

CHAPTER 12: FINANCE

"I suppose it **ALL** comes down to money?"

COST IS A DETERMINING FACTOR:

"It's always **the money** that matters."

MONEY: "Money was invented to assist bartering..."
(**Barter as in:** "Give something to get something...")

"In the days **before** money, people used to **simply trade** produce EG. **Fruit they had gathered**, or wares they had made."

("MADE BY HAND: A big demand. A **trade** that is rapidly diminishing...")

ADVERT: "Public Auction. **Nomadic** tribal rugs from the **deserts** of Persia and Central Asia. A fast disappearing tradition as **Nomads** are forced to settle. These desirable collectors items are now few and far between. Auctioneers: Marshall & Merriman & Assocs., Hampstead, London (Evening Standard, 9/7/1993).

"Whatever we do we want *something* in return..."
(*"Relationships should be **rewarding**."*)

These days: "I've **got to** live on *something*..." "I've **got to** have *something* coming in..."

THE EXISTING SYSTEM: ("It has taken us **30 million years to get this far...**"):

CAPITALISM: "The **accumulation of money**. The distribution of goods and services for **profit**, using invested wealth." (latest dictionary definition).

MORE ACCURATELY: "Capitalism is a **machine** for the **suppression** of the **working** classes by the **aristocracy**."

Who were the slave-traders? Capitalists/ Colonisers.

"**Slavery was abolished**" (in 1833 in the British empire & in 1865, in America) **means:** Slave traders cannot legally descend, steal all the healthy young men, women and children, imprisoning them (as they used to) using **heavy chains** around their ankles and necks- before **cruelly** selling them, for a profit, in a slave market to another trader, who would then own them as if they were cattle... **That system of slavery was repugnant.** Too awful. **Unacceptable.** The **slave traders** epitomised **everything that's bad** about the (**greedy, immoral**) **capitalists**. **Unfortunately**, the capitalists regarded the abolition of that form of slavery as nothing more than the **temporary** loss of some profits. **After all, there are lots of fish in the sea...**

2004: "The International Year to Commemorate the Struggle against **Slavery** and its Abolition" (www.un.org/NewLinks).

"**Capitalists only love money**- nothing else. Find a way to help the capitalists get lots more money- congratulations- you **may join their (private) club**."

HOW DOES CAPITALISM OPERATE? "**The capitalists possess most of the money and consequently wield enormous power.** The

capitalists live in **awesome splendour**. There are many jobs that need doing that the capitalists do not want to do... To get 'servants,' 'a carrot is dangled' i.e. inducement - you can live like me! **If you are 'normal' you will desire the same (trappings).** You'll get jobs befitting your status. (The capitalist is like a queen ant- you are merely one of the many soldier / worker ants). To win you over, the capitalist pays you (some) money (a **bribe**) if you are fortunate, enough to keep you- whilst you have a **use**."

Their Attitude: "A **hungry worker** is a healthy worker."

"**THREAT:** If **you try** to break **free... we will use a big stick...** Do not try to break **these chains** if you want to live."


= "**MAN WAS BORN FREE... BUT EVERYWHERE MAN IS IN CHAINS...**"

"**WELCOME to Capitalism. WE OWN YOU.**"

"I own you, I own this and that. You want it, you can't have it. **Tits for Tat. Ownership!** *You can't own **people!*** You can only have associations with them."

Just REMEMBER: "Whatever **they** do, it is **always for the Gold**."

"**MONEY: INFURIATING BONDAGE** causing **people to die in large quantities, often violently, crazily, insanely due to stressful CONditions...**"


"If only there was a **solution** that could fix that, smoothly and quickly, I'd use it, **no qualms**."

BLOODY MONEY! HOW MANY PEOPLE HAVE DIED BECAUSE OF MONEY?????

"...the **lack** of it..." "Money is **hard** to get. There are times when you **haven't** got any."

"**Hard cash.**" "**HARD TIMES.**"

MONEY CAUSES the most arguments, corruption, stress, suicides, murders, crime, misery...

"**Money is the most important thing when you haven't got it...**"

"**A BASIC NECESSITY** to a **capitalist** means **money**." "Why does it always come down to money with you?" "*There's more to life than buying something for \$1 and selling it for \$2!*"

"**SELF-INTEREST:** Capitalism makes you feel dissatisfied with what you have, and encourages you to want to acquire more money, disregarding the feelings of whoever you have profited from EG. **A conversation between 2 Burglars:** "I'm thinking of buying a house." "What on? Your salary? Hah. No good wittering on about getting a mortgage! You'll never have that much dosh!"

"**We need to simply rise above...**" "... the **DICATES OF MONEY...**"

"**WHO MADE THE RULES?** We follow them like fools. Act on what they say. Who are they? Where are they?" (a song, 2005).

Capitalism is a man-made system, imposed and perpetuated by man.

"London: The birthplace of **capitalism. The belly of the beast...**"

"A Capitalist system depends heavily / totally on money. Capitalists acquire money by EXPLOITING i.e. UNFAIR usury. How money is acquired is 99% unimportant- **heartless, vicious schemes requiring cunning / ingenuity enable one to survive**. Find a weakness, pull-the-wool over their eyes, grab the money quick! Ha! I got one over on you! "A **night-mare** trail. **Same scenes played out many times...** When do I get my share of the robbery? It is always **the unsuspecting who lose out.**"

Ah! Capitalism encourages selfishness and greed.

Capitalist's Main Motto: "Hush Hush, you mustn't talk too much. Don't give the game away."

"**With this system, no-one is going to Heaven. Take a cut.** A percentage. **Or forget it. A corrupt system. Pray** you don't get swallowed up. How much money can we take off them? Incentive - the **promise** of a **better** life. **In reality, kill or be killed. We've not really PROGRESSED because of that. And maybe we never shall.**"

"**Many complain Capitalism is destroying all that is good and noble.**" "With capitalism, a 'great' way of making money is **KILLING righteousness** i.e. **all those who want to LIVE in heaven.**"

"**When will people realise THEY do NOT care about us? They only care about profit (money.)**"

"**Money** is everything to the capitalists. The acquisition of money is like breath to them. The thought of money keeps them jolly and living in a **false sense of security**. Money is their quick relief but money prolongs the agony. Cash on the nail, that's their motto. Give me **more, more, and more**. They are on the money trail, **willing to do anything for money.**"

"**I'm not exploiting you for nothing!** I'm after lovely money to keep me in the style I've become so accustomed to. **Ha bloody Ha.**"

PROUD CAPITALIST BOAST: "**Money makes the world go round...**" (see: Chapter 15: LOVE).

"**Money** is 'The **'Great' Motivator**'..." (Could anything replace that?) "**Cash, that magic word.**" ("Things will change- just like **magic...**")

"**A FAIR EXCHANGE IS NO ROBBERY.**"

AVARICE: "The **love** of money" (is a sin).

GREED is wanting **something you don't need.**"

"**Grab the cash and make a stash.**" "**Got to make a wad.**" ("We are being **sold the lie** that we need a **whole heap of money...**") "**Greed. Are we really supposed to take more than we need?**"

"**THE MONEY MOUNTAIN:** "**Money is a DRUG. You are never satisfied. You can't get enough.**"

"The more money you've got, the more you can make." "Money makes money." "Those who have money hold onto their money for **fear** of losing their

money." "Money can make you **miserable** when you have money, and when you don't."

"Do you **'have it all'** but **still think / feel there is something missing?** (Ah! "**Are you not missing everything that matters? Like true Love?**")

"**I was so lonely.** All the people around me were **false**. I had all the money I wanted but I was so **unhappy**. Then I realised- **it's about friends and family- that's what really matters. I love my kids more than anything- it's not about money or materialism...**"

CORRUPTION: "**Moral deterioration, UNETHICAL (Wicked i.e. Evil) Deals** EG a **self-centred** politician accepts **bribes**; to promote **business** which donates money to you, to help keep you in **power**. This is **immoral** i.e. **Moral corruption**. And **against the Public's best interests** EG. **Insider Trading:** I am in a position of **power**, I will invest in this or that, and vote / use my influence to protect this or that... Supposed to be illegal, but this **goes on all the time.**"

"**Money corrupts. Money leads us into temptation, to excesses...**" "**People are being forced into corruption.**"

"There is a very **Heavy price we are ALL Paying: MASS DEPRIVATION + THE CORRUPTION OF OUR SPECIES.**"

"**Who are we hurting... but ourselves?**"

"**I'll do anything you want me to, for money.**"

"You can rent my smile for £200." "People will do the **sickest, most perverted things...**" "What **creatures we are making of ourselves!**" "The **things I do for money!** I wish there was some other way..."

"Does what you are being paid for, make you **happy, truthfully?**" "**If they said 'eat dirt' - would you?**" "Do you **like** they way **they insult** you? **Steal** from you?" "Every body is on the take..." "**WE'RE ALL HYPOCRITES.**" ("**When will this nightmare cease?**")

UNETHICAL / IMMORAL = "Very UNWISE."

"**How Does Money Grow? Most are totally pre-occupied with this.**" ("The 3 big ways to Make Money: **Deception, Corruption, Assassination.**")

"**Investors** are being advised by the British government to buy **gold** because gold is rare"(1994) "You can buy gold but once you've added VAT and other fees..." (If gold is so **'rare,'** how come **so many shops have tons of gold to sell?**)

"**GOLD MINES:** Largest is in South Africa. **1974:** Labour force was 650,000 people, producing 74% of the world's supply. The largest mine in terms of gold extracted covers 12,100 acres, size to cover Manhattan island. The main tunnels placed end to end = 2,600 miles."

