



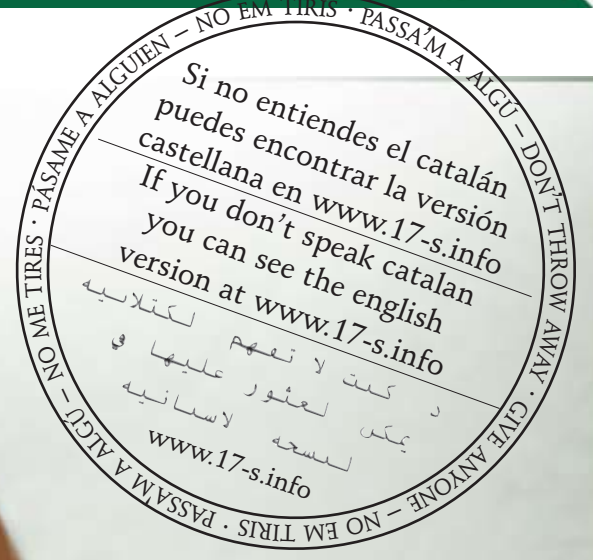
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17 DE SETEMBRE 2008

**Creus que  
els bancs  
et roben?**



**I com donar-li la volta**  
[pàg. 10 i 11] i [pàg. 14 a 19]

**Descobreix com ho fan**

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**APAGADA MUNDIAL i CASSOLADA** perquè respiri el planeta  
per aturar el creixement dels bancs, que no és el nostre...

**APAGA LA LLUM, NO PAGUIS ELS DEUTES I ENCÉN LA CASSOLA!**

Divendres 19 de setembre a les 20h  
davant la plaça de l'ajuntament del teu poble o ciutat

**COMPARTeix LA TEVA INDIGNACIÓ AMB LA GENT**  
Pots portar pancartes, cassoles, instruments, focs artificials... el que vulguis!

També pots baixar-te el manifest a la web del 17-S i fer-lo córrer

# 95% of money is created by private banks

They make it out of nothing by giving out loans, but they make us pay these loans back with interest.

|| Enric Duran

The financial crisis has been in the headlines for a little more than a year now since it kicked off with the sub-prime mortgage loan imbroglio in the United States, and a lot has been written with varying degrees of accuracy and precision to explain how specific aspects of this crisis have come about. However, not so much has been published, and certainly never in the mass media, about how the current financial system's need for exponential growth is the underlying cause of the speculative bubble and hence of the very crisis itself, in addition to being directly linked to the energy and food crises. Thus I would like to take advantage of this opportunity to discuss not the credit crisis but instead the background to it, which shows how the current financial system is an enormous fraud on ordinary working people while at the same time being a danger for the sustainability of life on our planet. This will bring us to an understanding of the role played by the banks as the main culprits for the whole situation.



Casa de la Moneda y Timbre, in Madrid

## THE HISTORY OF CREATING MONEY

The origins of the banking business go back to when gold was the real currency and as such was kept by goldsmiths in their storage facilities. Because gold was very heavy and hard to move around, money in circulation consisted of shares in this metal money. One day goldsmiths realised that they could charge interest on loaning out these shares, and by way of compensation began paying a lower rate of interest to the people who had deposited the gold; in that way the banking business started out in Europe.

This system had the drawback that the possibility of loaning out money was obviously limited by the quantity of gold in circulation. Hence the goldsmiths, now turned into bankers, invented the fractional reserve system under which only a part of what has been lent out needs to be kept in reserve. Or to put it another way, based on real money, money is created out of nothing in a proportion that, bearing in mind that people will not all take their money out at the same time, does not create problems for the bankers when they have to reimburse deposits. This proportion used to be around 10%, in other words 10 units in circulation for each real gold unit in the reserve.

This increase in the money supply fa-

voured trade expansion, and nation states, once they discovered it, decided to regulate rather than ban it. To control the risk entailed by the possibility of it becoming known that there was not enough money available to give back their deposits to everyone, the system of central banks was set up which would hold additional gold reserves so that they could give loans to the other banks in times of crisis.

## CREATING MONEY NOWADAYS

Over time the system of central banks and fractional reserve has become the dominant one worldwide: the gold which was the backing for the money supply diminished until in 1971 the gold standard was abandoned, in other words gold was no longer to be used as the real basis for money.

Even though this fundamental aspect of the monetary system changed, the central banks and the fractional reserve system remained in place but with reserves that consisted solely of banking account entries cre-

ated at some time by the central banks; these are reserves which stand for money but which are not guaranteed by any money which has a material basis. This completely changes the nature of money because it means that everything that we currently have in circulation comes from nothing and thus is purely contractual; it has value simply because everyone agrees that it does.

Money which is created today is basically created by means of loans, in other words in the shape of debt, whether that debt be public, commercial, foreign or held by individuals. But that is not all; when the debts are paid off, this money disappears which means that the financial system has a tool it can use either to increase or to reduce the money supply.

Money is created by the central banks and the private banks. Only between 3 and 5% of the money supply has been created by the central banks; the rest has been created by private banks by means of loans and (increasingly) through complex systems of financial speculation.

Nowadays, the creation of money is only limited by regulations which set out the conditions under which the banks can lend money and how they have to balance the accounting entries in their balance sheets in order to do so

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In the case of the European Union, the European Central Bank (ECB) regulation which binds the banks states that the minimum reserve they must hold is 2% of their total deposits; the other 98% they are free to lend and invest. Money deposited for a term equal to or greater than 2 years is not subject to this regulation and may be invested in its entirety. The relevant text is to be found in article 4 of Regulation (EC) no. 1745/2003 (ECB/2003/9).

## STATES AND THE PRIVATE CREATION OF MONEY

Money is no longer gold (which was the justification for creating the system of commercial banks and central banks as the institutions responsible for safeguarding gold and turning it into the money supply), how is it that it is still the case that only the banks can create money? And why do they only do it as debt which has to be repaid to them with interest?



## Wars and finance

You will perhaps not be surprised to learn that behind all wars there is the interest of the armaments industry in selling more weapons and pocketing lots of money. The generation of needs when previously they did not exist is common practice in modern-day capitalism: whether they be weapons, new TV sets, video surveillance systems or

domestic electrical appliances, you will always find major commercial interests behind them.

Less well-known among the public at large is the use of wars by the world of finance. Banks use wars in at least two fundamental ways. Firstly, the astronomical financial expenditure that is generated by war enables the financial powers to take

control of the countries which are fighting; the latter will spend many years paying for the foreign debt that they have taken out as can be seen in the cases of Nicaragua, the Philippines, Nigeria, Cameroon, Ivory Coast and Zaire. Then in second place, wars in which the leading world powers such as the USA take part make it possible to create a large quantity of money in the shape of public debt on which only interest is paid and which serves to provide the system with

the liquidity it needs.

The war in Iraq has enabled American banks to create 3 trillion dollars since it began. This has been the cost of the war for the United States and it is also the amount by which the country's national debt has risen over the same period to stand now at around 10 trillion dollars. This is money which is not paid by the citizens of the United States but instead by people all round the world through inflation.

To put it another way: why do national governments have to pay interest to their central banks in order to finance public spending, when this is money that the national governments could directly create themselves when they implement this spending?

Perhaps the only logical answer that comes to mind is that the banks in fact control governments and not the other way round.

Mayer Rothschild, member of the most powerful European dynasty of bankers, is remembered amongst other things for saying the following: "Give me control of a nation's money and I care not who makes the laws."

## INTEREST AND THE NEED FOR EXPONENTIAL GROWTH

When a bank gives out a loan, it is creating money with the principal of the loan but not with the interest which the bank will charge to the debtor during the lifetime of the loan. Given that the entire money supply is created as debt with interest, we might conclude that the money to be used to pay the interest on the debt simply does not exist.

So how is it that the financial system has survived for so long? Basically for two reasons.

1. Because it is financed by growing indebtedness, that is to say the money supply has to constantly grow in order to pay the interest on debts and avoid the collapse of the system. This means that the system is constantly urging everyone to take out more and more debt, starting with mortgage holders before moving on to consumers who are offered quick and easy personal loans and credit cards, and finally ending up with companies and States. We are thus talking about exponential growth in both the economy and the despoiling of the Earth's natural resources.

2. Because there are some who do not pay off the principal of the loan and only make the interest payments. This is the case with the public debt of the most powerful countries and the debts of influential companies and institutions which enjoy privileged conditions; and probably it is also true of all policy and credit card instruments in which the principal is not paid off and the contract is normally automatically renewed each year ad infinitum.

At any event, this shows us the extent to which the financial system actually needs growing indebtedness, and how the increase in mortgages and in consumer loans is linked to the maintenance of the current financial system.

Hence in general terms everyone is in debt, and the only difference is between those who have to pay back their debts and those who do not.

## THE BANKS AND THE REAL ESTATE BUBBLE

While it would have been unthinkable 15 years



ago to give a mortgage to be paid back at more than 15 or 20 years, this upper limit has been deliberately doubled by the banks and savings banks up to the current position of 35 or 40 year mortgages. With this simple and at the same time wicked decision, the banks have both made possible and brought about the rise in the price of housing since by increasing people's ability to go into debt, they have thereby increased the prices which we are able to pay.

This has benefited the banks because with mortgages they have been able to create money and collect enormous quantities of interest with very low levels of delinquency thanks to housing being a basic need. The rise in prices has also caused an exorbitant increase in the profits of the main building firms and real estate agencies in Spain, and thus also in the profits of the banks and especially the savings banks as they are the main shareholders

in most of these companies.

## INFLATION AS SILENT THEFT OF OUR PURCHASING POWER

By creating money and then charging interest on it, the banks are creating inflation; in other words they are increasing the amount of available money without at the same time expanding the supply of goods and services. If you increase the money supply two-fold without a simultaneous and proportionate rise in the quantity of products, you do not become twice as rich; as the same quantity of goods is on offer, their price also doubles.

This over creation of money which we are obliged to use affects everyone (whether or not we are customers of banks), and when this privilege is held exclusively by a group of private institutions, we might come to the conclusion that this is legalised theft by means of which

negative balance of payments, in other words it pays more for what it imports than it receives for what it exports, it will not be able to buy everything it wants but instead will fall into debt.

Foreign debt is therefore a consequence of the trade deficit of a country's companies and government in its international balance of payments.

Ever since the Second World War this international trade has basically been carried out using US dollars, and since 1971, when the gold standard was abolished, the US Federal Reserve (the Fed) has had complete freedom to add or stop adding to the quantity of dollars in circulation as it is neither accountable to anyone nor does it have to give any sort of guarantees. The same is pretty much true of US private banks with the only limitation being the fractional reserve that they have to maintain. Thus by controlling the creation of dollars, a financial minority (it should be remembered that the Fed is a private organisation) controls the value of international trade relations. In this way the US can buy everything it wants from abroad, while other countries take on debts which they then have to pay off. The international powers take advantage of this debt in order to force debtor countries to open up their borders to goods and financial speculation, thus enabling the rich and powerful to pick up their production of merchandise and natural resources at absurdly low prices.

Money has been and remains a means whereby certain financial powers can appropriate all the natural and human resources of the planet.

## INFINITE GROWTH VS. FINITE PLANET

This financial system depends on more and more money being given in loans. The loans in the end have an environmental impact as people use them to buy a car, to travel, to expand a factory facility or to build houses amongst other things. Thus this system of economic growth by means of loans depends on the constant and growing conversion of natural resources into CO<sub>2</sub> and waste. Hence at a time when we are reaching the limits of growth in energy production due to the decline of oil and when the output limits of many mines are also being approached, it seems safe to conclude that this system created more than 300 years ago on the basis of expanding credit cannot continue in the way that we know it today.

This reflection coincides with a major global financial crisis, so we are prepared to ask the question: Does the current crisis mean the end of a financial system based on growth? ||

## References for further reading:

\* *Capitalismo (financiero) global y guerra permanente. El dólar, Wall Street y la guerra contra Iraq.* Ramon Fdez Duran, Virus Editorial

\* *Money as debt: animated video about how the monetary system works:* <http://www.moneyasdebt.net>

\* *Documents, books and articles about the way the monetary system operates:* <http://www.altruists.org/375>

\* *A digital news bulletin: another way of thinking about economic events:* <http://www.altereconomia.org>

\* *Forums for debating and learning about the financial and real estate bubble:* <http://www.burruja.info/li>

# The global energy crisis: peak oil makes it final

## A decline in production is imminent and there is no replacement that can be used for transport

|| Matias Catriello

Oil is an extremely useful type of fuel since it is easy to transport, remains liquid at ambient temperatures and above all because of its high energy density per unit volume (a small 25 cl bottle of oil contains enough energy to get a car up to the top of the Eiffel Tower). It is the fuel which has made the biggest contribution to the development of industry and is used as a raw material in many types of plastics, chemical products and building materials. It accounts for 40% of all primary energy consumed in the world today, and more than 90% of the world's transport operates using oil by-products. One of the most important and least known uses of oil is for food production. Oil enabled the mechanisation of agriculture, the extension of irrigation and the production of pesticides and fertilizers. It was this that gave rise to the Green Revolution, which in turn made it possible to multiply agricultural output in the short term, albeit at the expense of making agriculture dependent on a finite resource and jeopardising the land in the long term.

### HUBBERT, THE DISCOVERER OF PEAK OIL

It was the American geoscientist Marion King Hubbert (1903 - 1989) who invented the expression 'peak oil'. In a famous lecture he gave in March 1956 at the annual convention of the American Petroleum Institute in San Antonio, Texas, Hubbert announced that oil production in the United States would continue to grow before peaking around 1970 after which it would go into an irreversible decline. At the time he was laughed at, but in fact US oil production did indeed peak in 1971 and has not recovered the same volume since.

Hubbert's peak theory predicted that, for any given geographical area, from an individual oil field to the planet as a whole, the rate

of petroleum production of the reserve over time would resemble a bell curve which reaches a maximum (i.e. peaks) when approximately half of the original resource remains, and thereafter begins to fall.

Calculations of the oil peak are very sensitive to two variables: the total quantity of oil believed to exist underground and "above-ground" events. Thus while Hubbert appeared to have made an extremely accurate forecast of the amount of oil which the US has underground, he was not so successful with geopolitical events which had a decisive effect on world oil production in the shape of the two oil crises in the 1970s and the 1980s. It is for this reason that his prediction of a world oil peak in 2000 will be delayed by around a decade.

