

Chapter 2

Early Years

Childhood in Bahrain

Abdullah Al-Zamil's eldest child, Mohammed, was born in 1936 to Abdullah's second wife. In time, Abdullah would entrust Mohammed with the future of the business he had built. In turn, Mohammed, with fidelity, self-sacrifice, dedication, and trustworthiness, would work to manage the business that undergirded the stability and success of the Zamil family. Abdulrahman, a second son and a full brother to Mohammed, was born in 1940. Then came Abdulaziz, born to the same mother in 1942.

In the fullness of time, these three brothers would also have two younger full brothers (Ahmad and Souleiman), while Abdullah's first wife became the mother to Hamad (Mother of Hamad) and then to Zamil and Khalid. These two wives and their children lived together in a large house in Bahrain. When Abdullah married a third time, he established a separate residence nearby for his third wife. "Mother of Fahed" became the mother of four boys: Fahed, Adeeb, Walid, and Tawfeeq. In all, Abdullah would be father to twelve sons—the "Big Four" (Mohammed, Abdulrahman, Hamad, and Abdulaziz), the "Middle Four," and the "Young Four"—and five daughters.

Unity in the family was strong, remembers Abdulrahman Al-Zamil, one of Abdulaziz's older brothers. "We were brought up together, even though we came from different mothers. We were raised by a father who never felt that we were any different because we came from different mothers." Abdulaziz agrees.

My father was married to three wives, so I had three mothers. We got along very well. We had a house where we all lived near the docks—a fabulous house with only a narrow street between it and the waterfront. Eventually, government buildings were constructed where water had been. If you look today where our house was, you will find the sea is many meters away and the area is now "the diplomatic neighborhood." Back then, we lived happily, with the sea right next door. We used to spend time with Bahraini families and with the many Saudi families living in our area who had come from the Kingdom.

Abdullah Al-Zamil took great pains to ensure that his children, born of different mothers, regarded each other as members of a single family. They played together, went to the same schools, and spent vacations together. His four oldest sons in particular were extremely close in age, all within six years. In times to come, as the Zamil family business spread widely, the siblings would remain geographically close, living for the most part in Bahrain, eastern Saudi Arabia, and Riyadh. (In 1965, they suffered a mutual tragedy when their sister Monira was killed in a car accident.)

In Bahrain, Abdulaziz attended an elementary school known as “the Western school,” where he learned to read the Quran and to write and take various science and art classes. The school had around 70 percent Shia Muslim boys, with 30 percent Sunni, a combination that, according to Abdulaziz, “coexisted perfectly together. We never felt a difference.” The Bahraini school system then entailed nine years of elementary education followed by four years of high school.

Ghazi Al-Gosaibi also attended elementary school in Bahrain. He had been born in 1940 to one of the richest families of the Kingdom of Saudi Arabia, a family of Najdi origin. His father, a businessman who worked in the pearl industry, was considered the Saudi representative in Bahrain; he even issued passports and served as the representative of King Abdulaziz Ibn Saud in Bahrain.

Like Abdulaziz, Ghazi spent his childhood and adolescence in Bahrain. In his memoirs, he describes a typical elementary-school day. It ran from seven in the morning until four in the afternoon. Pupils went home for lunch during a break but “would rush back before the break had even ended.” The students were divided into four groups, each named after a famous personality from Islamic history. The rivalry between groups was intense. Clubs and societies included an Arabic-language society, and the school year ended with a play. Al-Gosaibi reminisces,

In those days, the headmaster was the essence of punishment personified. A pupil sent to him could expect, with fatal inevitability, the instantaneous descent of the cane upon his hands. It would come down at least twice, and sometimes as many as ten times. I never once heard of a pupil being sent to the headmaster for praise

or reward. The relationship between the boys and the headmaster was based on fear, and fear alone.

The monitor was an integral cog of the disciplinary machine of the school. It was customary for each teacher to choose the top pupils in the classes he taught to be monitors during lessons. What a splendid thing it was to be a monitor! He wrote offenders' names on the blackboard. Oh, what power! One felt that with the merest twitch of the wrist one could bring all the lessons in school to an end. The monitor would remain immune to revenge so long as he stayed in the classroom.

