KEER OM VOOR NEDERLANDSE EDITIE

observant

INDEPENDENT WEEKLY MAASTRICHT UNIVERSITY / VOLUME 46 / NOVEMBER 27, 2025 / Nr 12

Is your retirement plan something for "later"?

"Check it now, it can have a huge impact even early in your life"

P.6-7

UM turns 50

2001-2002: University President Karl Dittrich, the almost mayor of Maastricht

P.2

Portrait

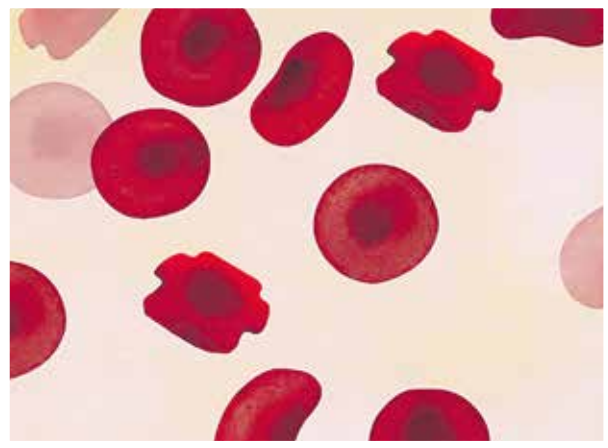
"Having the time to read Tolstoy's *War and Peace* was wonderful so wonderful that we named our son after him"

P.4

Malaria

Maastricht researcher develops handy sensor to detect the disease early

P.5



editorial

Stupid comment

"We're here if you need a shoulder to cry on." Had I heard him correctly? Was that really his response to my very brief summary of five months as editor in chief? The moderator had invited new editors in chief for a chat on Teams and wanted to know how I'd been getting on so far. "Takes some getting used to," I said. "I've always been a colleague, a team member, and now I have to be a leader. But I'm struggling the most with my writing time. I only took on this job on the understanding that I would still be able to interview people, dive into subjects, write, stay curious and be creative." I have yet to find the right balance.

What the moderator could have said – as most people do when I share my experiences as editor in chief – was: "You'll be alright, it takes time", "You have to keep writing, find a way", or simply, "That's a shame". Would he have offered his shoulder to a new male editor in chief too? I don't know, because there wasn't one there.

If I'm honest, I don't often hear condescending comments like that. Thank goodness. Unless people are doing it behind my back. That's possible, but then I can't hear them, so it doesn't bother me. Which is great.

Do you know what is even better? The latest book by Japke-d. Bouma, columnist for *NRC* (I'm a big fan, so you'll probably see her name crop up a lot). In *Een vrouw als baas geeft alleen maar gezeik* [A woman in charge is nothing but trouble], she has a lot to say about sexism. The time for being nice and smiling sweetly has passed, women need to learn to open their mouths and put an end to sexism, she argues. Why? "Because it only marginalises and limits women." Not to mention, "Ignoring it is no longer an option." So, next time, don't ignore it, I tell myself sternly. But what would be a good response? Armed with a few concrete examples from Bouma, I imagine I'm back in that Teams meeting in October. A dialogue emerges. I say: 'Excuse me, what is this stupid comment about needing a shoulder to cry on', he responds: 'Just a joke' and I say: 'Jokes are supposed to be funny, aren't they?'

I hesitate and think of something that would work even better. Sending Bouma's book as a Sinterklaas present on 5 December. And don't come crying to me if you don't like it.

Wendy Degens

The editor-in-chief gives a look behind the scenes at the editorial office.

series the times they are (not) a changin'

UM President Karl Dittrich, the almost mayor of Maastricht

Photo: Philip Driessen

2001–2002

It's true that several people from the UM community have gone on to roles in Maastricht politics – former students like Guiseppe Noteborn (VVD) on the municipal council, or former executive secretary of the University Council Manon Fokke (PvdA), who has been a councillor for some time. But none of us have ever made it to the very top in local government: the mayoralty of the Limburg capital. One man came close, though. Towards the end of 2001, UM President Karl Dittrich stood a good chance. In fact, he was first on the municipal council's short list. It looked like a done deal for the political scientist, who had joined the Faculty of Law as early as 1982 and since risen steadily through the ranks, all the way up to the Executive Board. In 1986, he became its "third member" (a position later rebranded as "Vice-President"); nine years later, he became university president.

On 1 February 2002, he was meant to make the glorious leap from head of the university to head of the municipality.

