currently between locations but due to open again soon in the city. It offers Congolese cuisine including grilled goat, and Kinhasa, a dish of smoked chicken, nuts, manioc, and tomatoes.



Four regional universities

By Jenny Biver

Should your children plan to go to a university nearby, students from Den Haag, Münster, Brussels and Nancy share their findings about university life in these cities. Amanda is an international business student at The Hague, which has a 30,000-strong student population. She says the small-scale city offers a good balance between studies and social life and has more of a village feel, as you can bike everywhere. The bars, boutiques, and restaurants are just 11km away from the sandy beaches of unpronounceable Scheveningen. The downside of The Hague is finding a place to stay. Expect to budget at least €800 a month for accommodation.

Julie studies medicine at Germany's bicycle capital, Münster, where, she says, all the essentials are a bike ride away. The recreational and park area of the Aasee, a lake, includes an all-weather zoo, and a natural history museum with adjoining planetarium. The city has

45,000 students and the campus is scattered across several locations. Multicultural Brussels is where Felix is studying journalism. It's home to about 86,000 students, meaning that many cultures and languages sit side by side, which is reflected in its nightlife, which ranges from speakeasy bars to funky cafes. Finding a "kot" or student flat wasn't as hard a Felix expected and he lives 50 metres from his university, paying €700 a month. Finally, Nancy is France's second biggest university and a popular option with Luxembourg's young adults. Of its 60,000 strong university population, about 10,000 are international students. Medical student Aditi has lived in Nancy for five years, and says the campus is situated outside the city, making it possible to keep studies and social life separate. She cautions that as it is so close to Luxembourg, it's tempting to go home at weekends, rather than getting to know Nancy. But then, you'll have plenty of fellow Luxembourgers to hang out with, she says.



Build your network

Want to join a talk, a workshop, or just meet up with other professionals to expand your network? Luxembourg has several organisations and groups where you can do just that. Many entrepreneurs and senior professionals will tell you that their networks gave them their best career boost or business success. Social media has, to some extent made networking easier, but if you want to build a solid professional network it's still best to do it face-to-face.

If you're unsure where to start, check Eventbrite's networking section which lists all events – in person and online, for business, social, nature, science, and sustainability. TEDx Luxembourg City hosts regular group discussions as well as bigger speaker events, and the Enterprise Europe Network holds matchmaking and pitch events in Luxembourg and the greater region. The Luxembourg House of Fintech has regular Fintech Friday sessions, whilst the House of Entrepreneurship holds recurrent online and in person workshops on every aspect of starting or running a business.

If you are starting out, Moovijob holds a number of job fairs and networking events, including a career development fair in November, whilst Aperinetwork has events at restaurants, bars, and sports clubs. Co-working space House 17 has regular networking lunches and drinks events and Regus hosts after-work networking drinks in its shared office. Exclusively to promote working women, *The Network* is a multi-cultural organ-

isation and membership includes free entry to events, whilst Crème Ladies Club organises networking dinners and brunches. Women in Business organises social, sporting, and cultural events designed to bring together women at all professional levels.

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Fun in Bertrange

A popular and pricey residential suburb, Bertrange has a lot to offer families in terms of recreation. The cultural and sports centre Atert hosts basketball, handball and volleyball games, and there's a number of sports clubs from football to tennis, Aikido or cycling. There's also a youth club on *Rue de la Fontaine* and local scouts and guides troops. Skateboarders can head to the small but nicely maintained skatepark on *Rue de Strassen* to hone skills on the half-pipes.



Designed by local architect Valentiny, the space age leisure complex Les Thermes has a swimming centre with lane swimming, a diving area and three further indoor pools, two toboggans and an outdoor pool, plus a wave machine. The complex also houses a sauna, a wellness area and a gym. Youngsters can let off steam at the Zig Zag indoor playground which also hosts regular mother and baby/toddler groups or try dance and movement classes at the Little Gym next door. Both are located on *Rue Pletzer*. Cyclists can take the 38km DICI tour which traverses paths with no vehicle traffic

from Bertrange to the city, whilst PC13 Nicolas Franz travels the 13.8km from Kleinbettingen to Strassen via Bertrange. For walkers, the 7.3km circular blue flag route takes in the *Ënneschte Bësch* forest between Bertrange and Leudelange, on flat terrain that is suitable for a robust stroller.