"**The conditions down in the gold mines!** I earn £1 a day, sometimes not even enough to buy food..."

"They flew over in planes, **prospecting for gold.**"

They found gold, and ½ a million people they didn't know were there... **Natives** were very willing and pleased to help. They told us to work, so we worked. We knew nothing of money. We liked shells! I got paid one shell for a months work. We thought they might eat us. We had to have sex with them. We were terrified of the strangers. We hid from white man. **Before white man came we handled things alright.** They became millionaires from sieving our water." "White man came to our lands. They came to mine... **There was a big tribal war.** I was 9 years old when the white men took me. **My parents said my spirit had been sold.** I got there and thought **'this is the Devil's place'...**" (Channel 4, 19/3/1990).



"WHAT WHITE MEN DO, THEY DO FOR GOLD."

("The original intention of jewellery was to decorate an ugly person to make them appear pretty.")

"Oh, I'm so sick of jewellery..."

(Does GOLD FLOAT?)

"Unfortunately **many people** have **negative reactions to your system.**"

THE RICH ARE A TARGET FOR THE POOR:

"THE RICH ARE HOGGING it. KEEPING it ALL FOR THEMSELVES..." "We're going to beg, borrow or steal to get it..." (it means: money)."It **doesn't matter!** You're insured..."

These days, always the very real FEAR of being KILLED for money... your jewellery, your watch...

"Your insurance policy can make you more of a target." "Oh! It's a **BIG problem!**" The (unacceptable?) **risk** of you, **or your children,** being **kidnapped and held for ransom...**

"Money and power- such an aphrodisiac..."

"It'll **cost** you..." (Should I let the blind stumble on?)

"I don't like what money does to (most) people- money makes them act ugly..."

Do rich people realise how OBSCENE they are?

"Diamond crusted collars for their swanky pets... Every (**ignorant**) whim excessively catered for..." ("When you are tired of your uptown toys for boys...")

"... it is **unjust** that a **few privileged people** continue to accumulate **superfluous** wealth, **depleting the resources available, when multitudes of people live in conditions of misery, barely above the minimum level of survival...**" (said Pope John Paul 11 (New Years Day 1990).

"Through city trusts etc., the **most wealthy** are **avoiding paying Tax altogether.** Secret tax havens for millionaires. Legally escaping tax, exploiting loop-holes. The Channel Islands- Guernsey, for **the super-rich** EG. accountants. They put some into a **Tax shelter.** Live off some of their money. The rest is 'on deposit.' Buying houses costing £millions. The super-rich are super-mobile. Hard for tax-men to catch up with. **If they paid tax, the middle class would pay less."**

"The **Mega-Wealthy** live in **TAX havens** EG. **Monaco.** 'This is a place for special people'..." ("You're not special. You're **shallow.**") **"£25 BILLION on deposit** for 35,000 people..."

"The aristocracy begrudge themselves nothing but begrudge the poor everything." "The **poor** deserve everything in the world except a **decent break?**"

"To **most** people, **money** spells 'freedom.'" "Money is **freedom?**"

"Till the money runs out."

"Money is pouring out of me like a cut artery..."

"How to invest WISELY? I've got to do **something** with my money." "Money? **You have to put your faith in something that wont let you down."**

"It's sitting in the Bank, depreciating! Bank Interest Rate: 12% Rate of Inflation: 17%..." "The government Taxes money, then Taxes investments!" **"We don't get our jollies** by going through **all this red tape and never ending hassle** you know!" "Is money really worth **all this sodding HASSLE?** I dunno. **You tell me!** Oh! I'm **so sick of being worried about money.**" "I've got **so much money! Such a problem.** I want to spend it on **something worthwhile...**" "We've got to spend our money on **something...**" **WHAT IS THE BEST SAFE INVESTMENT?**

"Believe it or not, **the best investment** you could make is to look after your **HEALTH.**"

"Money doesn't buy peace of mind. Instead they lost their head."

"Safe as houses? Invest in bricks? OK if bricks increases in value. What if prices collapse?" (see Chapter 3/ Housing)

"You can **tie up your capital** for years." **"I don't want to be tied down!"** "Savers can build a little nest egg and no tax on the interest earned provided the money stays in for 5 years..." "Investors are running for cover..." (8/2/1994).

"If your investment is in a company experiencing labour problems..."

"What's up dude? Can't find the staff these days?"

"Buy antiques?"

"Many of the rich feel GUILTY having so much money... but that doesn't mean giving it away!" **Why not?** What is wrong with **re-distributing** some of your **wealth?** "I believe money is like chuck-poo - **you should spread it around where it will do the most good.**" **"What is the point of having all that money if you don't put it to GOOD use?"** "The power of money = **THE POWER TO HELP SOMEONE.**" "Your money **could make dream time come true!**" **"IF WE CAN'T AFFORD TO LOVE, WE ARE REALLY POOR."**

"There are **vast amounts** of money in the markets. **Persuading the speculators wont be easy...**" ("Doesn't it mean anything to them?")

What are all **'THE ANGEL' investors** spending their money on? **STOCKS? BONDS?**

"If *I* were a rich business man- who didn't want to work **hard...**" (I wouldn't **diddle!**)

"**I'd like to help** the **poor**, **I really would**, but **how can I?** They'd only spend my money on booze and fags." (That is a **cop out**).

"**WHAT'S THE ALTERNATIVE? Show it to me** and I'll put my money into it. I believe in thinking ahead. I believe in investing in the future" said a van dealer.

"**Consider it!**" "**You could make it so everyone's winning.**"

"Excuse me mister, would you rather buy stamps? Oh blimey. With variations?"

"**Got some spare cash to invest?** And **the desire to help others? Why not help** to get a **great idea off the ground?** Please, if you are genuine..." "**Into this, I ask you to venture.**" "**Couldn't you treat it as an investment?**" "Straight up, **it is a GOOD investment!**"

"**Something** for you to set aside for **yourself and the kids?**"

"**What are you waiting for?** Your birthday?" "What do you want for your birthday, **love?**" ("I have just one *wish*. Oh, it doesn't really matter. I'm just a simple girl..." "Well, just name it. And it's yours..." "Oooh! It's exactly what I want! It's the **best** present you could have got me in the whole wide world. Thanks ever so much Father. I'll **treasure it forever.**" "I promise I will really look after it." "Where did you get that from? **It's brilliant!** I love it! I want one!")

"The **best that usually happens with capitalism** is that you might win the odd gift." ("You can **spoil** them with presents, but you know what? **Nothing will ever take its place.**")

THE HENLEY FORECAST: "A **more CARING society.** Are **Green** adverts a gimmick? Customers more discerning. **Co-operation is in.** All want to be seen as friendly. We understand what's going on but there's a corporate image problem. The British Airways **Advert:** 'We'll take more care of you.' A very competitive **Environment.** A campaign aimed at pushing **humanity.** We can talk about people the way we wouldn't. **People want an easier, more relaxed way of life.** Typical of car industry. Owning a car like this is very much a status symbol. This person is going places. It's about speed and movement. **The new man is now the new father.** The values it depicts are values of exclusivity- shutting the child away protectively. Individualism, **greed of the 1980's wont** go in the 1990's. What they are doing is redefining our activities. Now just what can I do to benefit me? **More responsible socially.** Are we going to see the back of the green yuppie? Lot's of **caring, sharing** adverts coming in. **Will succeed if they have real content.** If **they deal with real issues.** The '**Greed is Good**' campaign **was BAD-** people can be obsessed that adverts are right. Much less emphasis on the work place. **More**

freedom and leisure, possibly over-estimating the degree" (1990) "**GREED has not died as predicted**" (1994).

"**Capitalism does NOT work** but it *is* the best system yet devised."

1994: **Every country is embracing Capitalism. If this fails, the only alternative is Communism?** ?

("Dear Oh Dear! Can't we have a sensible combination?")

"**Money is the problem everywhere.**" "**CAPITALISM FAILS TO SATISFY.**"

"Surprisingly, **capitalism is a system few** people can *imagine being improved upon...*" "**Nobody really likes capitalism** but until someone can come up with a **better** system..." (Ah! **Until there is an Alternative?**)

"**I like money!** I've worked **hard** all my life to acquire **nice** things. **I'm not** willing to change!" ("You could still have nice things...")

"In their eyes **it's not appropriate-** not **now-** while there's a **profit** to be made..."

"**THEY MAKE it SEEM LIKE A BAD THING!**"

"**The way capitalists turn their noses up at it, as if it is a bad smell! As if it is nothing!**" "Not a thing wrong with it but how quick they are to regard it as horseshit. You know, one day, it'll be me who will say 'please come in. Do you have any ideas to contribute to **this God-given plan?** Have a drink. I think you're going to need it.' 'You bastard' I shall think, watching you take a swig. **For all your dynamite** you know nothing of what is to come..."

"**You got money on your mind. It wont make any difference to you.**" "If you're into **heavy sex exploitation, fast cars and constant gambling, it's not for you.**"

"When you **no longer care,** you've **lost it, you'll never get it, you're past it.** And then you realise **you're not so strong-** that you should have turned **dreams- it, into action.**"

"**LET'S MAKE it EASIER...**"

"**Everyone is changing...**" ("**... when it starts to open your heart, let it come in.** You'll discover when you look around you, you don't have to be afraid... **it's like finding the best lover...**")

"**Everybody wants something exciting,** and **there's no point living without it...**"

"When **YOU feel** you've had enough of **this** life..." ("**... everyone's going to feel better!**")

IF the only thing **stopping it ...is money...**

THE DREAM: "**IF LIFE was EASY...** wouldn't **it Be WONDERFUL!**" "**... it's about QUALITY time...**" **What could life be like if we were not HELD BACK by money?** "Have a **good think** about **it.**"

"**FREE! Everyone's favourite price.**"

H'mm. **Could it work?** The underlings **freed from the mundane crap, freed to create rather than destroy. Might just work...**

"**NO motive** for **Murders, Robberies, Fraud, Corruption, Greed...**"

"WITH THIS NEW SYSTEM, HOW COULD ANYONE GO MINING?"