### THE OFFICIAL VERSION

Recent reports produced by the International Energy Agency (IEA) have led it to express its concern about the problems that will be involved in meeting the demand for oil from 2012 on. The reasons outlined by the IEA are a fall in surplus production capacity, the decline in oil production outside OPEC, and "aboveground factors" such as delays in exploration and production, the lack of qualified engineers, the concentration of oil reserves in politically and meteorologically unstable areas, and an inadequate contribution from oil-substitute liquids such as biofuels and non-conventional oil (oil which is not found in a sufficiently liquid state and which requires much greater efforts when it comes to refining).

The problem with the non-conventional oil which has been found in large quantities, such as heavy oil in Venezuela and tar sand in Canada, is that technological and geological factors mean that extraction rates are extremely slow. As a result it cannot be used to replace the production of conventional oil but instead can merely prolong the latter's decline.

Hence, and even though it has taken some time to come to this conclusion, the geological factor is undoubtedly the one which de-

termines all the others.

An example of the importance of the geological factor is the progressive exhaustion of world oil reserves which is leading to an ever increasing concentration of these reserves in particular areas. 70% of oil reserves are to be found in the Middle East and the Caucasus, where there are many places that are either already at war or in a constant state of alert in case it breaks out. The site of the current conflict in Georgia, for instance, is a crucial part of the route of one of the biggest pipelines that bring oil to Western Europe.

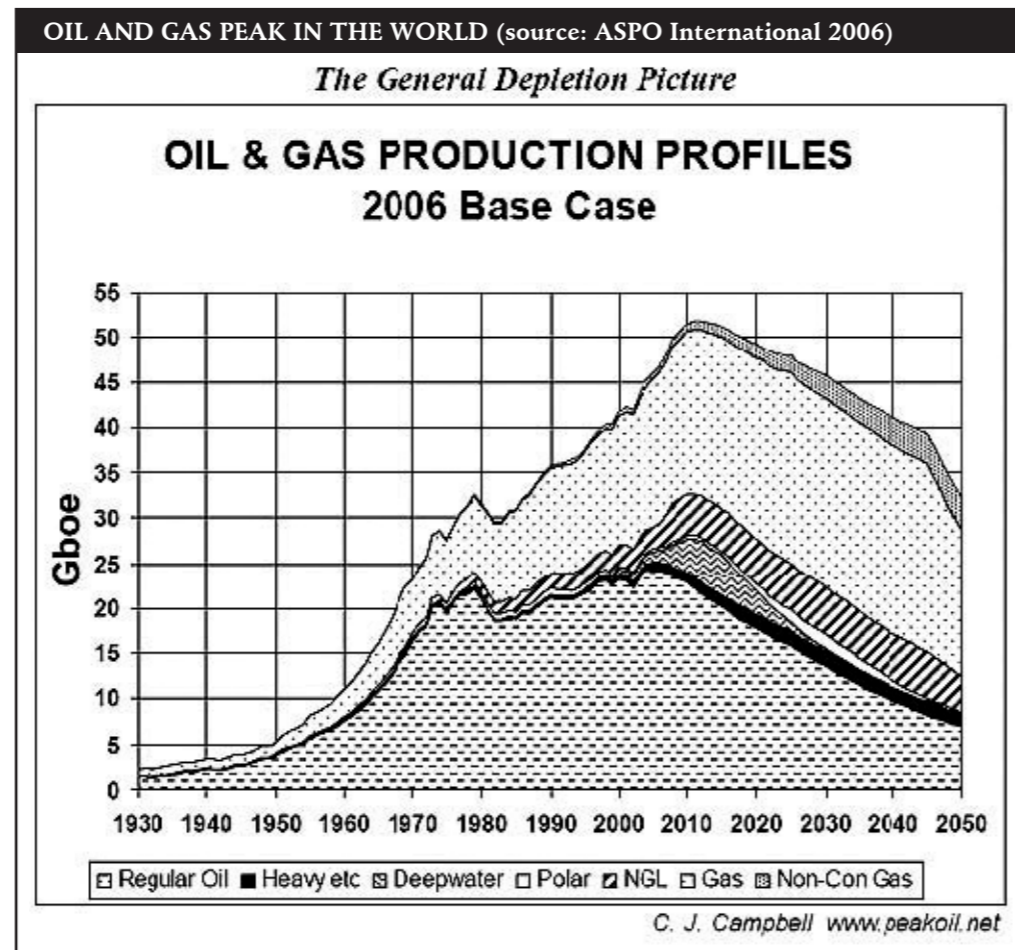
Even though technology may improve oil exploration and production, not even the most technologically advanced countries such as the US have been able to turn around the decline in their oil production.

ARE WE AT THE PEAK? It is extremely difficult, if not impossible, to

forecast the exact date on which peak oil will occur. Nonetheless, the Association for the Study of Peak Oil and Gas, ASPO International, which is the main source of independent information, places the peak during or before 2012 after taking into account factors such as the total quantity of recoverable oil and how oil reserves will be turned into production flows. This latter distinction is of supreme importance.

Even though people often talk about oil reserves and how long they will last, what is really important in practical terms is the quantity of these reserves which we can use on a daily basis.

More information: <http://www.aspo-spain.org>



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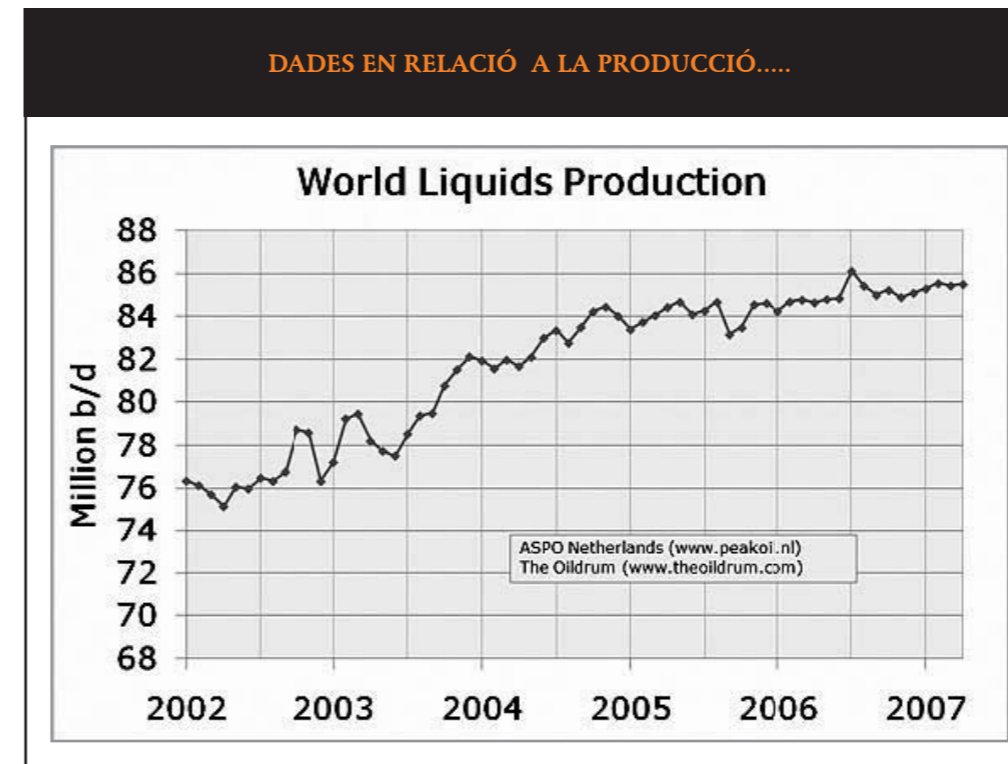


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Even though people often talk about oil reserves and how long they will last, what is really important in practical terms is the quantity of these reserves which we can use on a daily basis.

The rate at which we can extract this resource is not constant and nor can it be forced upwards without incurring prohibitive costs or damaging the oil fields (and thus ensuring that we cannot extract maximum oil from them in the future). World oil reserves are not like an enormous fuel tank which can be emptied in one go until it is completely used up. Instead production follows a bell curve, and what we need to know is when we will get to the top of this curve and most of all how quickly production will then fall.

According to a study by the US Department of Energy, 20 years' advance preparation would be needed to deal with the peak in world oil production without experiencing serious problems. That means that we have already run out of time to get ready for a world in which, for the first time in its history, oil production will start to irreversibly diminish and where we do not have a source of energy of better quality to



replace it. Moreover, burning fossil fuels produces emissions into the atmosphere which have been shown to be the cause of the greenhouse effect and hence global warming. Thus the conclusion is that either as a result of problems in supply or because of its consequences, there is a need for a change away from our current fossil fuel energy model.

Moreover there are other signs that would suggest that the "pessimistic" forecasts of a peak in the immediate future are accurate:

\* Since the 1960s oil finds have been declining; today we use 4 barrels of oil for each one we find.

\* It is very likely that the upward adjustment of oil reserves by OPEC towards the end of the 1980s, when many countries saw their reserves double, were false (these figures enabled them to raise daily production levels and thus increase their short-term profits).

\* Coinciding with the rise in prices, the production of conventional oil has been technically stagnant since 2005 at 74 million barrels a day (mb). Even maximum production of all liquids up until now (including liquefied gas) is facing serious growth problems; between July 2006 and the maximum level of 86 mb achieved in 2008, it has risen by just 0.5 mb.

\* The number of scientific research studies that argue we are at the peak or that the peak will come along before 2010 has grown significantly in recent years.

falta un trozo  
"finalment, cal cometar... ..i més segures.

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### THE PROBLEM OF THE ALTERNATIVES

The first sector to be affected by peak oil will be transport; indeed the crisis we are facing is

more one in liquid fuel for transport rather than a crisis in electricity supply. Nowadays there are no real alternatives to oil in transport. Biofuels, according to the IEA, will never meet more than 10% of demand for transport, and even then at the risk of bringing about a large-scale food crisis. Electrification in this sector would call for major structural changes (renewal of vehicle fleets and infrastructures, an increase in electricity generation capacity) which cannot be put in place quickly enough given the proximity of the fall in oil production.

Given this backdrop of environmental, economic and energy supply risks, the most sensible thing to do would be to reconsider far-reaching structural changes in our energy model.

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CHART SHOWING OIL EXPORTS IN RELATION TO PRICES from 2001 to the present. (Source: theoil Drum.com)

### Aggravating factors

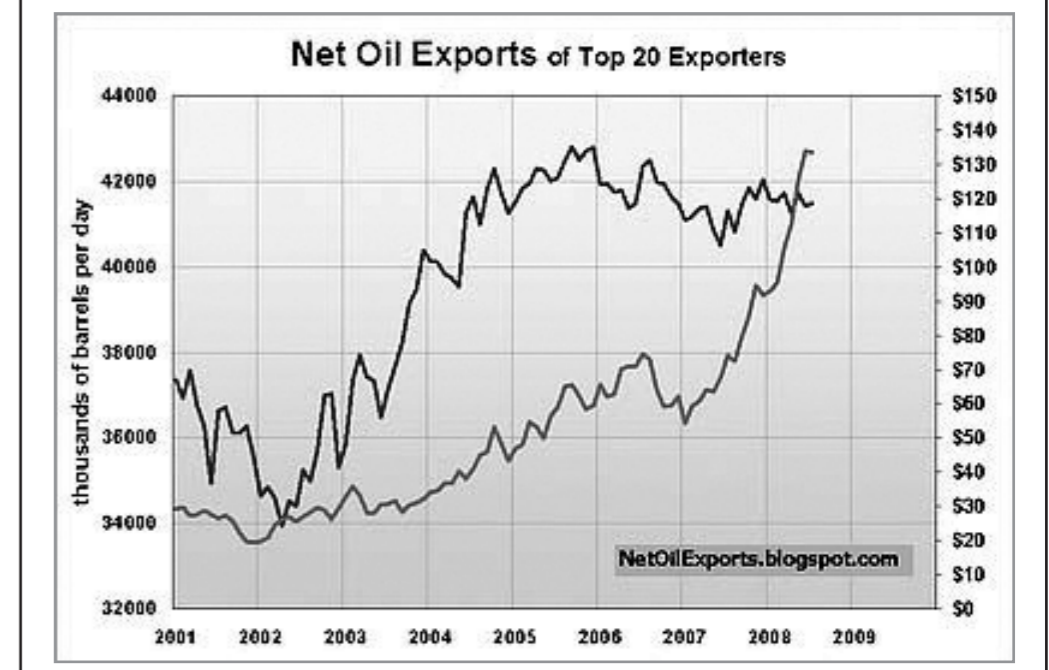
Other factors may speed up the energy crisis in addition to peak oil. For example, fuel scarcity may occur way before the peak as stagnant supply is unable to keep up with growing demand. It is this, if not the peak, which is the reason behind the spectacular growth in the price of oil that we have seen over the last five years, and which this year has almost reached \$150 thus exacerbating the world economic crisis. In fact at present we are faced with a dilemma: it is precisely the economic crisis which causes prices to remain stable or fall because it reduces the consumption of fuel and this may push back the date on which the geological decline of oil begins, yet this is at the cost of serious consequences for the most disadvantaged people in the world.

Thus the economic crisis and the energy crisis are intertwined.

It should also be borne in mind that the rate of decline in exportation will be greater than the rate of decline in production, as producer countries give priority to domestic demand.

This, for example, is happening in Russia, one of the top two producers in the world and which has strongly growing domestic demand. In turn this will exacerbate the problems being faced by countries which are most dependent on imports and will come to be a real bottleneck in the global energy crisis.

In fact, the decline in exports has already got underway, and this chart shows that the amount of oil available on the world markets has gradually fallen since 2005.



However, this means not only the replacement of some energy technologies by others but also reviewing what we use energy for, how we consume it, who consumes it and why.

Bearing in mind that the industrialised world is built on fossil fuels which account for more than 80% of the world's primary energy, and that this energy consumption model cannot be exported to the rest of the world due to physical limitations, we need to review our economic and social growth models and move towards a low energy world by cutting down on our consumption of energy, making efficient use of it and fostering renewable energy sources. This strategy will have to be based on the only reliable long-term sources that we have (solar energy in its different forms, wind, solar thermal, thermoelectric and photovoltaic energy) but also on the decentralisation of energy production which prevents wastage in distribution and which would be a genuine alternative to the MAT (the pro-

posed very high voltage line between France and Spain) which only means growing as we have done up until now.