Abdulaziz progressed through the primary and intermediate grades. Since literacy rates were still low (70 percent of Saudis were illiterate in 1953), he was joining a small elite—and life in Bahrain gave him a far more cosmopolitan grounding as well.

Meanwhile, having become familiar with real-estate construction in Bahrain, Abdullah Al-Zamil now created a business in Al-Khobar, in the eastern part of Saudi Arabia, selling building materials. In typical entrepreneurial style, Abdullah happened upon this new business quite by accident. As Abdulaziz recalls,

In 1953, he imported a shipload of iron rods as building material, unaware that he needed to process them. It was a very big shipment, which cost him a fortune. He couldn't resell it as it was, so he then imported the equipment to process the rods. That got him into a fresh field by accident. He ended up building the first steel-processing plant in the Kingdom.

Over the years, Abdullah became a respected member of the business communities in both Al-Khobar and Bahrain, habitually dividing his time between family in Bahrain and work in Saudi Arabia. Abdulaziz remembers that his father “would travel back and forth between Bahrain and the East Coast by boat, which took three hours.” In the 1950s he also occasionally would travel by plane.

Gradually, Abdulaziz Al-Zamil was becoming aware of the extent of his father's business activities. “We used to study from Saturday till Thursday. Friday we had no school, but the shops opened in Bahrain on Friday morning,

so we used to go to my father's shop. Bahrain at that time was more open; there were cinemas, there were cafes.”

One highlight recalled by Abdulaziz from this time was King Saud's visit to Bahrain shortly after he took the throne in 1953. Around this time, young Abdulaziz also visited Saudi Arabia for the first time, with his brothers.

We enjoyed it a lot. Al-Khobar was very small; it consisted of one main street with some buildings erected by Aramco and huts nearby that people lived in. At that time, it was normal to live in huts. Within five years, it all changed dramatically. I was too young to notice much, but I saw how vast the country was since we also took the train to Al-Haffuf and then to Riyadh and Onaizah

We went with my father to Onaizah every three years; he wanted us to know where he had come from. The road between Riyadh and Onaizah was unpaved, and it took us thirty hours to drive there! Onaizah was flourishing; it had water. In some ways it was similar to Bahrain because many of the people there had traveled to Lebanon and Iraq and India and come back with broader ways of thinking. It was more liberal than Riyadh. Families were open to change and improvement. I didn't realize at the time that the Kingdom was on the verge of change, though looking back I can see that was the case.

Only gradually did Abdulaziz Al-Zamil become aware of a definite contrast between life in Saudi Arabia and life in Bahrain.

Bahrain society was open-minded and made up of different nationalities and beliefs; it was a shipping hub. When I went back to Bahrain, I noticed there were foreigners there, Westerners and Indians. There were schools, cinemas, coffee shops, none of which were present in the Kingdom. In Bahrain, women wore the veil, were traditional, and didn't drive cars—but they went to school. This wasn't the case in the Kingdom, so my sisters were fortunate in being in Bahrain.

Though always conscious of his Saudi roots, Abdulaziz grew up having both Saudi and Bahraini friends. The Al-Zamil family had close ties with

many Bahrainis. Abdulaziz recalls that this was especially true of his father, who had contacts with many different people:

He was very active socially with his family, and especially with friends. He was a bridge between the Saudis and the Bahrainis, both socially and professionally. In Bahrain at that time, there were also people from India and other parts of the world, and it was easy for him to deal with them all.

Al-Khobar's Tallest Building

*I*n the post-World War II period, Abdullah Al-Zamil focused more and more of his attention on business opportunities in Saudi Arabia's Eastern Province, and he travelled there more frequently and for longer periods of time. Oil had been discovered there in 1938 by the California-Arabian Standard Oil Company, at Well Number 7 in the geological formation known as the Dammam Dome, near Dhahran. Efforts to explore for and produce oil had been suspended during World War II for fear that the region might fall into Axis hands, but the postwar period saw a boom in activity. A refinery at Ras Tanura, a pipeline from Al-Khobar to Bahrain, and the Trans-Arabian Pipeline were all built during this time. In 1952, the California-Arabian Standard Oil Company, which had meanwhile changed its name to the Arabian American Oil Company (Aramco), moved its headquarters from New York City to Dhahran. These developments, the growing production of oil, and the influx of people to the Eastern Province fostered prosperity and opportunities that provided a rich field for the entrepreneurial exploits of Abdullah Al-Zamil.

