

Who wants to be a billionaire?
A Benjamin de Walters Case

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THE JOURNEY

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A notary of no importance

If I were to introduce myself, I would start with my name, Karel Benjamin De Walters. My clients call me Mr. De Walters. My friends and family call me Benjamin. My close friends and loved ones, however, they simply call me Ben.

If you were wondering why I sound the way I sound, or if you were wondering why I had mentioned earlier that my clients call me Mr. De Walters, the answer to both questions is that I am a *notaris*, a notary from Brussels, just like my father was before me and his father before him. We have a certain way of speaking, a peculiar mix of the two languages in our little capital, in addition to words from our local dialect as well. Add to that the jargon of our vocation, and you end up sounding like... well, me.

Talking of my father, how can any man introduce himself without speaking of their father because as far as I believe all men owe at least one basic feature of their being to their fathers, like it or not, be it their hair color, their eyes, their jaw, and in having that jaw, their voice perhaps as well, or the manner of enunciating words that are particular to them. Or for example they could have their father's broad shoulders, a certain posture that might seem identical from father to son, or maybe even nothing at all. In any case the reason I bring this up is of course that I was offered, and I accepted the chance to follow in his exact footsteps.

This happened at a certain point in my adolescence, when my father had sat me down for a very serious talk. He handed me a weathered old card. "Le Chariot" it read on the bottom. I didn't know what it was or what it meant. I could only tell that it had been held by many hands and had been gazed upon many, many times.

"Remember this card well," my father said, "It says that all the world's a stage, see, and we've all a role to play." He explained that for him and his father, that role had been to play the notary. "It's not a show, it isn't acting, but it's still a performance, sincere in its service. Most of all, as you can see here," he pointed at the illustration, "most of all, it's a vehicle."

"A vehicle?"

"Indeed, son. It's a vehicle that can take you through all stages of life. Of course, you have the choice to carve your own whole path, you are free to tread the path on your own, on foot instead of taking the vehicle I'm offering you, my son. But you may after many years come to the conclusion that you should have taken the offered vehicle when you had the chance and the support to do so. Many men do realize this, but admittedly, only by going through the hardship of their foolish meanderings could they ever have realized what the offer was worth in the first place. As a father, I want to avoid putting my son through all that."

We both stared for a while at the card in silence. I felt paralyzed. It seemed like this choice would determine the entire rest of my life and as a young lad, I had never thought about the rest of my life before.

"Having said all this, my son, even when you choose to follow in my footsteps and become a notary too, the vehicle doesn't drive itself, and there are no guarantees, even in this profession. But love and support go a long way. I can see you don't want to think about spending your entire life in this house, but as you grow, you'll learn that you can take this vehicle and still drive wherever you want, drive your own way. Be sure to always maintain balance and remain modest, because to be sure, not everyone gets this opportunity, so be grateful, and have respect for the profession. Take it from me: balance everything you do for the self with service to others, and vice versa."

There hasn't been another talk with my father in my entire life that has stuck with me as this one has. I remember almost word for word. Needless to say, I took it. I took the opportunity to follow in his footsteps. And his wisdom hasn't failed me throughout my career. Today, I'm older than when he had sat me down for that talk and I still have the very same card on my desk.

You might be thinking: why should I interest myself in this boring notary doing boring work in the most boring of places? My answer is: you might be surprised. Some of my cases turn out to be extraordinarily emotional, even outrageously so. Especially the ones concerning the reading of the last will and testament of my clients.

The case I'll present to you in the following pages, is one such reading of the last will and testament, of my - I'm sorry to say- former good friend: billionaire Johan Paepe. This wasn't just any standard reading of the will. True to Johan's character, it managed to turn the lives of the beneficiaries completely upside down. However, even the most factual recounting of this case will prove to be scandalous, disturbing, bloody and even inexplicable. I have encountered many inexplicable

things throughout my life and continue to do so, however it's never my place to try to explain, just to witness and support my clients in whatever they want to do about it, and how it makes them make decisions, or indeed, it turns out to make the decisions for them. The only factor then, for them, in this case as in many others, is whether they can accept how it turned out or not.

The AI determined that was a lie

Any reading of the will is of course preceded by the death of one of my clients. But this particular last will and testament belonged to, as said, one of my most peculiar and particular clients: Johan Paepe. His inheritance was a tricky one to handle, and to manage it I had to consult the SFO CEO of his estate called the "Paepe Holding," the young, bright, and successful Ariadne Tjollyn. Why? Let me explain the particulars.