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Sculpture in the park

A late summer or autumn stroll can include a bit of art, in the form of sculpture trails located in two of Luxembourg's prettiest parks. Head to Mondorf-les-Bains and the *Domaine Thermal Park*, which is home to twenty-one sculptures from local artists, some internationally acclaimed. Works on the trail include five Corten steel sculptures entitled "the Dance" by Nic Joosen, and Catherine Lhoir's piece depicting musicians with saxophones and a double bass entitled "My Dreamed Jazz Trio."

You can spot the famous Maus Katti, a bronze creation that pays homage to Auguste Liesch's tale of the country mouse



in Luxembourg, and even if the flower beds are empty, you can still marvel at Frantz Kinnen's tulip sculpture. In the city, the Tony Neuman Park in Limpertsberg has a number of sculptures on display including Henri Laurens bronze "The Grand Musician", heavily influenced by Rodin and by Cubism. Lucien Wercollier has two works in the park, one located in the southwest corner of the park surrounded by three benches, representing a rocket. It was created in the 1960s when space exploration had reached new heights. Wercollier lived to be almost 100 years and died in 2002. His grave, marked by one of his sculptures, is in the nearby Notre Dame Cemetery, and there is a permanent display of his works at Neimenster Cultural Centre where Wercollier was interned during the Nazi occupation of the Grand Duchy.

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Volunteering

Luxembourg has several organisations that work to support refugees, displaced people and those living on the streets. If you want to volunteer, you can do so full time or for just a few hours a week. Some 59% of residents volunteer in Luxembourg. There are many reasons to volunteer from personal satisfaction to acquiring new skills. Here are a few places to contact:



Drying herbs for winter

By Faye Peterson

September is the ideal time to tidy your herb garden and begin drying them to add to your health over the winter months. Choose a dry day to collect your specimens – mid-morning is best. Cut only a third of the plant, and remove any yellow or dry leaves. Air dry for two to three weeks hanging upside down in a cool, dry area of your home. Herbs with a low moisture content like oregano, sage, rosemary,

and thyme respond well to this method. Once dry, gently crumble the leaves and store them in airtight containers. Delicate herbs with a high moisture content – such as basil, chives and tarragon – benefit from being stored in water or oil and kept in your freezer in an ice cube tray. If you want to sow herbs now for next year, then chamomile, fennel, lovage and parsley are the best candidates. Let crops go to seed and save them to grow next year, or to make your own teas and spices.

The Red Cross (*Croix Rouge*) runs a winter programme for the homeless, providing basic accommodation and shelter, plus food. Caritas has its own *WinterAktioun*, as well as programmes involved with health, social, youth and humanitarian support, working with children and families as well as refugees and migrants. Both organisations work together to support *Ukrainians.lu*, which is always looking for volunteers to drive transport to carry essential supplies to Ukraine, sort through and pack donations, or host refugee families and pets. *Stëmm vun der Strooss* supports the homeless, unemployed, people living on the poverty line, ex-criminals, asylum seekers and immigrants, and people who suffer from addiction to drugs and alcohol. Volunteers must respect the ethics and sensibilities required to work with vulnerable people, and should have an empathetic attitude, be discreet, tolerant and able to support people in times of despair and anxiety. *Stëmm* will provide training and education and be flexible about hours. You can volunteer in one of its centres which provide hot meals and medical attention. *Serve the City* mobilises volunteers through sports, music, arts, crafts, meals and friendship. You can volunteer for street teams that hand out food and drink to people living on the streets, or for other activities such as football matches at the Retention Centre for immigrants. *RYSE* needs mentors who can play a significant role in the lives of young refugees. Mentors are paired with mentees based on interests and background.

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Ettelbruck by foot

The gateway to the green valleys of the Ardennes, Ettelbruck straddles the juncture between Luxembourg's north and south. The town is pedestrianised and a 2.2km walking circuit takes you through its history, marked by a logo of Atilla the Hun, said to have reached as far as the town with his army. Fifteen educational panels provide more details on the town's history from 901 to the present.