Most of the people working in or connected to the Saudi oil industry were initially housed close to the oil fields. However, as the industry grew after World War II and attracted foreign professionals, demand increased for commercial and residential real estate in Al-Khobar, and on the outskirts of Dammam. Abdullah saw great potential to earn rich rewards. There was all to play for, and though it was far from clear at this stage that a real-estate venture would be successful, he was not a man to play it safe. He borrowed heavily to

commission what would become the tallest building in Al-Khobar. Abdulaziz Al-Zamil notes,

My dad was one of the first to invest in Al-Khobar. He bought land and took the very unusual step of engaging an international architect to design what would become the largest apartment and office building in the Eastern Province, seven stories high, with forty-eight apartments. This was at a time when there was apparently little demand for housing. Everybody thought he was being too adventurous, building such a large structure. They asked, “Where will he get tenants?”

Abdullah Al-Zamil’s persistence, foresight, and ambition were rewarded when, on completion of the building in 1959, he was immediately able to secure full occupancy. Abdulaziz remembers,

My father’s predictions were right. With Aramco expanding and the local economy growing, people were coming from all over—Lebanon, Syria, Jordan, and from Western countries. They were accountants, engineers, bankers, and other professionals. Though many of the Westerners had their own compounds, some companies looked to rent units for their employees. Because my father’s building was well designed and located near the sea, he was able to rent out all of the units. This building became the solid foundation upon which our family business was built.

Travels in Early Adolescence

Though his business activities absorbed much of his time, Abdullah Al-Zamil knew the importance of leisure and wanted to introduce his family to the wider world. Beginning in the early 1950s, he took family members on frequent vacations outside of Saudi Arabia, often traveling by plane and rail. The mountains of Lebanon, about an hour from Beirut, became the family’s favorite place to go for holiday. Abdulaziz recalls,

Every year my father took a different family on vacation, but the four eldest boys always went with him because we used to help him

out. When we went to Lebanon on vacation, we used to get one Lebanese lira a day as pocket money.

We were considered a rich family: not very rich, but rich. We were one of the first families in Bahrain to have a car, and our annual summer vacations in Lebanon were something not too many people could do. We didn't have fat bank accounts, as most of my dad's investments were in real estate, which required a lot of fixed investment.

Abdullah and his sons also visited other Arab countries, including Syria, Iraq, and Egypt, which were very different back then. Before the monarchy in Iraq was overthrown in 1958, the country was "quite orderly." Syria, before the Ba'ath Revolution, was thriving. As Abdulaziz recalls,

We used to go to Syria and Egypt in the summer with my father and mother, before going to Beirut. One summer we traveled through Syria and Iraq: we visited relatives in Basra, and then we took a train to Baghdad. It left Basra in the evening, and by morning we were in Baghdad. Just before we arrived, there was a stop in Hella. It was famous for all types of breakfast dairy products. They would sell the food to you on the platform.

We spent a very interesting time in Baghdad. During the monarchy in Iraq, things were running well. We took a bus from Baghdad to Damascus, where we stayed a few days. Damascus was thriving. We bought gifts there to take back. Then we drove to Lebanon, to the mountain area two hours away, where we spent the summer. From time to time, we'd go to Beirut for a business visit with my father, but we wouldn't stay there.

Winds of change would soon disrupt the calm. In Bahrain, Charles Belgrave had served as a personal advisor to Sheikh Salman and had become known as "the Advisor." Over the years, he helped establish a system of civil and criminal courts, a police service, and broad access to education. In 1956, the tide turned against him. In reaction to Britain's occupation of the Suez Canal, the people of Bahrain called a general strike, agitating to remove him. Bahrainis threw rocks at the car of the British foreign secretary, Selwyn Lloyd, and riots broke out. Sheikh Salman refused to remove Belgrave entirely, but the Advisor's powers were reduced. He left Bahrain in 1957.

