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How Inmates With Contraband Phones Are Scamming Families Across America

THE WALL STREET JOURNAL.

By Joe Barrett

THE WALL STREET JOURNAL.

COLUMBIA, S.C.—When Art Monk began getting calls and texts from In & Out Bail Bonds saying his adult child was in jail and needed help, Monk's first reaction was swift and harsh.

Their relationship had been fractured for years, and Monk was in no mood to get involved in the latest crisis.

"Not my problem," the 68-year-old retired engineer texted back. "He wished me dead. So I am."

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Mallorca Aims to Ditch Rowdy British Tourists for Rich American Ones

THE WALL STREET JOURNAL.

By Chelsey Dulaney and Andrea Figueras

THE WALL STREET JOURNAL.

MALLORCA, Spain—This Mediterranean island is a tourist paradise, with glittering turquoise seas, hidden coves and endless white-sand beaches that have been luring Europeans for generations.

It is also the epicenter of Europe's backlash to overtourism. Local residents have taken to the streets and beaches repeatedly this summer to protest the island's growing flock of visitors, united by one message: "Tourists, go home."

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TO BHMA International edition

Greece's Child Savings Plan: An Equal Start for Whom?

By Kristina Tremonti

There is something profoundly hopeful about the prospect of a child reaching adulthood with €60,000 in the bank. For parents, that sum begins to look like something tangible: a university education, perhaps the keys to a first home, a little breathing room as their child finds a place in the world. That was the appeal Kyriakos Mitsotakis reached for when he unveiled his government's new child savings scheme at the Thessaloniki International Fair (TIF): families set money aside, the state matches it, and the two, left to compound, build a capital sum waiting on each child's eighteenth birthday.

There is much to welcome in a government shaping policy with an eye towards the prospects of future generations of Greeks; the ambition deserves serious consideration, but the proposal rests on assumptions worth more scrutiny than its expected returns — that parents do have money left to save and whether rewarding their ability to save is the soundest way to widen the next generations' opportunities.

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TO BHMA International edition

How Diaspora Greeks Navigate the End of Summer

By Maria Katopodi

Summer has drawn to a close, and most people have returned to their home base and are trying to settle back into their daily routine, as autumn quietly but unmistakably makes its presence felt. For many, this is a season of sweet melancholy, as everyone looks back fondly on beautiful Greek destinations, carefree sun-filled days with friends, family gatherings on some island shore, or late-night celebrations under the enchanting moon of the Greek summer. Once the holidays end, everyone soon falls back into their schedule. But the process of readjusting to the unforgiving daily grind is a far harder transition for diaspora Greeks.

More than just a holiday

Holidays are rarely just about rest, Danai Siamou-Kaarakainen, a clinical psychologist and psychotherapist who lives in Finland and specializes in migration psychology, tells *TO BHMA International Edition*. Psychologically, they usually represent a temporary escape from the demands of everyday life, inviting us to "pause" our "productive mode" to reconnect with parts of ourselves that don't get much room during the rest of the year: a sense of carefreeness, connection, communication with ourselves, and a sense of freedom.

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Travellers boarding a ferry at a harbor on Skiathos, Greece.

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How Inmates With Contraband Phones Are Scamming Families Across America

THE WALL STREET JOURNAL.

A fedora-wearing detective, with help from a duped dad, busts convicts in Georgia prisons. 'You just messed with the wrong hombre.'

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But soon, Monk softened. "He truly needs to be in a hospital. Not jail," he later texted the caller, who identified himself as "James."

Over the coming days, Monk kept chatting with James, whose polite Southern drawl and professional concern inspired trust. Monk also started sending money via Cash App for bail, rehab and psychiatric medication. James texted at one point: "Sir I'm not going to lie he started crying after I told him how much you spent for him to go to this rehab."

Monk handed over nearly $12,000. He would have been better off staying out of it.

His grown child was indeed incarcerated, and In & Out Bail Bonds is a real business. But James wasn't a bondsman. He was an inmate himself, locked up two hours away at Washington State Prison in Davisboro, Ga.

Monk had been duped, according to charges later laid out in arrest warrants secured by the local sheriff's department.

NICHOLAS K. GERANIOS/AP PHOTO

The exterior fence of Airway Heights Corrections Center in Airway Heights, Washington.

'How in the world do prisoners get all this information?'

Fraud is becoming the unpleasant background noise of American life. Federal Bureau of Investigation cybercrime complaints topped $20.9 billion in reported losses last year. Many originate overseas, but a surprising number come from inside the walls of U.S. prisons.

"How in the world do prisoners get all this information when they're supposed to be locked up?" asked Sylvia Brooks , a retired nurse in Columbia. When her grandson landed in jail, a caller—traced to a Georgia prison—contacted her posing as a worker for a court-diversion program and talked her out of $1,368.

Prisoners need little more than contraband cellphones and well-honed scripts passed inmate to inmate, investigators say. They at times dial randomly, threatening arrest if fines aren't paid for " missed jury duty ," or they scour websites that publish the names of the recently jailed, and then cold-call relatives with fake offers of assistance. They typically use web-based apps to make calls from numbers that mirror a local sheriff's office or bonding agency, according to authorities, and even set up convincing voicemails for when targets ring them back.

Prisoners in Alabama, Florida, the Carolinas and California have been charged with directing phone swindles from behind bars. Georgia appears to be an epicenter.

"Georgia prisoners seem to have practically unlimited access to phones," said Markus Johnson , an investigator with the Richland County Sheriff's Department in South Carolina, who has issued warrants for more than two dozen convicts across at least eight Georgia prisons, including three inmates linked to the Monk and Brooks cases.

In Kansas, Prairie Village Detective Ryan Warkentin is tracking similar cases, including a jury-duty

This Spanish Island Wants to Ditch Drunk British Tourists for Rich American Ones

THE WALL STREET JOURNAL.

Mallorca is taking a less-is-more approach to tourism as anger swells among locals

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The island—roughly 125 miles east of the Spanish mainland, with a population of about one million—is on track to welcome about 14 million tourists this year. They pour in on hulking cruise ships, rowdy budget airline flights and tour buses run by vacation-package companies. In peak summer months, the island's daily population can rise by 50%.

Mallorca's tourism model is increasingly a victim of its own success, as overcrowding risks eroding what made it special in the first place. Local politicians are trying to calm the backlash from residents—without jeopardizing the revenue that is the lifeblood of the economy.

The flood of tourists has pushed the island's infrastructure to its limit, leading to traffic jams, strained water resources and a severe shortage of affordable housing for locals. On the outskirts of the capital, Palma, some locals who can no longer afford an apartment live in sprawling communities of camper vans.

Some on the island have called for radical tourism-containment measures, such as an outright limit on visitors.