Johan Paepe was an enormously wealthy man but only became wealthy later in life. He had no children of his own and had been living as a recluse before and after amassing his fortune. His estate was based on the success of his series of fantasy novels that had been optioned and turned into a major worldwide franchise of films, television series, gaming, and merchandise. The bewildering part of the inheritance of his estate is that he had bequeathed the amount of one euro to his next of kin, and nothing else.

This was of course, to me, knowing him personally, not unexpected or anything out of the ordinary. The strange part of the whole case is not the one euro inheritance, but that he had changed it to something else entirely and shortly after he had died, under mysterious circumstances I couldn't explain or would even attempt to.

The one euro inheritance seemed very much like his *modus operandi*. However, the new addendum, which had Mrs. Tjollyn in a state of panic, was completely out of character for Johan and did not even have the time to reach her before he was found dead.

What had happened?

Of course, as the notary, that was not for me to investigate. To do so, the investigation had been started by the police department of Brussels, who had put a thirty something young *Rechercheur* on the case named Van Der Smet. And this was due to the strange circumstances of Johan's death. He was found in an armchair in his house, having shot himself through the head. The bloodstain patterns and direction of the splattering across the wall behind him were all studied meticulously by the forensic team seeming to corroborate suicide. However, the confounding part was that the gun had been found on the coffee table across from him. It seemed there was another person there at the time,

and this person could well have put the gun to his head and shot him, right after the change in the will.

For this reason, the investigation team had reached out to me. We would be working together. This was a first in my vocation, to coordinate with the police department in finding a possible murderer among my own client's beneficiaries, but that was what had to be done, or at least, so I was told.

Looking back, I mustn't be so surprised about how things escalated, considering what kind of a person Johan was. He was not living by the rule of temperance my father had urged me to live by. He was incredibly greedy about all the wealth he had gained as an author, refusing to share any of it to anyone he knew, even as he accumulated as much wealth - thanks to Ariadne Tjollyn's management of his estate - as he or even his entire extended family could ever spend in their entire lifetimes.

As the beneficiaries sat down in my office, for the first time in many years I felt some nervousness, but then I remembered Rechercheur Van Der Smet promised to make quick work of the case, which put me more at ease about the whole enterprise. How? Well, here was the interesting part. Rechercheur Van Der Smet was using the latest in AI technologies, specifically facial pattern recognition "far surpassing any lie detector test," or so he said and I of course believed him, rather attracted to the idea of being rid of this entire case as soon as possible. There was one thing about the whole premise of using his AI tools I wasn't feeling completely comfortable with: he had said that he could quickly find the culprit 'if' there was a culprit to be found.

Six beneficiaries there were in total, including spouses, 10 people took a seat in my office. After welcoming them and having my personal housekeeper Brigitte offer them either a cup of coffee, fruit juice or a glass of water, I proceeded with the reading of the last will and testament - both the original and then of course the controversial addendum. At the request of Rechercheur Van Der Smet, I read both of them, so that the AI could pick up on the facial cues given by the beneficiaries - hinting to whether they could be the potential culprit in the case of Johan's death. All of them were his suspects.

At first, most of them gasped at the news that only one euro would be inherited amongst them all. To the ones who knew Johan well, it didn't come as a surprise at all. But then when I started reading the second part, the mysterious addendum, there was a collective shift in all of their countenances.

Here's what was in the addendum:

"My dearest next of kin, my nieces and nephews, children of my beloved brothers and sister who have passed into that great unknown before myself, some of you know each other well and keep in touch, others don't, much a reflection of how me and your parents related to one another. I regret my former will and testament amounting to one euro to be split among you. It was cruel. I have had a change of heart, and I will not bore you with details as to why. But I do want to apologize and make amends and do the right thing. My estate's net worth amounts to just over one billion euros. It would only be right to split the estate's worth evenly amongst the six of you."

I looked up for a moment and scanned their faces. They were all hardly breathing, listening to Johan's words from beyond the grave, spoken by yours truly, an eerie thought.