Abdulaziz Al-Zamil notes, “The person in charge in Bahrain, Charles Belgrave, was a good man who had compassion for the Bahrainis. He really cared about Bahrain and tried to improve it as much as possible, but in the end, he was simply a servant of the British Empire.”

At home during the Suez Crisis—“the troubled years”—Abdulaziz became aware of “terrible things happening”: “There were demonstrations against the British. Selwyn Lloyd came and had eggs thrown at him. My father would not let us go out of the house. Even so, my older brother joined the demonstrations; he was put in prison for one night.”

Meanwhile, Abdullah Al-Zamil continued to encourage his sons to study. “My father was not highly educated,” explains Abdulrahman, “so he felt the importance of education very strongly.” Abdullah set a strong example. Abdulaziz points out,

My father knew the importance of education. By the standards of the time, he was considered to be educated just because he knew how to read and write. He cared about the education of people back in Onaizah. Every time he went, he took school supplies with him and donated them to the schools there.

Back in Bahrain, Abdulaziz attended high school along with Ghazi Al-Gosaibi, who would later play an important role in his life. Al-Gosaibi was three years ahead of him (“he was in his senior year and I was a freshman”) and was “very thin and tall.” A closer acquaintance at that time was Tariq Al-Moayyed, a classmate who would later become the Saudi Bahraini minister of information. Another was Mohamed Jaber Al-Ansari, “a good student” who excelled in Arabic literature and would become an adviser to the king.

At the high school, Abdulaziz remembers that “most of the teachers were either Egyptian or Syrian. Some were Bahrainis who had graduated from the American University in Beirut. The curriculum followed the Egyptian model. We concentrated on Arabic literature, poetry, and science. Some attention was given to English, but very little.” Caning was no longer permitted except on very rare occasions, and the school day was shorter than in elementary school. Al-Gosaibi recalls,

At secondary school, my eyes were opened to many different kinds of administrative corruption. I noticed that some teachers treated

pupils according to social status and not academic performance. I also noticed how private lessons became a source of extra income for some teachers, to the detriment of their proper teaching in the school.

For his part, Abdulaziz “used to pass” his classes. He was a quick and able student, and applied himself to his studies, showing a particular interest in math and chemistry, but his first love was sports and outdoor activities.

I did not excel in football like my elder brother, who was able to join a varsity club, but we used to play near our home in the streets. I used to ride bicycles and swim. We played volleyball, but we didn’t have a killer team. I really liked the Boy Scouts and hiking. I was active and had a very good network of friends from different parts of society.

As they reached their final year of high school, Abdullah’s eldest sons decided to go on to university in Egypt. Abdulaziz explains, “That meant we had to study one more year, which we did in Kuwait.” Each boy needed to decide whether to concentrate on business, social studies, or science. “My eldest brother, Mohammed, specialized in business. Abdulrahman chose social studies because he wanted to go to law school, and I focused on science because at that time I wanted to be a doctor.”

Abdullah Al-Zamil, finishing his magnificent complex in Al-Khobar in 1959, had other plans for his eldest son, Mohammed. While active in many arenas, Abdullah had fewer than ten employees, one of whom was his cousin in Bahrain. Abdulrahman recalls,

When we started thinking seriously of going to college, my father asked my brother Mohammed to stay with him. “Please stay while your brothers continue their formal education.” My father had one thing on his mind. He was in his sixties, and in those days, that was the average life expectancy of a Saudi. He had problems with his kidneys.

He said, “Mohammed, I want you to be the bridge, to take care of the business with me. Learn it, become acquainted with the bankers, and understand the finances and the customers. That way they can begin to trust you while you are with me.”

My brother accepted this sacrifice and moved to the Kingdom to run my dad's Al-Khobar investments. My father only wanted one of his sons with him in the business. He encouraged the rest of us to continue our studies.

