

From: Yann Baden [mailto:Yann.Baden@baden.lu]
Sent: Thursday, August 09, 2012 9:56 AM
To: Herman J Berge
Subject: RE: Corruption and death threats in Luxembourg

Dear Mr Berge,

I will submit your case to our Board.

Best regards,

Yann Baden

From: Herman J Berge [mailto:herman.berge@gmail.com]
Sent: jeudi 9 août 2012 09:16
To: Yann Baden
Subject: RE: Corruption and death threats in Luxembourg

Dear Mr. Baden,

Helpful?

I have provided you with documents sufficiently proving that the Luxembourg government and its institutions are corrupt, that we have suffered dearly as a consequence of this corruption, and the only thing you are concerned of is that you don't know me, or the messenger. What did you expect? That you would know every crook and victim around?

Mr. Baden, we have been living in Luxembourg since 2006 and we have experienced how the administration of this country – from top to bottom – works, or rather; how it fails to work according to law. Your approach is in line with our experiences, and hence we are not surprised, but regardless of this I will have to repeat myself:

1.

On January 26 2010 we notified the Luxembourg Government that Danske Bank International S.A. was carrying out financial service in Norway without authorisation, and that this illegal and criminal cross-border financial activity was known to CSSF.

As we have informed you in previous correspondence, the Luxembourg Government reacted violently – against us, and made every effort available to protect the bank and cover up its criminal activity in Norway.

2.

On March 23 2012 the Norwegian Financial Supervisory Body (Finanstilsynet) reacted upon our information and contacted CSSF. In this letter the Norwegian supervisory institution listed the financial service the bank in question was certified for (hence confirming that the bank has been acting in Norway since 1995 without proper authorisation), and – as our information concurred with the one Finanstilsynet was in possession of – requested CSSF for updated information on the bank's activity in Norway.

The Luxembourg Government reacted violently against us, again. It seized and occupied our home, and made us understand that we were on the Government's "hit-list".

As you are familiar with # 1 and # 2 above, you have been provided with all information needed for your organisation to take action against Luxembourg. You don't need to know me to react upon these undisputable documents, and you certainly don't need to know the messenger's name to act in this matter. What if this information came from a journalist who, as you know, protects his sources?

It's all there, Mr. Baden. It's all there. Our letter of January 26 2010, and the Finanstilsynet's letter of March 23 2012. These two documents does not represent allegations, Mr. Baden, they represent proof of corruption within the heart of your Government. It's right in front of you, for you to act upon, and you certainly don't have to know me to act upon this.

By demanding the name of the messenger and a complete file as conditions to instigate an inquiry into corruption, you suppress simple facts which in itself proves corruption, hence you suppress a most needed inquire into the widespread corruption within the Luxembourg Government and its governmental institutions. I find it hard to believe that Transparency International is unable to act upon such simple but disturbing facts.

Furthermore it is quite alarming when you describe this information you have been provided with as basis for nothing more than "*a wild goose chase*". Let me again remind you of the documentation above and Transparency International's aims:

"...to create change towards a world free of corruption."

Transparency International has defined corruption:

"...as the abuse of entrusted power for private gain which eventually hurts everyone who depends on the integrity of people in a position of authority, it mainly visions for a world in which government, politics, business, civil society, and the daily lives of people are free of corruption."

Just about every single governmental institution in Luxembourg has failed in its administration of our cases, and there is one main reason to it. Corruption. The banks, not only Danske Bank, are in a wide scale committing financial crimes around the world, safely based upon CSSF and its approvals. Imagine the consequences for Luxembourg when these facts become common knowledge among investors abroad who have lost everything thanks to CSSF.

CSSF is for any investor and the masses in general, impenetrable and untouchable. The Attorney General (the state prosecutor) instructs all institutions – including CSSF – in how to handle legal actions against the financial industry and its protector; CSSF. The same goes with the police and the courts. What about the lawyers? Can they help? The lawyers have pledged their allegiance to the Grand Duke, who in turn is totally dependent on the banks and the existence of the financial institutions, regardless of how this business makes its money.