"I know that all of you had reached out to me over the years, asking for financial help, and I had refused. I don't know what I was thinking, however, today things are very clear to me and I must explain the original one euro inheritance, before I can explain how to split up my estate. The reason my inheritance comes down to only one euro, is that I have already bequeathed all of the rest of my wealth to someone anonymously. That someone is in the room with you now."

Again, they all gasped and this time the gasp was unanimous.

"All of my estate had been given to them under the condition they would remain anonymous. It had all been settled, today, nearly a decade ago."

"A decade ago?!" was the collective cry from the beneficiaries.

"After my passing," I continued, "This person was to become the sole holder of my wealth. This decision, I do regret. So with this addendum, I add to my last will and testament that the joint account be split amongst the six of you if you all unanimously decide to do so."

"But that would include the person who had inherited the one euro billion all to himself for the past ten years!" said the eldest of his beneficiaries, his cousin, Pieter Paepe.

"Otherwise, you can all unanimously agree to let the previous arrangement stand as is. My friend Mr. De Walters will provide time and space today to come to a decision together and with this I feel my

conscience is clear and a weight has been lifted off my shoulders. Farewell."

"Oh, the weight has been lifted off of his shoulders and put squarely on ours! Good going, Uncle."

A storm erupted amongst them, and I couldn't make out any word of it as they were all talking over each other, outraged about what they had just found out.

"Why would uncle Johan say that he felt a weight lifted from his shoulders, and then proceed to kill himself? It doesn't make sense!" said Jochen, the middle child of the three brothers, nephews to Johan Paepe.

The youngest, Kenny, sat still in his seat, not uttering a word whilst his wife Joyabel talked to him incessantly and nervously, as if she didn't notice he was stunned by the news.

Then, Rechercheur Van Der Smet finally entered the room. Everyone looked puzzled as to why a police officer would join the reading of the will. He promptly informed them this was a potential murder case and that they were all under investigation, since not a one in the room was clear of a motive for killing Johan.

"Do you mean the part that each one of us at one point had come to him, asking for some financial aid?" said Jochen.

"Not only that," added Van Der Smet. "It's that the suicide of your uncle was questionable due to the state he was found in, of which I will inform you later. At this stage I want to let you know that I have installed cameras equipped with AI facial recognition to help determine who is most likely to have committed the murder."

"Excuse me?" said Layla, Johan's niece through his sister, who was there with her husband, Jean-Baptiste, "Can you even do this without our permission?"

"We can and we are. This is an official investigation, and you are all part of it. The reason is that the person most likely to be the murderer is the person who had inherited the estate ten years ago and would want to keep it that way. It is extremely likely they have murdered Johan as soon as they found out about the addendum."

"How would they have found out-" mumbled Kenny, the youngest of the three brothers, "Isn't a will and testament supposed to be secret until they die?"

"I guess when it comes to a billion euros at stake, there are no secrets about where the money goes and to whom," said Céline, Jochen's wife, bitterly.

"Well, that isn't true, now is it. Since one of us had been given a billion euros ten years ago and we never knew!" said Nele, youngest of Johan's nieces through his brother. She was the caretaker of her older sister, Brenda, who was in a wheelchair due to being in a waking coma, catatonic.

"That's right," said Layla.

"All of this to say, for my part," continued Rechercheur Van Der Smet, "that all proceedings in this house today will be recorded for this purpose. Anyone who is not agreed to this can leave, but must also forfeit their share of the estate, since the decision was to be unanimous, leading the previous arrangement to stand as is."

"So, if any one of us walks out of here, the person who had been a billionaire all along for nearly ten years would keep the money all to himself, and we're all left with nothing?" said Jochen.

"That's right," said Van Der Smet, "So if anyone doesn't agree with the parameters of this investigation or all of the tools and instrumentation the police department employs to facilitate doing so, you are free to leave. However, in that case, none of you will inherit anything, apart from of course the one sixth of a euro Johan had originally intended for you all to split amongst yourselves."

"This is all insane," said Céline, "You set up this whole complicated operation to investigate us in our most vulnerable state, whilst you could just as easily figure out who had a joint account with Johan! I'm pretty sure his accountant could tell you as much!"

"As a matter of fact," rebutted Van Der Smet, "We can't. As Johan had stated, it had all been arranged to be entirely anonymous and untraceable. Even if the accountant knew who it was, they would be legally obligated to keep them anonymous."

"And it's one of us, here," asked Layla.

"Yes, it is. This is what Johan himself has indicated."