But that was never his highest ambition. Dittrich had once let slip that becoming chair of MVV Maastricht was at the top of his wish list. And in 1992, he had achieved just that, in addition to his university position. For a local, what could be better than running your beloved city's football club? But the world of professional football is quite different from academia. When it turned out that an MVV bookkeeper had committed fraud, the Dutch Fiscal Information and Investigation Service (FIOD) swooped in and uncovered a full-blown black money scandal. The entire MVV board spent several days behind bars at the local police station to keep them from coordinating their stories. Dittrich emerged a broken man. He hadn't been aware of the illegal activities, but the prosecution pressed ahead with the case against the MVV board. Dittrich eventually agreed to a settlement to bring the matter to an end. "Unwise in hindsight", he later said, as it cast a shadow of suspicion on him. From then on, with every step in his career – particularly towards the mayoralty – the headlines would practically write themselves: "Mayoral candidate spent time in jail", that sort of thing.

That was exactly what happened in November and December 2001. The local newspaper *De Limburger* and the national newspaper *NRC Handelsblad* didn't just dig up the MVV scandal, but also threw in new allegations. The municipal council already knew about the former; it hadn't stopped them from voting for Dittrich. But now, the term "construction fraud" entered the conversation. Back in 1991, a construction company had asked Dittrich to guide it through a five-year merger process, "one meeting every two months". A few years later, UM hired the same company for a job in Randwyck. Did Dittrich have anything to do with it? No – that wasn't how university procedures worked. But *NRC* didn't buy that, even though UM, the University Council and former Rector Magnificus Job Cohen (then mayor of Amsterdam) all strongly denied any wrongdoing on Dittrich's part. Cohen even said Dittrich "wasn't that kind of man".

And there was more. *NRC* reported a third claim that threatened Dittrich's candidacy. In 1990, he had supposedly manipulated student enrolment figures in order to secure more government funding. The main source for this was a former UM administrator who had left under less-than-happy circumstances. *Observant* investigated the allegation by speaking to just about everyone who might have known about it, concluding that the story was pure fabrication.

> The term "construction fraud" entered the conversation. Did Dittrich have anything to do with it? No – that wasn't how university procedures worked. But *NRC* didn't buy that

But for Dittrich, it was the final straw. He feared that stories questioning his integrity would continue to haunt him as mayor. He withdrew, and the number two on the candidate list, Gerd Leers, moved up to first place. Six months later, Dittrich left UM anyway for a senior management position in quality assurance in higher education.

Wammes Bos

Maastricht University was founded fifty years ago. In this anniversary series, we delve into our own archives to rediscover memorable, funny, relevant and curious news stories from the past

news

University election candidates don't always take their seats

Elected but not on the council

People who put themselves forward for election to the University Council or a faculty council, only to decline their seats once elected: this phenomenon has left two student seats vacant at the Faculty of Psychology and Neuroscience (FPN) this academic year. "We can manage, but it's a highly undesirable situation."

It happens every year that newly elected candidates decide they don't want to sit on the council after all, says Niels Harteman, secretary of the Central Elections Office. After the most recent university elections in May, nine elected candidates – five students and four staff members – changed their minds. They are not required to give a reason. "But with students you hear they're going abroad, don't have the time after all, or have finished their studies here." For staff, a lack of time or a new job can play a part.

It's unclear why the five FPN students didn't take their seats, says Michael Capalbo, chair of the FPN Faculty Council. "They just vanished – we haven't heard from them since." The next candidates in line had never intended to join the council: "They were deliberately placed on the list only to endorse, for example because they're now doing a master's at another university."

To ensure student voices are still heard, the FPN Council has appointed two student advisers. They are allowed to attend closed meetings and ask questions, but they can't vote. "This means that if a few council members can't make it to the meeting, we officially don't have a quorum, and someone could challenge the validity of a vote", explains Capalbo. "It's not inconceivable. We can manage, but it's a highly undesirable situation."

To prevent this from happening again, Capalbo plans to be more involved with the student lists ahead of the May 2026 elections. "It's normally up to the students, of course, but I will ask whether they have enough candidates and whether those candidates genuinely want a seat. If the answer is no, I might suggest merging two lists. Is it ideal for me, as a staff member and chair, to do this? No, absolutely not. But it's better than ending up with two empty seats again."

FPN is not the only faculty dealing with this phenomenon. Last year, a student seat at the Faculty of Arts and Social Sciences also remained vacant for most of the year because the elected candidate didn't have time after all. The next two candidates in line had either taken on another, conflicting role or couldn't be reached.