As the lawyer in question told us, Luxembourg is definitely in the dark ages, every single part of its administration is right there, in the dark ages. Not a single so called democratic principle has found fertile ground in Luxembourg. Hence – as the situation is at present – there is no hope for us, unless you and other responsible organisations who defies corruption reacts.

Finally let me quote a Luxembourg **Editor in Chief** from some of his e-mails to me more than a year ago. His quotes correlates with our experiences and findings, and with the lawyer's disturbing information about this country. Please read through these quotes a couple of times and then ask yourself; how much more proof do I need to open a file on the corruption within the Luxembourg Government and its institutions?:

And i believe it is just **those contacts** that constitute the **heart of the problem**. Whether the bailiffs are issued of a privileged social environment or they acceded these circles by being introduced. The example of Tapella & Reding is a such one. **A problem that is widely spread in Luxembourg. Everyone knows someone who's got a relative which can provide the service somehow.**

* * *

In Luxembourg the administrative ways are extremely short, and as i stated before, if you know the right person there are no hurdles. Once you've got the **"ENTRY"** in Luxembourg and as far you **RESPECT the "win-win" situation**, you may deal with any kind of acting. This brings me to another statement: **"The laws are just as good as those who should care these to be respected". YOU PAY YOU WIN...**

* * *

This said, i may not unveil a secret by saying that **Tapella has good protection, as well within politics, syndicate, justice and finance.** This makes it pretty hard to make a close investigation.

* * *

To make it short all political parties in Luxembourg own their own news-paper(s). **So none of the medias (even radio and TV) would have any interest of getting into such a case, and if ever a journalist of these medias would attempt such an investigation, he would be recalled immediately.**

* * *

On the other hand if you you **know a judge, a lawyer and a bailiff, you got all the needy cards in you hands to act as you feel.**

* * *

And yes... **secret proceedings** in Luxembourg are not something new... What is in this very astonishing, is the fact that these "**little few**" (the judges) seem to feel as untouchable as clever, but they aren't. They don't even check who they sometimes get in touch with.

* * *

Even in prison... a journalist remains a journalist. **And it takes very little to keep the community scotched...** some may be **payed for their silence**, others may **see advantages by supporting the lies** and wrongdoings, but it is always a question of time and certainly a matter of consciousness to report in one way or the other...

What the Editor in Chief told me is as bad as what the lawyer revealed to us about the corruption within PM Jean-Claude Juncker's Government. They are all describing the same picture; a totally corrupt government and state, and as you know we are only touching the tip of the iceberg here.

We expect you to react upon this, but it seems though that even this is not enough for you. I guess nothing will be enough for you, and then we have to ask; why? What is it that really bugs you with these cases? That the truth is leaking out, or the cause to the immense corruption within the Luxembourg Government? I would like to hope that it is the latter.

Again, it is in your hands to act upon this, and you don't need to know me, nor do you need anything more from me. Can you meet up with us in the Pacific, or not?

Sincerely,

Herman J Berge

From: Yann Baden [<mailto:Yann.Baden@baden.lu>]
Sent: Wednesday, August 08, 2012 9:22 AM
To: Herman J Berge
Subject: RE: Corruption and death threats in Luxembourg

Dear Mr Berge,

Your answer is not very helpful.

There is no discussion on killing the messenger, but on getting a feel for a case and confirming what so far are statements from one party. You cannot expect TI or any other entity to start a wild goosechase on allegations from one party. I will need to try to confirm as much as possible your statements from documentation or other sources before I can suggest to the board of TI Lux to take any action. I had already in the past asked to be provided with a full file only to be redirected to small bits and parts on your internet site.

While I am not saying that I am not believing you, I don't know you. Since I don't know you, it is my job to assess a situation and seek confirmation of the facts before starting any action. I therefore need your help here.

