White-Collar Criminality

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Abstract
A quite interesting aspect of economics involves profits of illegal origin in a given society. One can talk about a certain spectrum of illegality ranging in various degrees incrementally, from untaxed informal economy, disregard of copyrights, black market, contraband, counterfeit money on to sheer criminal activities like embezzlement, swindling or forgery which target specific individuals; for the purpose of gain. In this respect, certain economic endeavors can be observed to go hand in hand with unscrupulous ways of victimizing people.

Key words: Illegal; Gain; Economic; Crime; Criminal

INTRODUCTION

The informal or unregistered sector in economics is namely that part of an economy which avoids taxing, like peddling goods by itinerant sellers on the street. No doubt, the concept is more often associated with underdeveloped countries or regions. However, it is known that nearly all economic activities must have started informal and later got regulated and formalized by the registry in the related chambers of commerce and government offices.

As suggested in Arthur Hailey’s novel Strong Medicine, marketing some sort of “curative” liquids (even if not sheer “snake-oil”) in unlabelled vials may successfully develop into a giant and well-established pharmaceutical industry armed with scientific research centers, along the course of years! Second-hand bookstores, at least in Turkey, used to issue no sale-receipts, for instance. Prices were negotiated, anyway. Today, they do readily provide receipts to the clients.

On the other hand; years ago in Texas I once bought some used books at a second-hand bookstore. The seller charged some extra money, sales tax, and handed me a bill; stating that this money would go to Uncle Sam. I was astonished because even in the transaction of used goods tax was always there. In the US, tax-evasion is no joke. This is the point where the state displays its most rigid principles. It is known that even Al Capone was convicted with the pretext of tax evasion, there being a shortage of hard evidence about his gangster-activities.

Gans (2011, p.22) notes that the poor aid the upward mobility of groups just above them. He affirms that in this manner, many Americans have entered the middle class via profits in the slums, including those that upper classes shun. “As a result” he writes, “members immigrant groups have financed their upward mobility by providing slum housing, entertainment, gambling, narcotics, etc., to later arrivals, most recently to Blacks and Puerto Ricans”

Idioms like under the table, beneath the counter or off the records pertain to this type of economy. As cash money began to be replaced by virtual money (checks and credit cards) more and more; further blows were imparted in informal ways and means. As a matter of fact, it is said that nowadays cash usually involves “fishy” transactions in a developed country, in the modern world, because its traffic can not be followed.

The problematic issue of patronage, too, is a somewhat related idea. It means upholding or protecting the economic opportunities for certain politically favored persons or groups. There is a good side to it also: In history, certain kings used to support men of art, science and literature, strictly in this sense. Ottoman Sultan Fatih, the conqueror of Istanbul from the Byzantium State, is
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well-known as a protector of poets and scholars. Great medieval physician Avicenna in Near East and Leonardo da Vinci in Italy created their marvels thanks to the backup of powerful princes. Bestowing certain offices or public bidding enterprises by nepotism is the common current questionable forms of patronage.

Black market in times of war or deprivation is an activity where illegal tinge is much more conspicuous. So it is the case of contraband. In Turkey, in recent times, bogus alcoholic beverages bottled and labeled by fraudulent producers had been launched on the market. Instead of ethyl alcohol (CH₃CH₂OH), the much more toxic and much cheaper methyl alcohol (CH₃OH) was the active ingredient, leading to a number of death cases among drinkers. The phony drinks come cheaper than the regular drinks due to lack of taxes. (Some amount of methyl alcohol is also known to leak into the system during distillation of suitable fruit juices simply as a by-product hard to remove from the chemical system).

During the prohibition (“dry years”) in America, many people set up clandestine breweries and made fortunes. Those people were called bootleggers. Scott F. Fitzgerald’s famous novel-hero, Gatsby, according to the insinuations of the author, was a generous and romantic bootlegger.

Within the RC [rational choice]-approach to criminal behavior, two central positions can be found. First, there can be a market for criminal activities. Here goods like drugs or security by mafia-like actors are traded on an illegal market. Crime therefore is a “normal” feature of societies in Durkheim’s sense.