Child's dream: "Everyone should have 4 missions to do every day, to help someone else, & everything should only cost 1 penny."

MORALITY: "Be *satisfied* with a *reasonable* profit."

"Money should be put to *work*. *Get* the wealthy who make **UNFAIR**, vast profits *to invest in healthy projects* within society- this will give them status."

"... it will put you on a healthy mission..."

"Get it out of your system!"

Make it a Non-Monetary system?

"It's time to break free!" "... it's for the greater good..."

"TRUE CHANGE is too expensive, sometimes, for those with a vested interest in the present." "The craven protection of vested interests..." "... the range and depth of 'human' duplicity..."

WALL STREET: "300 - 400 privileged people at the most. *They're real gamblers. They call it: "A Sleeping Beauty."* They set themselves up so high- a long way to fall when the rug is pulled beneath them i.e. when a deal *crashes*."

THE CITY: "A great institution"? "The City is trying to promote the image of respectability, but that is not what the City is about. **Scandals dog the Exchange. Bribes, Insider Trading, front running. Absurd** investment opportunities. **A RIGGED MARKET basically...**" (Dispatches, Channel 4, 3/11/1993) (see Chapter 4 / Senior Citizens)

PEOPLE SAID: "The **most corrupt** institution in the world, **profiting from exploitation.**" **"Stupendous profits. Fraud & Corruption rife.** Smart arses **get someone else to do their dirty work**, then say I know nothing of this. **Front men.** Thieves who rob, stitch people up for £millions." "The City is rich and powerful. **They have the odds stacked against us.**" **"Business means 'the bad old days'..."**

"The City was awash with cash" (1988).

"The City did well- helped by J. Major..." (1990).

"ARE YOU TRADING AWAY OUR FUTURE OPTIONS?"

CITY-SPEAK: "Well bid" means: **"Everyone wants it."**

COMPLAINT: "The City doesn't understand *it*" (1992).

"The Futures Market = Buying & Selling money?"

Ah! "Whizz kids going for broke..."

"The City is set for a period of terminal decline, similar to the one suffered by Britain's manufacturing sector, a report warns. More than **45,000 jobs are at stake**" (10/2/1994).

PEOPLE SAID: **"Cash to flash is all most yuppies care about."** "There might be hope for yuppies yet..." "Sing for your supper, *if your song is sweet-of romance*, you'll get your supper..." **"The Upwardly-Mobile yuppies** are supposed to be

making a come-back." "Let's hope they look after their money better this time around."

"Yuppies are using their cash bonuses to pay off bank over-drafts" (1993).

THE BANKS:

OLD PROVERB: "Never a lender or a borrower be..."

"The monopoly with the Banks, ripping people off... Everyone should let them know by telling them **'You are a rip-off!'**... On the Continent we wouldn't put up with this" (1990).

"EURO-LOANS...the £ is linked to a foreign currency... the £ **might be suddenly devalued...** that's why its wise to steer clear. A **giant gamble.**"

ADVERT FOR A BANK: **"Something's never get off to a good start..."** (1990).

"The Banks are after our blood!"

"I wonder **how much longer** the Banks will **drag out this 'profitable' game?**" **PRICE GLOOM:** "How long has this been going on?"

"Banks could never crash. They've 'got it made.'"

"The Banks are **desperate** for business. The Bank will be happy to discuss a loan..."

"The Banks are **terribly competitive.** But none of them pay interest on business accounts in credit."

"I believe Banks should not be allowed to play with other people's money- their role should be to look after customer's money."

"The Banks in Germany are beginning to **wield massive power**" (6/10/1990).

"What worries me is what Banks are doing with my money..."

"The Chancellor urged the Bank of England to produce a tough Budget and keep interest rates high for the foreseeable future..."

"The Bank of England said **the expected recovery in the economy has failed to materialise-** is elusive, the worse since WW11. **Global recession, with worse to come.** We have a **downward turn** in the cycle. **The cause is the governments**" (11/2/1992).

"A GLOBAL CRISIS. THE COLLAPSE OF BANKING? The Bank of England has loaned £100's of millions during the recession, to stop the collapse of banking... **Hushed-up...** would reveal **the true extent of trouble the economy is in...**" (26/5/1993).

"Our **system** of banking unfortunately **imposes restrictions...**" "The West's **Greedy Banking System...**" "The British banking system is controlled by politics..." (June 1993).

"WILL THE WEST CRASH?" "Not this time. **Maybe...**if £Billions of **military contracts** are cancelled... **the capitalist's markets would go into shock... havoc...**"

"The Banks are owed £100's of millions and are determined to get **it** back" (January, 1994).

"HOW CAN THE GOVERNMENT REDUCE

BORROWING? The **recovery** will not be **consumer** led" (ITV, 12/9/1994).

"These days the **Banks** are **only** interested in what **we** can offer **them**."

"Banks accused of **irresponsible** lending EG. lending £100,000 without making sure borrower and guarantor **understand the small print**."

"**THE OLDEST BANK in the City collapsed-** was reputed to be the safest Bank to invest in... There's a **culture of complacency in the old boy network in the City banks**. Many traders believe they are **masters of the universe**. **This is very dangerous if they get 'it' wrong... They are gamblers** trying to guess **the way the market is going**. **Gambling with other people's lives**. **Heavy fraudulent investing in the Futures Market**. They risk losing all... and it did go horribly wrong" (re: Barings Bank, World in Action, ITV, 13/3/1995).

"**THE END GAME?** **The market is turning away from the Banks**" (June 1995).

"The UK's mortgage lending debt is **£700 Billion**" (2003).

"**Britain is £1 TRILLION in DEBT due to mortgages, home loans and credit cards. (£827 BILLION is mortgages). Housing is worth £3,00000000.0000**" (29/7/2004).

TYPICAL ATTITUDE: "**Treat** ourselves today, **pay** for it **tomorrow**."

Q: "**Is there an alternative to Interest rates?**"

A: "**The KORAN forbids the lending of money for profit**" (see Chapter 14 / Iran).

"**CAPITALISM CAUSES WAR.**" "Concern over **TRADE WARS**. It's a stark reality..." **WHY IS THIS WAR HAPPENING?** "**It's all a matter of money.**"

PEOPLE SAID: "I see! You want to turn **it** black. You want to **paint it** black. You want all things to turn black. I see you turn your head away. **You want all touch to turn to gold**. Boy, are you **cold!**" "**God!** How I cringe every time I hear them saying they are going to make a 'profit'... **We will 'exploit' something...** That usually involves "**making a KILLING.**"

The most evil type of capitalist kills people to make a fat profit. What a flawed system. **Killing for spoils.** "A **power hungry, evil, corrupted guy not satisfied with all he's got...**"

CAPITALISM OR ANTI-CAPITALISM? "It's breaking my heart. I know which **side** I must choose. **One of us will lose.**" "Take me to the other side." (In order to stave off **the inevitable...**) (Something round has no sides).

"**THERE'S STILL TIME FOR A NEW STRATEGY...**" =

"**ISLAMIC BANKING:** Lloyds Trustee Savings Bank has **launched new bank accounts for Islamics**, including mortgages. **Complies with the Rules of Islam** which state you can't give or receive Interest. The UK market is worth £4.5 Billion a year. Banks buy property, **then purchaser rents** the property-

gradually increasing their ownership. **The word 'Interest' merely replaced by word 'rent'?** No, there's more involved than that" (BBC 24, 22/3/2005).

"**Isn't there some middle ground here?**"

THE HIDDEN AGENDA?

Here is **something** that should satisfy all **narrow minded MONEY-LOVERS:**

How To Get Rich In A Different Kind Of Way:

"**Just think about it. Talk about it. Very interesting? Keep listening. Keep your wits about you.**"

"They do not know what system could ever replace **money**." "**Money is god.**"

OH BOY! HAVE I GOT NEWS FOR YOU:

1956: "**Money is being out-moded.**" **Plastic tokens are being slowly introduced...** "The **cash-free** society will come. There is £20 Billion in cash in circulation at the moment" (BBC2, 25/1/1995).

"**I'm living on plastic.** I hope they take a credit card..." ("YOUR FLEXIBLE FRIEND..." "There now. **That's taken the edge off now, hasn't it!**")

UK & USA 2003: "We prefer plastic!" "More people are using **plastic** cards to make purchases..." "**So much lighter** than carrying a load of **heavy, dirty money**, and **so much easier** than having to queue at the Banks."

Governments PLAN to REPLACE Money i.e. **You** will be issued with one plastic card, **ALL your details will be encoded- you must produce this whenever you** make any transaction- a computer check will be made on your credit / **character worthiness**, if **you owe anything** that will show. The same card will be used by **police for tracking purposes- if you are Homeless, a refugee, an illegal immigrant / economic migrant** i.e. a 'criminal', a 'subversive'... **if they have deemed you do not fit into society- you are classified as a bit of scrap** i.e. **you are not rich... life will become extremely difficult / impossible. A Mongrel = If you haven't got lots of money...**

They will sell this concept to people arguing your health details have to be put on this card to facilitate / speed any medical attention you may require, that this is necessary to reduce terrorism, theft etc. **This will happen slowly- be implemented gradually,** ... then they will argue, '**to increase security**' ... there are so many thefts of these cards! ... the only answer is **a bar code...** Theft still occurring... so **people will be bar-coded.** Where will this be put? A micro-chip will be implanted, at birth. (Same way pets are micro-chipped now). **This will spell the end to 'freedom.'** They will track your every movement... "Who can Afford to be middle-class?" "**Then, there'll be no community.**" "It's some way off in the future..." "**Our way of life, simply vanishes** altogether..." (1990).