It should be borne in mind that building these alternatives is dependent on oil and coal, as these energy sources are used by the heavy industry which makes wind turbines, solar panels and so on. However, though the cost of the changeover will become progressively higher and higher, nevertheless we need to use what oil we have left to push ahead with it.

Given the current addiction to economic growth and the unwillingness of industry to change, the world is continuing to march along the wrong path. This would suggest that the difficult changeover to renewable energies, decentralisation and low consumption lifestyles will only be possible if we can build another economic system which does not tend towards the centralisation of power, constant growth and the subsequent overburdening of the planet. ||

### Links for reference and further reading:

\* <http://www.oceas.org>

\* <http://www.tanquemlesnuclears.org>

\* <http://www.crisisenergetica.org>

\* <http://www.peakoil.net>

### The great peak oil event in Barcelona

For the first time in Catalonia, the VII International Meeting of ASPO, the Association for the Study of Peak Oil and Gas, will be taking place in Barcelona from 20 to 21 October this year. The event is to be attended by hundreds of scientists who

have years of experience in this issue, and they will share figures and thoughts that will help us to determine what the future availability of fossil fuels around the world will be.

Increasing numbers of journalists, government experts and political leaders also

come along to these meetings as what was once seen as just a theory is now accepted as proven fact; the imminent decline of black gold.

More information: <http://www.aspo-spain.org>



# “Bread today, hunger tomorrow”

## L' especulació financera, principal responsable de la crisi alimentaria

|| Valmir Mota de Oliveira

Over the past two years our complex world economic order has developed a disease. Its food distribution system is not able to feed the population of the planet. That is not, however, because of a lack of food; it has been known for years that world food production is greater than what is actually eaten or rather what would be eaten if the food could make it to the mouths it ought to reach. Instead the reason is the psychopathic behaviour of the food corporations. The documentary “La Corporación”, which can be downloaded from the Internet, draws a parallel between the behaviour of the corporations and the diagnosis of a psychopathic patient, and the fit between the two is perfect. These giant companies take decisions which have major worldwide consequences and generate astronomic revenue both for themselves and for their shareholders, yet at the same time they have side effects for which the corporations will not accept any responsibility.

The food crisis of recent years has been made possible by the progressive loss of people's food sovereignty (definition in figure 1). As the Xarxa de Consum Solidari points out, food sovereignty is a basic human right even though it is being called into question every day: it is under threat not only from the chronic famine being experienced by 852 million people around the world but also from the economic mechanisms and social consequences of globalisation which are endangering the food independence of the majority of countries around the world.

An article by *La Via Campesina*, an organisation which brings together peasant and farmer groups as part of a worldwide struggle,

sets out quite clearly why the poorest countries have been losing their ability to feed their people with their own harvests: “Some analysts have only been blaming biofuels, growing world demand and global warming for the current food crisis. Yet in reality this crisis is also the outcome of many years of destructive policies which have undermined national food production and forced peasants and farmers to produce only cash crops for transnational companies (TNCs) and to buy their food from the self-same multinationals (or from others, of course) on the world market.

“Over the last 20 to 30 years the World Bank and the International Monetary Fund (IMF), and subsequently the World Trade Organisation (WTO), have forced countries to cut back on their investment in food production and their support for peasants and small farmers who are the keys to food production. Nonetheless small producers are the world's key food producers.” [3]

It might be thought that this food crisis only affects poor countries. However, not everyone would agree. Here in Catalonia supermarkets have been set up and small and medium-sized food stores have disappeared. These supermarkets are increasingly powerful and are gradually eliminating all their competitors. In his “Informe Sanuy, defensa del petit comerç i crítica de la Caixa” (La Campana 2005), Francesc Sanuy sets

out in detail how these companies manage to move into a given area, including by arranging very favourable terms with the banks and getting local councils to agree that they should pay very little tax on their business activities, and also the dangers that they may bring with them. This model is very similar to the French supermarket model of retailing. French economist Christian Jacquiau has studied the impact of the establishment of these supermarkets, and

tells us about his findings in an interview with Il-lacrua; a link to the item can be found on the blog <http://supermercatsnograncies.wordpress.com>

*The Supermercats no gràcies* (Supermarkets? No thanks) campaign, which is supported by Xarxa de Consum Solidari, Veterinaris Sense Fronteres, Entrepobles, EdPac, Enginyers Sense Fronteres, Observatori del Deute en la Globalització, Campanya Roba Neta and other groups and individuals both in Catalonia and around the rest of Spain, has grown out of the observation and analysis of this state of affairs. It presents a well-structured critique of the situation and puts forward solutions to counter the effects of the monopolisation of the food sector in the North by these corporations. It is also committed to the recovery of food sovereignty by the peoples of the world in both the North and the South. The two figures give an idea of the power of these companies.

If we look at the rise in prices over recent months, the first thing we need to do is to make clear what sort of rise we are actually talking about. We need to make a distinction between a rise in the price of end-product foodstuffs (the price paid by the consumer); a rise in the price of food at the beginning of its production process (what is called food commodities); a rise in prices in a specific region; and a rise in prices on the international markets. In this case we are referring to the worldwide rise in prices of some food commodities which ends up impacting on the final price paid by consumers. [1] These price increases, however, do not have any effect on the salaries and wages of agricultural workers who are left behind by the wayside.

There are a number of reasons behind this rise in prices: deregulation of the world market for basic foodstuffs, the use of some of these commodities to produce biodiesel, and the agri-

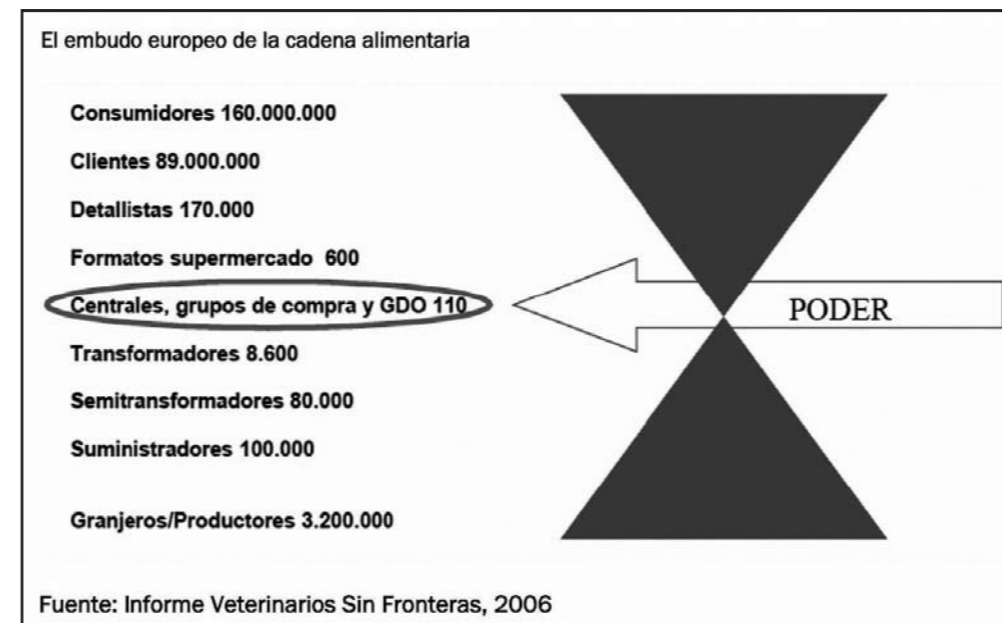
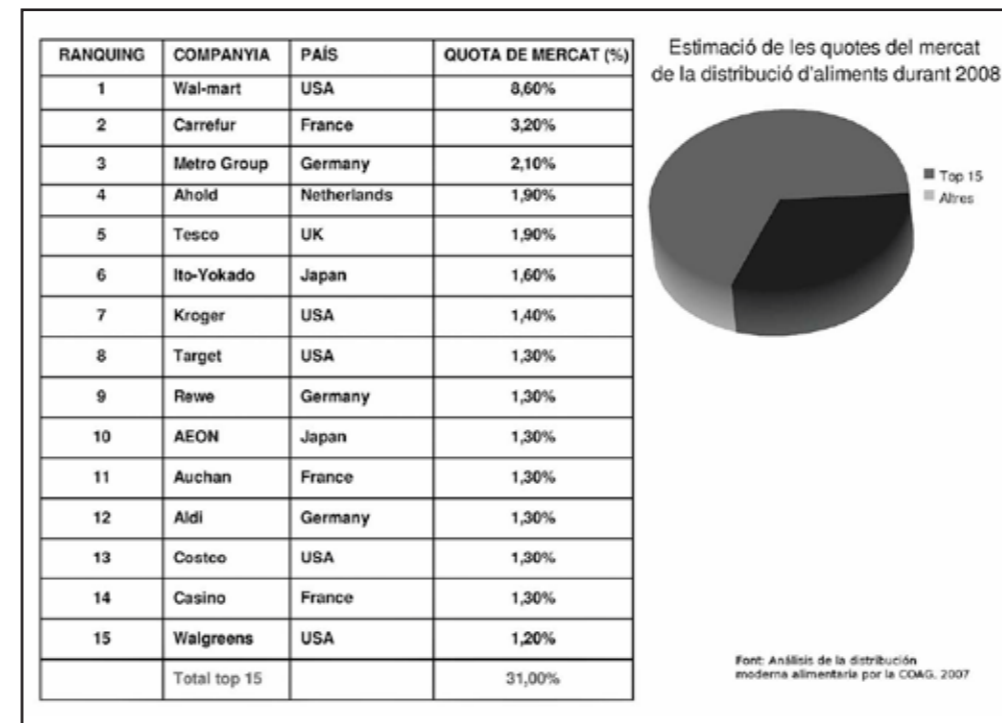
culture model itself.

The upward trend is also a long-term reaction to the downward spiral that ran from 1974 to 2001. Yet such steep rises in only a very few months also reflect a financial commitment. Between March 2007 and March 2008, the price of corn rose by 130%, soya by 87%, rice by 74% and sweet corn by 53% as a result of an increase in the capital invested in agricultural markets. Investment volume rose five-fold in the EU and seven-fold in the United States. The investment funds which are escaping the dollar and the real estate crisis are now laying siege to the basic food of the Third World. [2]

An example of this situation occurred in Mexico in January 2007. The country is the cradle of maize and has hundreds of varieties of this vegetable species which have been a basic part of the diet of its people for many generations. In 2007 there were price rises due to an increase in the demand for American maize to make ethanol and biodiesel. At that time Mexico was importing 30% of the maize that it consumed from the USA, and specifically genetically modified maize. Maize used for making ethanol started to compete with the maize exported to Mexico. How on earth can it be that Mexico is importing maize from the US?

The deregulation of the basic foodstuffs market gave the green light to speculation in food commodities. Another example can be found in Indonesia, when during the rise in the price of soya in January 2008, PT Cargill Indonesia still held onto 13,000 tonnes of soya in its warehouses in Surabaya as it waited for prices to hit their historic high. [1]

The prevailing agriculture model, what we shall call agro-industry from now on, is presented as a model for efficient production; another step forward in the evolution of agriculture along



the lines of the green revolution. This precedent has now gone as far as it can and has brought with it major dependence on oil. But what happens when oil is no longer a cheap resource? Is this type of agriculture equally efficient then? The fertilisers and part of the agro-chemicals used with crops, and the machinery and the vehicles used to sow, harvest, process, store and transport all require oil by-products. Part of the electricity required to extract water and irrigate the crops is generated from oil by-products. Plastic sheeting used to cover greenhouses and the hoses used to irrigate the fields, packaging materials and transport to market need oil by-products. They are all increasingly expensive. Plastics such as polypro-

plylene cost up to 70% more than in 2003, according to figures compiled from articles by the Grain group ([www.grain.org](http://www.grain.org))

This model hides more injustices than just price rises, as years ago it transformed the food model to be found in industrialised countries. It has turned production into industrialised agriculture and livestock breeding that use extremely productive hybrid varieties which are nevertheless of very low nutritional quality. Moreover, farms are much bigger than in the traditional model and they use a lot of machinery that is dependent on fossil fuels while employing few workers.

The animal fodder used on European

livestock farms deserves special attention. It is a combination of foodstuffs including genetically modified soya, much of which is imported from Argentina. This is featured in the documentary *Hambre de soja* which depicts the consequences of 10 years of growing genetically modified soya (with seeds from US multinational Monsanto) in Argentina: its impact on the quality of the soil, the condition of agricultural workers, the ownership of the land and exports, and also the loss of food sovereignty on the part of the people of Argentina.

Another foodstuff which is commonly used to make animal fodder is sweet corn or maize, which is also genetically modified. Some of it is imported, although it also grown in Europe; the area with the highest concentration of genetically modified corn crops is Aragon and Catalonia, which have been the proving ground or pilot scheme for the whole of Europe. Did you know that? At present the traditional and ecological growing of corn has been virtually wiped out by constant contamination. The documentary *Traxgenia, el cuc i el panís* paints a very accurate picture of this situation here in Catalonia; and the promotion of the seeds by the seed-marketing companies. The dossier entitled “*la coexistència impossible*”, published by the Plataforma Transgènica Forà and Greenpeace, also provides a very thorough explanation and analysis of this conflict.

Farmers and civil society organisations which examine issues connected with food are fully aware that the interests of the big food corporations are very different to the interests of ordinary people. The interests of the people in terms of food can be summarised thus: healthy food at an affordable and regular price, decent working conditions for agricultural labourers, and keeping farming land in good condition for the use of future generations. What are the interests of the big corporations? Making money in the short term, saving their own hides as the bottom falls out of another market, and controlling these resources so that they can exert pressure on national governments.

It is for this reason that in one way or another, these organisations try to distance themselves from the actions of these corporations. What does distancing yourself mean in this context? It means not selling your harvests to these transnational companies, trying to meet

the food needs of your community and having minimal dependence on the products which are distributed by these corporations. These organisations are pledged to a type of agriculture which is environmentally friendly (to water, air, soil, and agricultural and animal biodiversity), an agriculture which dignifies farm workers. In short, distancing yourself from the agro-industrial model means distancing yourself from ‘*bread today, hunger tomorrow*’.