Another approach investigates criminal behavior in non-market structures. It has been pointed out that for certain types of crimes—like murder or shoplifting — the assumption of a demand side in most cases is not realistic. RC-analysis focuses on the relation between expected costs of crime and the situational constraints. Predictions on a macro level can be derived: for example, increasing female labor market participation may lead to higher rates of housebreaking because houses and apartments are empty¹ during the daytime (Voss & Abraham 2000: 72-73).

“Criminal acts are [sometimes] explained by reference to the opportunities² for committing a crime. The probability of being caught is likely to decrease with the number of other individuals committing crimes. The law enforcement agencies are then too busy dealing with other crimes” (Hedström, 2005, pp.55-57).

Anatomical dissections did become more common throughout Europe from the eighteenth century, but were still frowned upon. When supplies ran short, ‘body snatchers’ robbed graves and sold the corpses to medical schools. In 1827, the money a body fetched was good enough to tempt the infamous pair Burke and Hare to murder 17 people and sell their bodies to the Edinburgh Medical College. (Holmes, 2010, p.103)

Despite immense costs to taxpayers, people who commit white-collar crimes are treated more leniently than other criminals. Probation is granted to 40% of antitrust-law violators, 61% of fraud defendants, and 70% of embezzlers. They are less likely to be imprisoned. If they are imprisoned, they receive shorter average sentences and are more likely to be placed in prisons with extra amenities, such as tennis courts or private rooms. (Shepard & Greene, 2002, p.221)

1. THE HISTORY OF ECONOMIC CRIMES IS NOT NEW

White-collar crimes are fairly old in history. Maybe one of the oldest economic crimes is organized gambling of some sort, (next to organise prostitution, of course). Follet (1998, pp.97-100) mentions tote-betting games in 1866 in London, as a sub-theme in a realistic historical novel. The organizers release six dozens of specially-raised hulky rats into a big hole. The rats are confronted with a strong dog. The bet is handled so that a player either bets on the winning of the dog or else on the survival of a certain number of rats (say, six out of the total of 72).

The rats at the first retreat from the dog. When they realize that there is no escape, however, they return and assault the dog collectively, by an innate motivation or instinct. The dog starts killing the large rodents one by one by his bites. As time passes, the gnawing-traces on his body and his vigorous efforts begin to tire the animal. Finally his feet begin to slip on the now-blood-sticky floor. The spectators jubilate, displaying the hidden savagery of mankind now fully revealed!

2. THE TOPIC OF FINANCIAL MISDEMEANOR IN A HISTORICAL FRENCH LITERARY WORK

In the naturalist novel of Zola, L’Argent, we can encounter many white-collar crimes dating back to mid-1800s: The main character is Aristide Saccard, an incorrigible financier who had previously lost fortunes at the stock exchange. He is impressed by his engineer-neighbor Hamelin’s projects to prospective construction activities in Ottoman territory. The two men together set up the Universal Bank (Banque Universelle) (Çaya, 2005, p.133).

From the date of commencement onwards, this bank stands on precarious foundations: In order to boost the
During the Prussian-Austrian war, everyone expects a sinking of the shares on the stock exchange. A henchmen of Saccard brings a telegram negligently left over at the table of his boss, the minister-brother. Informed about the imminent would-be peace treaty, Saccard buys all the securities he can buy and wins an outstanding commercial victory. In his joy, he decides to double the bank’s capital once more. The formerly stagnant shares of the bank register an immense leap again. Still an important number of the bank’s own shares are kept for itself, an illegal as well as a risky practice (Çaya, 2005, p.135).

Intoxicated by the new waves of success and glory; Saccard gives up all measures of caution and keeps ballooning the shares amid fictitious souscriptions. He inspires confidence in all hesitant adherents merely by his apparant devotion to the bank’s accomplishment as well as his immense charisma4 (ibid).

It is crazy. But, great men of finance and wars work this way! Aren’t they usually mad men who come to capture the success? (Translated from the original work in French, p.408).

Nevertheless; on the long run; undermined by informed rivals; the bank’s sustaining of the successful tendency becomes visibly impossible. The financial institution experiences a drastic collapse. Saccard and Hamelin are sentenced to five years in prison. Through the intervention of minister Rougon, who doesn’t want a brother in jail, their sentences are commuted and they are expelled out of the country.

Indeed; in an interview between Charlie Rose and Bernard, broadcast on Bloomberg-TV (October, 2015); the famous man of finances asserted that some authorities in the economy obviously deserve to be put in jail. (But he also admitted that on certain occasions; the limit between actual “criminal intent” and “misjudgement” may sometimes seem somewhat blurred).