Mallorca's leaders are testing a different solution: a rebrand. The island wants to shed its reputation as a hot spot for British bachelor parties and thrifty package-holidayers and transform into a luxury destination for high-rolling tourists like Americans.

"Tourism is our way of life," said Pedro Homar, managing director of Palma's tourism board. "The change of model is quality over quantity. We need to have less tourists that spend more."

Farm land to party island

Mallorca's sun-drenched beaches and hilltop villages have been a popular hangout for foreign writers, artists and musicians for more than a century.

But it was Spanish dictator Francisco Franco's tourism push in the 1950s and '60s that transformed Mallorca from a quiet agricultural community into a mass tourism destination. Franco saw foreign tourism as a way to soften the image of his authoritarian regime internationally—under the slogan "Spain is different!"

Low-cost packages from British and German tour operators opened the island up for thousands of Europeans.

In Playa de Palma, a 3-mile-long stretch of beach on the southern coast of the island, tourism workers speak fluent German and restaurants offer favorites like döner kebab and currywurst. In Magaluf, a beach town popular among Brits, restaurants serve full English breakfasts and Yorkshire pudding.

Mallorca's reputation as a cheap party destination has long frustrated locals, who complain of public drunkenness, nudity and drug use. But the island's heavy reliance on tourism has made attempts at change difficult. Tourism accounts for almost half of economic activity in the Balearic Islands, the archipelago that Mallorca is part of, according to Exceltur, a tourism nonprofit.

"We depend entirely on them," said Jaume Moreno, a longtime taxi driver on the island.

Homar, the Palma tourism official and an 8th generation Mallorcan, has for years been working to attract a new type of tourist: wealthier, quieter, interested

MARIA CONTRERAS COLL FOR WSJ

Mallorca's sun-drenched beaches have long been popular with British tourists.

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rip-off that netted nearly $600,000. "These Georgia prison scams are a problem for jurisdictions across the country," he said.

Inside prisons, the environment can work in the scammer's favor. "It can be noisy. It can be chaotic," said William Keyes , U.S. Attorney for the Middle District of Georgia, whose office this year secured convictions against two Georgia inmates—nicknamed "Apes—t" and "C-Port." They used bootleg phones to pull off a nationwide jury-duty racket that pried at least $465,000 from 119 victims.

The phones often arrive via drones, relatives or guards, investigators say.

Georgia's Department of Corrections, which has faced severe staffing shortages, calls the contraband-cellphone problem a national one it is working to fix.

This year alone, it has arrested 18 staff and 92 civilians for smuggling contraband—on top of 102 open cases against scammers. It confiscates cellphones by the thousand and drones by the dozen. Officials say new federal tools are helping limit the flow and use of phones.

Georgia Attorney General Chris Carr wants more help from Washington, including authorization to jam cell signals and shoot down drones.

JOE BARRETT/WSJ

Richland County Sheriff Leon Lott in his office.

'I felt really stupid'

Back in Columbia, Monk was learning all this the hard way.

One morning in February, he got a call that appeared to come from In & Out Bail Bonds, despite a spam blocker on his phone.

James, masquerading as an employee there, called him "sir" and put him at ease. "He wasn't some foreigner," Monk said. "He had a Southern accent and I speak that language."

Donna Jowers , owner of the real In & Out Bail Bonds, in Charlotte, N.C., has been fielding calls about such impostors for two years. "These guys are good," she said. "When you're desperate and somebody that you love is in a situation, you're not even thinking."

James claimed he was handling the case of Monk's incarcerated adult child. The 28-year-old had faced mental-health challenges and identifies as female. "He's not gonna survive in jail," Monk thought. He sent $11,939 to James, money he had set aside for taxes.

Unbeknown to him, James had also tried Monk's ex-wife, who hadn't bought the pitch.

She told Monk he had been conned.

"There were so many red flags," he recalled. "I felt really stupid."

Instead of retreating, though, Monk turned crusader. He contacted the Richland County Sheriff's Department and his file landed on the desk of Investigator Johnson.

Johnson, 32, spent four years in the Army and earned a master's in aeronautics before joining the sheriff's department in 2020. He favors a trench coat and fedora and operates out of a satellite office where a note stuck to his cubicle reads, "I WILL NOT INSULT THE FBI ON A RECORDED LINE."

Monk and Johnson got off to a rocky start.

Once a rapport was established, Johnson moved fast. He secured a search warrant for the web-based phone numbers used in the scam.

From there, he issued warrants to Google, Verizon and Zelle. Sifting through emails and associated email accounts, Johnson said he found the man posing as James: an inmate in Georgia at Washington State Prison, a medium-security facility surrounded by fields and woods, which made headlines earlier this year for a gang-related fight that resulted in four inmate deaths.

"These guys are really bad at this," Johnson said. "It feels like playing hide-and-seek with a 4-year-old." Chase Foss, a North Carolina Department of Insurance investigator who has learned from Johnson, isn't so sure. "Johnson makes it sound easy because it's easy to him," Foss said.

Before filing arrest warrants, Johnson likes to contact alleged fraudsters to see if panic will make them slip up. So in March, he emailed the inmate he pinpointed as the one who fleeced Monk. "Seriously, you need to get a new hustle," Johnson wrote him, subject line: "Hey, Scammer!"

He hasn't received a response.

While Johnson built his case, Monk wrote to the president and U.S. governors, pushing for more attention to prison-based scams.

In May, Monk stood alongside Richland County Sheriff Leon Lott at a news conference announcing charges against nine Georgia inmates accused of defrauding more than 100 people of over $100,000 . Once their current sentences end, they face extradition to South Carolina on the new charges.

Monk didn't recover his money, but he showed he was taking control of the narrative.

Lott, first elected sheriff in 1996, later said from his office, decorated with the heads of animals he has killed and eaten, that scams have never been worse. Callers impersonating his department even recently targeted his own daughter.

"She played with them for a little while," Lott said, "and finally said, 'I'll just call my daddy. He's the sheriff.' "

He blames cellphones, saying, "There's more money being stolen with that phone than there's ever been with a gun."

in traveling outside the peak summer season. And above all: American.

"They are not rowdy at all. They travel with the idea of understanding the culture, mingling with the locals, buying local arts and crafts," he said. "We are no longer appealing to tourists in the U.K. [or] Germany, whose main motivation is partying and drinking."

Deep American pockets

American tourists in Spain spend more than any other nationality: about $410 a day in July, compared with $240 by Germans and $260 by British travelers, according to government data.

By many accounts, Mallorca has succeeded in dispelling hard-partiers. On parts of the island, local authorities implemented fines for drunken behavior, banned party boats and limited drinks at all-inclusive hotels to six a day. On a recent summer day, the beaches of Magaluf were quiet and filled with families.