For organisations in Catalan civil society, distancing themselves means building a well-founded critique of this industrial agriculture and putting in place alternatives. Here in Catalonia there are many initiatives along these lines. There are farmers who are committed to agriculture and livestock breeding which is right for them, the land, the animals and consumers alike. Then there are the producers of these products, together with cooperatives, associations and groups that are committed to local, ecological and fair consumption and who distribute these products. Little by little these initiatives are creating an agroecological network which includes advocacy groups that work to foster this type of agriculture and family or cooperative stores which are also pledged to this alternative model.

In the light of the above, we believe that the solution is not to be found in a few handouts to the countries in the deepest trouble. That is because these countries grow more food for export in order to keep their balance of trade out of the red. We believe that the solution involves taking the bull by the horns before it charges into us. It means starting to produce in a different way, to distribute in a different way and to buy in a different way. We are all to an extent part of the problem and we can also be part of the solution. We can also believe in the ability of our politicians, even though they have managed to make something of a mess of it so far. Perhaps we should keep a closer eye on them, to see who benefits in the long-term from the laws that they pass. Right now we need to monitor what they do with the draft bill put forward by Som lo que sembrem, La Iniciativa Legislativa Popular per una Catalunya Lliure de Transgènics. Stay alert. ||

[1] Precios en aumento. Cuando los árboles no dejan ver el bosque. By Ferran Garcia, Marta G. Ribera and Miquel Ortega.

[2] La oportunidad del hambre. Claudio Katz. Rebelión ([www.rebelion.org](http://www.rebelion.org))

[3] Via Campesina ([www.viacampesina.org](http://www.viacampesina.org)) May 2008

The interests of the big food corporations are very different to the interests of ordinary people.

# Banks invests in war and the destruction of the environment

Major commercial and savings banks fund businesses denounced for their practices.



Ampolles d'aigua....

|| Esther Salis

The function of commercial and investment banks is to benefit from the savings of ordinary people—savings which are deposited after long hours of work, normally poorly paid. The question is: What are done with these millions of euros once they are deposited in banks? Commercial and savings banks use a good part of that money for investments in transnational companies so that they can carry out their business enterprises. In many cases these projects involve the production of arms—to carry out wars and increase military spending—the destruction of the environment—to extract natural resources—, up to, ignoring all sorts of human and labor rights, attacks on the life of entire communities.

The fact is the Spanish bank, despite the crisis, continues to earn spectacular profits. According to the figures of the first half of 2008, the five principal banks of the Spanish state—Santander, BBVA, La Caixa, Caja Madrid and Banco Popular—began the year with net profits of 10.6 billion euros. Where do these profits come from and what

do these banks finance to continue earning so much money? The answer lies, in part, with the investment and financing that these banks make in companies with questionable practices.

## FINANCING AND INVESTMENTS

According to the campaign 'BBVA Without Arms,' this bank is one of the main financial entities implicated in the arms trade. But more directly, this very bank is implicated in the financing of companies dedicated to the production of all types of arms. In 2005, BBVA—along with other financial entities—extended in a 2.2 billion dollar credit to the company Raytheon, one of the largest defense contractors in the United States. On the other hand, Santander possesses 50% of the company Vista Capital, that in turn controls 45.5% of the Unión Española de Explosivos, S.A. If this wasn't enough, BBVA is financing 50% of by the Spanish company ENCE's investment in the construction of a cellulose plant in Uruguay, with all of the social and environmental harm—the displacement of communities and degradation of native fauna—that this would bring.

Indra is an example of a major ar-

mament company where the Bank is strongly implicated. This Spanish company, one of the largest in the armament sector, is dedicated the production of the warfare and missile electronic systems as well as other information technologies for military applications. Indra participates in the military programs of the EU, NATO, and the US. In the stockholders of Indra we can find in the largest shareholders Caja Madrid, along with BBVA and Santander, among others.

On the other hand, La Caixa is one of the largest shareholders in a company as questionable Repsol YPF. Its practices are put into perspective above all in Latin America. In Argentina, for example, Repsol YPF [Yacimiento Petrolíferos Fiscales – the former Argentine state oil company] operates the Loma de la Lata oilfield in Mapuche territory. There, as a result drinking contaminated water and breathing contaminated air, levels of metal in the population's

bloodstream are 700 times that which is permitted by law. Additionally, the privatization of YPF resulted in the firing of thousands of workers. In Bolivia its operations are carried out on the protected territories of various indigenous communities, displacing them. In addition to being accused of contraband oil extraction, in 2006 Repsol was accused of illegal appropriating state oil fields. Repsol discovered a deposit at the Capachos oil well in 2002. In 2003 and 2004 the area experienced an increase in paramilitary violence. On year later, Repsol began drilling.

## La Caixa is one of the largest shareholders in a company as questionable Repsol YPF

On the other hand, many of these banks—Caja Madrid, BBVA and La Caixa among them—have recently provided 1.7 billion euros of financing to Acciona, one of the principal shareholders of Endesa, a company that

has been involved in more than one controversy in Chile for the construction of a gigantic dams in Ralco, where more than 3,500 hectares of Mapuche-Peuhench territory was flooded and thousands of indigenous people were displaced. Despite this Endesa, with the support of all of these commercial and savings banks, continued its plans and now plans to construct five large hydroelectric dams in Chilean Patagonia. These dams are located on the undisturbed Baker and Pascua rivers, flooding thousands of hectares of great ecological value. Additionally these dams complement the construction of a network of high-voltage power lines that cross the country from north to south with more than 2,300 km of lines affecting large stretches of natural spaces and thousands of indigenous communities. ||

## The Bank saves face in mortgage crisis

Faced with the implosion of the mortgage bubble and the resulting crisis in that sector, commercial and savings banks have come to the rescue of large companies dedicated to the construction and sale of houses. Consequently a large part of these companies are refinancing their

debts that they acquired with the Bank, which total more than 16 billion euros. The Bank is one of the largest financiers of the most important mortgage companies. For example, 1.6 billion of financing for Habitat came from, among others, La Caixa (150 million), Banco Popular (150 million), Caja

Madrid (120 million), Santander and BBVA (100 million) Banc Sabadell (75 million) and Caixa Catalunya (75 million). Despite this Habitat remains in a critical situation awaiting new investors. In another similar case, La Caixa and el Banco Popular wrote off the debt of the company Colonial,

changing it stock in the real estate company. And to let the statistics speak for themselves, the interests of banks and real estate companies are so intertwined that 40% of the money that commercial and investment banks loan go to real estate and construction companies.

# Economy powers, immune to legal proceedings

Banks and big companies take advantage of tax havens to evade their taxes

|| Francesc Ferrer

If we were in a democratic system, we would all be equal before the law, as provided in section 14 of the Spanish Constitution. In this text, we will see how far from reality things are.

Nine out of ten fortunes in Spain evade their taxes. The trade union Gestha, made up of workers of the Treasury Department, has reported that nearly 86% of Spanish fortunes with assets over 10 million euros do not comply with their monetary duties by not paying their due taxes. According to the Treasury personnel, fraud is committed basically through movable capital and real estate properties.

Currently, there are only 132 tax payers declare a net holding of over 30 million euros, which implies an income of nearly 42.5 million euros for the Treasury and an average of 322,000 euros per tax payer. Around 2,525 citizens declare a net holding between 6 and 30 million euros, which represents 10% of the overall budget revenue on holding taxes.

According to Gestha, underground economy in the Spanish State accounts for 23% of GDP, which means an extra 208,000 should have been paid in to the Treasury in 2007. The majority of this money has been stolen by the richest people in the country to the whole society in a single year.

A remarkable percentage of these evaded taxes goes to tax havens, that is, countries where taxes barely exist, or do not exist at all, for foreign capital deposited in their banks, who, in their turn, usually highlight the professional secret as a great advantage for their clients.

According to the magazine "Temas" (in English, literally "Topics"), published by the organization Attac, the data available, although limited, confirms intensive use of financial centres with low taxes or no taxes at all by banks and businesses in Spain. As reported by the Industry Department, in the second half of year 2007 Spanish companies have taken out of the country over 3,000 mil-

lion euros to tax havens and to countries with very low taxes such as the Netherlands. Banks also use their branches in tax havens. The former head of the Public Prosecutions Office Against Corruption, Carlos Jiménez Villarejo, has denounced this fact providing examples such as the case of Banco Santander and BBVA, both having over 30 branches in these countries, mainly at the Cayman Islands. Nuria Almirón, author of the book "Juicio al poder" (in English, literally "Legal Proceeding to Power"), states that between 10 and 15% of corporations belonging to these banks have their headquarters in tax havens. This is a well known fact to the monetary world, but once and again silenced by the mass media. All this information has been taken from the magazine mentioned above.

## THE CASE OF CREDIT ASSIGNMENTS

The presumed crime of certain banks hasn't been ignored by some people and institutions that have opened criminal cases against them; however, it is another thing to convict them.

A prime example of banks immunity in the judicial system is Banco de Santander's credit assignments. Between 1988



BBVA - Madrid

and 1989, Santander collected almost half a billion pesetas—more than 3 billion euros—in new deposits. To attract such a large quantity of money in such a short period, this financial entity relied on the use of a legal figure—bare ownership credit facilities—that consists in transferring the legal responsibilities of one creditor to another, pretending to free these deposits from their fiscal responsibilities. Based on a petition by the Agencia Tributaria (the government tax agency), records indicate that 9,566 changed-title operations by the bank were submitted to the Ministry of Finance. These transactions accounted for 145 billion pesetas and listed among their

## As there were not any precedents in the sentence of the Supreme Court, the verdict in the credit facilities case has become know in judicial circles as the "Botín Doctrine"

be shelved up to 15 times.)

Finally, on December 3, 2007, the Supreme Court decided, by a majority, to close the case of the credit facilities in which the president of Santander, Emilio Botín, was implicated; the only charges remaining open were those of private prosecution by ADIC and IC. **NOMBRES COMPLETOS.** The sur-

prising justification for this closure was that "a case cannot be opened only for instances of private prosecution if those affected by the crime do not form part of the accusation." On the other hand, in all of the "Law of Criminal Judgment" there is no precept that limits the powers of disposition and accusation of private prosecution and therefore there is no legal justification for not finding private prosecution insufficient for a trial.

As there were not any precedents in the sentence of the Supreme Court, the verdict in the credit facilities case has become know in judicial circles as the Botín Doctrine, a denomination that gives us an idea of that power that a banker can have at the hour of judgement (to the point that the law is reinterpreted to not condemn them). The proof is this afterwards, in December 2007, in at least cases the defense has asked for the application of the Botín Doctrine (the cases of Atutxa and Ácido Bórico) and the tribunals have rejected it. So we can conclude that the only clear thing about this doctrine is its name: that is applies to Emilio Botín, period.

This hasn't been the only reason why the most powerful banker of the state has been freed from conviction because of the lack of interest in prosecuting him on the part of the attorney general. In November 2006 a private prosecution was filed against Botín and 21 others illustrious financial figures responsible for the purchase of Banesto by Banco de Santander; among them the ex-governor of Banco de España, Luis Angel Rojo, and other members of the Botín family. They were charged, among others, with 262 billion pesetas worth of tax fraud and the misallocation of public funds for another 327 billion pesetas. Judge Garzón again filed the complaint with the attorney general.

When can interpret this how we want, but we have to know that the state—be it the government or the judicial system—will always abdicate its functions when it finds itself in front of Power in capital letters. ||

Més informació sobre paradisos fiscals:  
http://www.laeuropaopacadelasfinanzas.com  
http://www.redjusticiafiscal.org

## Una ley centenaria prohíbe la usura pero a penas se aplica

La "ley de represión de la usura" que fecha del 25 de julio de 1908, sigue vigente después de haber recibido algunas modificaciones por la ley de enjuiciamiento civil 1/2000. El artículo primero de la ley dice "será nulo todo contrato de préstamo en que se estipule un interés notablemente superior al normal del dinero y manifiestamente despropor-

cionado con las circunstancias del caso". Al no determinar la ley qué significa "notablemente superior" ha sido históricamente el Tribunal Supremo el encargado de crear jurisprudencia. Sus sentencias en todos estos años han acostumbrado a calificar de nulos los contratos a partir de 2,5 veces más que el precio del dinero. Como actualmente el precio del dinero

está situado en el 4,25%, si se sigue esta doctrina, los préstamos operativos hoy en día por encima del 10,7 de interés, deberían ser declarados ilegales. Casos como los de muchos tarjetas de crédito de los bancos y muchos préstamos de Bancos y Establecimientos Financieros de Crédito (EFC) que funcionan por teléfono e internet (per ex. Cofidis, Finconsum,

Mediatis...) deberían ser anulados en masa, dado que lo superan con creces y algunos de ellos están por encima hasta el 20%. Aún así al ser tan desconocida hay pocas denuncias en base a esta ley y en cambio se permite que los préstamos de este tipo se anuncien por TV y prensa, sin tomar ningún tipo de medida al respecto.

# I have "robbed" 492,000 euros to whom most rob us in order to denounce them and build some alternatives for the society.

Tot seguit us aportem el testimoni d'un activista de 32 anys que en primera persona ens relata com ha decidit plantar cara al poder econòmic de la banca

I am writing down this pages to announce that I have expropriated 492,000 euros to 39 banks through 68 loan deals. If we include interest on arrears, the present amount of debt is over 500,000 euros which I will not pay.

It has been an individual disobedience action towards banking that I have carried out deliberately to denounce the bank system and to use the money for supporting initiatives which alert from systemic crisis that we are starting to live and which intend to build an alternative society.

It is an action totally unconnected to any violence form, that I claim as a new way of civil disobedience, up to the height of the times we are living. When consumption financing and speculation are dominant in our society, what could be better than robbing the ones who rob us and distribute the money among the groups which are denouncing this situation and building alternatives?

## HOW COULD I GET SUCH AMOUNT OF MONEY WITHOUT NEITHER PROPERTIES NOR BANK GUARANTEES?

After some research and attempts, in the spring of 2006, I started going ahead decidedly with this idea; I was making various banks, savings banks and financial credit establishments think that I wanted to refurbish my flat or buy a new car. In some cases, I was doing that by using a company I incorporated with the aim of justifying certain investments, such as the purchase of audiovisual equipment for a production company.