Cleo Freriks

Photo: Joey Roberts

Sifting through rubbish to raise recycling awareness

"Folks, those gloves do go in general waste"

Six broken headphones, some cables and a few bicycle lights – last Thursday, they were all plucked from general waste from Universiteitssingel 40 and 50, somewhere they shouldn't have been. In an effort to increase awareness of the importance of properly sorting rubbish, during the Waste Awareness Event, volunteers picked their way through two containers of rubbish on the square outside UNS 40.

In 2024, Maastricht University produced 247,586 kilos of general waste. It is sent straight to an incinerator, so it is a shame if it includes materials that could easily be recycled, such as paper or plastic.

Electronics, in particular, are a real waste, says sustainability adviser Rabbe Dormans, surrounded by students and staff in orange vests tearing open bags of rubbish and separating it correctly. "They contain valuable precious metals." He admits that the options for disposing of electronics are very limited at the university at the moment. "Members of staff have to submit a request and then the internal disposal teams come and pick it up. I can imagine that seems like a lot of effort to go to for one broken mouse. We are working on improving that and have recently installed an electronics deposit at UNS 50."

There is also lots of food waste, which can be thrown away as general waste, but since September of last year, is also collected separately and fermented. "There are bins in 'hot spots', busy places where people often eat, such as the cafeteria. Between January and the end of October of this year, we have already collected over 14,000 kg of food waste, compared to just 6200 kg the year before, when most of the food waste came from the university restaurant kitchens."

The reverse is actually also an issue: people throwing away things that can't be recycled in recycling bins. Sometimes with the best of intentions, says Dormans. "For example, a concierge who fishes blocks of polystyrene out of the bin and throws them away in the plastic bin. But polystyrene doesn't belong in the plastic recycling bin as those little pieces break off and get mixed up in everything. That's a nightmare for the recycling process."

Old paper is often contaminated with pizza boxes (not allowed because they're too greasy), disposable cups with a thin plastic coating (can't be recycled), and paper towels. Those could be wet and cause mould, which damages the paper fibres. If there is too much of the 'wrong' rubbish mixed in, then the load is rejected by the processor and it is sent to an incinerator after all.

Sometimes sorting rubbish is so complicated, sighs Dormans. As was proved occasionally on Thursday, too. "Folks, those do belong in general waste," he calls to a few students carrying handfuls of disposable gloves, that are not suitable for recycling, to the plastic pile. "Oops, thanks for catching that!" UM wants to be a completely circular institution by 2035, meaning most of its rubbish is reused or recycled. "We've got a long way to go."

Cleo Freriks

column

Why are you booing me? I'm right!

"

Do you know the origin of the expression 'saved by the bell'? Well, in the 19th century, there was widespread fear around the idea of being buried alive. People worried that they would be mistakenly pronounced dead and buried, while actually being in a state of unconsciousness, only to awaken later… six feet underground.

And fair enough, even describing the idea here makes me apprehensive about taking an afternoon nap in case onlookers get the wrong idea. The solution to this fear was to implement a system whereby suspected corpses would have a bell tied around part of their body so that if they were to regain consciousness underground, they would move and the bell would sound, alerting those above to dig them up. Thereby being *saved by the bell*.

What a fun fact about the origin of a saying, right? Well, it would be if it was true. It is fun… just not a fact.

In actuality, the saying comes from boxing, where an individual could be saved from being knocked out by the bell signaling the end of a round. It has nothing to do with claustrophobic burials (and there is no evidence bells were ever actually used in coffins) – although, who knows, maybe some boxers who *were* knocked out went on to be buried prematurely. Regardless, it does beg the question: should truth get in the way of a good story?

Well, yes, in my opinion. Good stories that masquerade as facts can be fun, like in the instance above, but they can also be extremely harmful – and it's harder than you think to draw the distinction. With the rise of AI descriptions that amplify collective ignorance to the top of google search results, now more than ever, we need to be ready to jump on misinformation with a well placed "um, actually…" Even when it spoils the fun and turns the crowd against you, it is important.

So let them keep booing, I will carry on '*um, actually-ing*' all the way to the grave – where I may or may not have been buried with a bell around my leg.