Q. DO YOU WANT THAT TO HAPPEN?

YES / NO

"When all we've got is a number, it is so much easier to get rid of you..."

"There are many enthusiasts for ID cards..."

"KNOW YOUR OWN MIND. Life does not have to be a struggle."

"The Police Federation said their problem does not concern identifying criminals, but catching them...

All the terrorists in the September 11th 2001 disaster had ID cards..."

"How do we know people are who they say they are? That's what ID cards are all about. To protect people from terrorism. ID cards are not a Big Brother ploy" (said David Blunket, Home Secretary, 17/11/2004).

Tony Blair gave a long speech to support the introduction of ID cards, justifying this saying ID cards will protect Public services, stop illegal immigrants and increase our security by removing opportunity" (29/11/2004) (What is the best way to improve Public services? What is the best way to improve security?)

"If our way of life goes to the wall, the Terrorists have Won."

WAH! WHAT WILL HAPPEN TO ALL THE PEOPLE classified as 'ILLEGALS'? What will the punishment be for not having an ID card? Indefinite imprisonment?

"After 9/11 we have to consider new ways to increase security... ID cards will mean no crime" (20/12/2004) (no FREEDOM, more like...)

"The biggest growing crime is identity theft..." (March 2005).

UK: "10's of 1,000's of people have signed a pledge never to carry an ID card. Only 45% of the public back ID cards..." (Daily Mirror, 27/7/2005).

"The UK minister responsible for ID cards said ID cards had been over-sold. Plans may be dropped..."

JOKE: "Is this new coin a fake? Feels very thin!" "Well they've got to save metal in some small way!"

"Soon, coin-operated people!" "Nah, they're already here, robotically robbing by over-taxing..."

ANTI-CAPITALISM:

"The trouble is, capitalism allows the BAD people to stay in power, to abuse ALL THE PEOPLE who haven't got any money."

PRIMAL SCREAM!

✓ "We need an association of GOOD people.
NOT BAD people."

THE ANTI-CAPITALISTS. Who are they?

"We are all, more and more, being manipulated into trusting and believing in capitalism..."

"Capitalism has tricked the people of the world, conspiring against the people, making them poorer than they should be. Using up their lives..."

"The money-men think they have it all sussed. The Thatcherite society preached- everything's OK-money is everything. Well, some of us weren't bought. There's a much HIGHER Principle at stake. Let's just say we hope the Human race doesn't lose. We've lost many battles..."

"We are going to change your world."

"What matters are our children. Not Party loyalty. Not greed or money. IF you care about children, you've got to care about their Environment..."

"HOW CAN ANTI-CAPITALISM 'TAKE OVER' THE WORLD?"

"SOMETHING DID START IN QUEBEC: The Summit of the Americas. 34 State leaders of so-called 'free' countries met to discuss bringing 'Democratic' 'freedom' through 'free-trade.' Media attention was focused on the tear-gassing of the people locked out of the debate by a 10' wall of barbed wire fence called 'the wall of shame.'

Hence expression: Which side are you on? The Outsiders i.e. the anti-Capitalists, or the Insiders? The wall became the symbol for the divide...

The closed meetings and secret documents inside with champagne toasts, the rinsing of eyes from chemical burns for those not allowed to participate... The attempt to control the debate...

has provoked widespread hatred of the wall and sympathy for a new, still fledgling Global social movement... with the coming together of diverse groups of people... to complement rather than

crush each other... with direct action events to demonstrate the rejection of capitalism EG. Leafleting urging town-folks to unite in Grass-roots associations... Community organising campaigns... to put a positive human face to the

negative media... and give locals some of the knowledge they need to begin to judge and hopefully reject capitalism...and much more than that... to build a solid foundation of support,

sympathy and trust in the community for longer-term projects.... There were signs in shop-keeper's windows: 'We support you.' Quebec proved it is possible to bring together 1,000's into the city and

work closely to radicalise and mobilize them for a convergence... How to balance groups so they reinforce, compliment and build on each other in a way that escalates a revolutionary movement... there is a creative process at work... mass actions give people hope...

The real task has only just been glimpsed... Anti-capitalists are a long way from turning the places they live in, into free 'cities' in a free society. To date, it appears they have done very little work and published thinking, on what a reconstructive vision might look like, as well as move toward it in their communities... rather than just a carnival,

something else might have provided the utopian thrust necessary to sustain and give direction to the

difficult struggle ahead. Nonetheless... Quebec motivated 1,000's and hoisted **the anti-capitalist banner onto the centre stage** in North America. **Now the hard (?) work of shaping and building that movement must begin...**" (Ref. Extracts from: Article by C. Milstein, 2000).

"STOP THE CITY" = MASS PROTESTS: 1,000's of people filled the streets, many on bicycles, ringing bells... stopping the traffic... in cities around the world. Given minimum attention by the media. Most onlookers bemused, not understanding what it is all about...

Mrs Thatcher said: "Who are all those people?" (Anti-Capitalists). **"Weirdos? What's it all about? I'm afraid I don't understand it! What do they want?" (Answer: A Rainbow... "The Rainbow symbolises believers in God...")**

"We don't want to turn back the clock to when life was good and simple. We want government and society to reflect our values and beliefs..." Uh?

"Do you really think you can beat the governments and the multi-nationals? Ha Ha." ("Oh! Give me strength!")

"The anti-capitalism movement has grown immeasurably bringing numerous **activists- Environmentalists, Socialists**, anarchists, trade unionists and **reformists** together, targeting **summit meetings of the rich and powerful... In the West, the focus has been on protesting against their neo-liberal agenda, their Environmental destruction, corporate exploitation and sham Democracy. The Carnival Against Capitalism (18/6/1999) targeted the City of London and was organised by 'RECLAIM The Streets.' 10,000 people took part. The peaceful street party was violently attacked by police- a protestor was run over with a police van and police baton charged repeatedly into the dancing crowds...**

1999: Seattle: 80,000 activists and campaigners attempted to shut down a **World Trade Organisation** meeting- the WTO is **dominated** by the economic **Super-Powers** and acts to break down trade barriers... **that means: Scrapping laws which safeguard standards, protect workers Rights and the Environment.**

Prague (September 2000): A protest against the World Bank/ IMF summit... cut short the meeting, sending 14,000 bankers and bureaucrats home a day early. ... 3 protestors were shot with live ammunition in Gothenburg...

Genoa: 300,000 activists welcomed the **G8 leaders** i.e. **the 8 most powerful men on Earth.** It is during their bi-annual summit they thrash out the agenda they will pursue at other meetings. They also **surrounded themselves in a ring of steel.** 'The **attempts** of the police **to criminalise the movement**, to intimidate us off the streets, to **repress** us out of existence has failed.' ... **Activists were bludgeoned by fascist police** in their

sleeping bags as they slept in a school building... Genoa showed **the movement is not united in either its strategy or its goals. Solving our differences will be vital in the years to come...**

Many countries have been rocked by **General Strikes** EG. in **South Africa** where the **ANC now bleed dry the very people who** fought to put them in **power.** Last year **India** had the largest General Strike the world has ever seen. **Bolivia: Strikes and demonstrations** toppled the government **when they privatised water and arrested people for collecting rain water.** Turkey, Equador and **South Korea** have all seen **huge demonstrations** against **IMF-inspired price rises** and job cuts... **Argentina** has had 4 General Strikes this year and **mass demonstrations** are a regular occurrence...

One thing is clear from these struggles: As long as Capitalism spreads poverty, misery and despair around the world, the Anti-capitalist movement will be there to fight back, saying ONE WORLD, ONE BATTLE!" (Ref: www.worldrevolution.org.uk).

"REVOLUTION to change the world? Well, when you talk about **destruction**, you can count me out. Don't you know how **its** gotta be?" ("**... it will happen by Evolution, not revolution...**")

(CRITICISM OF) **"THE POLITICS OF WAH: The demands of today's anti-capitalists are often worse than anything they criticise: ...inflatable dolphins danced with people dressed as butterflies..."**



... to the rhythm of **native** drums... The protest in Seattle and its runt offering in London... every protestor emerged from the fray with his own account of the uplifting mood... '... the newspapers (EG. The Daily Telegraph on 2/9/1999), and TV news gave substantial space to the images of 'police brutality.'... **Seattle was compared to the repression of Civil Rights** and anti-war protests 3 decades ago... **at that time the media almost always erred on the side of the police...** When protestors swept through the City of London... smashing car showrooms... **its rainbow coalition of Eco-warriors,** manual workers and non-

governmental organisations **had NO** one **DEMAND, and no clear goal...** The gains of the past and present are rejected with the catch-all label 'anti'. A protest, 'against capitalism' sounds very bold. But being 'against capitalism,' can mean, **when there is nothing else on offer**, that the world is a nasty, nasty place, and **its about time** the media *knew about it*. As a call to arms (or *in this case flowers*), this is about as depressing and pointless as it can get... **the politics of 'waaah!'** = a tantrum against **the general crappiness** of life. **The only solution posed is a demand for humility and restraint...** **Anti-capitalists** ushered in the **21st Century** by complaining that capitalism has gone too far, too fast, and that 'economic' growth should be reined in. **They** argue against 'growth' in the **3rd World** and for 'sustainable' development... **Less is best** is their motto; and nobody dare disagree... On one level of course, you can't disagree. **How could anybody be for unsustainable development and Environmental degradation?** ... President Clinton proclaimed they should be invited into the WTO conference... the door to capitalist leaders was flung wide open to the concerns of anti-capitalists. But today's capitalists are only **too comfortable** with the principles of **restraint, and restriction**. Lacking the nerve to invest in their own system and the will to push things forward, **those running the world are increasingly reluctant** to make the most of what limited potential for **progress exists today**. So new **technologies, bogged down by indecision** and **ethical soul-searching**, are developed at a snail's pace: and the **3rd World**, caught between its own limited resources and the **diktat of the richer industrial countries**, is hardly allowed to **develop** at all. Seattle's anti-capitalists have more in common with government and corporate leaders than they would like to admit. **All are united in the miserable view that humanity should move forward, if at all, only with the lowest ambitions** and the utmost caution. That really is something to protest about" (**CONFUSED!**) (article by: Jenny Bristow, reproduced from LM magazine, issue 127, February 2000) (Picture: Unknown source).