Germans and Brits still make up about half of Mallorca's tourists, but American visits have surged 60% this year through June. United Airlines has expanded direct flights to the island from its hub in Newark, N.J. Boutique hotels catering to Americans have sprung up across the island. A Mandarin Oriental hotel opened this year.

Laurel and Dustin McQuate , from Breckenridge, Colo., visited Mallorca for the first time this month to celebrate a friend's 50th birthday.

"We live in the mountains, so we were, like, 'A beach? Yes, yes,' " Laurel said.

The group of eight rented a house for about $6,000, a boat for a day, and two rental cars. They planned winery visits and a day in Palma. The couple was particularly excited about shopping at local markets and trying local pastries.

"I have no room in my suitcase," Laurel lamented.

Hospitality executive María Martínez had to train workers on how to serve Americans' needs: They want more small talk, guidance on itineraries and are more interested in the island's history. The chain she works for, IT Mallorca Unique Spaces, has six boutique hotels across the island, and Americans are its main client group.

Wealthy South Koreans are another group of coveted tourists for Mallorcan businesses. Newlywed Sukyung Lee spent four days in Mallorca in September for her honeymoon. She loved Caló des Moro, a beach nestled between steep cliffs.

"The ocean is beautiful...it's famous for a reason," Lee said.

Priced out and living in vans

The shift toward wealthier tourists has done little to quell anger from locals, who argue the problem is the number of tourists, not just the type.

"They occupy our streets, our homes, our spaces, and often fail to respect the people who are working for them," said Stella Arbona , a 23-year-old who works in a bakery on the island.

"There's hardly any space left for the locals."

One local politician this year proposed capping tourist arrivals on the Balearics at 2023 levels. Leaders are instead pursuing measures such as capping cruise ship arrivals and restricting hotel construction.

Thousands of homes and villas have been converted to short-term rentals like Airbnbs, and a black market for illegal apartment rentals has further constrained housing supply for locals. The government is stepping up enforcement and working to build more subsidized housing, but those efforts will take time.

"The problem has grown over many years, and we may need the same time to solve the problem," said Juan Antonio Amengual , mayor of Mallorca's second-biggest municipality, Calvià.

A few miles away from the beaches of Magaluf and upscale shops of Palma, the parking lot of a public pool is now home to Mallorcans who have been priced out of the rental market.

Begoña Iglesias, 62, began living in a camper she shares with her son, Hector, about four years ago. More than 100 similar vehicles are parked there, and Iglesias said she's fielding more questions from people interested in moving there.

"We are collateral damage of the island's housing crisis," Iglesias said.

A moment captured from this year's Greek Independence Day Parade on April 26 in New York.

The Bittersweet Return: How Diaspora Greeks Navigate the End of Summer

For diaspora Greeks, summer homecomings are never just relaxing. A psychologist explores the reconnection, identity, and 'anticipatory grief' behind every return

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For someone living abroad, however, a holiday back in their home country often carries even greater emotional weight, Siamou says. "Returning isn't simply going somewhere to relax. It means returning to people, smells, language, food, places, and versions of oneself that are tied to one's own history."

Expectations when embarking on a holiday usually include rest, having a wonderful time, and recharging our batteries. But for those returning to Greece from abroad, the experience can also involve long journeys, family obligations, friends they need to fit in, people who want to see them, and children who have to adjust, the psychologist explains. "Someone may return to their country of residence feeling they had a wonderful time, while at the same time feeling completely drained. The two don't necessarily cancel each other out."

For a diaspora Greek, however, the holiday often carries a deeper expectation: that of reconnection, both with people and with a sense of self.

"When you live abroad, a large part of your daily life requires you to adapt: to another language, another culture, other social codes. When you return to Greece, there can be a sense that you no longer need to explain so much, or that your brain doesn't have to constantly operate on multiple levels. At the same time, there's something more symbolic at play: the need to confirm that you still belong. That your relationships are still there, that there's still a place for you, and that the home you left hasn't disappeared just because you left," Siamou says.

For many people, the village or the neighborhood where they grew up functions as a small anchor of identity—and this becomes even more important once children are involved. This is because, according to Siamou, diaspora parents don't return only for themselves. "They want their children to meet their grandparents, to know the village, the language, the way of life. They're essentially trying to build a lived, experiential relationship with a cultural identity that might otherwise exist only through stories."

The weight of limited time

Though holidays back in Greece can bring moments of great joy and lightness for the diaspora, they also carry an invisible, silent weight: when time is limited, every moment gains extra significance. "You know that a meal with your parents isn't just a meal, when you're counting down the few days left before you leave again. Sometimes what I'd call 'anticipatory grief' even appears: the visit hasn't ended yet, but you're already saddened because you know it will," the psychologist explains.

Returning to a Greece that has changed

But what happens when someone returns to a Greece that has changed, when they have changed too?

According to Siamou, this is one of the hardest parts of the migration experience, as people tend to hold on to the memory of the past as it was when they left. "But the country carries on without us. Friends change, parents grow older, neighborhoods change—and of course we change too. At some point you may realize that you're returning to the place you call home, but neither it nor you are quite the same," she says, stressing that it may create a feeling of ambiguous loss: we miss something that still exists, but no longer in the form we remember it.

Second and third generations: 'how Greek am I, really?'

Siamou also explains that second- and third-generation Greeks experience these returns differently, because their relationship with Greece has been shaped differently. For a first-generation person, Greece may be the place of their childhood and previous life. For a second- or third-generation child, it may be more a place of family and cultural identity, or even the place their parents feel nostalgic for.

So the question can arise: "How Greek am I, really?" In their country abroad they may be seen as Greek, yet when they come to Greece they may be treated as foreigners. This in-between position can be very rich culturally, but also complex, or even lonely, in terms of our sense of belonging. This is why experiencing local festivals (panigyria), family gatherings, and customs is extremely important for second- and third-generation Greeks—because identity isn't transmitted only through words, it's transmitted experientially, the psychologist emphasizes.

"Watching this through my own child, a panigyri, a summer evening in the village square, grandma cooking, cousins playing together, all of this creates connective memories. Especially for diaspora children, these experiences can change Greece from something that isn't really theirs, that their parents tell them they belong to, into something they've actually lived," she says.

Danai Siamou-Kaarakainen is a clinical psychologist and psychotherapist.

"The return of the exile"

My old friend, what are you looking for?
After years abroad you've come back
with images you've nourished
under foreign skies
far from your own country.
– George Seferis

The difficult goodbye

When the time comes to depart, a complex mix of feelings—sadness, guilt, nostalgia, anxiety, but also sometimes relief—dominates. "Something I've noticed strongly in sessions after the holidays is a sense of imbalance: it can take days, even weeks, to readjust to your old routine and to the different rules of your country of residence," Siamou says.