"

Tom Smejka,
lecturer at the faculty
of Psychology and Neuroscience

series sing, fight, cry, pray, laugh, work and admire

Filippo Oncini
(San Severino Marche, Italy, 1989)

\ Assistant professor at the Maastricht Sustainability Institute

\ Relationship status: lives together with Cecilia; they have a son, Lev (4)

\ Lives in: Maastricht

Photo: Joey Roberts

> I once nearly bought a home coffee roaster. I came to my senses just in time

I'm addicted to… coffee. We lived in Japan for ten months, and the speciality coffee scene there is incredible. It made me realise how basic Italian coffee culture is. Italian coffee is cheap and good, but there's so much more out there than just espresso and cappuccino. We don't really acknowledge that in Italy. Japan opened up a whole new world for me. Apart from that, I'm usually fairly in control of myself.

What I love about my partner. [Laughs] I need to be careful; she'll read this. We grew up in the same town. Cecilia is creative and good at a lot of things, like languages. She speaks fluent Japanese – she has a master's in Japanese studies – and English and French, some German, and her Dutch is already better than mine – although to be fair, that isn't saying much. She reads a lot, so we can talk about lots of things. And she has a great sense of humour, which is very important to me.

As a child, I was… cheerful, stubborn and funny, at least I like to think so. And I was prone to mood swings. I still am. When I'm happy, I'm really happy; when I'm sad, I'm really sad.

Everyone should read this book. I used to say *One Hundred Years of Solitude* by Gabriel García Márquez. I still love it, but now I'd choose *War and Peace* by Leo Tolstoy. We read it together during one of the Covid lockdowns. It's a thick book, but because it's so long, you really develop a connection with the characters. You feel what they feel; you live alongside them. Covid was dreadful in so many ways, but having the time to read this book was wonderful – so wonderful that we named our son after Tolstoy.

If you had a time machine, where would you go? I'd time-travel to the fifties, sixties and seventies for the music scene, the rise of rock and roll. I like a lot of different kinds of music, but it would be great to see classic rock and roll live. I say that partly because I don't have the time to go to concerts. There's always so much I want to do, but only so many hours in a day. I once nearly bought a home coffee roaster; I'd already done my research, and I was on internet forums about it. But then I realised I had to stop – I didn't have the time or the space. I came to my senses just in time.

My partner doesn't like that I… am very good at pretending to listen when I'm not actually listening. My mind wanders elsewhere – to Fantasy League, for example, an online game I play with Italian friends, where you build a fictitious team out of real football players. [Laughs] Or to the brilliant ideas for papers I'll never write because I haven't got the time.

This makes me see red. Rental scams. We've moved a lot – we've lived in England and Japan – and wherever you go, there are landlords and letting agents trying exploit the desperation of people looking for a place to live. Especially here in the Netherlands, with the housing crisis. Something needs to be done about it.

I regret… not getting a degree in agricultural studies. I grew up in a rural town, next door to my grandparents, who were farmers. We had a deep connection with the land and working it. I considered it, but I ended up doing a master's in marketing psychology instead. I wanted to go into advertising, do something creative, but the programme wasn't creative at all. I was relieved when I could switch to sociology for my PhD. I now research food inequality and food poverty. My long-term dream for the future is to run a small agribusiness, a lovely bed and breakfast with an edible forest garden where people can also do research. And an open-air cinema in summer. Maybe in twenty years…

This is what people don't understand about poverty. Everyone knows that food banks exist, but far fewer people realise how entrenched they've become in society. How, over the past decades, thousands – if not millions – of people in various countries have become structurally dependent on them. As poverty is often hidden, some people struggle to understand what it means to be poor. But that understanding can help you judge political claims about poverty, some of which are nonsense. Poor people are blamed for their poverty, as if it's their own fault. But research has shown that's not how it works. There's so much evidence that poverty affects cognitive judgement and leads to poor decision-making. Recognising that could change debates and result in better policies.

When I finally have a moment to myself… I read or play games on my PlayStation 5. And I love to cook. Did Dutch cuisine come as a culture shock? Yes, but I knew what I was signing up for when I moved to Maastricht. Years ago, I studied in Tilburg for a while.

This food product should be taken off the shelves. The products that most appeal to children – sweets so brightly coloured they can't stop begging their parents for them, chocolate bars by the till. Those are cheap marketing tricks; if your business depends on that, it's a terrible business. I know it works, but you'd wish companies would make better choices. It might reduce your profit margin, but profit for profit's sake doesn't benefit anyone – not even the companies themselves.

My greatest fear. [Long pause] I think that's too personal to talk about, actually. The question cuts deeper than it seems. Is it about the people I love? Yes, of course, that's at the top of the list. That something might happen to Cecilia or Lev – it's too uncomfortable to even think about.