Singled out to learn and lead the family business, Mohammed would—in a few years' time—play a crucial role in stewarding that business at a critical juncture.

Disappointments in Cairo

Egypt played a prominent role in the early years of Saudi Arabia's modernization, supplying the country with doctors, teachers, and other professionals. In the early 1950s, young Saudis commonly went to Egypt for higher education. But in the wake of the Arab defeat in 1948 at the hands of Israel, the rise of Arab nationalism set the stage for a considerable political transformation of the Middle East, one that would threaten the Saudi monarchy and the country's very stability. The first sign of coming turmoil was the overthrow of Egypt's King Farouk in 1952, masterminded by Gamal Abdel Nasser, who in 1956 would become president of the country.

Saudi-Egyptian relations remained friendly after Farouk was overthrown, and King Saud, who succeeded his father as Saudi monarch in November 1953, supported Nasser's nationalization of the Suez Canal in 1956. He even invited Nasser to Saudi Arabia, where the Egyptian leader was greeted by enthusiastic throngs. However, as Nasser's brand of Arab nationalism spread, and as Nasser took a more aggressive stance toward Arab monarchies, King Saud quickly altered his view. In 1957, he visited the United States and lent support to the so-called Eisenhower Doctrine, aimed at keeping the Soviet Union out of the Middle East. Syria and Egypt opposed this stance.

Despite a decline in relations between the two countries, in 1959, Abdulrahman Al-Zamil—Abdullah's second son—and Abdulaziz, like many Saudis, went to study in Cairo. "It was the farthest from home we'd been alone," recalls Abdulaziz. "Cairo was a big city. The university was very crowded; a huge number of people wanted to attend." Abdulrahman secured

a place to study law, but Abdulaziz was less successful. He applied to the medical college at Cairo University, hoping to begin there that autumn with a view to becoming a doctor. “I was pursuing my ambition, but my cumulative score was not good enough, and I was not accepted. There were too many applicants. As a result, university officials set the bar for admission very high.”

While Abdulrahman seemed set for a bright future, his younger brother’s hopes were dashed. Abdulaziz recalls, “They offered me admission either to the faculty of agriculture or to the business school. My choice was to attend the Cairo Business School, but I really did not feel comfortable with it. My heart was not in it.” After a few months, Abdulaziz decided he could not continue.

Introduction to England

Saudi Arabia had opened its first university (King Saud University) in 1957, but its schools of science, business, and pharmacy were still at an early stage of development. Though relations between the United States and Saudi Arabia were strengthening, Abdulaziz—seeking to take the next step in his education—looked neither home nor to the United States but rather to Great Britain, a country that had long been involved with the Arabian Peninsula. (Bahrain, Abdulaziz’s second homeland, remained a protectorate of Great Britain until 1971. According to Abdulaziz, “In Bahrain, education was designed to fit the U.K. system.”)

Several Bahraini friends had already gone to England to study and had written encouraging letters about their experience. Abdulaziz asked his father if he might attend university there.

Initially, my father was hesitant but finally agreed: “Okay, if you feel that you can succeed.” We inquired before I went, and through relatives in Bahrain, we found a gentleman, Mr. Jackson, from Reading, a consultant who ran a bureau that took care of students from Saudi Arabia and Bahrain. He was very helpful and very professional.

I left in December 1959, taking a seven-hour Qantas Airline flight from Cairo to London. That was the first time I was really far from home. It was raining and cold when I landed. Mr. Jackson met me at the airport. It was Christmastime, and the schools did not start until the middle of January. Mr. Jackson took me in while he found me a place to study.

It was arranged that Abdulaziz would prepare for his English “O-level” examinations at a technical college in Salisbury, Wiltshire. He remembers,

It’s a beautiful town, much smaller than Cairo, but very, very nice. I was the only Saudi, because Mr. Jackson wanted to put me in lodgings where there were not many students speaking Arabic. (There were two Kuwaitis, but I didn’t see them much.) He knew that I needed to study eight different academic subjects, and he also wanted me to improve my English. He followed my progress and acted like a father to me.