As to the specific death threats: While there is a lot to be said on how institutions work in Luxembourg, I have a very hard time believing in death threats (and I believe I know Luxembourg quite well). From your letter these 'threats' would have been expressed by your lawyer. If that is the case, I need to speak to him and evidently know who it is. Again this has nothing to do with killing the messenger but with understanding the file. If those threats are unreal, I would hate to see you taking something for granted simply because somebody was being careless or reckless.

So again, if you want us to take any action, we would need to have a full file and disclosure to enable us to know what we are embarking on.

Best regards,

Yann Baden

From: Herman J Berge [<mailto:herman.berge@gmail.com>]
Sent: mercredi 8 août 2012 07:16
To: Yann Baden
Subject: RE: Corruption and death threats in Luxembourg

Dear Mr. Baden,

You must have heard the old saying: *Don't kill the messenger.*

The lawyer you seek to identify is just a messenger. The only thing he did was to inform us about how corrupt the Luxembourg Government and its institutions are, our chances in Luxembourg both in regards to our rights as well as career wise, that there is a price on our heads, and what we should do in this picture. Although you will – sooner or later – get the name of the lawyer, there is no use in taking him down, ridiculing him or bribing him to deny what he told us. This shouldn't be your job anyway.

Transparency International aims "*...to create change towards a world free of corruption.*" This case – all the horror and terror we have experienced from the Luxembourg Government and its institutions, being deprived of everything from rights, social life and property to peace and a life free of fear – is a result of corruption, Mr. Baden. Corruption!

On March 29 2012, the day the criminal auction of our house was carried out, we received a letter from Finanstilsynet (Norwegian Financial Supervisory Authority) addressed to CSSF, in fact confirming that the Luxembourg Government is corrupt.

Although this has been explained to you previously, I find it necessary to do it again:

On December 22 2008 we filed the first of some 50 criminal complaints against Danske Bank International S.A. and its henchmen. Every single complaint has been either shredded or suppressed by the state prosecutor, Mr. Biever.

On January 26 2010 we informed the Luxembourg Government and its PM as well as CSSF about Danske Bank International S.A.'s unauthorized financial activity in Norway, which is of a criminal nature and of which we are victims of. Our findings were well documented. Instead of stopping the bank from further criminal activity and compensate us for our loss, PM Juncker and CSSF together with the public prosecutor and the courts covered up this activity, protected the bank, and made us suffer dearly.

On March 29 2012 Luxembourg was again informed about the bank's "approved" criminal activity in Norway (approved by non less than the CSSF, but kept secret from Finanstilsynet), and yet the Government accepted the continuation of the criminal Luxembourg take-over of our home. When I attempt to publish the truth on the Internet,

then the same corrupt governmental institutions that has taken us down, instruct the courts to fine us both some € 20.000 a day for as long as I refuse to comply with the dictator's orders.

This, Mr. Baden, is an actual and accurate description of brutal corruption in Luxembourg in 2012, and you have got all the evidence you need to act: 1) Our letter of January 26. 2010; 2) Finanstilsynet's letter of March 23 2012; 3) the criminal foreclosure of our home which in itself seals the crime *and* what made it possible – corruption; and 4) the court's order to fine us more than ½ million Euro a month.

Let me in this picture remind you about another feeble Luxembourg lawyer (sad to say, there seems to be a few), Ms. Yvette Hamilius, who of all things lives together with the judge who handles cases related to the bankrupt estate of which Hamilius herself is the administrator of. Ms. Hamilius was recently petitioned by a French court to deposit some € 50 million if she intended to continue with her criminal foreclosure of holiday homes in Southern France. Her direct appeal to the Supreme Court was regarded as a contempt of the judiciary, and for this she was fined some € 1.8 million. The decision is final, and her illegal foreclosures seem to have been stopped. The reason for the court demanding Ms. Hamilius to deposit some € 50 million, was that the Equity Release Scheme, of which we are victims of in Luxembourg, is illegal in France (as it is in Luxembourg). It is worth mentioning that the bankrupt bank Ms. Hamilius is representing, was acting without authorisation during its business life, as is the case with Danske Bank. So why is it that Juncker & Co – and all relevant institutions in Luxembourg – still not only accept, but spinelessly cover up these crimes in Luxembourg? This should be a question for Transparency International to uncover, not cover up.