Peter Doorakkers
Weekly personal interview with a student or employee

science

Sensor developed in Maastricht detects disease quickly and cheaply

The shape of malaria

Early detection of a malaria infection in remote, tropical areas is a considerable challenge. Maastricht researcher Rocio Arreguin Campos from Mexico is working on a handy sensor that could change that, and she was inspired by a smoothie maker.

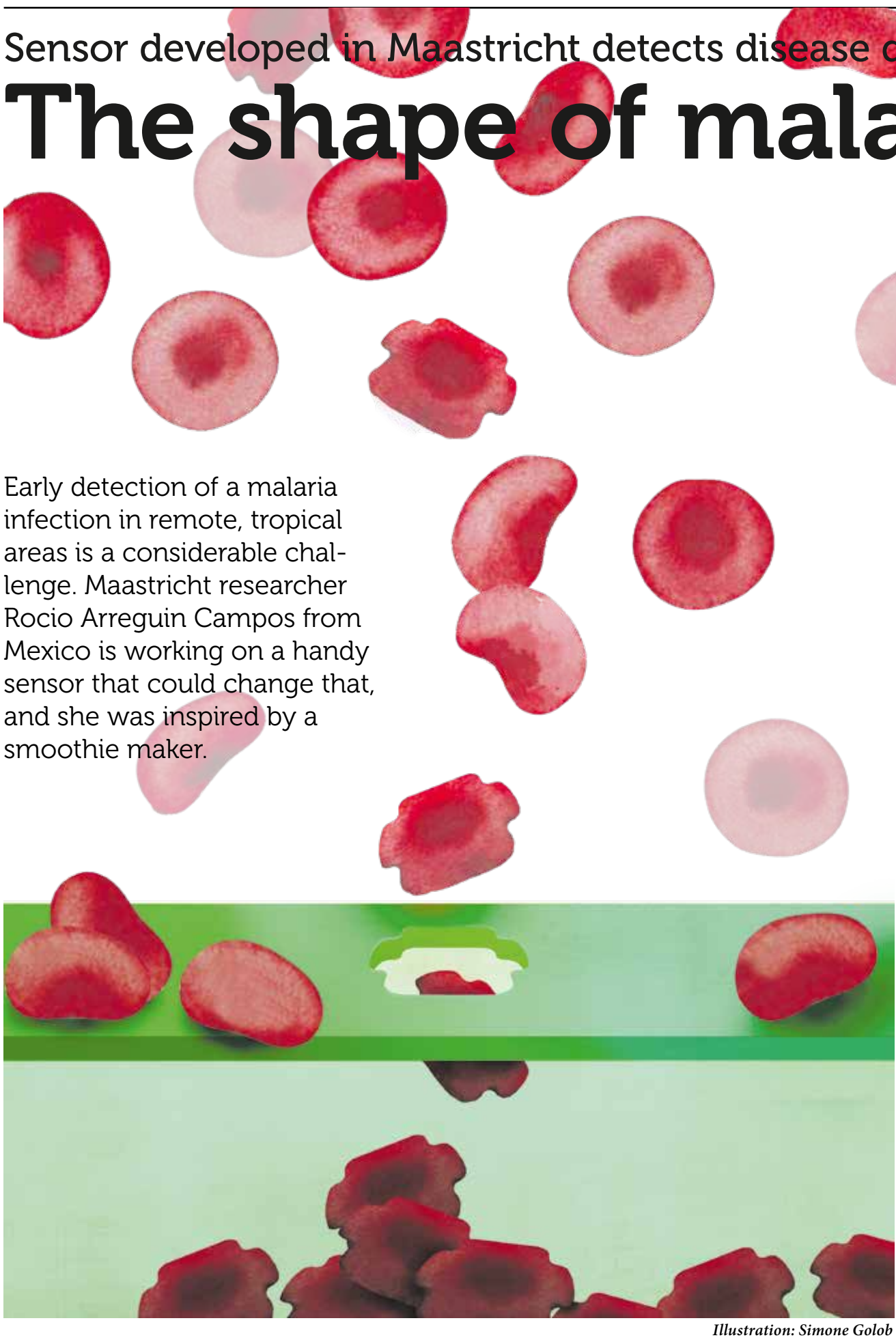


Illustration: Simone Golob

"It works a bit like one of those puzzle boxes for small children, where only blocks of a certain shape fit through the holes in the box." In her office at the Sensor Engineering department of the Faculty of Science and Engineering, Arreguin Campos sketches a flat surface with a few small notches. "The sensors work in a similar way: only specific molecules or microbes fit in those cavities. If they are present and make contact, it creates a signal."