Zola’s superb novel is not lacking in auxiliary figures dealing with illegal activities, either. Busch is a financial intermediary, usurer and debt-collector; who wouldn’t hesitate to act like a commercial-blackmailer if necessary. La Méchain is the debt-collector’s “aid-de-camp” and the big woman’s frayed leather bag contains rolls of old receipts, which the two cronies meticulously sort out at times, in order to discover a financial document convenient for exploiting somebody. It is this peculiar pair who discovers Saccard’s illegitimate child through the paperwork and plan to blackmail him. But, Saccard is immune to scandals and he does not yield to the menace. The scheme fails flat.

Another rape story to be abused by Busch and La Méchain is also to be found in the novel. In the past; now-defunct Earl of Beauvilliers raped a girl; wrote a bill promising to pay her ten thousand francs when she attains maturity. The paper ends up in that notorious leather bag and the involved persons are identified. Two vultures delay the blackmail until the widow of the count of and her daughter loose all their wealth in the shares of the Universal Bank.

Meanwhile the daughter is attacked and violated by Saccard’s illegitimate son, at the very orphanage where she does voluntary work. The vultures confront the unhappy countess at the poorhouse and threaten a shameful publicity. The then-victimized girl, now a desolate senior prostitute, is also confronted with the old princess. In her sick bed, the daughter also hears all the truth about his “honorable” father, the count. The jewelry of the mother; the last vestige of their former richness now go to the blackmailers, just to buy their silence (Çaya, 2015, p.138).

3. RECENT AMERICAN VERSION OF BANK-RELATED CRIMES IN FICTION

In a novel of Hailey, in an imaginary financial establishment, the First Mercantile Bank, in an unnamed mid-western American state in 1970s, we encounter further examples of economic crimes.

To begin with; In the main branch of the bank headed by female director Edwina, a Hispanic female teller has a short of some thousand dollars on her cashbox. After Edwina’s careful consideration of the problem with her ingenious insight, the female teller is finally acquitted, following stressful cross-exams. Instead, the senior bank-teller Miles is pinpointed as the real thief. He is also proven guilty of other tricks, namely stealing from “sleeping” accounts where no money movement had been observed for a long time (Çaya, 2015, p.135).

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3 Normally; after the decision to offer the company to the public, a stockbroker must carry on flotation (going public). A prospectus must be drawn up, giving the details of the company structure and providing all necessary information without reserve (paraphrased from Whittaker 1987, p. 181).

4 Indeed; adverse selection (l’antisélection) is a similar shady practice whereby the signatory of a certain commercial contract is in possession of much more information with respect to the other party, thus carrying himself to a more advantageous position, from the very beginning. For instance, a second-hand car-dealer may withhold very useful information from a prospective buyer of his. Predatory trading is also an illegal way to profit from one’s own knowledge about a prospective market affaire by rendering himself safe from speculation. It is a crime in western countries.

There is a related anecdote in Islamic history. The Blessed Prophet saw a merchant of cereals rearranging his bag of wheat soaked in rain, upside down. He admonished the man for concealing the defect of his merchandise, proclaiming that he who deceives the community does not deserve to be within that community.

The word I chose is very explanatory even though chronologically it is retrospective. The concept of charismatic personality was to be coined by Sociologist Max Weber, born about a quarter of a century after Émile Zola.
The employee is convicted and sent to a federal prison. In the prison his knowledge about the history of money brings him some prestige. The Mafia row gets interested in his counterfeiting talents. Credit card manipulators are closely connected with those types. In fact, the bank is losing a lot of money due to credit card embezzlements. It is a big preoccupation for the studious chief of security to think up new measures against forgers continuously (Ibid).

[Along the course of the rivalry between two vice-presidents, both equally determined to replace the dead president] to gain some extra points against his opponent Alex, Roscoe clings to the suggested idea of supplying loans to a big multi-national conglomerate. The sheer name, SuNatCo, seems bound to add more prestige to the bank. His former Congressman friend acts as a go-between to quicken the project. The two men are invited by the multi-national giant’s CEO, Big George, to a short excursion in Bahamas. The conglomerate’s luxurious airplane flies them. The catering facilities during the flight are incredible! Roscoe is really impressed (Çaya, 2015, p.135).