For many people, she continues, reintegration into daily life can be difficult because the transition is abrupt. One day you might be at a large family table, and two days later you're alone again in your home in another country. The language around you changes, the weather, the sounds, the everyday social rhythm. The nervous system needs time to catch up with that transition. And of course there's the separation itself. Especially as parents get older, the goodbye can carry a very different weight.

People living abroad tend to experience the so-called "post-holiday blues" more intensely than others, without this necessarily indicating any psychological disorder. According to Siamou, it's natural that after a period of intense connection and a different pace of life, readjustment simply takes time. "For diaspora people, there can be an added dimension: it's not just the holiday ending, it's that a small separation has happened all over again. That's why many of us grieve not only the summer, but also the closeness we had for a little while which we are now losing again."

Learning to live with contradictions

Finally, Siamou advises Greeks living abroad to let go of the expectation that everything will go perfectly during their holidays in Greece, and above all, of the idea that they must fit everyone and everything into the limited time available to them. "I think the most important thing is to allow ourselves to experience contradictory feelings without constantly trying to resolve them. I can feel happy to be back and tired at the same time. I can love Greece and not want to live here. I can love my life abroad and still cry when I leave.

"There is room in the migration experience for multiple 'ands' in places where we often try to force a single 'or'."

Summing up in one phrase what the Greek summer represents for a member of the diaspora, Siamou cites the poem "The Return of the Exile" by George Seferis, in which the Greek Nobel laureate speaks about an old friend who has come back after years away, bringing images with him that were formed under foreign skies, far from his homeland.

"For me, those lines capture exactly the Greek summer for a diaspora person, because they speak precisely to the paradox of returning and discovering that neither the place is quite the same anymore, nor are you the same person."

Greek Roots, German Home: How a Soccer Club in Mannheim Reflects a Changing Diaspora

The club's supporters include Greek restaurant owners as well as people with no Greek background at all

By Ronald Meinardus

Every summer, when Greece becomes almost unbearably hot, my wife Helga and I spend a few weeks in Mannheim, in southwestern Germany, staying at her family home. Usually, the weather there is considerably cooler. This year, that calculation did not quite work out. But that is another story.

This story is about a soccer team — one that embodies the transformation of Germany's Greek diaspora over the decades and, in its own modest way, is making a remarkable statement about identity, integration and belonging.

It is one of those sweltering August days. Germany is suffering through a heat wave. Newspapers report heat-related deaths, politicians are calling for emergency measures. I spent my Sunday morning at a sports complex in Neckarau, a district of Mannheim. On the green artificial turf, two teams are battling for goals and victory in a friendly match between TSV Neckarau and SV Enosis Mannheim.

It was the club's Greek name that brought me here.

My philhellenism means that wherever I happen to be, sooner or later I start looking for Greeks — and for opportunities to talk with them. Mannheim offers plenty of both.

This traditional industrial and commercial city in southwestern Germany, with a population of roughly 320,000, is exceptionally diverse. Labor migration has shaped Mannheim since the 1950s and 1960s, and Greeks were among the early arrivals.

According to the city, 4,291 people with ties to Greece were living in Mannheim at the end of 2025. That figure includes Greek citizens as well as naturalized Germans and their children with a Greek immigrant background. Greeks rank ninth among the city's nationality and immigrant communities.

Over the decades, this diaspora has left its mark on Mannheim in many ways. Exploring those traces became one of my projects during these summer weeks. In keeping with the vacation spirit, I approached the subject somewhat playfully — and soon discovered that a soccer club with a Greek name was an ideal place to start. SV Enosis Mannheim will celebrate its 70th anniversary next year. Its history now spans three generations.

On the sidelines in Neckarau, I meet Georgios Tsabrounis, who has served as the club's president for 25 years. A businessman who has made Enosis his passion, he speaks with understandable pride about the long history of what is the region's oldest Greek immigrant soccer club. Next year's anniversary, he tells me, will be celebrated in proper fashion.

Speaking in the broad Mannheim dialect — which I, as a northern German, sometimes struggle to understand — the Enosis president chats with the handful of German spectators who have made their way to the field that morning.

At halftime, the score is 7–0. Tsabrounis disappears briefly to fetch cold drinks from a nearby Greek-owned restaurant.

Meanwhile, I strike up a conversation with a man who introduces himself as the club's treasurer. Kyriakos Mastrantonis has lived in Mannheim for more than 40 years and enjoyed what might be called a textbook career at Mercedes-Benz.

"Everything I have, I owe to the company," he tells me.

The Mercedes star is embroidered on his black polo shirt, next to his name.

Mastrantonis represents the generation with which the story of Mannheim's Greeks began: men and women who came to Germany as labor migrants, spent their working lives here and ultimately stayed. What had been intended as a temporary sojourn became a new home — without severing their ties to the old one.

A few days later, I meet the treasurer again, along with other club officials and players, during a training session at the sports complex behind Mannheim's Carl-Benz Stadium.

At Enosis, social life matters almost as much as soccer.

Standing behind a grill just a few yards from the field is the club president. There are keftedes, brizoles — Greek-style grilled pork chops — and grilled corn, accompanied by the appropriate assortment of cold drinks, alcoholic and otherwise. And, fittingly enough, a glass of ouzo.

Inside the club's headquarters, memorabilia commemorating its history line the walls from every year since Enosis' founding.

Enosis today has around 100 members, many of them Greek.

PHOTOGRAPHY BY RONALD MEINARDUS

"Hospitality is very important to us. We try to keep our Greek roots alive," says Dimitrios Georgakopoulos, who played for Enosis for many years and now serves as team manager, handling much of the club's administrative work.

For him, volunteering at Enosis is a way, as a German-Greek, of giving something back to the "community."

The way he describes himself is telling. This is no longer the generation of Greek labor migrants. It is a generation at home in two worlds — one that considers Mannheim home just as naturally as it considers its Greek heritage part of its identity.

Then he says something I hear repeatedly around the team and from other Mannheim residents of Greek descent:

"We are all more German here than we are Greek immigrants."

German is the language spoken around the table most of the time. I get the impression that the Enosis people switch languages mainly for my benefit.

"Many Germans don't even know that Enosis is a Greek word," Georgakopoulos says.

The club's supporters include Greek restaurant owners as well as people with no Greek background at all - currently among them a German businessman in the antiques trade.

A word of perspective is necessary here. SV Enosis Mannheim plays in the *Kreisliga*, one of the lower tiers of Germany's vast amateur soccer pyramid. This is a world away from the professional leagues and their multimillion-dollar budgets.

Yet even at this level, I learn, soccer cannot function entirely without money.

"Nobody here is going to become a professional anymore," Georgakopoulos says. But players can expect a small appearance fee for each game and a bonus for a victory. These days, he says, it is difficult to run a competitive amateur team otherwise.

Last season, this tradition-rich club won the Mannheim district cup. This year, the defending champion was eliminated in the first round. The focus is now entirely on the league, with club officials making no secret of their goal: promotion to the next level.