The principle isn't new. Home test kits for covid and pregnancy tests make use of it as well. "Our department is investigating all sorts of different applications," says Arreguin Campos. "Not just medical, but also, for example, using it to detect chemicals or pathogens in food." During her PhD research, for example, she worked on a sensor to detect bacteria in a fresh smoothie maker. "The challenge is that, although they all use the same principle, the design of the sensors can be very different, depending on what you want to detect."

Smoothie

For the 'smoothie bacteria', she used a heating plate under the surface with the cavities. "The heat rises through the holes, but if there are any bacteria in them, they block the flow of the heat. That leads to measurable differences in temperature on the other side of the surface. That is very different to a covid test, for example, where the test uses substances that cause a change of colour."

Once she graduated and became a post doc, her interest was drawn to a collaboration between her research group and the Federal University of Minas Gerais in Brazil. "Malaria is a huge problem there, and the idea of a malaria sensor had been discussed previously, but we didn't know how to approach it yet. I thought that the system we used for the smoothie maker might also work in this case."

After all, malaria is caused by parasites infecting red blood cells, which then swell up and produce a spiky surface. "The cells are about the same size as bacteria, so you could develop a similar sensor, with cavities that allow spiky, infected cells to fit in, but not healthy, 'smooth' cells. Then, instead of a smoothie, you would run a blood sample through the sensor."

It is a system that could potentially make a noticeable difference in poor and remote areas in Africa and in Brazil. "Labs that carry out malaria tests are often far away, which means people usually wait until the symptoms have advanced to get tested. Even though it's easier to treat if you catch it early. The benefit of a sensor is that it could be cheaper, is easier to transport, and doesn't require trained lab technicians. You can take the malaria test to the patient."

"The sensors work in a similar way: only specific molecules or microbes fit in those cavities"

Home test kits

There are already home test kits available for malaria, says Arreguin Campos, but they are often seen as less accurate and quite expensive. "They measure malaria indirectly, using so-called biomarkers. That requires expensive resources, whereas our bio-sensor can be made of simple plastic. Moreover, they react less well to mutated parasites – just as covid tests were less sensitive to new variants. We expect the sensor wouldn't be affected by that, because it would directly measure the infected blood cells."

Two years ago, Arreguin Campos was awarded money by the Dutch research council NWO to work out her ideas. "A limited grant, purely to investigate whether the idea would work in practice. We genuinely didn't know." Within a few months, they had succeeded in developing the sensor. "With massive thanks to our Brazilian colleagues' incredible knowledge of malaria parasites. That was of particular help when designing the cavities, which have to match the shape of the infected blood cells. You have to make the moulds for the cavities by literally imprinting cells in liquid plastic, and that means you have to know how to grow the malaria parasites, isolate the infected cells, and keep them alive during the mould-making process – dead cells change shape. If we had had to do that by ourselves, it would probably have taken us years."

In the summer of 2024, a month-long research trip to the laboratories in Minas Gerais was organised to see whether it would work. "They have a lot of experience growing parasites in blood samples." The sensor worked as they had hoped: infected blood created a definite signal, even if the level of infection was still low, which is crucial for early disease detection. The sensor didn't react to healthy blood.

Huge problem

A huge success, but still only a "first step", says Arreguin Campos. "We would like to carry out tests in areas with malaria, with blood samples taken directly from infected patients. And experiment with other types of malaria; so far we have only done research using the most common parasite. Red blood cells also take on a different shape in the early stages of the disease. Maybe we can combine them, so that the sensor will also be able to detect those variations." Another challenge is the size: the sensor is currently the size of a laptop, but making it smaller would make it even easier to transport. "Maybe at some point, people will be able to use it at home, but that is still a long way off."

So, lots of plans, which will require funding. "We are working hard to find funding. We've noticed it is a difficult topic. Because malaria isn't a problem here, it can feel less relevant to funders. Grants for food safety sensors, for example, are easier to get. Even though malaria is a huge problem globally: there are about a quarter of a billion cases every year, and over half a million people die. And climate change is leading to larger areas being affected by malaria."

But, says Arreguin Campos, "we are not letting this go. There is so much potential, it is very promising. For malaria, yes, but our Brazilian colleagues think that, in the future, we might also be able to apply it to other infectious diseases."

Dennis Vaendel

"To my astonishment, half of all women getting divorced waive the 50/50 split"

Pensions: anything but "sexy", yet far more important than many people realise

Your pension? You don't need to care about that until you hit sixty – at least, that's what a lot of people seem to think. But this isn't true, warn two professors at Maastricht University. It's just as important for younger employees to be alert. Is your partner registered with your pension fund? If not, they won't be entitled to a survivor's pension. Are you getting divorced? Make sure to arrange a 50/50 split so you won't have to scrape by later in life.