The circuit is accessible to pushchairs and wheelchairs, and passes by the City Hall and the Saint Sebastian church. Nearby are three statues representing the strengths of the city – agriculture, business and education. A farmer raises his hand to the desirable height for the wheat, a shopkeeper puts his finger in the hollow of his other hand – to emphasise that financial transactions should be correct – and a teacher points to both figures to stress that money and riches are not the ultimate aim in life. The trail then passes the Place de la Resistance, which was formerly the butter market. Here you'll find a statue depicting a farmer's wife selling her dairy products whilst trying to shoo a dog with her ladle. The tour also takes in the Synagogue, a monument to the strike of 1942 and the *Aschenhiw-wel*, from a fire in 1778. You can gaze at some urban art along the route, including the façade of the General Patton Memorial Museum and an open-air gallery under the Deich bridge, which has works by fourteen street artists, including the omnipresent Sumo.

LUXEMBOURG TIMES
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Lanterns for Halloween

Halloween, or the eve of All Saints' Day – known locally as *Toussaints* – is celebrated in Luxembourg with *d'Trauliicht*

Brennen, a tradition from the Ardennes. Beets and turnips are hollowed out, and a scary face carved into them, then a lighted candle is placed inside to create a lantern. Historically, the lanterns were placed outside cowsheds and barns to prevent animals from getting illnesses brought by bad spirits. The lamps also had a dual purpose – to protect people from the souls of the dead, and to provide a ray of light before the darkness of the winter months. Young men would also parade the lanterns through the streets or outside the church to frighten the girls. Today, the Robbescheier Tourist Centre in Munhausen organises *d'Trauliicht* festivities from late October to early November, allowing families to take part in beet sculpting workshops and enjoy the delights of a campfire.



Sculpture stroll

A walk through Esch-sur-Alzette along works by leading sculptors as well as the city's cultural hot spots

By Yasemin Elçi
Photos: Lukas Roth



It is not often that Luxembourg gets to showcase the work of such prominent international artists



From early childhood, we are told not to touch works of art. It is something that heightens our respect for art – but also creates distance. It is one of the reasons why the “Modified Social Bench” from Danish sculptor Jeppe Hein is so refreshing. Not only because it shows an everyday object in outsized proportions and with weird modifications, turning it into an object that defies the purpose of a bench. But also because it breaks down our perception of “high art” – inviting the viewer to touch the

art piece, take place on the object (in as far as that is possible) and play around with it. You can try out the work in front of the Kunschthal in Esch-sur-Alzette, where it is part of the sculpture trail “Nothing is Permanent”. The exhibition takes you on a pleasant stroll along the other main venues taking part in the activities now that the southern city is European Culture Capital. It is not often that Luxembourg gets to showcase the work of such prominent international artists, along with emerging local names. There

is also a good website that has details about each work, as well as a map of the trail that will facilitate navigating the city. Gallery owner Alex Reding brought together the 23 artworks of the exhibition. As curator, he positioned the sculptures in front of the cultural institutions and other city landmarks, giving visitors a chance to combine art and tourism. Some of these main locations that form the background to the artworks are the National Resistance Museum, the Bridderhaus, Parc Laval and Schlassgoart. With

One of the other playful artworks on show is “Truck” (2011) by Austrian artist Erwin Wurm. Wurm is one of the most influential sculptors of contemporary art, who stands out with a unique artistic language that is enriched by humor and sarcasm. His delivery van curving itself as if to slide up a vertical wall as if it were a slug is one example of the way he distorts ordinary objects in unexpected ways. In so doing, he questions what we define as sculpture, as well as the mental boundaries contemporary culture and capitalist society impose on us.

Luxembourg artist Michel Majerus, who died in a plane crash in 2002, is part of the show



From left to right: “Zzeiger”, a work from Katinka Bock, “Le magicien” from Guillaume Bijl and “Les Modes” from Chinese artist Wang Du. On the right is a work by Danish sculptor Jeppe Hein.

a history as an industrial town – and still littered by the huge smelters and other awe-inspiring remnants of that past – the exhibition shows Esch’s rebirth as a producer of ideas rather than a capital of iron and steel.

The title of the exhibition – “Nothing is Permanent” – highlights the changing social and cultural landscape of the city – where 100 nationalities now live – as well as the inconveniences of the pandemic. It also commemorates late Luxembourgish artist Michel

Majerus, who died in a plane crash in 2002, in what was Luxembourg’s deadliest aviation disaster to date. His painting “Newcomer” is on display



at the Korschthal, Esch’s brand new contemporary art space. For anyone who’d like to discover the life and career of Majerus – one of the few Luxembourg artists who had a truly international breakthrough – the Korschthal Esch is presenting a documentary about him.