Mr. Jackson introduced me to the college and to the English family I’d room with. My own father arranged to transfer funds to him, paid my rent, and provided around £15 a month to me. That was enough because I lived with this British family and all my expenses were paid, even my food.

Three times a week, there were additional English lessons. This was the start of a wonderful friendship with Mr. Grant, who was a very great English teacher. He was always advising me, “Don’t forget you have to read the daily newspaper.” I told him, “I don’t understand it.” He said, “Don’t worry. Read. The first week, the second week, it will be difficult; then slowly you will begin to get it.” That was true. It really helped. He would give me his paper when he had finished with it. I would take it and read it, and reading was helpful.

At first, Abdulaziz struggled to adjust to his new life so far from home. He traveled up to London only rarely. One-on-one lessons with his teacher became the highlight of his week.

The first two months, I was very homesick. I found myself anticipating and looking forward to my private English lessons, to be with Mr. Grant and talk with him. I didn’t adapt that easily. I felt

alienated. At the time, there were almost no Arab students, but this is why I learned English so quickly.

As Abdulaziz completed his year of study in Salisbury in 1960, it was confirmed that the next academic year he would enroll at Concord College, an international college based in Tunbridge Wells. There, he began studying for the “A levels” necessary for university admission, focusing on science and math in the hope of a medical career.

The principal of Concord College was a Frenchman, who with his English wife—a mathematics teacher—ran the academic side of affairs; but Abdulaziz has clearer memories of the sixty-year-old Miss Taylor, who “looked after etiquette and social things. She was always trying to teach us the proper ways of doing things.” She helped students adapt to British culture, but she could be a stern taskmaster, as Abdulaziz Al-Zamil fondly remembers:

We went down to the dining hall, to eat chicken and rice and so forth. I was sitting there, enjoying my chicken, eating it with my hands, and across from me a friend was doing the same. All of a sudden, my friend said, “Aziz, Miss Taylor is coming up behind you.”

She patted me on my back. I said, “Yes, ma’am?” “Mr. Al-Zamil, I know that Queen Victoria used to eat chicken with her hands, but she only used one hand, not both hands.” I smiled and said, “Well, I didn’t know that about Queen Victoria, but I’m certainly enjoying my chicken with both hands.” My friend tried not to laugh.

The college was all male with 120 students, most aiming for English universities. Abdulaziz lived in a dormitory and had friends from Saudi Arabia, Bahrain, and Iraq. Among the Saudi students, there were Tariq and Farouk Al-Moayyed. Abdulaziz built strong ties with Tariq, who went on to become a government minister in Bahrain. “Tariq has a distinct and unique personality. I always imagined him in a high position, but at that stage, we didn’t think or worry about careers; we were too busy with our studies.” Abdulaziz notes that he made many friends during his time at Concord:

I remain in touch with Saudis and Bahrainis I met during that time, and also with many from other Arab countries, such as Morocco and Kuwait. I became more interested in what was happening in

the Middle East. When you live outside your country, you become interested.

Time in the United Kingdom would prove a good preparation for the future that lay ahead of Abdulaziz, one quite different from anything he had so far imagined.

Family Crisis

Abdullah Al-Zamil, now in his early sixties, sent Abdulaziz regular handwritten letters, giving news from home. Then, in the spring of 1962, as Abdulaziz was about to sit for his A-level exams, his father was advised to go to Germany for surgery on his liver. Accompanied by his eldest son, Mohammed, Abdullah left for Hamburg. The operation did not go well; Abdullah suffered from complications relating to his diabetes and died unexpectedly. It was a huge shock to the family.

Mohammed withheld the news of the death from Abdulaziz, who reports,

My father died when I was taking my examinations. My brother told my friend about my father's death, but said "Don't tell Abdulaziz until he's on the plane coming back to Bahrain because we don't want to ruin his examinations." On the plane, I found out about the death of my father, and then we landed in Bahrain and my brothers were there.