Enosis today has around 100 members, many of them Greek. Its motto, displayed on social media alongside the club's blue-and-white logo, reads: "One Club, Many People, One Unity."

That slogan says a great deal about what Enosis has become.

Today's squad includes six Greeks alongside players from other immigrant families and Germans without an immigrant background. This, too, tells the story of the club's transformation.

Founded by Greek immigrants, Enosis is no longer a soccer club primarily for Greeks. The name remains. So do the blue-and-white colors and many of its traditions. But the team itself has come to reflect multicultural Mannheim.

Perhaps this is precisely where the club's future lies.

Its Greek identity is not disappearing, but its meaning is changing. It is becoming less a matter of where individual members come from and more a tradition that binds them together.

And this is where the story becomes particularly interesting to me. Enosis is more than a soccer club. It is a mirror of Mannheim's Greek diaspora — perhaps even a kind of living memory book.

Wherever I go during these weeks — to the Greek community, to Greek restaurants, to Greek-owned businesses — I encounter connections to the club. Enosis belongs to Mannheim's Greeks the way Olympiacos belongs to Piraeus. At least, that is how it seems to me.

To learn more about the wider Greek community, I arrange to meet Archpriest Georgios Basioudis. A theologian with a doctorate, he has headed Mannheim's Greek Orthodox parish since 2003 and is highly respected throughout the Greek diaspora well beyond the city. More than once, people tell me that the community was extraordinarily fortunate to have him.

Under his leadership, the parish purchased a Catholic church in the northern part of Mannheim and transformed its interior with impressive Orthodox iconography. The church has become an important gathering place for Greeks, particularly members of the older generation.

When Dr. Basioudis receives me one late afternoon in the church garden, he does not complain about declining attendance.

I ask him about the future of Greek life in Mannheim. What will the community — its institutions, associations and clubs — look like ten years from now?

When it comes to Greek-language education, which now exists only in a limited form and without German state involvement, Basioudis is not particularly optimistic. Nor does he see especially bright prospects for the local Pontian Greek association.

When it comes to the future of his own parish, however, the archpriest is confident.

And what about the soccer club, SV Enosis Mannheim?

"That will survive," he says.

In that case, all that remains is to keep scoring goals.

Dr. Ronald Meinardus is a Senior Research Fellow at the Hellenic Foundation for European and Foreign Policy (ELIAMEP) and a self-declared philhellene who hails from Germany and regularly spends time in his wife's native Mannheim.

TO BHMA International edition

Greece's Child Savings Plan: An Equal Start for Whom?

The Greek government has announced a new matched-savings scheme under which a family that contributes regularly could build an investment account worth more than €60,000 by the time a child turns 18. But can a scheme that rewards parents' ability to save deliver opportunities to those who need it most?

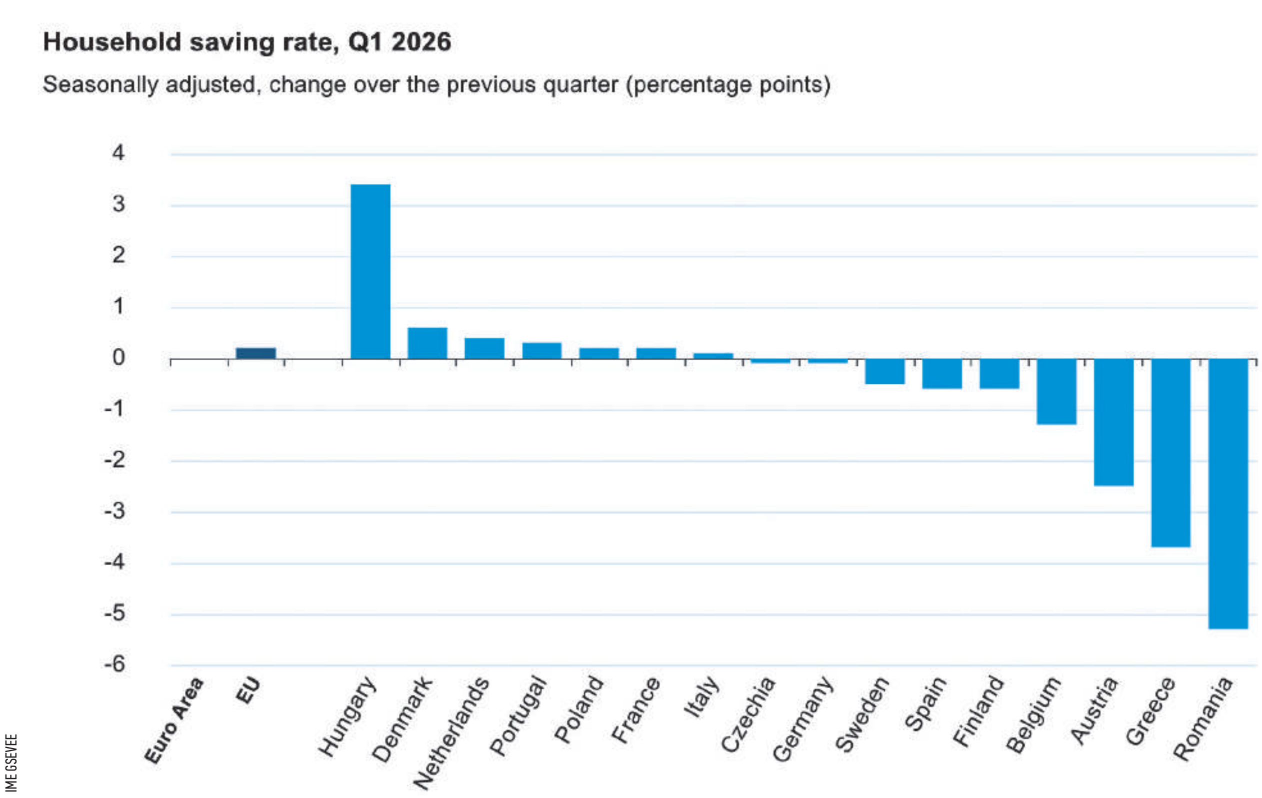
The government has loaded the account with vision for the future, but the comforting language of a «piggy bank» makes the arrangement sound simpler than it is.

Continued from Page One

The government has loaded the account with vision: capital for adult life's first steps — studies, a home, a first job, starting a family — alongside habits of saving and investment. It also fits the broader logic of the EU's Savings and Investments Union agenda, which seeks to channel more household savings towards productive investment and European businesses.

The comforting language of a "piggy bank" makes the arrangement sound simpler than it is. The money will be invested — in approved mutual funds, equities, and government or corporate bonds on organized Greek and EU markets — meaning families, with or without financial literacy, choose risk, not a guaranteed rate.