"MONEY AS DEBT": Money is created by banks 95% & governments 5%. **USA debt is \$45 Trillion.** Now more money than gold. Money these days is created out of debt. No debts = no money! **We are completely dependent on banks. Is the collapse of the entire banking system inevitable?** We need a far different concept of money. How to make a sustainable economy? **Governments could create interest-free money. Usury is immoral, parasitical...** (We need to) live within our means (re: natural resources)...(achieve) balance between what we use (i.e. energy) so proceeds evenly distributed. **Replace the system (with) an honest system.** All work regarded equally – local bartering – prudent emergency planning for every community.

Can be whatever we make it (no scams possible though). **Permanent interest-free** to facilitate... Achieve 0% inflation = No competing. **Tax money would go further** as no money needed to pay **private bankers.** Currently **economic dictatorship...** who gets the money & who doesn't? **Enslavement...**" (Extracts: 2006 Documentary by Paul Grignon www.moneyasdebt.net <http://video.google.com/videoplay?docid=9050474362583451279>).

THE ECONOMY:

Q: "What **GUARANTEE** is there **PUBLIC** money will be spent **WISELY?**"

Q: "The economy is run in **whose** interests?"

A: "Um, ahh! er, erm cough, cough, nervous twitch... Let's not go into that."

"We are looking for a budget that includes Child care" said the General Public.

1989: MINI-BUDGET: "... a **£55 BILLION** boost in public spending..." (How was **all** this money spent?)

"£2.6 Billion extra for **the NHS** to pay cost of government's **reforms**, £257 million for new beds (*check out the design*), new hospitals (*ditto*) and pay rises, £24 million to buy computers for doctors, an extra £3 Billion in Welfare payments for next 3 years, £250 million to help the Homeless- **£50 million** will be given to Chris Patten **to sweep away the scandal of cardboard cities**, another £43.4 million to be spent on Environmental research- £5.5 million of this to fund the UK Centre on **Climate Change**, an extra **£150 million to be spent building prisons** in the next 2 years, providing an extra 2,000 new places by next March, plus 8,500 by 1993. Over the next 7 years, 6,500 cells will have a toilet. Plus another **£750 million to subsidise the removal of the very unpopular Poll Tax...**"

1990: "The General Public are Taxed to the point of starvation..."

PEOPLE SAID: "They don't get a result! They put money in- so much money!" "They're only in it for a quick buck." "THERE IS AN ENORMOUS ADMINISTRATIVE FIDDLE GOING ON." "The games they play! Moving money around- takes years to find out what money is paid to whom, for what, when." **"They're fiddling... while we burn!" "They are all part of an enormous club!"**

LABOUR SAID: "The government tells us prices must be firmly kept in control. So why do the government consistently put prices up? How much more are people paying this year to last year? On Tax increases. The Poll Tax will increase inflation. Mortgages, water, electricity, rents- all the costs to home owners. A terrible burden on millions... These force up the cost of living. Interest rates gone up 11 times- doubled. They are actually hitting industry. Investment is vital. Opportunities missed. We face falling order books.

In short, worsening recession. Conservatives have under-estimated our Trade Balance deficit. We must have stable exchange rates. **The European Monetary Fund is the only way.** Building a strong, **competitive** industry would enable us to **compete** in Europe. **The task for the 1990's? TO MAKE it HAPPEN. Investing in skills of our young people. A national objective? To further the education of the people.** It eases bottle-necks..." (John Smith, Shadow Chancellor, re: The Budget, 1990).

THE VALENTINE'S DAY MASSACRE: "Home owners were blasted as mortgage rates hit a record high... the news will kill the housing market stone dead and looks set to cost Mrs Thatcher the next election..."

"OUR FAVOURITE WASTE OF TIME: Valentine-mad Britons spend more than £100 million **saying 'I love you.'** Our romantics are topped only by the Americans who spend £446 million. We spend £50 million on chocolates, £125 million on (cut) flowers, £15 million on cards and £3 million on stamps. The rest goes on cuddly toys, candle-lit dinners etc. We will buy 16 millions Valentine cards..." (Feb 1990) ("Let's go all the way...")

"More than **600 people** are being **evicted from their homes every week** because **they cannot pay their mortgage...**" **"A record 58,000 home owners are more than 6 months behind with their mortgage payments..."** (15/8/1990).

"**I wont bale out home buyers**" said J. Major, Chancellor. He ruled out **help** for **hard-hit** home buyers and warned **the agony must go on...** He insisted high interest rates had done nothing to stop the scramble for mortgages. He denied interest rates are to blame for mortgage arrears. 'Most of these are **due to marriage break-ups'** he said..." (16/8/1990).

"**We are very worried about the world economy**" said Japan.

Every word followed by other countries... all of whom need an economic sense of direction... Britain, on the world stage... and this is what Britain had to offer: "Anti-inflation battle maybe impossible to win. How to curb public spending?" "High interest rates! Slack demand. We must address these GAPS."

"**We would like to encourage more Local Authorities to build council houses**" said a manufacturer of building **blocks.**

CONSERVATIVE: "**We believe we have cured what's wrong in the housing market- the main cause of all the trouble** in 1987." Uh? "It will abolish 2 taxes" (cheers at that!) Uh? (Are they communicating in secret code?)

"In framing the budget, savings more than meet investment, confidence has never been stronger, more numbers in work than ever before, rising company profits- their spending has risen 50%,

nearly all of which is allowed against tax (Research & Development). Favourable, clear evidence demand is now slowing down. **The housing market clearly is slowing down nicely**" (**Uproar**). "I expect the economy to only grow 1% in the coming year but growth should pick up ¼% in 1991- **the growth should be short lived.** Record level of foreign investment in Great Britain. The Deficit will fall to **£15 Billion**" (**Commentator:** "There's a warning there!")

Labour (interrupting): "**Is there an alternative to interest rates?** I know many institutions (**Banks and Building Societies**) would do **well** to re-consider **their policy.**" By mid-1990 there will be improved export growth with **cars.**"

"The GREEN Party want to put 90p a gallon onto petrol!"

"The Stock Exchange reported quiet trading" (re: The Budget, 20/3/1990).

PEOPLE SAID: "If they could just stop believing they are god's gift, and stop acting suspiciously... I might start to be impressed." **"Many speeches are made by those who drink too much alcohol..."** **"Do you think they are deliberately muddling, to try and confuse the issue?"** (**What's gone wrong? Can you see it now?**)

"Recession. Are we coming out of it?"

EXPERT: "Yes, we are. We have to soldier on."

PEOPLE SAID: "**Oh! It's enough to do our heads in.**" "A vicious recession- it's going on and on. We are constantly going down- all of us." "You can live in a different country every 3 months and avoid paying tax." **WAH!** "**I want a base! A decent base-somewhere safe, Affordable, friendly- where I know people... I don't mind paying a reasonable amount in tax.**" **"Government makes self-righteous statements-** trying to make it look as if people can Afford to pay when they can't."

"No initiatives! Only more rubbishing" said a MP in Westminster.

"Cuts hitting deprived areas..."

ASSEST STRIPPING: "**A BAD DEBT POLICY...**"

"These days everyone is grabbing what they can and heading for the airport..."

"Conservatives **privatising debt collection.**"

"In 2 years, **repayments doubled...**" **"Rising mortgage costs..."** "Home Loans threats..."

"Another year of Home Loans nightmares..." **"Capitalist Britain..."** **"Under Thatcher..."**

PEOPLE SAID: "**They spit hatred at us then hold out their hands for our money!**" **"Everyone playing follow my leader..."** **"All those lost deposits..."**

"There are all these bodies lying in the street near the Bank- a co-incidence maybe?"

"An economist predicted the end of the City and Thatcher..." (1989 - 1990).

"The cost of living soars..."

"We lowered interest rates in 1981 before the

Election. **We lowered interest rates** before the last 2 Elections and **we will lower interest rates** before this Election" (said K. Baker, 9/5/1990) "The only way to bring down *inflation* is **the high price of money**" (said K. Baker, 31/9/1990).

JOKE: "If all the economists were laid end to end, they wouldn't reach a conclusion."

"We can't Afford to delay..." said N. Lawson.

"Interest rates are an instrument for us..." said the Bank of England (28/7/1990).