"One of us has been a billionaire for over ten years?" asked Kenny, looking rather hurt.

"Yes," repeated Van Der Smet, not in the least bothered by the repeat questions as every single reaction was being recorded and analyzed by his AI tools.

"So the fact that we went to Johan over the years to try to get him to help us with our issues," said Pieter, "Was unnecessary, really. There was already someone amongst us who knew what we all were going through and could have helped all along and just... didn't."

"This is also correct," said Van Der Smet and at this point, I started to dislike his excitement and glee about the whole story underneath his technical speak.

"I don't believe any one of us could be a killer," said Kenny, to which Van Der Smet replied:

"The AI determined that was a lie."

Bona Fides

"How do we know this is really what Uncle Johan wanted?" asked Kenny, after Van Der Smet's AI revelation had rendered everyone silent.

"Well, if it wasn't, the killer wouldn't need to kill him," said Pieter.

"What are you saying?" asked Jochen.

"I said exactly what I meant, brother!" said Pieter. "The killer would not have any reason to murder our uncle if he didn't change his will to split the billion promised to them, right?"

"That makes sense," said Layla, rubbing her chin while pondering the situation.

"In any case," said Rechercheur Van Der Smet, "It's official. It's been registered."

"And so it counts?" Jochen asked me, turning to face me now instead of Van Der Smet.

"Of course it counts," Pieter interrupted, "Why else would we all be here if it didn't?"

I felt like I needed to clarify how the will came to be changed. If none of them really trusted the addendum Johan Paepe had sent in was real, there really wouldn't be any reason to go along with the investigation. So, I explained. There was something inside me telling me it would not go over well that this addendum was mailed in by post.

"Well, yes, you are correct, Pieter. The addendum is most certainly real. As you know, our office here has been managing all notarial affairs for Mr. Paepe, just as we do for most of you here, but in the case of your uncle, well... he was in the habit of mailing his business by post."

"By post? Are you joking?" asked Céline.

"Yes," said I. "By post. As you all know the man was an eccentric. He eschewed technology, even the ones in use for decades. The thing is that he figured out his workflow, his way of life before the internet age, and since it had made him a billionaire, he had every reason not to change anything about how he managed things. So, yes, by mail, indeed. Even this addendum to the will."

"So, you receive this letter and you just assume this is what he wrote? You stamp it and it's done? Simple as that?" asked Pieter.

"Well, no. Not quite as simple as that."

"Do explain," said Pieter, leaning back into his chair, much like his younger brother Jochen had been doing all along. "We're all ears."

"Wait a second," said Kenny, "Are you seriously going to question if the addendum to the will, the one stating that we could inherit one sixth of a billion euros of Uncle Johan's estate, whether it is legal or not?"

"Yes," said Pieter.

"I can't believe you. Why do you always have to ruin everything for everyone. This is why no one can stand you."

The last part was mumbled towards Joyabel, who had not let go of Kenny's hand the whole time, more than to Pieter.

"You don't have to remind me people can't stand me, Kenny," Pieter replied, "I know that all too well. But I still want to know, if we're standing accused of something like MURDER, little brother, that at least the evidence is what they say it is."

That shut everyone up, and now they turned again towards me to give a full explanation of how the will had been registered as legal and binding by us, the '*notariaat*', my notary office. I have to admit a little cold sweat broke out, not because I wasn't confident about the legality of the whole last will and testament of Johan Paepe, but simply because cases such as this where the *notariaat* is being accused of negligence is precisely what can shut the whole business and career of a notary down. Under our legal system, a fault gets you a *schorsing* of your notary license, and you can never work as a notary again. I felt I had to explain to put every suspicion of negligence to rest.