The advantage of asking for a loan through a company is that company debts, even when this is a sole shareholder company, do not get registered in one's personal credit history, so you can



This action from Enric, even innovative, does not emerge out of the blue; historically, activists from various trends have been risking for common good over current legality either by directing actions against the banks to finance struggles, or doing public civil disobedience actions to transform something. In banking expropriations field, tradition begins at the beginning of twentieth century, in countries such as France and Italy, as well as in the Spanish state, with the spectacular robbery to the Bank of Spain in Gijón by el grupo de los solidarios, in 1923, for instance.

always increase your debts indefinitely without being detected by CIRBE (the information system for debts from the Bank of Spain). There are some other ways to deceive CIRBE, which I will tell to anybody wanting to carry out an action with a similar purpose than that to mine.

These loans were applied without any guarantee neither from another person nor from any properties, just by my signature and an invented occupation with a great false payslip which made them believe I was earning enough money to cover the financing by far. The crux of the matter is that banks have no way of checking whether the payslip one presents to them is real or not, as long as the company and the person really exist.

I also had to present them some right bank statements, which I got circulating money from company accounts to personal accounts through payroll transfers, in order to pretend I had some personal income, all of which banks were believing blindly. In some cases, banks asked me for an employment contract, my Income Tax Return report or my work history. They were asking my companies for the quarterly VAT return and, if they had been incorporated longer than a year, they also requested the Corporate Income Tax.

All these documents can be duly provided: sometimes with real information and in cases in which this is not possible, a printer, a photocopier, a pair of scissors and sellotape work wonders!

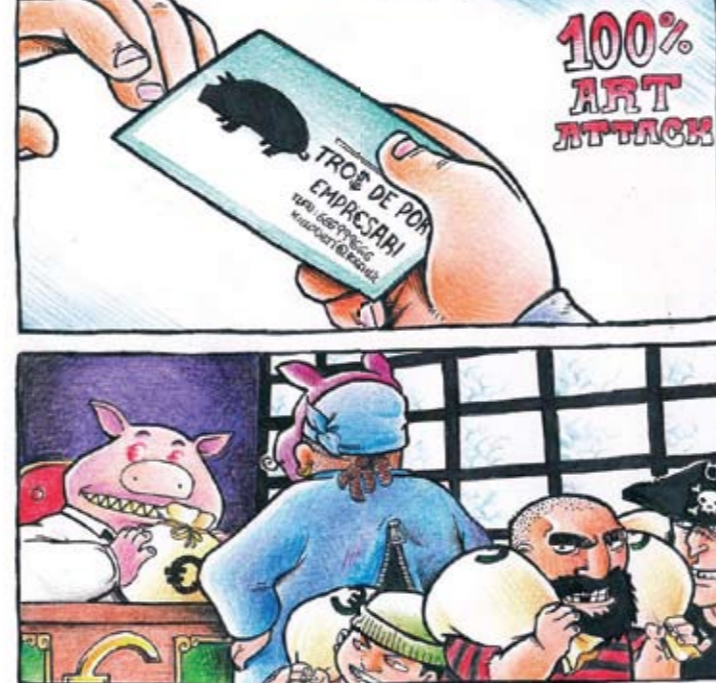
In certain cases, I had to buy the car I had asked the loan for and then I had to sell everything before I stopped paying, so like this they would not seize anything and so we could have more funds to finance popular struggles.

My action may seem striking, getting 492,000 euros with no bank guarantees in an economic downturn context, but all it shows is how the banking system promotes indebtedness from families regardless of any control or any risks contingency plans and common sense.

In conclusion, there is a fact which can help us understand the possibilities and opportunities that exist for this kind of action: banks need to grant loans because that is the main way for them to get benefits and, as we have already explained



Obria comptes als bancs, els deia que tenia una bona feina i aconseguia aparentar solvència fent moure els diners de comptes d'una empresa a comptes personals, com si fossin nòmines. Els bancs s'ho creien i al cap d'uns mesos els demanava un préstec.



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in a previous article, because the financial system needs to sign out more and more bank credits to create more and more money. It is a wheel that will not stop until the system brings to a standstill. As individuals, instead of keeping on helping the wheel to roll by asking for loans for production or consumption, we have the opportunity and responsibility to make things harder for the current system, making them believe that we want some loans so that they think they will create this money thanks to us. Afterwards, by not giving back these loans, we make this money disappear, as well as that amount created out of the blue from the guarantee we had signed for refunding debts. This system works on the basis of trust, so if we can spread mistrust by carrying on similar actions, we will then be able to abolish it (destroy it!).

## WHY THIS ACTION?

The previously mentioned and analysed crisis was

to be expected especially in its energy aspect. Three years ago, I heard about peak oil theories and I thought that when the crisis triggered it would be fundamental for us to be ready to face it. This could be an opportunity for social change, a time to make the most of it. But if we were not getting ready for it, future could turn even worse than the situation we are living at the moment, as shortage management by economic and politic authorities could lead us into new ways of fascism.

When talking about social transformation, one of the main problems we face nowadays is the fact that it is difficult to identify the main enemies. As we have seen in the article dealing with the financial system, there are hidden and evil mechanisms which allow the money creation process to be controlled by a minority and, for that reason, they make the economic system work in accordance with their interests. Revealing the hidden identities within this minority, concealed behind this banking system which is dragging us towards environmental collapse, seemed fundamental to me and it was a key motivation which encouraged me to carry out this action and to announce it openly.

Another convincing reason for me was the opportunity to strengthen social movements so they could be ready to face the crisis, trying out some alternatives which could turn into the example of a viable way of life when the crisis breaks out. I thought we would need more money than we could get by other normal means as, according to my experience in social movements, one of the main restrictions when talking about alternative projects has always been the lack of sufficient economic capacity to run strategic projects when they are ready got the kickoff and to maintain them for the time it is considered necessary.

There are social alternatives which are just getting off the ground from practice and with no real established ideas. There a lot initiatives that, from autonomy and self-management, are starting to practice new ways of life that they consider to be alternatives to the current capitalist system. There are clear and driven efforts to get coordinated and organised jointly through networks,

to start putting into practice another society model. The path is set off, now we need to keep on going and gather strength.

## WHERE IS THE MONEY?

Once the commissions, interests, notaries, taxes and various expenses related to the action but not directly related to social change were paid, there were leaving around 360,000 euros that have been assigned, amongst others, to the publication you have between your hands! Other destinies have been various actions and initiatives addressed to raise awareness about the systemic crisis (energy, food, economic...) as well as, and specially, to enhance a wide social movement which promotes different ways of living in society while it is also facing present capitalist model until it can replace it.

I will not give any more concrete details in this document because it could cause some problems to the projects that have received this money without being responsible for that, but I hope that people with whom I've been sharing time lately will start the word-of-mouth which will make possible that a lot of people know for sure that the funds fate has been directed towards this sole aim.

## A CALL FOR ACTION

Above all, this action aims to be an appeal for everyone to think about what can and want to do for changing the state of things within its means or even for changing what could seem impossible to change...

If I have carried out this financial disobedience action, risking my own freedom to show that the economic system is more vulnerable than it seems and to obtain all this amount of money for the construction of alternatives, maybe there will be many other people who can do something else if they trust themselves, if they get to free themselves from the false fears we are deliberately educated in by the system and if they resolutely think that just through the people, from below, we can change the state of things.

Taking as an example the style of action I

have carried out and taking into account personal and economic context of each one, some people will perhaps realize about some things they can do within their reach:

\* Tenants, undergoing with the continuing increase in the costs (usually linked to the increase in purchase prices) can join together to commence a rent strike, as the one from 1930 and 1931; I am sure there are some people who are already thinking about it...

\* If you are paying a mortgage since not too many years and you still have to work for many years in a job you do not like at all, you could maybe stop paying the mortgage and squat your flat. If you do it alone you will probably have a problem (not a bigger problem than the one you already had though, and what is more: you can consider spending your time doing what you like, consistent with your ideas and vocation) but if a lot of people does the same in an organized manner, it will be the banking the one who will have a problem...

\* If you are committed people and you want to collaborate with social movements, now you know there is the possibility of asking for some loans and not paying for them so you can finance the struggles, while you put obstacles to the financial system at the same time. There are some ways of doing this without getting any criminal charges for it, you just should do it in a smaller scale (related to mine) and you should not spread your action. I can give you a helping hand on this, [hehe](#).

\* If you are already on the way of living with no bank accounts because you have any sentence-fine (very common nowadays) that you do not want to pay, why don't you expropriate some money to the banks before you get to the point of not having any checking accounts?

With these various options and any others you can think about you will always be delinquent accounts (or at least until this system in crisis lasts...) so it would be advisable to think about an action followed by a personal plan of living in a different manner, with neither checking accounts nor properties.

\* Anyway, if you can not or you do not want to carry out any of the actions before mentioned,

there are two easier things that everybody can and must do as soon as possible: **not asking for any loans and taking out all the money from the banks.**

By keeping loans, credit cards and checking accounts, we are an accessory to the banks which represent the heart of a capitalist system that is spreading our planet's destruction, poverty and our life's slavery all around.

Taking out all your money from the banks is something that everybody can do simply by getting a little bit more organized to manage payments and earns in a different way.

And if you receive too late this call for action, because there are some debts you could not pay and you are already in the banks' delinquencies lists... why don't you contact me to set up a delinquencies union? There are more people registered in delinquencies lists than in unemployment lists...and living without checking accounts is some kind of art which deserves to be shared!

## WHAT I AM GOING TO DO FROM NOW ON.

While writing this public document, there has not been presented any criminal charges on me; this fact proves that I have been able to carry on the action to its end without any control or any police suspicion.

Anyway, according to the Spanish state's judicial system (not taking into account its ethical motivation), since I have done this confession, I should be charged with greater fraud (from 50,000 euros and over) and punishable insolvency. I can be charged from 2 to 6 years for the first accusation and from 1 to 3 years for the second one.

So I have preferred to claim this action publicly as civil disobedience so everybody can know what can they do and to question the very financial system instead of hiding the action as any person who thinks first in his/her own integrity would recommend me.

But as my position is that of clear recognition and that of moral and political defense of the facts, as I do not think that the judicial system is legitimized to judge me (as a part of a completely undemocratic political system, depending

from the same economic authorities to whom I direct my action against) I have decided to accompany this public explanation of the facts with my physical disappearance. By this way, I will avoid possible reprisals against my freedom or my body which would prevent me from continue defending and explaining these facts openly. I will keep on being an active member within catalan social movements through virtual participation while I have to be physically in some other point of the world from where I can also take part in social struggles.

Further forward, I reserve the right to come back a physically appear in catalan territory if it is proved that catalan civil society is prepared to defend freedom for the people who publically face our society's economic and political authorities.

If I was ever judged, of my own will or not, I can tell you the only verdict I will accept will be the acquittal from court as considering that my action does not constitute a crime because of its ethical motivation and because it is a gesture of solidarity against the authorities which are more damaging this society and because it is an action in favour of the common good. Apart from this, I will not negotiate any lower sentences for avoiding serving my sentence, neither will bail nor pay a fine or negotiate the debt. If state is incapable of getting rid of the pressure from factual powers, then everybody will be able to see it when they put a person like me into prison.

From this moment on, you can reveal my identity and contact me on the web <http://www.17-s.info> where you will also find further thorough information. ||

## LIST OF BANK ENTITIES AFFECTED.

ENTITAT FINANCERA	OPERACIONS	DEUTE PENDENT
Accordifin (Accord)	2	7.622
American Express	1	3.712
Banc Sabadell	3	18.400
Bancaja	1	15.000
Banco Cetelem	4	25.889
Eurocrédito (B. Cetelem)	1	5.500
Banco Guipuzcuano	1	15.000
Banco Popular	2	14.000
Mediatis (Banco Sygma)	2	12.502
Bankinter	2	31.000
Bankpyme	1	10.000
Barclays card (Barclays)	1	2.900
Barclays	1	12.600
BBVA	3	39.070
BSCB	3	30.200
Santander Consumer (BSCB)	2	2.700
Caixa Catalunya	4	11.857
Caixa Galicia	2	6.500
Crédito Familiar (C. Galicia)	1	5.000
Caixa Penedès	1	14.000
Caixa Sabadell	1	4.450
Caixa Tarragona	2	6.000
Caixa Terrassa	2	7.200
Caja Navarra	1	15.000
Caja Madrid	2	29.200
Fraccciona (Caja Madrid)	1	25.000
CAM	2	7.000
Carrefour	1	1.200
City Financial (Citybank)	1	7.024
Cofidis	2	12.000
Deutsche Bank	3	20.500
El Corte Inglés	1	2.500
Tarcredit Fiat	1	19.500
Ge capital bank (G. Electric)	2	9.000
ING Direct (ING Group)	1	6.600
Finconsum (La Caixa)	3	10.500
La Caixa	1	2.000
MBNA	2	24.800
Volkswagen Finance	1	129
<b>TOTAL</b>	<b>68 crédits</b>	<b>492.635 euros</b>

## The merger between two activist traditions

Mythical figures in our history such as Durruti, Quico Sabaté or Salvador Puigantich have carried out this kind of actions, which are always dangerous as they put in danger their lives and branches workers ones. Some other methods, safer for people but much more complicated, have been those of notes or traveller's cheques forgeries. This last action against Citybank, helped Lucio Urtubia become known all over the world. He is still alive and has recently given some talks around catalan territory to present the documentary "Lucio, el anarquista irreductible".

Civil disobedience strategy begins in the nineteenth century by Henry Thoreau and gets very

well-known through names like Gandhi and Martin Luther King. In the spanish state, pacific disobedience just started to get considered as a possibility after dictator Franco's death, given that in times where violence is committed by the State with total immunity, non-violent disobedience is completely impossible. Since the 70's up to now, some of the most recognized social movements -as the successful refusal to serve in the military and the squatter movement- are based on this disobedient premise.