"U'hem. Yes, inflation ... **interest rates help us get inflation down.**" (Price Waterhouse stuff...)

"Rate of inflation is judge and jury. Doesn't the **bad** rate prove the Tories are guilty?"

CONSERVATIVE: "Our good record... problem is rising oil prices" (14/9/1990).

"High house prices pushed inflation up."

LABOUR: "There needs to be a major reassessment of spending but I'm afraid **bricks and mortar is not the way...** The figures are alarming..."

MINI-BUDGET: "There is **MORE GLOOM** for the economy... Growth- to slump to under 1%. **Gordon Brown said:** "It spells 4 seasons for gloom in industry, with further **cuts** in industrial support." Trade **Gap** £1,115 million... **production still falling...** Hopes of a cut in loan rate **dashed...** Analysts forecast **another rise after shock** £2 Billion Trade deficit..."

"If something's not done, the recession will get dangerously worse."

"... it will turn this recession around. It's the only way out of recession."

"Nearly **1,000** top British economists **blasted** Mrs Thatcher's **monetary strategy.** The shock criticism comes from **The Institute of Economic Affairs-** a right-wing **think-tank.** In the biggest survey of its kind, the survey reveals that **2 out of 3 economists** want the Government to take tougher **action to control BIG business.**"

"Mrs Thatcher was unable to face the situation..."

PEOPLE SAID: "**DAY-LIGHT ROBBERY! THEY'RE COINING it IN!** The amount of money they **claw** back? Add it up. They're penny pinching! How much is a 1,000 million pennies worth? (£10 million). **Oh yes. It takes a long time for the penny to drop...** and when it does..." "They are raking it in. **Their Gain = Our Loss.**"

"£680 Billion raised via public Taxes..." (1991)

PEOPLE SAID: "Make them **account** for every penny!" "But don't look back in anger..."

1992: Budget: "**... it is neither necessary nor desirable. This means there will be an increase in Tax. I propose a large increase**" said N. Lamont. (John Major hid his face). Sterling plummeted immediately. Lack of confidence in policies..."

"A budget intended to help boost the car industry." "It's business. Some only want to make a quick profit."

"£1.75 Billion + £600 million to relieve housing shortages - 'to be spent on schemes of lasting benefit to the community' (money will go to Local Authorities.)"

"A missed opportunity" said Labour.

"Britain will increase the budget deficit by £17 Billion... ..not the 1st time such a huge deficit..." (or the last)

PEOPLE SAID: "It's no good!" "Who would credit it!" "I don't believe it." "They're mad! They don't know what they're doing!" "Oh! **My God.** What the hell are they playing at?"

"High interest rates are **holding back investment in housing. Limited** manoeuvring. Germany blamed" (23/4/1992).

"Hi. How's business?" **"Sales in the High street are falling... The stock is so oh! I don't know! Conservative?"**

"There's no sign of it in the High street..." "The downturn started with the housing market, then spread to the High Street..."

PEOPLE COMPLAINED: "They're making us spend a lot of money when we haven't got it!" "Bloody amateurs." "Yeh, easy come, easy go..." "They're having a laugh at our expense!" **"They don't have a clue about what we want!"** "We're coming out of the recession? Huh. **I see no sign of it.**" "When we raise money, where does it go? **To the already well off! Massive projects to keep them in offices, parquet flooring. Admin charges! A lot of nonsense.**" "I might look more favourably at contributing if I see a *worthwhile project* but until then... my money is limited."

COMPLAINTS: "There's **a lot of dross** in the shops." "Yeh, **everything we want, but nothing we need.**" **"What a rip off! They're making us pay top dollar for everything** when we don't even need $\frac{1}{2}$ of this stuff!" **"Trouble is-** we're in a ladder system- **everybody along the line puts their % on, the price goes up and up... Used to be one middle-man... Now there's so many...**" **"That's the opposite of what we need."**

"The man in the shop was very off-hand and rude to me. Take it or leave it attitude. Right, I thought. I'll leave it."

"The customer is always right." "If you **can't see it, just ask. We sell everything!**"

"Huh. **Chance** would be a fine thing. Some hope **we've** got."

"We can't sell everything!"

("That's false advertising!")

"They only pretend to offer what the market really wants..."

"Shopping is the only way we can pass the time" ?

"Crazy 'goods' have paid off. One firm has made £23 million a year on gadgets, such as duck shaped telephones- these called 'innovations' ... 1,000's of people have bought talking **plastic flowers** that cost £30 each..."

COMPLAINT: They're sitting on it!" (means: **The Buyers who select the products** to sell in the High street shops **DICTATE** what **the Public** can buy) (see Progress Report).

"It's the **bosses** fault. He is **so conservative**. **If they knew what young folk want...**"

EXPERT: "This isn't any old business. **It's fundamental**. Government policy is in a **shambles**."

FUNDAMENTAL (means: **Basic**).

The Institute of **ECONOMIC CO-OPERATIVE DEVELOPMENT** said: "Government policy of high interest rates must stay- to beat **inflation...**" (*Is that so? No. You're doing it all wrong!*)

"EMERGENCY CABINET MEETING: (to discuss **ECONOMIC CRISIS:**... pressure on Chancellor intense... Loss of control of economy... Not succeeded in defending sterling... **Confusion in the markets...** Overnight losses... Constant threat of rising interest rates. What is policy framework?"

"The government is desperately trying to **formulate a new economic policy**." "We're looking at **inflationary pressure** very seriously" (17/9/1992) **"MUDDLE FUDDLE..."**

"... **it's not in forecast assumptions, calculations**. The years ahead are likely to show a **huge imbalance- £100 BILLION**. **How to stabilise** the deficit?" "... **it could be a very long cycle**" said Norman Lamont (Chancellor).

"... **5,000 jobs per week** being **lost** in industry." Mr. Lamont described this as "the greatest rise in confidence / optimism in the economy for the last 17 years!"

Committee Conclusion: "... **it will be governed by growth and policy**" (16/11/1992).

"SOCIAL JUSTICE INITIATIVE: Labour's review of the UK's Tax & Welfare benefit system = **"£12 - £15 Billion handed out to those who are NOT poor!** John Smith, leader, **not** in favour of **re-distributing** wealth **to give poor** more...

NEEDED: **A Vision**. Likely to be **opposed- heavily critical**. **'Sacred cows'** must be questioned."

"1,000 UK businesses going **bust every week...**"

THE CONSERVATIVE GOVERNMENT SAID: "**British business is just going to have to get on with it.**" **"Something's got to be cut! Something's got to go!"**

PEOPLE SAID: "Yeh, I'm waiting till the Banks collapse." "Banks only go where the money is, investing in **unhealthy** projects." "When it's so unclear how can we plan our lives? And get on with it?" "I **dunno**. **What do you make of it all?**" (October, 1992).

"A sky-rocketing deficit (£50 BILLION): Government might introduce **VAT Taxes on food, travel, children's clothes, and books** - things like that." (Value Added Tax **was imposed** as an **additional** tax on **LUXURY** items- yet **most** of what **we are already paying VAT on, are Essentials!**)

("This takes the biscuit.")

"'Growth' over the next 8 years won't end this recession." "The good news (here's the sweetener) the government has cut interest rates by 1%... ... **this will improve confidence in the (traditional) housing market**, encourage home **ownership**, 'growth' in the economy."

EXPERTS: "A welcome move. It's going to be very successful. We see it as being necessary." **"Continuing deep depression** over the recession. **People want real jobs, real assets for the future.**"

"Very HEAVY Tax increases in next budget. **Panic?"**

"They've closed children's nurseries! Of all **the things** not to **cut!**"

"Something must be done. **This** is the best way to **fight unemployment...**" (21/11/1992).

"TATE & LYLE- the **sugar** group announced 18% loss of profits" (25/11/1992).

"The government makes self-righteous statements- trying to make it look as if people can Afford to pay when they can't!"

"Where else will Labour get all the money needed for their 'new' spending plans if not by **cutting 'universal payment'** - targeting benefit?" (**Are the rich are going to continue to receive Child Benefit- Welfare payments?** They have said they do NOT want it- "this welfare benefit money is only spent on luxuries.")

(**"4 million pensioners only get £12 million spent on them per annum...** ") (Are state pensions going to be reduced, or raised to at least keep up with the rate of inflation?) (17/12/1992).

"FRANKFURT complained policy in Britain is **obscure**." "Denied avidly by the British government" (February, 1993).

"REDUCE TAXES! State pensions paid to the rich- to those with additional (high) incomes who don't need it!" (February, 1993).

"Chancellor warned not to raise Taxes to fund spending. 7 economists- **'wise men,'** said **we** should **wait** and see what happens. A clever exercise by the Chancellor's dept., to **ignore dissent...**" (20/2/1993).

1993: Budget: "Called **'Bite the Bullet.'** **How to reduce Britain's massive debt? VAT on food? 'Frozen** Tax allowances... **Claw back** money... high interest, **stifling** recovery... **No acceptable formula to this... only** face saving options..." ?

"VAT on domestic fuel and power supplies. Petrol up 15%. Other motoring Taxes- road Tax up. National Health Insurance up 10%. Income tax now **25%**. **Stamp Duty** (Tax on house purchases) **doubled**. **No Mortgage Interest Tax relief...**" **N. Lamont** said: "I commend it to the House."

"Changes will add £12 a week on the weekly bill of the poorest families."

Labour called the budget: "A **cynical betrayal**

which the Conservative government will hopefully live to regret."

UK: "11 million people on or below poverty level..." (22/3/1993).