The significance of any projected return depends on the terms on which it is calculated: factoring in management fees, how the money is invested, and how a market downturn might affect the sum available at eighteen. Israel's experience offers a reminder that returns can fluctuate: its "Savings Plan for Every Child" program reported losses during some years, and recoveries in others.



How the scheme would work

The mechanics, as announced: products become available from early 2027, initially for children born in 2025 and 2026. An account may be opened within two years of birth — one per child, with at least one parent a Greek tax resident — and parents may contribute up to €10,000 annually. The state matches up to €1,200 a year initially, rising 10% every five years, with no income or wealth criteria at all.

Investment income will be tax-exempt, and the money stays locked away until eighteen, with exceptions for death or serious childhood illness. Banks, insurers and investment firms will offer the accounts, with standardized cost disclosures and free transfers between providers. All genuinely welcome — but none of it touches who can actually afford to take part.

And the scale of the commitment makes that question impossible to set aside. Annual spending is projected to approach €500 million by 2040, assuming roughly one in three newborns take part — an annual bill, not the scheme's lifetime cost, though it invites careful consideration of how it will be distributed.

When families cannot afford to save

For many households, the gap between eligibility and participation could be wide.

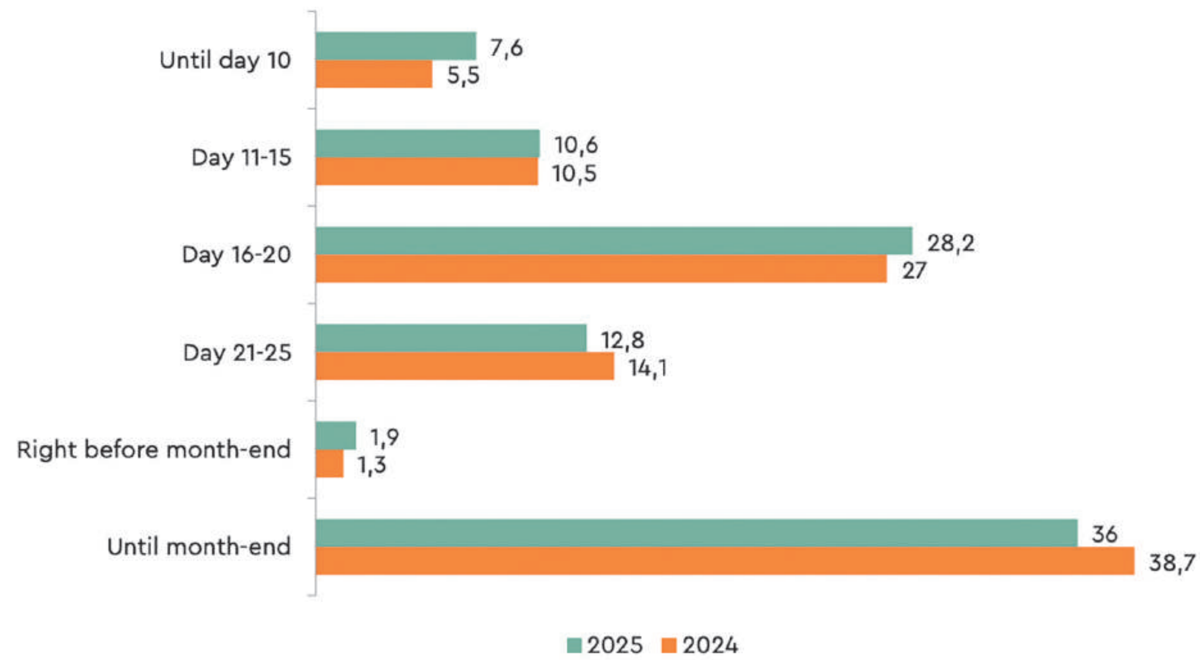
The Small Enterprises' Institute (GSEVEE) survey for 2025 found 62.1% of Greek households could not make their income last the month — running out, on average, after eighteen days. More than half could not cover an unexpected €500 expense, and 83.5% said they could not save at all, up from 81.6% the year before. Similarly, the Hellenic Statistical Authority's (ELSTAT) data is revealing. In the first quarter of 2026, the household saving rate fell further into negative territory, reaching −3.3% of disposable income, compared with −1.8% a year earlier.

Although these figures concern households as a whole rather than new parents specifically, they expose a fundamental weakness in the policy's design: access to state support depends on a capacity to save that many families simply do not have.

A year without contributions leaves the child's account open but brings no matching payment from the state. A family facing hardship therefore receives less support for its child's future precisely when its own resources are most strained.

The promise may be universal, yet the benefit remains conditional on the means to participate. Fintech investor Cathal Carroll, who has developed a policy proposal for state-funded investment accounts for every newborn in Ireland, speaking exclusively with *TO BHMA International Edition*, argues that "matching rewards families who can already save, making the policy regressive, every child should get an unconditional public deposit regardless, before you even get to matching. Greece's design has no such floor".

Figure 2. Monthly sufficiency of household income
Comparative Figure for the period 2025–2024



EUROSTAT

Making support reach every child

Canada offers one way to address this imbalance. Its "Registered Education Savings Plans" (RESPs) offered matching grants towards a child's postsecondary education, but these did little for families unable to save in the first place. As a remedy, the government added the "Canada Learning Bond" in 2004, providing a lifetime total of up to CAD $2,000 for eligible low-income children without requiring parental contributions. Yet removing the need to save did not remove the need to apply: parents still had to open an account and claim the benefit. By 2025, only 43.9% of eligible children had received the grants. Recognizing that limited awareness and complicated procedures were leaving children without support, the government has announced automatic enrollment of eligible children from low- income families, effective 2028. Canada's experience illustrates that reaching disadvantaged children requires addressing both their families' financial constraints and the practical barriers to claiming help.

Israel built that lesson into its design from the start. Its "Savings for Every Child" program, launched in January 2017, enrolls children automatically and deposits a monthly sum from the state; parents can add to it, but if they do nothing, the public saving continues without them. By 2025 the program counted some 3.6 million active accounts, and many families added nothing beyond the state's own deposit — yet those children kept accumulating savings regardless.

Having advised extensively on the Israeli policy, Professor Michael Sherraden, Co-Director of the Center for Social Development at Washington University, in an interview with *TO BHMA International Edition*, stated that "making government support conditional on saving will increase economic inequality; no version of "opt-in" enrollment will come anywhere near full inclusion, and the kids left out will be disproportionately the poorest children."

The mechanics, as announced: products become available from early 2027, initially for children born in 2025 and 2026. An account may be opened within two years of birth — one per child, with at least one parent a Greek tax resident — and parents may contribute up to €10,000 annually. The state matches up to €1,200 a year initially, rising 10% every five years, with no income or wealth criteria at all.