The exhibition “Nothing is Permanent” is on view until November 11, 2022 in Esch-Sur-Alzette. Website: <https://nothingispermanent.lu>

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The Bank that belongs to its members

Luxembourgish musicians worth listening out for

Hip-hop firebrand Turnup Tun, even managed to get a libel lawsuit filed against him

Luxembourg can often seem like a mere stop for bands on tour. But there's a plethora of talented musicians – be they rappers, singer-songwriters, electronically-minded indie rock bands or small-town bedroom pop – to dig into.

Just as they represent their own brand and genre of Luxembourgish music, they also represent the diversity of music and styles in the Grand Duchy.

Musical controversy rocked Luxembourg in 2019 when Turnup Tun, son of iconic musician Serge Tonnar and hip-hop firebrand, released the song 'Fck Lxb'. Right-wing politicians filed a libel lawsuit against the singer after he mentioned them in his song but the judge acquitted Turnup Tun, citing the right to freedom of expression.

Indie rock band Tuys can count themselves as another pillar of the Luxembourgish underground. Founded in 2007, when the members were no older than 10 years old, they have been at it for ages and haven't let up creatively. Besides bangers like 'Papaya' and 'More than an Account', they can also be lauded for their greater artistic vision which includes impressively elaborate, multi-set-piece music videos. In June, Tuys supported US rock band Imagine Dragons at Rockhal and is an example of Luxembourgish musical ingenuity.

Josh Island makes the list as the representative of expats in Luxembourg. Born in the UK to a Dutch family before moving to Luxembourg, the singer-songwriter has been ingratiated in the cultural scene since he first picked up a guitar. You can regularly hear him on local radio stations and can tune in on his Spotify to find tracks like the peppy pop-banger 'Fire in You' and the low-key and emotive track 'Human Flow' which is sure to tug on a few heartstrings.



Controversial hip-hop, indie rock bands and expat singer-songwriters

You may already know Say Yes Dog and their electronic take on indie pop. The trio, whose roots reach to Luxembourg, since their founding have attained millions of listens on Spotify after the release of the fantastic album 'Plastic Love', and now regularly tour the European festival circuit. They are one of the biggest projects to have emerged from the Grand Duchy and their part-funky, part-electronica sound makes for a great listen that scratches a lot of itches.

An honorary mention should also go to Dessy Mesk, who both powerfully capture contemporary currents in internet-borne bedroom pop and represent second-generation Luxembourg expats who have grown up in the Grand Duchy.



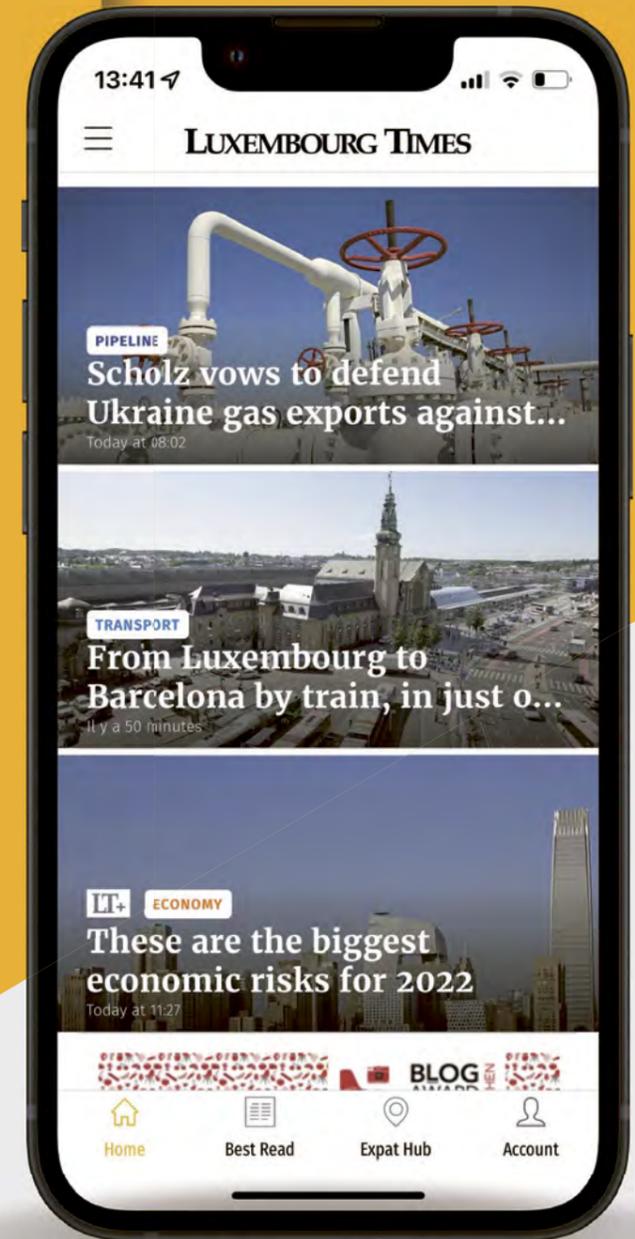
Tómas Einarsson is the Luxembourg Times' film critic and publishes a film or series review on the Luxembourg Times website every Thursday.