Chasing the messenger – seeking to identify the lawyer who confirmed our findings that the Luxembourg Government is corrupt to the core – won't do more good than a dog chasing its own tale. It obviously won't make Luxembourg less corrupt, and it surely won't help us getting our life and property back.

You – Transparency International – have to act against the corrupt activity in your Government. Chasing down the guy that revealed the truth will obviously not stop the corruption. At best it will temporarily stop the leakage of the truth, at best, and how fair is that to the rest of the world?

In regards to the death threats: We don't need, nor do we seek a confirmation on these threats. On the other hand; I find it hard to believe that the one that has placed the death threats and ordered the assassination of us has invited 5 or 10 person to deliver the message and carry out the order, persons whom everyone later on can approach should there be any questions in regards to the threats and orders. This is not how it works, Mr. Baden. Obviously you don't need more than one such message to get the idea of what is expected. *You* are nevertheless seeking more threats, instead of reacting upon it in the light of Transparency International's mission.

Please, stop the widespread corruption in Luxembourg and help us getting our life and property back. Will you be able to act upon this or not? And if yes; will you be able to meet us?

Sincerely,

Herman J Berge

From: Yann Baden [<mailto:Yann.Baden@baden.lu>]
Sent: Tuesday, August 07, 2012 3:59 PM
To: Herman J Berge
Subject: RE: Corruption and death threats in Luxembourg

Dear Mr Berge,

I have quickly gone through your letter and will need to study it in more detail.

There are however two immediate queries that come to my mind:

1. From what I read you take a lot of information and confirmations from your Luxembourg lawyer. I understand that you have suffered in some Court proceedings and that as a result you take the lawyer's statements as confirmation of what you have experienced. Being myself a lawyer (and a former financial crimes investigator), I think I know my fellow colleagues quite well and I also believe I know how a lawyer should relate to his client. While I am not at this time taking any position, the way the lawyer seems to have related to you (as evidenced from the transcribed excerpts) and Ms Baranyi is not what you could/should expect from counsel. May I therefore ask for the lawyer's identity so that I can assess the situation to the fullest?

2. You are speaking of death threats against you and your family. This is something very serious and should not be taken lightly. However, from your letter it appears that the only death threats that seem to have materialized were voiced by the lawyer. Can you confirm this? Have there been any other death threats? By whom and how?

Best regards,

Yann Baden

From: Herman J Berge [<mailto:herman.berge@gmail.com>]
Sent: mardi 7 août 2012 12:15
To: Yann Baden
Subject: RE: Corruption and death threats in Luxembourg

Dear Mr. Baden,

Please find enclosed our letter to you of today.

Best regards,

Herman J Berge

From: Yann Baden [<mailto:Yann.Baden@baden.lu>]
Sent: Monday, June 04, 2012 2:13 PM
To: Herman J Berge
Subject: RE: Corruption and death threats in Luxembourg

Dear Mr Berge,

Sorry for the delay in responding.

I am obviously available for a meeting to see how TI Luxembourg can assist you. What time of day would be convenient to you?

Best regards,

Yann Baden
TI Luxembourg

From: Herman J Berge [<mailto:herman.berge@gmail.com>]
Sent: mercredi 2 mai 2012 16:31

To: Yann Baden

Subject: RE: Corruption and death threats in Luxembourg

Dear Sir,

Thanks for your response.

Actually we didn't ask for bodyguards (when we asked for help protecting our lives and property), but for any help/assistance whatsoever that could lead to a fair treatment of our rights and lives, and that could put an end to the terror we are exposed to, this thanks to the extensive corruption and misuse of power in all branches of Luxembourg administration, which in turn is the main reason why we are (economically) in no position to engage a lawyer to present this case to you. Hence you (TI Luxembourg) have to deal with us personally.