The twelve Al-Zamil brothers, headed by Mohammed—who was still only twenty-six—gathered to discuss the fate of their father's estate. By law, the Bahraini government was obligated to take in trust the inheritance of those who were not yet adults. Further, Abdullah Al-Zamil had died leaving a number of unpaid debts, which was unsurprising given the nature of real-estate investment. Those to whom money was owed had a legal right to demand a portion of the estate of the deceased. It seemed likely that the family business would be divided up and disappear.

However, Abdullah Al-Zamil had been farsighted. As a young man in Bahrain, he had seen for himself how the money taken by the government, in

trust for minors, was handled inefficiently. To avoid this happening with his children's inheritance, before he left for Germany, he visited with the sheikh of Bahrain.

My father had a good relationship with Sheikh Salman, grandfather of the present king. Before he went to Germany, my father told the sheikh, "Most of my children are under eighteen. If anything happens to me, I want to make sure that their inheritance will not go to the government department that looks after the estates of minors. I trust my eldest son to take care of the family. Please let him control the inheritance of his siblings."

That sagacity was very important and helped keep the family together. The business was able to run continuously. My brother was able, with the help of my father's friend, to quiet the debtors and say to them, "Please don't worry—I will pay back your loan," and to contractors, "You can continue with construction—I will pay you."

Those to whom Abdullah had been in debt knew and trusted Mohammed and had faith in his ability to run the business. They did not call in their loans. According to Abdulaziz, "All the bankers had seen that Mohammed was behaving well. He was not extravagant; he was not spending money; he was paying attention to the business. They started treating him as if our father was still there." After the death of Abdullah, his sons met Sheikh Salman while on a summer vacation. "He welcomed us as his own, and told us to consider him a father and to let him know whenever we needed anything. He was close to most Saudi businessmen; plus, the Bahraini people are very nice, helpful, and hospitable by nature."

Having decided that control of Abdullah's estate would remain in the family, the brothers discussed next steps. An estate was traditionally divided among the widows and the children. Under Islamic law, a son received twice the portion of inheritance of a daughter. "Many families, when they inherited something, would give the women their money," says Abdulrahman Al-Zamil. "But we could not really risk their money. 'We have to protect our sisters and keep them with us.' That was a good decision."

In Abdulaziz's recollection, his father's entire financial legacy "wasn't that much of a sum. If it had been divided amongst the sixteen children, there

would have been nothing left. We made a good choice by investing it as a whole. This money was the base, along with my father's reputation. We made a decision from the beginning not to divide anything and to give each child an allowance from these investments." This decision proved crucial to the future success of the Zamil Group, providing unity and strength as the family faced the future. "It was important to keep the business, and the family, together."

In time, the business would provide all of Abdullah Al-Zamil's children with a substantial regular income. More immediately, it was agreed that Mohammed would continue to run things, leaving the other brothers free to pursue higher education. "We were lucky that my oldest brother was there. He truly sacrificed for us, while my brothers and I continued our education."

Abdulrahman Al-Zamil adds,

Emotional ties are what really led to our success, to the Zamil Group today. A major factor is the behavior of the eldest member of the family—simplicity of life, respect for elders, and a resolve to take care of younger members. One thing is respected in this family: that an elder is the head of the family. This gives no chance for somebody to say, "I'm more brilliant."

We do not say, "I don't listen to your opinion because you are too young" or "I don't respect you because you are older." To be chairman of the family doesn't mean you are in control of everything. You are only the representative. There is a tremendous social obligation on you in taking care of the family's affairs, making sure that everything is straightforward, that everybody is behaving right.

We don't have in our family this sense of "don't get involved in my life." If you go to a club and start gambling, that is not acceptable in our family. You can't say to a family member, "It's not your business." We never behave unethically, or do drugs or play around. The image of the family is important to us and has a lot to do with our credibility with bankers and customers. There is a clear relationship between social values and credibility in our society.

This is a reflection of our togetherness as a family. We were all connected: mothers, sisters, brothers. Other families broke down because of differences in the way they were raised by different mothers or cultural backgrounds. Our togetherness enabled this

family to survive and to thrive. Our religious background also helped tremendously in keeping those values. The fact we were from a conservative family had a lot to do with keeping things together.

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