"Mrs Thatcher said **wealth would filter down... I see no evidence of it.**" "Thatcher said **the money** her government helped the rich make **would trickle down to the poorest.** Mrs Thatcher said her **'property owning Democracy' would end poverty for good. She was lying.** The **GAP** between rich and poor is **bigger** than at any time since WW11... The **income for the poorest** has **dropped** by **6%** since Thatcher in power in 1979... **the richest 1%** have seen **their incomes grow 80%** since 1979..."

"The upper crust never went into recession- a fall in profits, that's all." **"You take** other peoples cash, **give nothing back!"** **"100's** of **demonstrators** against spending **cuts.** **'A FLAGRANT ABUSE of position** electors put you in.' **Demonstrators hand-cuffed themselves** to the **railings...**"

"Budget day always has this kind of reaction. Anyway, let's join some MP's..." "Um.. Yes, we've been left with some messy problems since the last government..." (25/2/1993) (**"After all this time, after all these words..."**)

"Manufacturers will have to find a sustainable way of ending the recession" (said J. Major 26/4/1993).

"The recession is over? Mr Lamont has dug a deep hole and sucked us all in. He is now saying we should applaud him whilst we're trying to climb out of it..." "We're over the worse?" (28/4/1993) **"The market is still stuck** with the politicians."

"The Chancellor is going to have rule it in, or rule it out very quickly, in the next month or so. It will reassert the authority of the Prime Minister. If he re-shuffles his cabinet without doing so, the point of the reshuffle will be lost..." (26/5/1993) (He's busy shuffling his cabinet? **"Let's hope God doesn't start moving His furniture..."**)

"Inflation set to rise dramatically" (21/7/1993) ("... it's a solid counter-inflationary plan.")

"Are the re-occurring cycles of inflation, boom and crippling recession inevitable?"

"EXPORTS ROSE BY 1%. IMPORTS ROSE BY 3%. 'Very encouraging' said John Major. 'Be patient'..."

"The **TRADE GAP** has **widened**- up £960 million- was \$5.6 Billion in the 1st quarter... due to **stock-building of oil, timber... and pink diamonds.** The worst figures in Europe! **We must have protection** for the pound (sterling). **Serious errors** in economic policy... **every day 40 UK companies forced into liquidation!**" (**I'm speechless!**)

"... low levels of investment, importing goods, not manufacturing, exporting- banking can't make up deficit... **constrained growth...** Britain's economy will not grow unless there is an expansion of manufacturing based on sustained productivity..." (Article by economist at ICI, Evening Standard, 18/5/1993).

"J. Major, confident of a **recovery** in the economy had fun opening a museum... and **borrowed another £4.7 Billion.** Fall in sales, performance sluggish. Need to **cut** public spending. **Government not convinced of need to change**" (19/5/1993).

"Shops are fighting to pull in customers as the recession bites. **The economy is too fragile...**" (16/8/1993).

"The Prime Minister aboard his private jet celebrated (1.5%) growth in exports."

"EFFICIENT?" Treasury quick with explanations for Trade deficit. Rise due to **import of raw materials (timber).** Industries demand..."

"John Major admitted: 'We got it wrong': 'I accept the view expressed by many business-men I have met over the past 2 – 3 years, that perhaps **we have under-valued science and the application of science** in the UK over the past 20- 30 years' J. Major told a gathering of Japanese scientists..." (New Scientist, 2/10/1993).

"£50 BILLION DEFICIT. How will the government deal with it? **We have to wait** for the next budget" (25/11/1993).

"Amateur Financial Management. Effect? **Devastating.**" **"The cost** of sorting **all this** lot out! **Who pays? YOU!"**

"The economy needs an active housing market- a stable market " (6/1/1994).

"NO STRUCTURES ARE BEING ESTABLISHED FOR THE FUTURE..."

PEOPLE SAID: "You always knew you had it coming to you." **"We must free ourselves!"** (**Free-style....**)

"Government should protect business, not interfere with it!" **"Industrial and political wings need to be together."**

"... it WILL BE LEFT TO MARKET FORCES TO DECIDE (but usually it is not)" (25/2/1994).

OXFORD: "Firebombs went off in shops. Devices found in 3 other shops. Last month, attacks in Cambridge. No-one has yet claimed responsibility" (10/8/1994).

"Sir Leon Brittain proposed **POOLING IDEAS to bring nations together.** The **trading balance** between Europe, Japan and USA- all are concerned about economics. **'We all have a common problem - we should deal with it.** We should look at **the common causes of these problems,** and **study those.'** To **enhance liberalisation?** We will have to **explore** that. Our thoughts might lead to **something...**" (18/2/1994).

"Higher living costs... Tax **anger** sets tone among shoppers" (The Observer, 10/4/1994).

LITERALLY WORTHLESS: 'Good' News: The Age of consumer **durables** is **finally over.** Bad news: We've not entered the era of consumer **unendurables,** thanks to the 24 hour day, 365 days a year **shopping-till-you-drop** TV sales channels... **They claim this** is convenience, quality,

value..." (Evening Standard, 13/6/1994) (*Ah! The Ideal World TV channel?*)

"Arguments in Parliament re: 'A Weak Britain.' The government may give incentives to boost car sales. Car sales are leading 'the recovery.' Surplus cars exported" (18/10/1994).

"Britain's **Trade Gap** is £410 million... The sort of **things** that **need to be done are so at variance** with what J. Major wants..." (21/11/1994).

"24 hour shopping introduced to encourage Christmas shopping" (30/11/1994).

"Over **90,000 businesses** went **bust** in 1994" (30/12/1994).

"John Major **refuses to change**" (6/2/1995).

"Inflation has gone up. 'The recovery is export led and it is 'sustainable' said M. Portillo. **'Consumer booms** lead to High St spending and **have to be choked off.**' Retail sales down. **All the bull-shit** about the recession ending!" (15/2/1995).

"**There is evidence people are avoiding** the High Streets- and turning to direct marketing- catalogues etc. **People's confidence is changing.** Workers are becoming **more mobile- THANKS to Information Technology-** the micro-chip..." (Working Lunch, BBC2, 15/3/1995).

"Sterling is still weak against German currency. If this continues..." (17/3/1995).

"**The message** from the High St **is getting clearer all the time...**"

"Oh, **it's so hard, isn't it!**" **"They** keep building shopping centres **even though we haven't got any money!**" "I can't bare the thought of using ½ the new products they're coming up with- the thought is just too depressing." "These aren't cheap." "If **we** pay the price **they're** asking..."

"THE 'FEEL BAD' FACTOR IS SPREADING: What is to blame? The lack of jobs? Survey by 'Grass Roots' shows Britain's shop-keepers are miserable misers. 'They are so indifferent!' **'We are increasing sales by aggressively** getting new customers' said a shop-keeper. **The problems for small businesses:** Finding, leasing and financing suitable premises is always a problem. There is **no help.** Fewer businesses are expanding. **The Henley Forecast:** 'The majority of new jobs will come from **small firms**'..." (Working Lunch, BBC2, 19/1/1992).

"**The recession is ending! Carpet sales are up!**" "£1.043 million worth of carpets were sold in Britain in 1994. If all the carpets were laid end to end they would stretch to the moon and ½ way back again" (The People, 2/4/1994).

"Government blamed for slow economic growth" (14/4/1995).

"Will it be a commercial success? It remains to be seen." ("... it will set them straight for a start...")

"The cost of indecision?" "The cost of uncertainty is exacting a terrible toll world-wide..."

2004: ECONOMIC STABILITY = "America has only

got to sneeze and the world catches cold..." In other words, **IF** the USA gets their policy **wrong... every nation** could **fall like a pack of cards...** "

BUDGET: "A budget for hard working families... **to stabilise... end** the **'BOOM or BUST'** economies of previous years. The Chancellor, Gordon Brown, emphasising **the need** for **economic stability** said: "This is a Budget **putting competitiveness at the heart of the economy**, which must be **knowledge based...**"

The CBI applauded. "He is quite right. **We do need skilled people- brick-layers, carpenters...**" The Director General of the CBI, Digby Jones said: **"Everything painted to be be hunky-dorey** to boost the Election..." **POLL: "71% dissatisfied** with the Budget." (16/3/2005).

"The Lottery and Bristol council have funded a 'Festival of Ideas' to take place in May" (2005).

"A FEEBLE ECONOMY: Slow Down. Falls severe. 'THE ECONOMY IS FALTERING. We must keep consumer confidence. **We must keep house-building'** said Sir Digby Jones. But **the (traditional) housing market** is **shakey.** Property prices expected to fall again... The High St is **suffering.** Gas & Elec **prices are soaring.** **What is helping is imports** from China keeping prices down" **"But China is using a lot of oil..."** (4/8/2005).

"MORE PEOPLE GOING BROKE: Record bankruptcies. 40,840 last year. **112 people a day"** (6/8/2005).

NEW DISCOVERIES:

"If you put a problem in front of me..."

"... it suddenly dawned on me..." "... it could lead to something..."

EUREKA! means: "I've got it! I've found it!"

"... it just came to me..."

"A prize winning idea might be at your finger-tips."

"One good idea leads to another, and before you know it, you've done it!"

"It's **very, very difficult** getting an invention off the ground- **the problem is money."**

"Product Development funding withdrawn" (UK: 1986).

"Does anyone know how to BLOCKBUSTER?"

"We haven't a clue what to do." "What is it? **Does anyone know what it is?"** (Yes, I do. "I know how to turn it into something **beautiful...**")

"THE ENTERPRISE CULTURE: You need an original idea..."

"THE COMPASSIONATE SOCIETY: If we are to retain Britain's good name..."