Text: Riki Janssen **Illustration:** Bas van der Schot

Tuesday afternoon, 11 November. I leave my office and call out to my colleagues that I'm heading to the UM pension event *Appeltje voor de dorst* (*Nest Egg for a Rainy Day*). "Well, have fun", they snigger. "Better you than us", the thirty- and forty-somethings seem to think. Pensions are not exactly a "sexy" topic, as Lisa Brüggen and Rob Bauer know all too well. The two professors, both affiliated with the School of Business and Economics, deal with it every day in their work. "For younger people in particular, but even for people in their forties and fifties, their pension seems like a distant and abstract concept. They are focused on the here and now," they explain in Bauer's office on Tongersestraat 53. But there's no escaping it. In the past three years, 228 UM employees have retired (early or otherwise); in the coming four years, another 105 UM employees will reach retirement age. That's why Brüggen asked attendees at the pension event – including many younger employees – to close their eyes and imagine their life after retirement. Who are the people around you? Where do you live? What do you do? Do you go on holiday? Do you have a car? What are your hobbies? "To help make it feel more real."

Plummeting shares

Apart from the fact that many people find financial matters difficult and prefer to avoid thinking about them, "the pensions industry has made little effort to make pensions sexy", say the two professors. "It's only since the 2008 financial crisis that they realised they have to explain things. That's when pension funds were grappling with plummeting shares. For comparison: today, ABP [the Dutch pension fund for employees in the government and education sectors] has about €120 in assets for every €100 in pension liabilities; after 2008, this was below €90." In the years that followed, national newspapers such as *NRC*, *Trouw* and *De Volkskrant* ran negative articles about pension funds, accusing them of not delivering on their promises: there was no indexation, and pensions weren't increasing. Funds felt compelled to respond. But why should someone in their early thirties care about a pension they won't receive for nearly forty years? "It's an important employment benefit that can have a huge impact even early in your life", explains Brüggen, referring to the survivor's pension for widowed partners. "If you're not married or in a registered partnership, you need to register your partner with your pension fund yourself. If you haven't, your partner will receive nothing if you pass away." She urges people to check this as soon as they can.

Divorce

With any major life change, it's important to check the implications for your pension – illness, death, changing jobs, getting married, having children. "And divorce", stresses Brüggen. "Make sure there are proper pension arrangements in place. In the Netherlands, the standard split is 50/50. Research has shown that the pension gap between men and women is 40 per cent. Of course, this is partly because women are more likely to work part-time and be paid lower salaries. But to my astonishment, half of all women getting divorced waive the standard 50/50 split. In some cases this makes sense – if both partners earn about the same and are about the same age. But a lot of the time, women do it because they don't want to make a fuss, feel guilty, want to be accommodating, or get to keep the house instead. They often don't fully realise the consequences and find themselves at a serious financial disadvantage once they reach retirement age."

New system

The new Pension Act that came into effect in July 2023 has shaken up the Dutch system. UM employees – whose pensions are with ABP, which manages around €500 billion – will switch to the new system on 1 January 2027. In the second half of 2026, they will receive a letter from ABP stating the size of their personal pension pot. "Being able to see exactly how much you've built up is new", says Bauer. "This can amount to hundreds of thousands of euros. You'll now be able to see whether the markets have had a good year – your pot will go up. If share prices have fallen, the amount goes down." The amount will fluctuate more for younger people, as funds take more risks with investments that have more time to recover from setbacks. "For older employees, this risk will be lower because they're closer to retirement."

Would you like to learn more about your pension?

- *mijn.abp.nl*
  www.abp.nl/english
- *pensioenduidelijkheid.nl* (in Dutch only)
- *www.nibud.nl/tools/geldplan-bijna-pensioen/* (in Dutch only)
- Check UM's vitality pact scheme or contact your HR advisor
- Schedule an appointment with one of UM's pension ambassadors

Who are Lisa Brüggen and Rob Bauer?

Lisa Brüggen is professor of Financial Services at UM, professor of Pension Communication and Decision Support at Tilburg University and director of Netspar, the Knowledge Network for Future-Proof Pensions.
Rob Bauer is professor of Finance (Institutional Investors) at the Maastricht School of Business and Economics and holder of the Peter Elverding chair.