There is a further question: what are these assets actually meant to achieve? Family formation appears among the Greek government's envisaged uses, and a lump sum could help set up a household. The harder claim is that a benefit deferred across an entire childhood can meaningfully ease the pressures shaping whether people have children today. An OECD study of 26 countries between 2002 and 2019 found that spending on parental leave and early childhood care was more strongly associated with higher fertility than cash support.

Singapore, a pioneer in publicly funded savings accounts for children, has grappled with this same challenge. It introduced "Edusave" in 1993 with a strong emphasis on education and developing children's skills. Yet its experience offers reason for caution about expecting financial support to encourage parenthood: fertility fell from 1.41 children per woman in 2001 to a record low of 0.87 in 2025. This decline does not establish whether individual policies worked, but it highlights an important distinction: helping children thrive and encouraging people to have them are entirely different policy goals.

What happens once the money becomes accessible matters as much as how it accumulates. Under the scheme as announced, the balance becomes an ordinary deposit account when the child turns eighteen, with no requirement that it be used for the specific purposes the government has identified as part of its broader policy objectives.

The Greek proposal also seeks to change how families think about saving. Mitsotakis said the scheme would "encourage a culture of saving across our country". Britain's "Child Trust Fund" offers a cautionary example of how difficult that can be. Introduced in 2005, it provided every eligible child in the UK with a public endowment, yet a later study found only a small effect on saving, greater benefits for wealthier families and little evidence of a lasting change in saving habits.

At eighteen, whose choice?

What happens once the money becomes accessible matters as much as how it accumulates. Under the scheme as announced, the balance becomes an ordinary deposit account when the child turns eighteen, with no requirement that it be used for the specific purposes the government has identified as part of its broader policy objectives.

Young adults may reasonably want the freedom to decide how to use their savings. The argument for conditions concerns the purpose of the public contribution, rather than their maturity to decide how it should be spent: if taxpayers are helping finance education or economic independence, there is a case for linking that support to its intended use. Canada does this through educational assistance payments tied to postsecondary study and living costs, while allowing parents' own contributions to be withdrawn separately. Singapore similarly restricts spending to approved childcare, education and healthcare expenses. "Since the public is providing a subsidy, it is appropriate for the public to identify targets for asset purchase; education, home ownership, and small business development, these options are associated with building a better life," adds Professor Sherraden.

Those choices also raise a broader question about public spending. Given the scheme's substantial long-term cost, could some of the same funds achieve its social goals more effectively by building lasting services and infrastructure, rather than financing individual balances whose eventual use is unrestricted? More affordable childcare, working hours compatible with family life, accessible rental housing and stronger support for young people entering employment all deserve consideration alongside the savings subsidy. The government is already advancing childcare measures; the question is how to strike a balance that gives families meaningful support today while improving their children's prospects tomorrow.

These are reasonable expectations of a policy that asks taxpayers to invest across generations. Its success should be measured by the opportunities it creates, especially for children who would otherwise have the fewest. Giving every child a stake in the future is a noble pursuit, but their access to public support should not depend on their parents' ability to save.

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Forget Robot Workers, This Company Wants to Build Soldiers

THE WALL STREET JOURNAL.

Foundation has secured a $24 million contract with the Pentagon

By Sherry Qin

THE WALL STREET JOURNAL.

Unmanned aerial drones and vehicles are already on the frontlines of military conflicts. Foundation Future Industries wants combat-ready humanoid robots to be next.

The Eric Trump-backed startup is on a mission to build robots for heavy industrial work that could one day go to war.

When a robot's perception, reasoning and adaptive behavior get precise enough, "instead of dropping a bomb in a building, you can send humanoids to actually walk inside that building and go directly to the target," said Sankaet Pathak, founder and chief executive of San Francisco-based Foundation.

Foundation has secured a $24 million contract with the Pentagon and is in the process of testing a battle robot with U.S. defense forces.

Governments are increasingly exploring the integration of artificial intelligence into defense, and the U.S. has flagged unmanned military systems as a top priority.

Still, experts say humanoid robots are still many years away from large-scale use in wars as the technology and regulations around them need to evolve further.

Founded in 2024, Foundation has so far deployed around 10 humanoid robots, Pathak said. "We've done deployments with the Air Force," he said. He added that there have been pilots programs in Ukraine, where robots move objects around. "We've done deployments in auto manufacturing where they've done racking and unracking tasks," he said.

"We lease them today for $100,000 per robot per year," he said.

Its flagship robot is the Phantom MK-1, a man-sized humanoid which can carry 40 kilograms. A second-generation robot equipped with chips from Advanced Micro Devices is in development.

Initially, Foundation trains the robots to do outdoor jobs that are too dangerous for humans. It uses data gathered in industrial settings like warehouses and shipyards to then train the robots for warzones.

"Defense is a lynchpin application for heavy industrial work," Pathak said.

The company's San Francisco facility can currently produce between 300-500 robots a year, and it is building another site to boost capacity.