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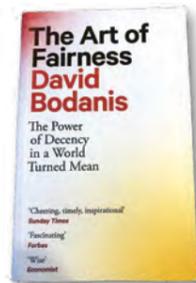
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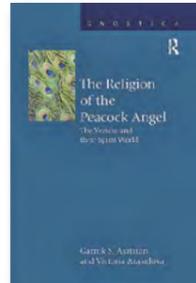
Yannick Hansen
We have been harmonised. Life in China's surveillance state. *Kai Strittmatter*
The author shows how the state has penetrated every aspect of life and how indifferent people are to it. A chilling read, so ideal for the beach.



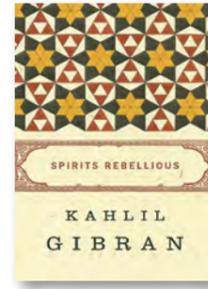
Douwe Miedema
The art of fairness *David Bodanis*
Not everything works in this unusual collection of biographies, but enough does to make it a worthwhile read. Also, it has a great "further reading" list.



Emery P. Dalesio
The no. 1 ladies' detective agency *Alexander McCall Smith*
Simple, dignified tales of a place and people I knew nothing about. As told by the fictional female founder of a business in Botswana.



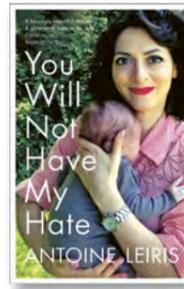
Yannick Lambert
The Religion of the Peacock Angel *Garnik S. Asatrian and Victoria Arakelova*
I was overwhelmed by the beauty of the Yezidi temple in Yerevan this year, so had no choice but to pick up this book. Nerdy, but a fascinating read.



Gabrielle Antar
Spirits rebellious *Kahlil Gibran*
Alternative but poetic stories that explore the injustices of life. The simplicity and power of Gibran's writing make this such a beautiful and easily read book.



Andrea Oldereide
Shadowplay *Tim Marshall*
This journalistic account of the Yugoslavian war gives an unbiased and balanced view of one of the least understood wars in recent history – with shocking revelations



Heledd Pritchard
You will not have my hate *Antoine Leiris*
A father's true account of losing his wife at the Bataclan attacks. A candid and heartbreaking memoir, this is the only book I have ever read in one sitting.



John Monaghan
Fall – The mystery of Robert Maxwell *John Preston*
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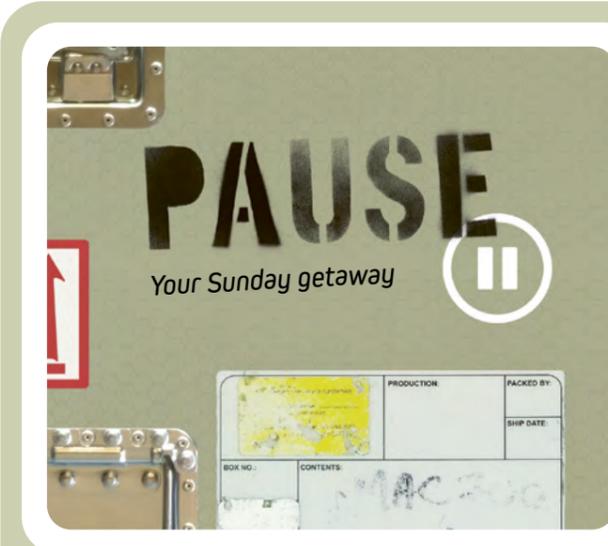
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PLAY

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