One of the problems for the meeting point lies in the opposite situations starting point. The first situation needs to work underground; the second one is a public

# Banks and saving banks fund, depending on their interests, parties in the Government and in the opposition

Montilla, Mas, Carod and Saura negotiate loans and debt remissions with saving banks such as "La Caixa"

|| Agnès Tortosa

Catalan parties accumulate more debt than 30 millions of euros to bank entities, according to the conclusion of the last report published by the Court of Auditors about the financing corresponding to 2005. CiU (Convergència i Unió) is the most indebted political force, 14,72 millions of euros, followed by PSC (Partit Socialista de Catalunya), whose debt is superior than 10,74 millions. The next in the list are ICV (Iniciativa per Catalunya els Verds), which has a debt of 4,8 millions of euros, and ERC (Esquerra Republicana), with an accumulated debt of 1,57 millions.

The supervisory report details the scant importance of the membership fees of political affiliation in the finance of the political parties of Catalonia, since the biggest part of the incomes come from government subventions, local entities and different parliamentary houses, proportionally to its representation in these institutions.

The major part of the debt is owned by the biggest Catalan financial corporation, La Caixa, and the written-off-money of the last years is not included. José Montilla and José Zaragoza arranged in 2003 with the bank presided by Ricard Fornesa the cancellation of 6,75 millions of euros and an extension of the payment system of the rest in convenient periods for the following fifteen years. Josep Lluís Carod Rovira also reached an agreement in order not to pay the 2,4 millions of euros debt that ERC had accrued since the 90s. The cost of these cancellations hasn't been valued.

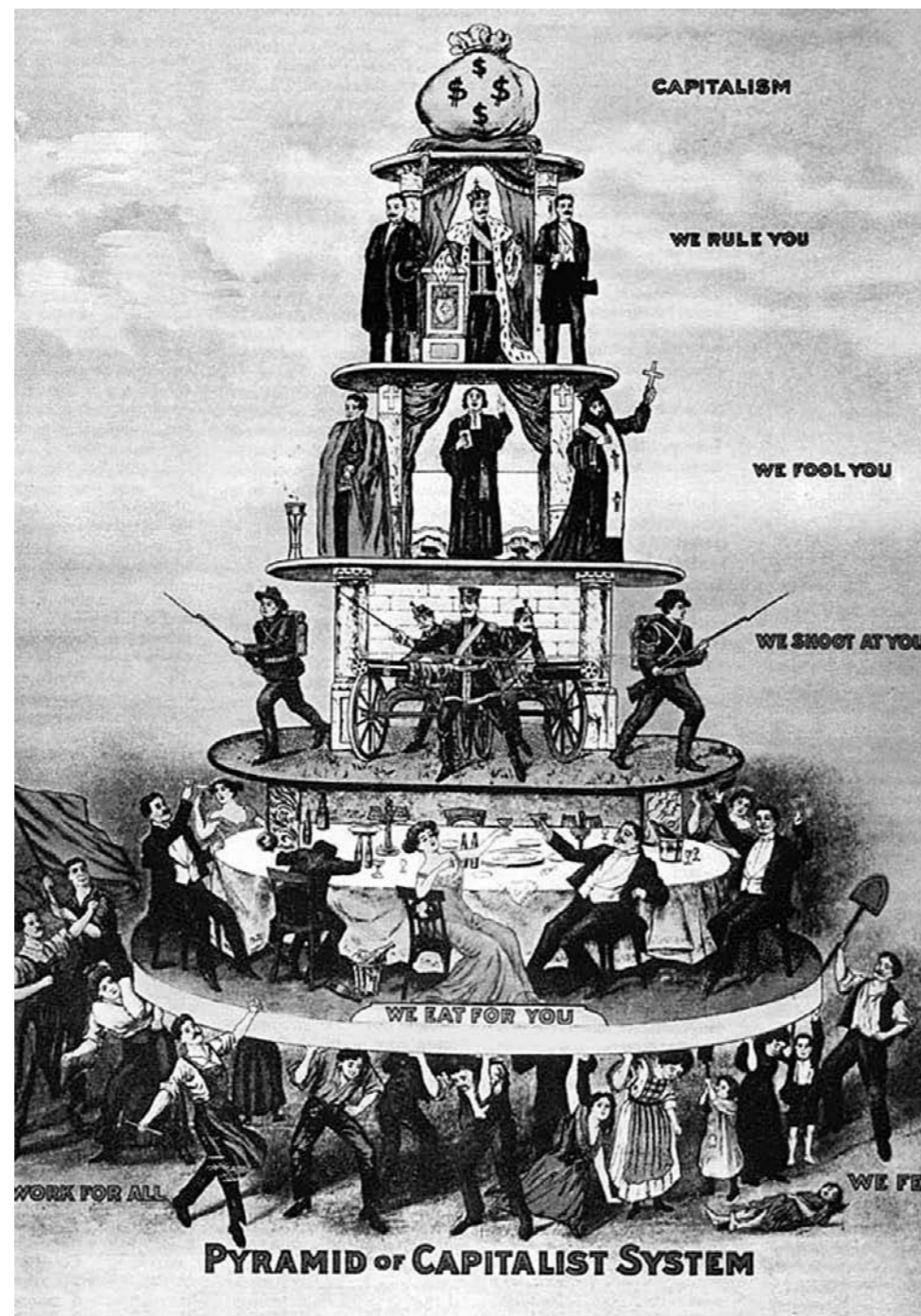
Why should the finances entities write off these payments? Do they do the same with the citizen who doesn't have enough money to pay the mortgage of her/his property? Manolo Tomàs, spokesperson of the Platform to the Defence of Ebre River (Plataforma en Defensa de l'Ebre), pointed out last April 2008 some of the reasons which would justify this favourable behaviour with the interests of the parties: "The kindest bank corporations

to the political power afterward normally receive the favours of the concession of the majority of the public works, translated into infrastructures, roads, etc. Banks and saving banks have affiliate companies which invest in construction

and work on carrying on dual carriageways, diversions, tunnels, buries, electrical lines and plans for high-speed train." AGBAR company had to build the frustrated water main of the Ebre diversion, behind this water multinational corporation is hidden an important part of stocks owned by La Caixa. Here we close the cycle.

## SALARIES, RENTING AND EXTRA EXPENSES

The complex administrative structures of the parties, such as Partido Popular (PP) or Partido Social Obrero Español (PSOE) keep themselves thanks to the huge economic fluxes, which come partly from anonymous donations and bank loans, which in the medium term and depending on the interests of the financial corporations implied, in the end are written off. In the central office of Zapatero's party in Ferraz Street, in Madrid, every morning around 200 people go to work; it is



the key centre of PSOE organizational structure, but the net is much bigger. They add a total of 3000 premises and offices in Spain, both properties and renting, including its expenses and its paid workers. In Catalonia, PSC has 277 head offices all around and that have to be maintained everyday. A percentage of these premises is owned by the party, accumulating a registered value of more than 70 millions of euros. The rest are rented premises.

The social mechanism —without including PSC, because it has its own accounts—, according to the Court of Auditors, had amassed a bank debt of 56,45 millions of euros in the 90s. The credit entities decided to write 15,6 millions of euros off in 2001.

PP doesn't lose its opportunity. In their head building in Génova Street in Madrid work around 230 people and the building is rented. Every year they pay around a million of euros, approximately 90.000 euros

per month to the assurance company Mapfre —the present owner—. There are around fifty offices distributed in seven floors plenty of consultants, secretaries, computer engineers and security staff. They also invest 3,7 millions of euros per year in rented offices and premises in the rest of Spain. In 1996, PP had a bank debt of 100 millions of pesetas, but year after year it has become worse. In 2001 had risen by 37 millions of euros. The same year they receive 3,2 millions of euros in anonymous donations. In terms of cancellations of debts, Caixa Galicia wrote off 1,7 millions of euros of Partido Popular Gallego.

Izquierda Unida cannot also present a better account result. Nowadays it still owes the bank more than 12 millions of euros. Iniciativa per Catalunya amasses now non-payments of 4,8 millions of euros, although since they are in the Government, it look likes their financial situation has improved. ||

The third best benefited organization in terms of subventions is Fundació Josep Irla, linked to Esquerra Republicana. In 2007 the foundation received 68.444 euros, a quantity slightly inferior than 73.333 euros in 2006.

The subventions for Fundación para el Análisis y los Estudios Sociales —FAES, presided by J. M<sup>a</sup> Aznar—, Nous Horitzons (ICV), Egara-Civitas (Ciutadans-Partit per la Ciutadania), or Alternativa (EUIA) have been less "generous".

## The Foundations "linked" to the parties also receive finance from the Government

In 2007, the Generalitat budgeted 660.000 euros for private foundations of Catalan political parties. The quantity is the same as the notified a year before, even though the distribution has been different, due to the incorporation of a foundation related to Ciutadans, a party that has entered the Parliament after the elections of 2006.

Fundació Rafael Campalans, related to PSC, was the most benefited of the last two notifications of public subventions (386.232 euros), nevertheless this year its help has been reduced by 12%. But the subvention to Fundació Ramon Trias Fargas (Convergència Democràtica de Catalunya) has increased, the second most benefited by Generali-

tat, that in 2006 received 161.333 euros and in 2007 166.222 euros. If we add to this subvention the approximate quantity of 70.000 euros that every year receives the Fundació d'Unió —Institut d'Estudis Humanístics Miquel Coll i Alentorn—, we could state that CiU is the one which receives more subventions from the Government.

# BBVA, BSCH and La Caixa finance in easy credits El País, ABC, El Periódico, La Vanguardia and RAC1

Information as propaganda, a strategy started from the World War

|| Agnès Tortosa

Communication and information are in themselves key aims for the consolidation and the maintenance of the capitalist economy that controls the present society. According to the wise statement of the North American linguist Noam Chomsky, mass media have been constituted in a huge mechanism of propaganda which did its first induced agreement experiments of the population in the meanwhile of the First World War. In a short period of two months, mass media achieved that a mainly peaceful population of United States of America changed to defend the military North American intervention in Europe. The false images and narrations—edited and produced by the British secret services—of Belgian tortured, raped and murdered children had a relevant importance. Almost one century have gone by since then, but nowadays this practice is generalized and has become normal, and now it does not surprise anyone. This is the situation of Georgia, South Ossetia and Abkhazian. In both extremes of the balance are the 24hours

information channel in English, but edited in Moscow, Russia Today, absolutely controlled and directed by the Kremlin, and the all-powerful Fownews, the private television from United States with the biggest capacity of impact on tens of millions of voters who legitimize the interests of the economic oligarchy of the republican party. Both channels are considered the representatives of the values of journalism and guarantors with the right of information; both have a speech that pretends objectivity and count on experts analysts of any area, presented as impartial and who value the facts and address the positioning of the reality of its potential audience.

## STANDSTILL OF INFORMATION AND IMAGES

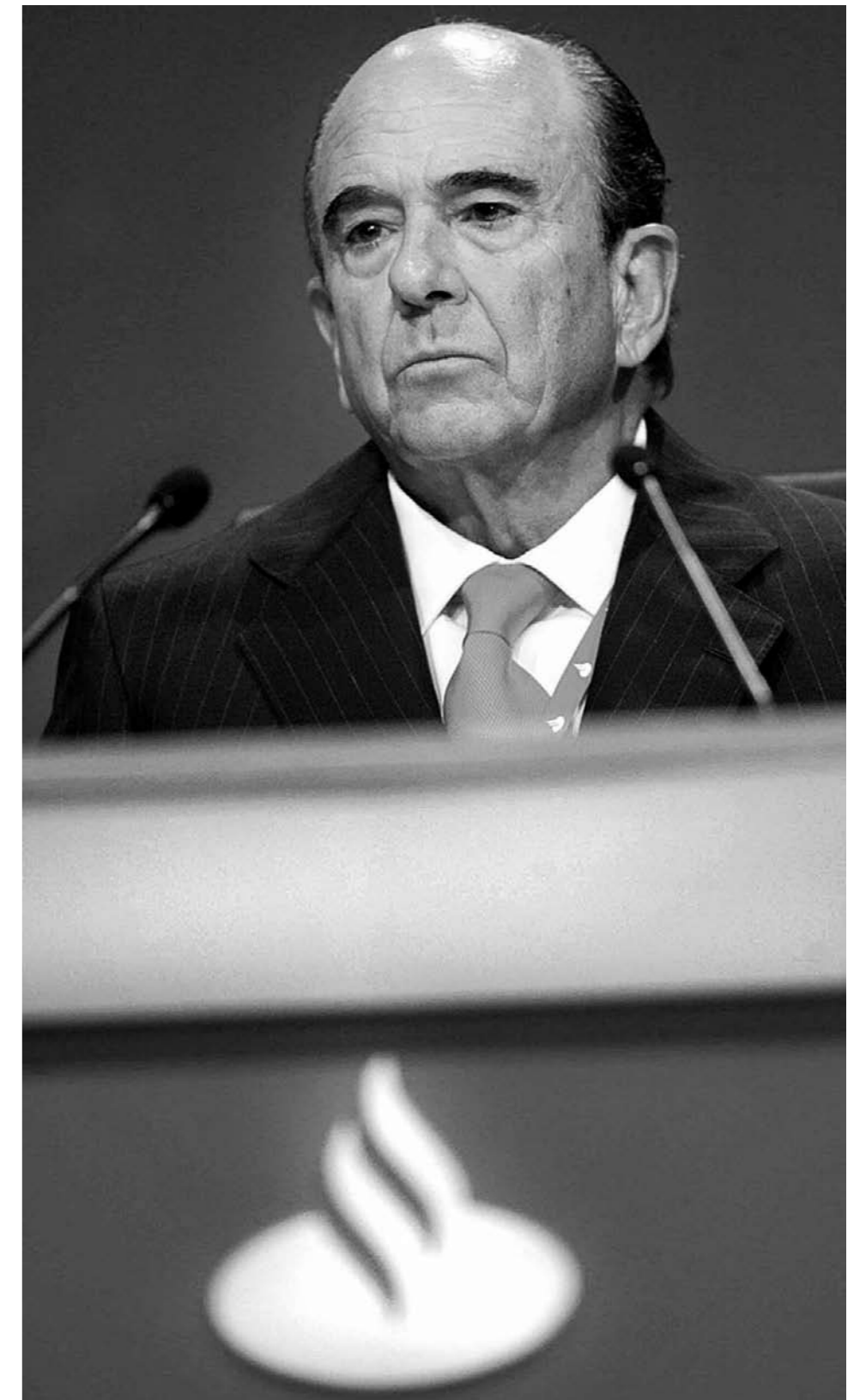
This is the model of information and communication that becomes strong at the beginning of XXI. An all-powerful presence of big corporations that defend political, economic and well-off minority interests, with a huge dose of make-up and reiteration, and with a constant bombing of information whose effect on the observer is not the **convincement** but the **disorientation, anesthetized, collapsed with so much information and images**, without any mechanism of contrast, without capacity of reaction or criteria, and with a more accelerated and aggravating situation. If in 1916 it took them two months to change the public opinion of United States to legitimize their intervention in the Great War, now, in

a bit more than one week they convinced that tens of millions of people defended the military occupation of a sovereign country as Iraq, its physic destruction and the murder of hundreds of thousands of civilian. It is also true that the close of ranks of the influenced people is more weak and uncertain, because the technology that has facilitated the informative control of masses has also generated self-defence informative mechanisms that can be spread quickly throughout internet and mobile phones, although the confidence that provokes the information that the receptor receives from known people has not been overcome by the new technologies.