Some 60 criminal complaints (included conclusive evidence) filed by us in Luxembourg, will give you a sufficient picture/understanding of the case and the systematic corruption that led the case to where it is at present (which includes a consistent and unbelievable (and unfounded) shelving of all filings, without any investigation). On the other hand; reading through all these documents will undoubtedly be time consuming, hence we believe that it would be more fruitful, so to speak, to arrange an initial meeting where we could provide you with a brief historical backdrop of the case and thus help you creating a nutshell version of the matter, and identifying key issues, problems and decisive questions.

Having said this we are free to meet up with you for initial talks any time this week, and we do hope that you could find time for such a meeting.

For your information and convenience we will forward you an e-mail to Mr. Xavier Bettel of 20th January 2011 as well as two e-mails to Eurojust of 24th and 25th January 2011, in which our problems with the corrupt administration – and its highly developed crime-protective system – are elaborated. Needless to say, numerous corruptive actions have been carried out (and have been documented by us) subsequent to these e-mails.

We will appreciate your soonest reply,

Sincerely,

Herman J Berge and Katalin Baranyi

From: Yann Baden [<mailto:Yann.Baden@baden.lu>]
Sent: Wednesday, May 02, 2012 12:15 PM
To: Herman J Berge
Subject: RE: Corruption and death threats in Luxembourg

Dear Mr Berge,

I have read your different postings on the internet. I note that you have luxembourg counsel.

In answering your direct questions: TI Luxembourg doesn't have the expertise nor the manpower to provide physical protection (bodyguard services). TI in general and TI Luxembourg in particular was never set up to provide physical protection services. If you believe that such services should be required, I have no choice but to guide you to specialised businesses.

TI Luxembourg is however able to bring specific corruption related cases to the press, if TI Luxembourg believes that these specific cases are credible and sufficiently documented.

TI Luxembourg is therefore and in your case prepared to have a more in depth look at the documentation. Since you have legal counsel, I would suggest that you ask your counsel to prepare a file with the supporting documentation so that we can have a look at these documents. Once we have been able to study those documents, we can then decide if we are able to intervene and what specific actions might be brought.

Please let me know whether this is acceptable to you.

Best regards,

Yann Baden

TI Luxembourg

From: Herman J Berge [<mailto:herman.berge@gmail.com>]
Sent: dimanche 15 avril 2012 19:01
To: info@transparence.lu
Subject: Corruption and death threats in Luxembourg

Dear Sir/Ms,

Please read the following articles:

http://www.rettsnorge.no/artikler/2011/November/181111_Luxembourg%27s_Blood_money.htm

http://www.rettsnorge.no/artikler/2011/November/211111_Luxembourg_the_Wormhole_to_fraud.htm

http://www.rettsnorge.no/artikler/2012/Mars/190312_Corruption_in_Luxembourg_Part_I.htm

http://www.rettsnorge.no/artikler/2012/Mars/300312_Corruption_in_Luxembourg_Part_II.htm

As a consequence of these article we received the attached fax from a lawyer Guy Arendt, representing the bank's lawyer, and the notary and bailiff who has conspired with the bank. The fax from this lawyer was responded upon by our e-mail of April 13 2012 to Mr. Ries, pasted below.

I can prove all allegations against Luxembourg, and I can safely declare that Luxembourg is the most corrupted country in the western parts of the world. For this – the information I possess – I have been told by a Luxembourg lawyer that I am in danger of being executed. According to him, this has happened at least one time before in Luxembourg.

We are at the moment living with this death threat which I am sure you would understand is intolerable.

We have conclusive evidence (taped conversations between us and the police and the public prosecutor) that the Luxembourg law enforcement covers up all financial crimes, and are protecting any perpetrator conspiring to commit crimes against us.

Would you be able to protect us, our property and our lives, against the Luxembourg government who is partly behind the death threats, the illegal covert surveillance against us, and all plots and criminal acts committed against us during the last few years? And would you be able to publish our story about Luxembourg? Please let me hear from you as soon as possible.

Yours sincerely,

Herman J Berge