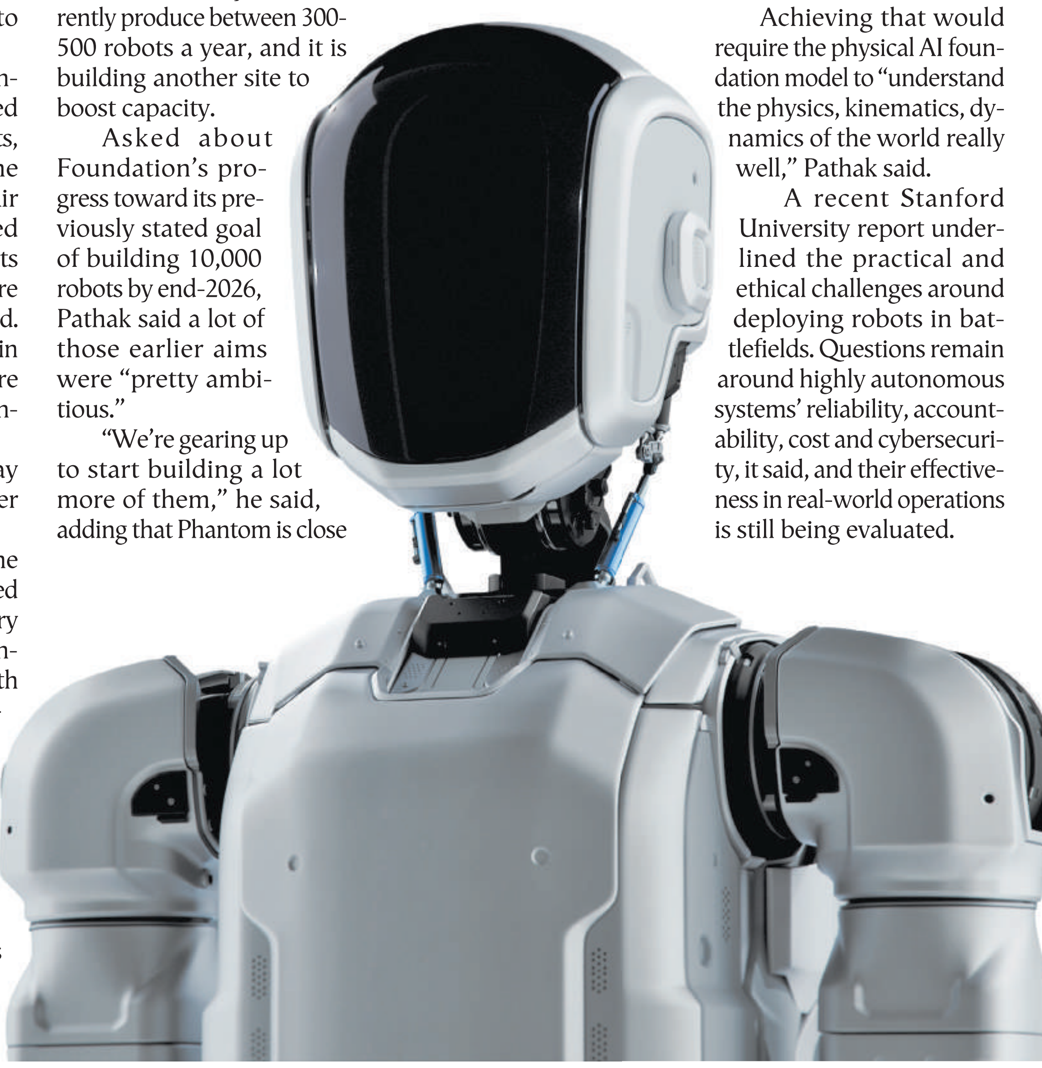
Asked about Foundation's progress toward its previously stated goal of building 10,000 robots by end-2026, Pathak said a lot of those earlier aims were "pretty ambitious."

"We're gearing up to start building a lot more of them," he said, adding that Phantom is close to being able to learn a task after just a few human demonstrations.

But that's far from being a truly autonomous robot that can operate for long periods of time in unfamiliar environments with little human intervention.

Achieving that would require the physical AI foundation model to "understand the physics, kinematics, dynamics of the world really well," Pathak said.

A recent Stanford University report underlined the practical and ethical challenges around deploying robots in battlefields. Questions remain around highly autonomous systems' reliability, accountability, cost and cybersecurity, it said, and their effectiveness in real-world operations is still being evaluated.



Then there is the risk of relying on a robotics supply chain currently dominated by China.

The U.S. is making efforts to counter that. In July, it banned most imports of new humanoid robot models, part of a bid to build "an independent and resilient robotics supply chain and industrial base" critical to "dominating on the battlefield."

Under the new rules, domestic components need to make up over 65% of a robot's total cost to avoid being labeled foreign-made through 2028. In 2029, that will increase to 75%.

Foundation, which sources some parts from China, is making adjustments to comply.

Pathak doesn't think a ban is the best route for closing the supply-chain gap, saying: "I don't think it's going to yield the results that the government intends it to."

What's urgently needed is increased investment in the local supply chain, he said. Without that, the U.S. will run into "similar pitfalls [as it did with] electric vehicles and drones."

TO BHMA International edition

Who Chairs the State?

What corporate governance reveals about the missing checks in political leadership

We debate corporate governance with real precision now. In boardrooms, we have spent two decades building structure around one problem: stopping a single set of hands, however capable, from holding both the content of decisions and the process that tests them. The separation of chair and chief executive exists to solve exactly that. It is also the right lens for a harder question. Who chairs the state?

Start with Jaap Winter's diagnosis of the corporation. Winter, who teaches governance at INSEAD, argues that shareholder primacy has made the modern company structurally amoral. A board's fiduciary duty is defined narrowly around value creation. A moral question about the firm's impact on others has no natural home in that boardroom. It enters only once it has been converted into a cost: a fine, a lawsuit, a reputational hit. Responsibility sits outside the firm, carried by regulators, courts, and public pressure, rather than owned inside the room where the decision gets made.

Apply the same test to government. A prime minister or president operates as chief executive: setting direction, controlling the agenda, commanding an executive team, answerable for results. The cabinet is that executive team, ministers reporting up much as department heads report to a CEO. The electorate plays the shareholder, the ultimate owner of the enterprise, casting its authority in one blunt transaction every four or five years.

Every board would ask the obvious question of a company built this way. Where is the chair? Who guards the process, rather than running the country

By Cleopatra Kitti

themselves? Stanislav Shekshnia's research at INSEAD's Corporate Governance Centre, drawn from more than two hundred chairs across thirty-one countries, found that effective chairs speak less, not more. They manage inputs: people, agenda, information, process, record. Decision quality is hard to judge in real time. The quality of how a decision was reached is not. That discipline is what keeps a capable executive accountable.

Democracies have an answer, but it is spread across many hands rather than held in one office. Parliament acts as the board, able to withdraw confidence the way a board removes a chief executive. The judiciary tests whether decisions were lawful, regardless of their popularity. A central bank, an auditor-general, an electoral commission, a free press: these are the state's committees, covering audit, oversight, integrity, disclosure. Backbenchers, opposition members, independent civil servants play the independent director, standing back from the executive function and carrying the duty to challenge it.

This distributed chair erodes far more quietly than a corporate board seat. A company cannot instruct its auditor to stop asking questions without triggering consequence. A government under strain can hollow out its checking institutions slowly, the way Credit Suisse absorbed Archegos, then Greensill, then internal misconduct, each treated as containable until the pattern became the crisis itself. Executive overreach in government rarely announces itself. It accumulates, one unchallenged decision at a time, in the silence where the chair should be.

The 2026 Edelman Trust Barometer adds weight here. Business is now more trusted than government, for the first time on record. That is a warning as much as a compliment. It does not argue for government borrowing business practice wholesale; shareholder primacy is part of what produced the amorality Winter describes in the first place. It argues for government adopting the one governance mechanism that demonstrably works: an independent chair, whatever form that takes constitutionally, protecting process over content, and independent directors willing to raise the moral question before the public forces it in from outside.

Baroness Dambisa Moyo's standard for corporate directors applies with equal force to public office. Judge a decision by whether it was the best possible one, given the information available at the time, reached consistently and transparently. Popularity is a separate question. Boards have learned that governance is architecture, not sentiment: who holds the chair, who sits on which committee, who has the standing to challenge. Governments have that same architecture on offer. The question worth asking, in every democracy watching its own institutions lose trust, is simple. Is anyone still sitting in the chair?

Cleopatra Kitti is a Certified Independent Director, Advisor to International Organisations and Governments, and senior policy advisor, ELIAMEP.