"As a notary, yes, I'm the final one to approve if the addendum, or as we call it under its legal term, the codicil, is legal. But I'm not the

only one. Firstly, the letters Johan sends in are always certified mail which means we need to sign off on them. This in itself is already a legal timestamp. Then, our office secretary, Brigitte, signs off on our mail on behalf of the *notariaat*. Then, since it's certified mail, she checks the sender on the envelope and cross references this with our client database. However, in this case she didn't need to do that because, well... it's Johan Paepe. Then she triages the letter to Guillaume's in-tray, Guillaume is our resident candidate notary who just started his three-year internship at my firm. He's a fresh graduate in law, but very capable and smart, so don't hold his youth or inexperience against him. So, what Guillaume does is he performs the "controlled opening" of the letter, which means with a witness present - in our case our house legal advisor, Sven, our house "jurist" - the contents of the envelope are noted and registered, including the envelope itself functioning mainly as another timestamp. Then, the letter is "qualified," meaning, we note what the letter IS exactly. In this case, it was what we call a "holographic codicil". We check if it is dated and signed. When the "controlled opening" and the "qualification" has been performed, Sven takes it with him and performs the legal analysis of the content and most importantly of the intent of the letter. In this case of course, this codicil is wanting to add something to Johan's last will and testament. Our legal assistant studies the letter to see if it checks out with the law. Then, it goes back again from Sven to Guillaume, who checks the letter against Johan Paepe's dossier at our *notariaat*, which means that he checks if it may violate previous clauses or that it might affect major assets etc. And of course in this case, it does. That is why it is turned over to me, the third and final check before registering it as legal and binding in the national registry."

"And? What did you find? Was it all perfectly well and good? Apart from the fact that he directly contradicts his previous will? Might that not have triggered some kind of procedure of extra validation or anything?" said Pieter.

"It did explicitly state this was a contradiction and generally, when a contradictory codicil is made under duress or coercion, it is indeed flagged for further validation and investigation before registering it, but in this case, Pieter, I'm sorry to say or to disappoint, but, Johan had a habit of contradicting himself constantly, changing his mind about everything about his estate continually, this is why I always consult Ariadne Tjollyn about the more tricky requests he makes about for example his real estate assets. He might, and he has, changed his mind at the last second and write in to cancel a sale, or the purchase of a piece of real estate, or he would suddenly refrain from agreeing to a merger of one of his N.V.'s at the very last moment. We know our clients, Pieter, and so we have learned to accept his whims as they come in, knowing

that his next whim might just continue where he left off. You never know with Johan Paepe."

"Knew," said Pieter, "You said 'know', but since he's dead, you mean to say 'knew'."

"Knew," I said. "I stand corrected. Well, in any case. I was the last to validate the letter. And I found no real risks, legally speaking. Even though, yes, I knew this would turn into a lengthy consultation, since it is quite open-ended. He has not agreed for you, you are supposed to do the agreeing amongst yourselves."

"A terrible, terrible, sadistic game he's playing with us all, from beyond the grave even. Despicable!" said Céline, rummaging through her satchel.

"Calm yourself, dear," Jochen said to her. "The sooner we can all agree, the sooner we're out of here."

"Technically, Brigitte is the last person to handle the will." I added, "She is the one who registers it administratively speaking, to the national registry."

"Can we see it?" asked Layla.

"Of course you can," said I, "I'll ask Brigitte to bring our working copy."

"Weren't you reading from the actual letter just now?"

"No, this is from our dossier here, stating the content of the letter. We have the letter itself in our 'klassesment'."

"How curious," said Pieter, "How very curious."

"Nothing curious about it," I said to Pieter, "This is how our *notariaat* works, or any *notariaat* for that matter."

"Oh, but I understand perfectly. You have a whole bunch of assistants to do the work for you and you just lean back the whole time until you need to read it aloud and then rake in all the cash."

"I'm sorry you see it that way, Pieter." I said, "But you forget a crucial part. It's my name on the door, which means it's off with my head if anything, and I mean anything at all, is not 120% correct and compliant, with current law. And I assure you, I make sure it is all

according to law. I may have many clients, but my loyalty is to the law, not to private interests."

"Now you sound like the Rechercheur!" said Pieter.

"Well, we are both appointed by law," said Van Der Smet, "That's true. What else is true, is that the will stands. And you have some agreeing to do."

"Agreeing?" said Nele, "I'd love to see that! It would be a first in our family, to be sure."

Sit Down

"He may have been rich, but he's incredibly stupid. One of us could walk out of here right now and just keep... being a billionaire!" said Pieter.

"That's ridiculous," said Kenny, "None of us are rich! Who in their right mind would walk out of 1/6th of a billion euros?!"

"You're wrong, Kenny," said Céline, "Five of us aren't rich. One of us has been a billionaire for ten years and didn't tell anyone about it!"

"I think what Céline is saying," Jochen interjected. "Is that if the billionaire amongst us walks out now, they would betray themselves. Whoever it is, they are forced to stay if they don't want to reveal their secret."