At the villa at Bahamas, Avril, the girl specially assigned to his service, begins to circle around the devout (loyal to the Episcopalian Church) and dutiful Roscoe. The second night she escorts him to his room again, promising to be available at any time for any service whatsoever, again (Ibid.).

“He lay awake for nearly an hour. Despite his best intentions, the focus of his thoughts was Avril. Twice he made a move towards the bedside table with its intercom. Twice, resolve and sternness turned him back. The third time he did not turn back. Decisively and firmly, he pressed button number seven” (Hailey, 1975).

Later, it will turn out that the multi-national conglomerate is in bad shape and is floating above water by paying debts with other debts and concealing their real difficulties. Big George is only a crook, swindling all he can and preparing to escape to Costa Rica. Once the huge loan is granted, the so-called giant will go default and almost ruin the bank. Roscoe will commit suicide, in guilty conscience (Çaya, 2015, p.137).

The connection of the bank with the collapsed company will bring bad publicity and a bank run, which will only be contained thanks to the excellent leadership of Alex. The hero will urgently be proclaimed as the new president of the now weakened bank (Ibid.).

4. SMALL-SCALE FRAUDULENT ACTIONS VERSUS LARGE-SCALE ONES
IN REAL LIFE

“The world’s largest energy trading company Enron collapsed in 2001 after the discovery that false accounting was diguising huge debts. The company’s bankruptcy caused the loss of thousands of jobs around the world. Several of its senior staff were arrested. We can distinguish between white-collar crime and crimes of the powerful. White-collar crime mainly involves the use of a middle-class or professional position to engage in illegal activities. Crimes of the powerful are those in which the authority conferred by a position is used in criminal ways, as when an official accepts a bribe to favour a particular policy” (Giddens, pp.823-824).

It is more difficult to cope with organized criminal activities than with isolated criminal individuals. The latter work in simple terms while the former enjoys certain support systems, which make the act easier and less risky besides manipulating the consequences in case of getting actually caught by the legal system.

The typical list of support systems for organized crime includes several mechanism. Tipsters function to provide criminals with critical information (e.g. the timing of valuable cargo shipments). As a reward, tipsters receive a percentage. The fix, in collaboration with corrupt officials, arranges for special disposition of a case, once in the justice system (e.g. seeing that paperwork is lost, or a light sentence is imposed). The fence serves as the market for stolen property. As a middleman, he determines what thieves steal, how much they are paid etc.

Not all criminals can access the support systems. Thus, criminal elites are established and preserved. Formerly “underworld” was a physical place. Now it exists as a communication network with support systems (abridged from Walsh 2000, pp. 2020-2021).

As a large-scale example; German author Schmidt-Polex (1975 passim) talks about the forgery of world-famous paintings in Europe in days following World War II. Meticulous imitations of great artists like Rembrand are produced with brush and in collaboration with won-experts, they are sold out to rich art-lovers by genuinely devised, convincing mise en scène techniques of confidence-artists.

As a small-scale example, Wambaugh (2010 passim) talks about mail-thieves in Los Angeles in one of his new realistic novels. A boss sends his team to work and pays them on a piecewise basis. Letters stolen from mail-boxes in relatively rich sections of the city may contain worth-papers of all sorts from time to time.

5. A FEW “SMALL-SCALE” CASE HISTORIES

5.1 Case History Number One

While I was a scholarship student at an American Lycée in Istanbul, I wanted to get a summer job at a foreign drilling company active near my home city at the time. I felt I should benefit from my knowledge of English. The company authorities at the headquarters told me to come back in two days. When I arrived again they sent me to a slim middle-aged Turkish man, who himself was performing the translation works there. He rejected my application, stating that there was no need for such a position.
Months later, at the beginning of my two-week-long winter vacation; the same man happened to see me on a passenger-bus heading for my home city. He exchanged his seat with another passenger and settled next to me. A bit later he made a job offer! He said he was not stationed at the drilling works any more but instead he had to stick to the headquarters. Now, I would be needed to replace him there, he clarified. Surprised and delighted, I accepted and indeed got sent to the drilling location, the very next morning.

While at the drilling location I lived in a tryler; enjoyed free food and carried out triple duties (waiting near the wireless-device for communications, providing first aid in small injuries to workers, distributing equipment when necessary) besides doing oral or written translations.