## BBVA AND BSCH

Big banks, as the main controllers of the financial system of the worldwide capitalism, is alienated to all these processes and, specially, during the last two decades the "tele-direction" of the corporations—which control the majority of writing, radio, TV mass media—has been imposed as one of its main objectives. This is a practice imported from the global strategy of leader companies in the information already found by the European and North American

finance companies: News Corps, Viacom, AOL Time Warner, General Electric, Microsoft, Bertelsmann, United Global Com, Disney, France Telecom or RTL Group. In the case of Spain, the battle of interests between Banco Bilbao and Santander Central Hispano (BSCH) is outstanding. An interesting doctoral thesis of the Facultat de Ciències de la Informació de la Universitat Autònoma de Barcelona, written by Núria Almirón, explains in details how parallel and coincident—in economic and personal fields—have been the trajectories of BSCH and PRISA Group, one of the communicative monsters that hoards the biggest control in the State. It drives the content of the following newspapers: El País, As, Cinco Días, El Correo de Andalucía and Diario de Jaén; the magazines: Cinemanía, Dominical, Rolling Stone y Gentleman; the radio stations: Cadena Ser, Antena 3 Radio, 40 Principales, Cadena Dial, M80 Radio, Máxima FM y Radiolé, the 100 local channel television: Localia TV, Digital Plus, Cuatro, CNN+ and Documanía; publishing companies such as Santillana, Aguilar, Alfaguara, Altea i Taurus, and the film producer company Sogepack. The late Polanco (patriarch of PRISA) and Emilio Botín (head of BSCH) always went together, with the same aims and almost always next to the socialist government of the moment. The apparition of the Mediapro group, also related to PSOE and the media of reference as Público and La Sexta, provoked



Emilio Botín, amo i senyor de l'imperi financer del Banco Santander Central-Hispano

the staggering of the socialist alignment of PRISA. The battle between both corporations for the rights of emission to broadcast the matches of the football league passed over the old aims of the political alignment.

The same story is repeated in the case of Vocento. This group gathers also tens of media, which in this situation receive finance and credits from BBVA, a bank anchored to the interests of Partido Popular. The newspapers ABC, El Correo, Diario Vasco, El diario Montañés, La Verdad, El Ideal, Hoy, Sur, La Rioja, El comercio, Las Provincias and La voz de Cádiz, the magazines XL Semanal, Mujer Hoy, TV Más, Mi Cartera de Inversión and Motor 16; the audiovisual media Duch as Telecinco, Net TV, Flymusic, Punto TV, Onda 6 and Punto Radio.

## EL PERIÓDICO AND LA VANGUARDIA

Other corporations also gather informative poles with influence, specially in the Catalan sphere. Grup Planeta with Antena 3, Onda Cero, La Razón, AND and AVUI; Grup Zeta, (PSC), which includes El Periódico de Catalunya, has more media in important fields and with thematic extension: Sport, El Periódico de Extramadura, Ciudad de Alcoy, Diario de Córdoba, Periòdic d'Andorra, El Periódico de Aragón, La Voz de Asturias and Periódico del Mediterráneo. The magazines Equipo, Entrevi, Tiempo or Viajar complete its group. Grupo Godó closes this list, with La Vanguardia and RAC1 as its main loudspeakers and the constant and faithful eternal presence of its financial gendarme, La Caixa. ||



# Social movements build alternatives to the dominant system

Activities increasingly go beyond protest, to become the autonomous practice of a new society

|| Bernabé Bravo and Blanca Brissac

As we have seen in the preceding pages, we live in a society where the powers that be control the formal channels of political participation and of public life: government, elections, parties, the media, the judicial system. It's under these conditions that diverse groups of people, organised independently of the market and the state, emerge and gradually try to win space for acting and living, with the aim of denouncing the current social model and at the same time searching for and strengthening alternatives. These are what we call social movements.

We can recall from the past certain social movements which sought and in some cases achieved specific improvements in the system without changing its basic structure (for example, trade unions, the ecologist, feminist and antimilitarist movements). But now a critical mass is being generated which doesn't just mobilise for a single issue or to pressurise the state to legislate and carry out concrete measures. Instead, it mobilises to express a critical vision of the capitalist system as a whole and to put into effect a radical transformation, which, beyond writing about it in books and documents, it tries to put into practice day to day in those aspects of life where this is possible, which are more and more all the time.

Currently, most of the emerging social movements are organised on the basis of local groups, with autonomous and assembly-based structures. They have very diverse and dynamic identities, a wide age range among their participants, and create genuinely new practices and discourses.

In these new social movements, we want to practise real democracy, where the decisions are taken by those who are affected by them. We think that the alternatives which we offer, between us all, can not be absorbed by capitalism, this system which tries to influence everything in our life. We don't think that things can be sorted out by proposing reforms which aim only at improving existing institutions and laws. There are many proposals of that type, and there have been for a long time. The point is that these changes would have to be carried out by the political forces which stay in power and govern thanks to the power of transnational corporations, especially the banks. We think that the paralysis of institutional politics, tied down as it is by all the tiers of power within the system, is more than established, and we

**The emerging social movements are organised on the basis of local groups, with autonomous and assembly-based structures. They have very diverse and dynamic identities**

reject this avenue as a means to social transformation. The parliamentary political parties thus represent a point of view different from ours.

We do not only have maximum demands for the global transformation of society. We also believe that certain concrete actions can be useful steps forward, bringing us closer to these demands. But as we do not believe in the political will of governments to take on board our demands, we reaffirm our commitment to civil disobedience, autonomy and self management as forms of struggle, experimentation and construction of real alternatives; as has been the practice of various social movements in recent years.

Below, we present diverse examples of the **mobilisations** and struggles which are currently being generated by the social movements.

## MOBILISATION AND SOCIAL STRUGGLES OF TODAY

The blind growth of the system leads to the growth of cities, of industry and of the transport and energy infrastructures which increasingly damage the land. This expansion of capitalism leads to the marketisation of more and more aspects of life, including the privatisation and increasing cost of the most basic necessities, such as food, education or health.

**Globalisation**, one of the faces of this growth, entails the relocation of production to other countries and an exponential growth in the differences between Western countries and the rest.

Faced with all these attacks, the most direct way of intervening is through mobilisation.

Creating social movements is the way that people who lack economic power, and who don't have enough institutional influence, can defend what they believe in. Without their actions, the situation would be much worse than it already is.

They are often defensive actions to prevent a specific situation from getting any worse. Whether or not this objective is achieved, such actions serve to create consciousness and debate, and to extend new meanings and collective values.

At the beginning of this decade, and now more recently in the face of institutional manoeuvres which take advantage of the drought, the struggle against the transfer of water from the Ebro River has not only achieved its specific objective thanks to a mass mobilisation; it has focussed reflections and proposals for a new water culture. Also, over the last decade, dozens, maybe hundreds, of platforms have appeared



Manifestació....

around the country, in defence of natural, rural or cultural spaces. There are dozens of examples, such as Save Empordà (Salvem l'Empordà), Save Montserrat, Save Can Ricart... All this saving the land has led to a new slogan: for a new land culture.

At the time of writing, there is an increasingly solid and widespread struggle against the MAT—the Very High Voltage electricity connection between France and the Spanish State—a symbol of the energy-based growth that leads us nowhere; and with this idea of solidarity between peoples, we've learnt to say "no to the MAT, here or anywhere; neither underground cables nor overhead lines".

Often, **mobilisations** are for the defence of or access to basic rights such as housing, healthy food, education, or our rights over our own bodies.

In this field, there have been important **mobilisations** by V de Vivienda, to re-establish housing as a right, at a time when rents and mortgages have become so expensive that in order to pay them, millions of people have to let themselves be exploited in badly paid jobs. In

the area of food, we should mention the We Are What We Sow campaign (Som el que sembrem), which has collected 105.896 signatures in a Popular Legal Initiative to demand that Catalonia be free of genetically modified (GM) food and for clear labelling of those food products which do and don't include GM ingredients. It remains to be seen how the Catalan parliament responds to this demonstration of social participation and citizens' consciousness.

**One example of the events which accompany these struggles was the Catalan Social Forum, a meeting place, talks and workshops contributed to deciding the diverse strategies to be followed**

In the field of education, over the last few years, the so called Bologna Process to establish the European higher education area has brought a threat to the public university, reinforcing its dependence on private companies and on the earning potential of students. Many groups of students, researchers and university staff are opposing the process.

Finally, since the beginning of 2008 and faced with a judicial offensive against abortion rights, diverse groups have mobilised to defend our right to our own bodies and for the **decriminalisation** of abortion, for it to be free and included as a normal part of health care.

Following these **mobilisations**, over



Assemblea...

the last few months struggles have emerged in defence of the employment and other rights of migrant people.

On 9 June 2008, European employment ministers approved a modification of the Working Time Directive of the European Union, to permit the extension of the working week to up to 60 hours for all workers, and up to 65 hours for some specific groups. This would happen through agreements between individual workers and the company, thus also attacking the right to collective bargaining. Since then, various groups and alternative unions have begun to mobilise, and are preparing responses which they will soon make known.

A few days later, on 18 June, the European Return Directive was approved, to permit the expulsion of undocumented immigrants. This directive, popularly known as the "shame directive", legalises the detention for up to 18 months of a person without a residence permit, followed by their expulsion. Once outside the EU, it prohibits their return for a period of 5 years. Once again, many groups of the people directly affected and solidarity groups, as well as some well known personalities, have come out against the directive, and the **mobilisations** against its approval are continuing.

In all these actions, the social movements follow different strategies, often combin-

ing several in order to achieve their legitimate aims. The most visible ones are usually demonstrations, rallies, sit ins and other participative methods of going out onto the street to express protest or a demand around a specific issue. The most committed strategies may be acts of civil disobedience, in which the individuals or groups involved risk their physical integrity, or their liberty, in defence of their beliefs. For example, direct actions, which are frequent in the defence of the land, have been used to stop the destruction of the environment when other methods have failed. When the occasion requires it, options such as legal actions and Popular Legal Initiatives are also still used to defend and promote the ideas and proposals of the social movements.

One example of the events which accompany these struggles was the Catalan Social Forum, in January 2008, a meeting place in which many seminars, talks and workshops contributed to deciding the diverse strategies to be followed and a calendar of **mobilisations**.

There are other strategies which we will not mention, so as not to lengthen this section excessively.

To sum up, it is important to emphasise that,

in general, there are not many differences in the ways of acting of the different social movements. Often, the same people use different strategies depending on the time and the opportunity. It is generally understood that all these strategies are positive, if there is the human and economic capacity to carry them out.

Precisely the existence of so many different struggles to defend ourselves against the diverse attacks of modern day capitalism is often used as proof that the social movements are disorganised and lack an alternative model of society. That may have been true once, but over recent years there has been a great process of convergence, which perhaps hasn't been visible in the street, but is taking shape in the daily life of many towns and neighbourhoods. This process has been accompanied by the delegitimation of the political parties and the institutions of this supposed democracy, which has reduced to below minimum the hopes that change can come via these bodies, at the same time as we dare to imagine and begin to build other ways of changing the world.

Only at municipal level is there still debate about the use of institutional methods,

encouraged by the growth of Popular Unity Lists (Candidatures d'Unitat Popular, CUP), which share with social movements the will to change things from a local level.

On the other hand, over recent years, many projects have been started and consolidated which allow us to transform, here and now, at least some aspects of our reality. And there are more and more every day!

In the following pages, we will go more deeply into the peculiarities of this movement of movements, a movement which, though the media allow it to appear **fragmentarily** from time to time, they never even hint that it could be the seed of a global alternative to the present system.

## BUILDING ANOTHER SOCIETY HERE AND NOW

As we have seen in the previous pages, things can't go on in the same way. The crisis which has already appeared in the light of day is not a passing phenomenon, but rather such a profound change that is very unlikely to be resolved by the very system that produced it: capitalism.

Having suffered its consequences, it's easy to say what we don't want. However, to continue advancing and to overcome the obstacles which are placed before us, we have to know in what direction we are going.

More and more people are aware of that, and help plant the seeds of another possible world, just as the existing world makes itself more and more impossible.

In order not to depend on capitalism, the alternative society is being built on the basis of autonomy, cutting off links with corporations and state institutions, and reinforcing links with the local neighbourhood, so as to rebuild relations in the community.

This new society is also built on the basis of self management, that is to say, dividing the power of decision making and the work among all the people involved, avoiding hierarchies and giving mutual support.

And how is this new society being conceived here and now? As the poet Antonio Machado said: "*Caminante no hay camino, se hace camino al andar*" ("Walker, there is no path, we make the path by walking.")

Theory is being made from practice, and this practice depends on everybody.

If you want to control your own life yourself, you can start by incorporating ways of living it as you'd like to live. If you want to feel supported, you can find other people with whom you share this way of living. If you want to strengthen and develop the collective, you can





# DOMINANT·ELS MOVIMENTS SOCIALS CONSTRUEIXEN ALTERNATIVES AL SISTEMA DOMINANT·ELS MOVIMENTS

< Ve de la pàgina anterior

here thanks to the Sostre Cívica (Civil Roof) association.

These housing options are usually accompanied by alternative forms of communal living, which overcome the individualism of modern flats, creating spaces for communal use around the building, such as shared IT spaces, laundry, library or living room.