Misconceptions

There are a lot of misconceptions about the new system, says Brüggen. One misconception is that the new system is much riskier. “This isn’t true. Funds used to promise certainty –pensions would rise with inflation – but they couldn’t keep that promise. After the 2008 crisis, many retirees saw years of zero indexation. Their pensions barely increased, or even decreased. There was no certainty then, and there will be no certainty in the future, as certainty would simply mean much lower pensions. Under the new system, funds promise to do their best. It doesn’t sound the same, but the difference is much smaller than it might seem at first glance. So no, they’re not gambling with your pension.” What is true is that your chances of later receiving more than expected have increased. But monthly amounts may be lower in times of falling markets.
Another misconception is that younger people will end up paying for older people’s pensions but later receiving nothing themselves because the money will have run out. This isn’t true either. “Everyone has their own personal pot of money invested in a way that is tailored to your life cycle”, explains Bauer, adding, “We live in a world where there is little trust in the government and institutions, including pension funds, as well as low financial literacy.” In other words, an environment where misunderstandings thrive.
Bauer and Brüggen both emphasise that the Netherlands has the world’s best pension system, partly thanks to the basic state pension (AOW) that’s the same for everyone: currently around €1,050 for people who live with a partner and a little over €1,500 for people who live alone. On top of that, UM employees have their pensions with ABP. “A good scheme”, they say. And no, they laugh, “They’re not paying us to say that.”

opinion

Institutional responsibility in times of injustice

In his column in** Observant **(10 November 2025), Wim Groot accuses Maastricht University of ending the collaboration with the Hebrew University out of fear of pro-Palestinian activists. According to him this is discriminatory 'collective punishment'. However, his column is not so much pointed as it is misleading in the way he twists reality, say Carijn Beumer, assistant professor, and Gonnie Klabbers, programme coordinator for the Master's in Global Health at the Faculty of Health, Medicine and Life Sciences (FHML).

Photo: Observant

At a time when an inhumane catastrophe is taking place in Gaza, a catastrophe which has been called genocidal by an increasing number of human rights organisations and international legal institutions, Groot has set his sights not on the violence which devastates hundreds of thousands of people's lives each day, but rather on those who are protesting against it. The ease with which pro-Palestinian protesters are labelled "rioters" says more about Groot's own moral compass than it does about reality.

Fundamental democratic right

Protesters – including the authors of this piece – speak out because silence is not an option when an entire population is being systematically besieged, expelled and killed. Protesting is not rioting but rather a fundamental democratic right, a humble attempt to stand on the right side of history in the absence of a greater power of influence when institutions, politicians, and, at the time, UM were failing to.

Groot also accuses UM's Human Rights Commission (which investigates whether partners, wherever they may be around the world, are involved in human rights violations or other international crimes) of being afraid and of moral emptiness. But moral emptiness is found precisely in denying the asymmetry of a state robbing an entire population of life and land by calling it a 'war'.

The decision by Maastricht University to end the collaboration with the Hebrew University stemmed from the ethical awareness of students and staff, and from practising academic citizenship. Ultimately, this led to an institutionally founded choice to cut ties with an institution that actively contributes to the education and support of military personnel involved in serious violations of international law.

The decision by the Human Rights Commission is not a sum of individual opinions, but a systematic consideration of the structural position and actions of an organisation as a whole. The ability to work together with individual Israeli colleagues is not affected by this decision. Many of them understand that international and institutional pressure is necessary when internal dissent is suppressed, as is the case in Israel. Israeli critics deserve support, but that does not relinquish the institutions they work for from the responsibility for their structural role in a war machine.

The real problem

The suggestion that UM yielded to activists is an attempt to portray well-founded decisions as fear. The real problem is not that universities eventually listen to staff and students who stand up for human tights, but that Groot paints this sincere solidarity as disorder and tyranny. This distracts from the true injustice in the world. Anyone truly seeking an open debate about democracy, ethics and humanity should set their sights not on protesters, but on the inhumane violence that necessitates their protest in the first place.

Carijn Beumer and Gonnie Klabbers

Addendum to language policy

The article about UM's language policy in *Observant* 11 (20 November 2025) stated that the Faculty of Science and Engineering had not yet started offering Dutch language courses for its international staff. This was also mentioned in a memo to the University Council on which the editors based their report. However, this turns out to be a misunderstanding, according to FSE's board secretary, Rob Kock. "Quite a lot of employees are already taking Dutch lessons." He cannot say exactly how many, as the administration is not in order due to staffing issues. He suspects that the lack of clear numbers led to the confusion.