Once the American tool-pusher—a high position in the world of geology—said to me about that chief-interpreter exactly the following wording (He was prone to utter cuss-words in-between sentences, like in all environments full of male company alone):

— Don’t mention to me about that S:O.B.! F*ck Burhan! He is no good! In fact, it was I who sent him off to the headquarters, just to spare myself his unpleasant sight. He was in charge of recruiting the Turkish laborers, here, you know. But he would arrange it in this manner: “I’ll employ you, but you shall hand over your first salary directly and secretly to me!” That was his deal! So, that poor fella [fellow] would work for a whole F*cking month just to get the job! You see?

At the end of the two-week period, I went to the headquarters to see the chief-interpreter and receive my accumulated wages. Upon his insistence I did promise him to show up in two months in our easter vacation again. (Now the picture was fully clarified in my mind: He arranged this short-circuit for my employment solely to get the job! You see?)

Then he gave me the calculated sum of minimum wages, omitting the deserved extra payments due to continuous double shifts and one total weekend (which a union-man had notified me about, beforehand). I was so grateful anyway that I kept my silence. Meanwhile getting my friends from the outside world criticize my shabby overcoat. They point out that I am too negligent or slovenly. How can I ever confess that my salary would not even cover my shabby overcoat. They界定 that it would be very appropriate for him to bring a “corpse” (slang for an undeserved gift) for the sergeant, like a brandnew overcoat, for instance. This favor would cease his persecuting attitudes and transform the dear man into an angel in his regard!

5.2 Case History Number Two

During my compulsory military service a sub-lieutenant I was yet to witness another corruption practice at the official guest-house where I had been accommodated.

A hollow-cheeked warrent-officer with a balding head was behaving independantly of his official superior, a mild-mannered major. Complaints about the man’s arbitrary and ruthless applications (changing rooms of young officers at short notice, forbidding meals before the closure hour sets in at the eatery, displaing openly disobedient and patronizing manners within his role of small rank etc.) were tactfully waived by the major, his actual boss. Some persistent reports of some indignant lodgers were frowned upon or at best negotiated by the major.

One evening, in a relaxed talk session in one of the dormitory rooms; a few more vigilant colleagues of mine also staying there, revealed to me the secret beyond the sergeant’s peculiar ways. He was a band petty-officer by profession, temporarily appointed to the position of assistant-director at that particular military guesthouse. During an easy time interval in his career, he began to play his instrument in professional orchestras in night clubs secretly while off-duty. It was then that he got to know the night entertainment world, including prostitutes and pimps of all kinds! As a matter of fact; he was resorted to by much higher authority-figures as a worthy, indispensable supplier or cateror or furnisher in times of “need”. From there came to his spoiled manners and nonchalance!

It was even rumored that the “provider” was maltreating the plain soldiers (privates / conscripts) under his command unless he got endowed with some form of bribery. When a private came to get his one-month-long leave-pass for a home vacation for instance, he would talk to his confederate-and-henchman, a civilian janitor in charge of floor-mopping and cleaning affairs but simultaneously a sharer of the secret corrupt ways, in a manner insinuating his expectations. One colleague actually overheard his saying the following statement on a similar occasion:

—When I change into my civilian clothing off-duty, my friends from the outside world criticize my shabby overcoat. They point out that I am too negligent or slovenly. How can I ever confess that my salary would not let the ends meet?

Then the confederate would suggest to the soldier that upon returning from the vacation, he would personally estimate that it would be very appropriate for him to bring a “corps” (slang for an undeserved gift) for the sergeant, like a brandnew overcoat, for instance. This favor would cease his persecuting attitudes and transform the dear man into an angel in his regard!

It should be definately pointed out that the above

5 This is the lowest officer-rank and is conferred upon a conscript with a higher education. Normally, a conscript is drafted as a plain soldier (private) for a certain time period.
happenings constitute a real exception in the near history of the military, where an unshakable and severe discipline prevails while every step is under scrunity and control, normally speaking.

As for the possible grounds for the narrated corruption; it should be underlined that at the particular timing, a military coup¹ had just been implemented in the country. Political leaders had been jailed for a time. The parliament had been disbanded. The military personnel got to enjoy unprecedented prestige and prerogatives, leading to corruption at various levels of hierarchy, beyond the real awareness of the pinnacle of the chain of command-and-control.