"I don't know if I meant that specifically," whispered Céline to her husband. "I can speak for myself you know."

Jochen, however, turned his face away from her as if he hadn't heard her at all. Céline huffed and started rummaging through her sacoché again.

Layla and her husband Jean-Baptiste had been talking to each other in hushed voices. But now, she straightened her posture, as if sitting in on a shareholder meeting and added: "Yes, that would be very suspicious if someone walked out now, considering they would be the prime suspect of the murder of our uncle in addition to admitting they have had hundreds of millions of euros at their disposal all along so to speak."

"True," said Jochen.

"People have killed for less," added Jean-Baptiste to his wife's remarks.

I noticed that Céline at this point glared at Layla. Meanwhile, this whole conversation was not sitting well with Pieter.

"I don't think we should be so quick to shout murder, just because there's money involved. We all heard the addendum, is it so unlikely the man actually felt bad and killed himself? He clearly wasn't well."

"But what about his change of heart? Sounds to me like someone forced him to write it," said Layla.

"Just the opposite," cried Céline, "The addendum to split the one billion euros amongst us was most likely sincere, probably driving the murderer to kill him so as to keep the one billion euros for themselves as soon as they found out."

"But how could they have found out?" repeated Kenny.

"Well," said Pieter, "Ben just told us. Three people in this practice - Brigitte, then Guillaume, and then Sven - got a hold on the addendum even before it was handed to Ben himself. Now, that's a lot of hands on a document supposed to be entirely confidential. It's not unimaginable that there could have been a leak somewhere along the way to Ben's desk. I mean, we're in the middle of investigating something rather unimaginable, so it wouldn't be the most crazy thought we're considering today."

"I suppose you're right, brother," said Kenny.

Of course, I couldn't let this speculation about the integrity of my practice be entertained whilst inside my practice. I wouldn't stand for it and I said as much:

"My friends," said I. "My practice is one of the most respected in the country. Every one of my employees have proven themselves utterly trustworthy and the integrity of each and every one of them is spotless. So, no. Impossible. There was no leak of any of the content of the addendum to Johan last will and testament from my *notariaat*."

"Didn't you just mention that one of your employees, the young Guillaume, just started his three-year internship at your practice? I mean, a year isn't really enough to gauge someone's impeccable morals concerning legal matters, is it? It takes many years and many cases to assess a man's worth in the field, is it not?" said Céline.

"Well, we all have to start somewhere," said Jochen.

"I know, but still. How could the killer have known about the addendum otherwise?"

"My employees and I aren't the ones under investigation here," I added. "And yes, Guillaume has been working here about a year and he's doing stellar work. Need I remind you that to be able to work here as a *kandidaat-notaris*, one needs to pass 6 years of studies in law, including the *notariaat* specialization. I assure you the curriculum is quite extensive and the process pretty grueling."

"Perhaps it's so grueling that they would need some kind of proportionate means of luxurious relaxations? Perhaps the kind only multi-millionaires can provide," said Pieter.

"Excuse me?" I replied.

"Well, since we're all speculating, it's to me not entirely unreasonable to suggest that even Guillaume might have been tempted, especially since you emphasized the hard and grueling path to become even *kandidaat-notaris*, to accept generous offers to alleviate some of this years-long build-up of stress and anxiety."

I had to laugh.

"It's preposterous. The entire idea of *notariaat* in our law system, is that it is completely immune to bribery. If anywhere along the way to becoming *notaris* it becomes clear one is tempted or prone to taking bribes, their career would never take off or even start. They would have destroyed their entire lucrative lifetime career, for a short temporary windfall."

"And may I ask why a *notaris* wouldn't be tempted? Doesn't everyone have a price?"

"No. They don't. Who in their right mind would jeopardize a secure lifelong position with a considerable income, by accepting a bribe, the one thing they are meant to never ever do."

"And how much do you earn, then, that this is totally out of the realm of possibility for you?" asked Pieter.

"I... Well, 20,000 euros monthly, give or take. But you have to consider that to open a *notariaat* every young starting notary has to take out a loan to be able to legally open one, a loan of a couple million euros we're paying back during our career."

"Aha!" said Pieter, "Already I can see some cracks in the mirror. A loan of a couple of million euros just to set up practice? It seems to me