Such housing alternatives are ideal locations to self manage the production of energy, with experiences such as using thermal solar power to heat water and putting photovoltaic solar panels on the roof. Something else which is necessary in urban areas, and where experiences are already beginning, is in using roofs for gardening plots. In rural houses, there are starting to be experiences of creating small biogas generators to warm the building using organic residues.

And speaking of living together, there are even alternatives in one of the most untouchable areas of official culture. There are more and more people who are considering, and beginning to put into practice, alternatives to the nuclear family, which has been simply the western model for the last 50 years and has been useful to consumerism, given that it has helped to break wider social connections. Faced with that, and sharing ideas of the struggle against patriarchy and the sexual liberation movements, new models of relations are emerging, based on the freedom to love more than one person, with communication and transparency. Before it was called free love, now it is also known as polylove.

In the personal realm we also learn to relate with each other as equal and diverse persons, without discrimination by race, class, gender or sexual identity.

All the information which is deliberately ignored, all the **mobilisations** which we mentioned before, and all these alternatives which we are now presenting, have something in common, which is that they want to make themselves known and reach more people. Here we touch on a fundamental alternative for making other viewpoints known: the alternative media. They can be local, thematic, generalist... There are many in print and masses in Internet. There are a number of free radio stations, and

**Per arribar a més gent i per conèixer d'altres visions de la realitat, una alternativa fonamental són els mitjans de comunicació alternatius**

very few TV channels. More typical is the production of interesting documentaries and news reports, which can often be found on Internet or through alternative distributors. Alternative media are projects which imply ongoing commitment and usually require a lot of dedication and effort, as well as needing economic resources to get beyond a minority audience. In the section of links you can find the web pages of many of these projects.

There are other collective alternatives and it is impossible to cover everything, but we hope that you have got an overall idea. In fact, we have shown you a good range of alternatives which are in operation and which affect many aspects of life. Now, what ideas are helping the people involved in these diverse initiatives to come together to build another society? How is the network being created? Of that, we will speak in the pages that follow.



## DEGROWTH, A SHARED REFLECTION OF THESE NEW SOCIAL MOVEMENTS

Before going fully into the idea of degrowth, a little historical context. There were some years of macroeconomic demands, such as the foreign debt, the global resistance movement and the various summits which we had in Europe, and especially in Barcelona between 2000 and 2002. These were initiatives which started from a clear "No" to the way in which states and the international financial institutions operate, and gave the idea that what we wanted was a different society although we didn't explain it in any detail. From this period we can remember slogans which can still be heard, such as "another world is possible" and "a world where many worlds fit".

From this period of big **mobilisations**, in many places, and very especially in Catalonia, many collective initiatives appeared such as those discussed above, initiatives which, refusing to be just negative, affirmed that their daily activity was already an alternative.

For that reason, before the system collapses, taking us with it, we have discovered that the idea of degrowth is very useful for joining forces in a proposal which, more than an alternative, is a path. This path fuses the global demands we have been making for years with these concrete alternatives which we put into daily practice and pulls them together into a very broad and deeply significant political project.

Degrowth is not recession. The proposal of degrowth has nothing to do with what might occur in the present economic crisis. As the saying goes, there is nothing worse than a growth-based society with no growth. So the degrowth movement doesn't propose a reduction in GDP, but rather a change of system.

Degrowth doesn't need to be a negative idea: just as when a river bursts its banks and we all want it to diminish and for the waters to return to their course, the same thing occurs with the unsustainability of the current situation. Degrowth isn't something negative, but rather something necessary.

Degrowth attacks the myth of growth. It proposes abandoning the parameters of pro-

ductivism and consumerism, and ultimately leaving the capitalist system. In order to do this, it proposes re-localising our ways of life. Degrowth consists in abandoning the process of economic **globalisation** and re-localising the economy — production and consumption — thus reducing transport. In order to do that we must re-localise politics, thus putting it back under the control of people.

Re-localising politics means, for example, that the levels of sovereignty go from the bottom upwards. Everything that can be decided at the municipal level should not be decided at higher levels; only things that affect the whole country should be decided at that level. Living in that way would allow us to liberate ourselves from the power of the transnational companies and global economic forces.

This transition to the local ambit should be put in practice together with a radical reduction in consumption, which could in turn lead to a reduction in production and transport. Things which are considered necessary should be produced according to increasingly ecological principles and completing the cycles of the materials used.

The reduction in consumption, which has for decades been promoted using advertising which should be ended, requires an important cultural change in which we gradually cease to base our well being on property and on the consumption of material goods, and value relational goods, such as human relations, much more.



And one of the keys to applying these economic, political and cultural changes is to rebuild the community as a fundamental element which allows us to put in movement new forms of coexistence. Those of us who come from the individualism which has predominated over recent years, can thus learn to cooperate as neighbours to help each other with our needs, and so evolve into a community which is autonomous from the state and from the market, in resolving things from day to day.

These ideas have a lot in common with the social vision which is leading more and more people to launch collective alternatives, such as all those which we presented above, as well as with many of the demands we've explained of **mobilisations** and social struggles, to the extent that the word degrowth has become an excellent common umbrella, helping these initiatives to gradually converge in an ever stronger and more diverse social movement.

In fact — and as we explain in the pages on the energy crisis and the food crisis — degrowth, ecologically speaking, will come anyway, due to the lack of the mineral and natural resources required to maintain the rhythm of consumption that there currently is on our planet. Whether degrowth comes by force — imposed by the present economic powers when there are no longer enough resources for the Western middle classes to continue living as now — or whether degrowth is something we carry out ourselves —

**Degrowth consists in abandoning the process of economic globalisation and re-localising the economy thus reducing transport.**

through learning collectively to live in another way, at the same time as trying to stop powerful minorities from taking the wealth that belongs to the whole of humanity and threatening the lives of the rest of the inhabitants of the earth — depends on us.

We are entering fully in a key epoch of this dynamic, while it may make it more difficult to organise massive demonstrations — these are more common in Italy, for example — is capable of organising surprising actions, such as the Social Consultation for the Abolition of the Foreign Debt in 2000, when a million people voted against the debt in an unofficial and prohibited referendum; the social response on 13 March 2004 after the Madrid bombings; or the Popular Legal Initiative over recent months for a Catalonia free of genetically modified foods.

How do the social movements come together to promote this important transition towards another way of living? We'll explain that below. ||



Marxa...

## NETWORKING SOCIAL MOVEMENTS, BUILDING COUNTER-POWER.

To understand how social movements organise themselves here, it's necessary to take into account the fact that, unlike other countries such as Italy or France, in the Catalan territories there aren't large, strong organisations with a significant capacity for mobilisation, rather that the movement is structured in small groups. Even in the case of organizations that could be considered "large" (national coordinating networks, alternative trade unions, federations of associations, etc), we find that their members in different zones have a very high degree of autonomy, since they often follow centralised directives only to a very limited degree. This dynamic, while it may make it more difficult to organise massive demonstrations — these are more common in Italy, for example — is capable of organising surprising actions, such as the Social Consultation for the Abolition of the Foreign Debt in 2000, when a million people

voted against the debt in an unofficial and prohibited referendum; the social response on 13 March 2004 after the Madrid bombings; or the Popular Legal Initiative over recent months for a Catalonia free of genetically modified foods. These successful experiences show us that, here, great events happen not when big organisations decide they should but when a generalised feeling of motivation and empowerment grows from below. The triggers of these processes are small "hubs" (individuals and collectives), not very representative in numerical terms, but very connected between each other.

Faced with different issues and calls for action, local groups react by reproducing and amplifying the signal, thus spreading and broadening the "spiral" of contact. This doesn't follow from organisational discipline, but rather from each

group's own judgment, freedom and autonomy.

So if a few words can characterise these new social movements, they are decentralisation and autonomy, as methods of acting which allow both the freedom of action of each individual and collective element — so that they can carry out their own activity — and the capacity to generate collective, plural and useful alternatives for social transformation, in a coordinated manner.

Another of the values of these new social movements is "**horizontality**", that is to say the absence of hierarchies, given that it has been demonstrated historically that leaderships, when they accumulate power, end up taking advantage of it to perpetuate themselves and to benefit their own private interests, instead of the collective good.

With **horizontality** and autonomy, it is possible for decision making spaces to be multiple and for consensus to be the norm when facilitating meetings and activities. This mechanism means that the movement can't easily be destroyed. Since there are no absolute and formal leaders, these social movements aren't easy to stop, because there isn't a president or representative to corrupt or arrest. They try to empower every one of the individuals and collectives within the movement, so that no single one is **indispensable**. The mass media often try to convert spokespeople into leaders, and social movements avoid this with strategies like the rotation of spokespeople.

However, it is very important to avoid decentralisation and **horizontality** being accompanied by atomisation or dispersal.

We understand that diversity is part of our strength; we reject the single message, and we want to make it known that we have many different messages that respect and enrich each other. But for this very necessary coordinating

capacity to exist, we have to promote spaces for the different participants to meet and get to know each other, and share the resources that each group has or knows of.

Exactly these were among the conclusions and proposals of the "Social movements' meeting: put degrowth into action and build counter-power" in which 350 people came together last July.

Out of the Social movements' meeting came the project of creating a bank of resources of all types: material for sharing; houses that are empty or have free space; land to cultivate; knowledge for day to day self management; proposals for degrowth; among others.

Building these elements of social cooperation allows us to optimise efforts and energies, connecting spaces and extending the network more and more, so that it becomes stronger and more dynamic.

Now, all these characteristics and wills are not enough to really build an alternative society, beyond the projects of small collectives that we explain in previous pages. In order to carry forward new ways of living, a lot of dedication is needed and material resources are required. In the capitalist system, dedication and resources are bought with money; and of course, money is something that those of us who are against this system tend to have little of, which means that this becomes a problem limiting the consolidation of alternatives. For that reason, historically there have been expropriations of banks and also there are those who try new action strategies such as that described in the centre pages. Apart from that, it's necessary to go further and create a system of access to necessities which can be in itself part of the alternative society, and not just an instrumental means for achieving it.

After many workshops and diverse pro-

posals, at the Social movements' meeting in July it was agreed to go ahead with the Public Autonomous Space, a project to construct an economic alternative which could help consolidate the diverse projects for transformation.

This Public Autonomous Space would consist of a network of people and resources in which the basic necessities of the persons participating would be guaranteed, to enable them to stop working in the capitalist economy and dedicate themselves to projects of the alternative society.

Proposals such as these are a contribution towards people organised in social movements becoming a real counter-power to the powers that be, so that we can oppose the plans of those on high, at the same time as putting into practice an embryo of what could be a new form of organisation of society.

Evidently that doesn't go down well with those in power, so they respond with strategies which, despite being quite varied, are already well known. The first of them is integration, usually applied to the more moderate collectives or those that are economically dependent. The strategy is to finance them and allow them in to participate in some way in the actions of the Government, in exchange for them abandoning their potential for transformation.

When this doesn't work, there are many others. One of them is the repression which also comes from the state. This may hold back specific **mobilisations** and projects, at the same time as trying to frighten or dishearten us. One variant are the more and more frequent fines with which they try to put us out of action economically. Another is the criminalisation to which we are subjected by some of the mass media. This is aimed at making society reject both the social movements and everything we do, as well as at breaking our bridges with other social sectors. When none of these work, they simply censor us.

But none of these strategies will stop the social movements. Now, in the context of

**Out of the Social movements' meeting came the project of creating a bank of resources of all types: material for sharing; houses that are empty or have free space; land to cultivate...**

the structural crisis of the capitalist system, it is the moment, more than ever, to make an effort and to keep struggling for the freedom of peoples and individuals, to continue building a new society, to practice a better way of living.

While we go along this road, it is important to remember that no parliamentary party can represent the proposals of social movements who are calling for another way of doing politics.

On the contrary, we call on citizens to organise with their neighbours in neighbourhood assemblies, to establish assemblies at the universities and at work.

We invite everyone to participate directly in the transformation of society, starting from their own immediate living environment and to connect, in debates and actions, the concrete immediate problems with the structural causes which produce them, and the alternatives in the here and now.

To sum up, we call on everybody to participate in politics, directly and without **betweens**. Because living in another way is in our hands, of each and every one of us. ||



# Let's make the hidden government visible, let's build a different society

*"None are so hopelessly enslaved as those who falsely believe they are free." Goethe*

**E**conomical oligarchies which we can never really see finance both left wing and right wing governments while, at the same time, they all meet in secret societies to discuss about the new global order in a friendly way. Is it a contradiction? No, it is not; it is a carefully planned strategy.

Allowing us to vote every 4 years in a pretty much two-party system is just the easiest way to make us think that we are living in a de-

mocracy. And this sort of directed democracy, which is the result of thorough plans orchestrated after the Second World War, has proven to be the simplest and costless means to keep the population subjugated while the power of a few families becomes imperial.

Throughout the years, the obscure financial system has become more and more omnipotent, taking the concept of exponential growth to the limit. Real economy has transformed into an appendix of finances, rapidly playing its role of turning credit into debts and consumption. In the meantime, the people is being stolen twice: capital gain for businesses and capital gain for **privileged** bankers are ob-

tained by the creation of money.

Within this context, times of crisis had never posed any problem until now, given that these are times when bigger fish eat medium and small fish.

However, this perfect system has an unbeatable enemy on the horizon: the planet's limits. Growth cannot be ongoing in a planet with limited resources. Now, at the dawn of the 21st century, we are getting close to these limits. Black gold has been the first to send an alert call; other fossil fuels, minerals for industries, agriculture fertilizers, farming land, global warming and an extreme long list of elements are to follow its path.

While all those who hold the invisible power keep discussing kindly what will the new global order to come after this profound crisis be like; while they debate on whether war, starvation or illnesses are a better or worse strategy according to their criteria and interests, the people hold the responsibility to make the most of this opportunity and take action before it is too late. Power does not exist as such without obedience and fear. Everyday we hear more unruly voices and there is more of us organizing for action. Readers, men and women, be aware that you can either be enslaved or be free.

This published work, dated 17th September 2008, aims at grasping the attention of all those who are ready to listen, to let them know that all the social movements are on the go to oppose to the dictatorship of the economy, planned behind our backs, and to build a new society, here and now. ||