All this is in accordance with the dicton “power corrupts; absolute power corrupts absolutely” (said by Lord Acton). We might as well add the argument that; when one considers the horrible torture methods employed on the inmates stuffed into military prisons; economic crimes should appear as trifling offences, in comparison, regarding those specific times in the destiny of the nation.

5.3 Case History Number Three

Years ago I was a toxicology assistant at the Legal Medicine Chair of an Anatolian university. The head of the chair was a forensic psychiatrist, Dr. Belli. One day he narrated a memory from his specialised training days at the Psychiatry Clinic of the research hospital of a big university:

Our boss was very rapacious for money, a defective character trait in spite of his extensive knowledge of psychiatric medicine. A bed-patient suffering from severe depression had relations to influential bureaucrats and politicians, it appeared. Relying on his impressive contacts, he must have neglected the high honorarium² for the professor, an error on his part. At a morning visit at the patients’ ward he by-passed that particular patient without even looking at his face. Normally, he would linger at the headboard for a short time and inquire about the well-being of the inmates. We, the assistants were following him like the aide-de-camps of a glorious marshal. The patient could not help calling from behind in an offended voice:

—Sir, you never cared for me!

The boss turned with a frown on his face. He put both hands on the patient’s shoulders and forcefully shoved him down!

—How come I should get interested in you, Mack? Let Demirel [the prime-minister at the time] display interest to you!

I was so disappointed that I felt like writing a short story about this incident right there, with the title “The Fall of the Statue”. It was as if my feelings of respect for that worthy medical scholar got shattered tangibly in a single moment, alas!

CONCLUSION

Economic crimes are a part of white-collar crimes and they render the actor much less awful in the eyes of the public, with respect to violent criminals. Also, within the justice system the tolerance is greater while penalties are more lenient. Late-statesman Turgut Özal, a transformational leader in the real sense, once said that police measures are simply not suitable or effective in dealing with many kinds of economical crimes. Instead, he explained, the anti-thesis should also be of economical nature.

Turkey had been suffering from blackmarketeers in recent past. Light bulbs, margarine packages, cigarettes, bottled gas for kitchens had all been subjects of racketeers. Prime minister (and later president) Özal warned all potantial mischievers on national TV screen in mid 1980s:

—If anybody ever has recourse to set up a black market of some sort; whatever objects they stock will be imported by the government and offered to sale in official canteens or municipal stores inexpensively, even if subsidization from the national budget would be required. We shall in this manner break the backbones of any prospective racketeering organizations!

The mere warning worked wonders! Ever since those days, no black market incidents are observed in the country. The new generations are aware of the old nasty practice of opportunist scoundrels solely through watching some timeworn local movies on TVs.

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¹ Turkey had got drifted into political and social turmoil in late 1970s and the civilian authorities unfortunately proved to be incapable of handling the chaotic situation. Those had been troublesome years even for some European countries: Baader-Meinhof Group in Federal Germany; anarchy climbing in Italy and culminating in the kidnap and assassination of Aldo Moro in Italy (as it is depicted in the background of the novel Casa Rossa by Francesca Marciano, as hidden transcript). In Turkey the perhaps-inevitable military intervening made the anarchy come to a halt as if “cut off with a knife”. Just a few days later, in neighborhood cafes, former leftist and rightest militants started playing cards together!

² Until about a decade ago, it used to be “standard procedure” for grave patients to spend private consulting fees for specialized physicians even in government hospitals. A surgeon, for instance, would automatically expect his so-called “knife-money” before a surgery, besides his official salary and his rightful share from the floating capital. Citizens were so accustomed to the practice that they would not even question the usage. At the pharmacy within a given hospital, some items of the prescribed medicaments would invariably prove to be absent. It was an awful experience to get sick and become hospitilized. A breakthrough in health management should also be of economical nature.

³ Prime minister (and later president) Özal warned all


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**APPENDIX: VISUAL SUPPLEMENT**

![Image of gambler washing black money](image-url)

Figure 1
Washing Black Money via Gamble-Salooons (Illustration by the Author—S.C.)
Figure 2
(a) Émile Zola (1840-1902), (b) His Above-Mentioned Book (Internet)

Figure 3
(a) Arthur Hailey (1920-2004), (b) His Above-Mentioned Book (Internet)