1989: "In these dark days you need a vision..." ("Anyone with new ideas is always called a 'crank' till idea becomes popular. Then called 'visionary' ...")

"It's often the way- the most under-rated things turn out to be the most valuable."

"The 1990's will be the era of Innovation."

“WANTED: Something that endures (**greener**), **better functioning**. Industry gearing up for this. Now total involvement. Designers working with industries.” **“You can see something** taking place. **There’s no product to fill it**. That really gets a designer hot under the collar!” “More imagination is necessary!” “Letting off steam is very evident in our society today. The same mechanism that produces that, stops expression.” **“It can take 5 years to bring out a new product!”** **“How to make (GOOD) use of technology? To stop technology** recreating what already is, or was?” **“Fabulous image production lines are the future!”** **“Reject** the materialism of the past?” **“We should embrace research to make it work.”** “The problem for the designer is **how to recreate the Cathedral-** the atmosphere, the smell, given today’s restrictions” (The Designer Industry, Signals, Channel 4, January 1990).

“A Research Design Centre is not going to get funding” (30/11/1991).

“The Prince of Wales Trust helps 18 – 25 years old start in business- helps you get **bank loans and business loans...**” The setting-up of national centres to help innovators. Inventors now have somewhere to turn to for practical help... The setting-up of a web of information.” **AGEISM:** “I’m too old. Nor do I want to start off in business **heavily in debt...**” (*Do they offer counselling for despondency?*)

“THE Prince Of Wales AWARD for INNOVATION: 7 Finalists: A compact microscope, a printing machine for date-stamping eggs, an optical fibre amplifier to boost signals, a compact disc for 5 hour recording, a small carbon laser to treat cancers and warts, a solid state gyroscope to improve car suspension when cornering, aerosol made by compressed gas & air to help Ozone.

Judges Comments: ‘What are you doing about **attacking the world market?**’ ‘We’ve been **trying to encourage Environment Friendly products.**’ “It was **too big** to take on. We sought a commercial partner. **Idea has too many practical applications.**’ ‘I’m very impressed. **How can you persuade manufacturers** to use your nozzle?’ The award is now 10 years old. **1981 Finalist:** A scimmer to comb up spilt oil. **1985 Finalist:** A coating for windows that repels dirt for **ships, hotels and office blocks.** **The winner 1982:** The molded **plastic** bath for disabled people. Now exported all around the world” (1990).

“WE WANT SOMETHING MORE... CONTROVERSIAL.”

(“You tell me *it’s good to be flexible, versatile...*”)

“For everyone attracted to the light...” “... it’s for people who don’t do things by halves...” “... it’s post-war housing.” “There’s still time!”

“... it doesn’t sound like a very interesting proposition to me.”

“I think we should support it, not attack it.” “Oh, people are **so conservative.** It will be **hard** selling

the idea to them.”

“The Pavilion of NEW DISCOVERIES at Expo ’92 (in Spain) **burnt down** to the ground- very embarrassing.”

“STRESS is on THE INCREASE...”

“THE BIG GROWTH INDUSTRY? Leisure. Keep Fit. Artificial Environments. **Activities For All Ages.** DIY Gas Masks. Body Armour?” (1992).

“There is a new trend coming: Pay-as-you-View (Sky) TV” (27/5/1992).

“We need a greater vision of where we are going” said Brian Gould, Labour MP. “Britain is **crying for change.** We need **radical ideas,** which we will examine but *these* must not be put **on the back burner**” said another MP, (ITN, 8/12/1992).

Needed: “Space-saving ideas.”

“WE’VE LEARNED: If something fails, it is essential there’s something there to back it up” (re: the Grand national horse **race** which **disintegrated after a series of disasters,** April 1993).

“THE FUTURISTIC HOUSE: Project 2020: Conventional construction / design. Lot’s of wood. Wooden furniture. Electrical appliances- everything for the lazy” (Exhibition, London 1994) **“High-Tech = Expensive** gadgets.”

(“**Oh, for Heaven’s sake... protect us!**”)

(“You can’t advertise a product as **‘perfect.’** Or you’d get sued if anything did go wrong.”)

“TECHNOLOGY POLICY: An industrial policy via the backdoor? British **talent for invention is still alive and well.** **Devices** promise to be a Key technology growth in the future. Market forecast to grow 10-times during next decade. **Liquid crystals.** Market now dominated by Japan. **UK unable to get funding** to compete. Government opting for a new approach. Intention is there. **Need:** New ways to **exploit** science. Government has good budget to spend. **How to spend it right?** **Research companies not happy. Research not being done for Mass-market.** Electronics engineering- we could get a better academic base. Particle physicists appalled by lack of funding. Under threat. Success shouldn’t be destroyed. **Much research being done not needed in the real world.** ‘It doesn’t seem beyond the wit of man to bring those 2 a little closer together’ said the government. **What ought priorities to be? IF enough people say something should happen** instead of shouldn’t happen, **then it stands a much more likely chance of happening.** The **£Billions** spent on **nuclear research! FORESIGHT could SAVE £Billions in future.** Whitehall extremely bad at marketing strategy. The **sensible thing- whole new technologies.** Developing a new research line takes time. The real point is to mobilise companies to do this. They say **they need more government HELP, support.** This **squeezed more and more. Process needs to be nurtured through every stage. This is not happening.** Hence- Britain’s **decline.** **It**

needs higher priority, beginning in **schools**- more realism, **thinking** about **how to make it work and actually make it**. Thorn-EMI doing research on **silicon laminates**. Government keen on leading research. **We should analyse market failings. Will it make any difference if we don't do it?**" (The Money Programme, BBC2, 9/5/1993) ("Yeh, planning ahead can save heaps of grief.")

"NEW BUSINESSES WILL BE BASED IN OTHER COUNTRIES, not in the UK said a **frustrated** British **inventor**. Government wants to reverse the brain drain? **A Mission for Science = To exploit key areas! This is what we have come to expect from this useless government. There's got to be science for useful purposes**" (26/5/1993).

"NOTHING VENTURED, NOTHING GAINED."

("Let me hold onto this **good thing** I've found. Don't let me down.")

"British industry is improving quality by involving the shop floor. Inward investors. **Britain is going to take the lead in car production...** It is the world class companies that will flourish. The Japanese always seem to listen to what the customer wants. Without quality, you fail. **Quiet revolution going on. Transformed quality without new factories** to meet the most demanding standards. Hard to meet quality with stepped-up production. **Expertise with workers with knowledge how to put pieces together.** Used to have no system whereby they could collaborate so couldn't improve quality. Doing away with old inspectors- old faults still got through- very costly... ..everything standardised. Manuals approved by BSI (Kitemark). There are some international standards. Downside of BSI: **A lot of paperwork.** Not relevant... **No guarantee of customer satisfaction – that this product is what the customer wants. Passion – Putting the workers behind it. 1980's: Workers & Unions met management head on.** Now relations much **better**. We have realised enormous loyalty in the company. **The Japanese Message:** Trust your work force. Instead of issuing orders- **listen**. The word **'associate'** is good to use. **Closely-knit teams- absolutely fundamental to improve quality-** can bring a lot of information together to implement **the best solution**. Not left to some bright spark- that never works. **We all check** each other's work. **It's about removing obstacles getting in the way.** **Trouble is, a lot of common sense isn't common practice.** Continual improvement, involving everybody. A challenge. Hot project meetings. Looking for **better** ways of doing **things-** a radical solution. **Japan:** We look after workers- give them a job for life. You can transform a culture. Recipe is not a rigid system but **winning hearts and minds of workers. Motivate them. They are more satisfied when they see they are producing something valuable and worthwhile. Managers are now one of us.** Quality up, **production costs now down. Reduced costs are possible.** And higher profits lead to greater investment of the site etc. 8 out of 10

programmes fail. Why? **Too much is expected to be achieved in too little time.** You've got to stick **at it. See it as a permanent change.** Not a quick fix, but a long haul. You may have to stay a few dragons along the way. Managers- hard to let go, fearful of mistakes, errors, prejudice. Drive should come from the top. **Senior management commitment-should give 100% support** so can reap the benefits. **A challenge to a lot of old companies-** to completely **rejuvenate** themselves, to be a **good** company- **something** people can be proud of. **Make more effort for improvement"** (Business Matters, BBC2, 29/7/1993) In the first few minutes of this documentary, there was a **picture of a module? with the word 'IT'** written on. Made of **metal?** (I wrote to the producer, Steve Wilkinson, for further information but he did not reply).

"Engineering Employment Federation very worried by downturn in sales. **Need: New markets"** (14/10/1993).

"It may need consumer laws to actually bring it about" (July 1994).

"Do you like **machines that eat money?**" **"Hell, no!"**

"We're all into Key pads..." **"People really love** remote control units. They're selling heaps of remote controlled everything. People love it- click, click! EG. Those swish auto-open/close curtains" (1993) **"Brand names are targeted at specific social groups."**

"Only 1 in 10 UK companies take innovation seriously. Companies must innovate if they are to **survive.** **It's become something of a hobby-horse** to the CBA and Dept., of **Trade. They have ideas but not products-** if you compare the number of patents held, there's an **imbalance...** Companies **neglect** investment. More seminars planned. **It's a necessity..."** (18/2/1994) (**"It's a breakthrough arrived at by necessity, rather than desire."** **"Necessity is the Mother of invention."**)

"Most inventions these days is incremental invention. **32 million patents exist world-wide. 1 million new patents are added each year. Very good ideas often do not reach the market place.** Often inventors invent markets. Inventors seem to hold the key to progress. The telephone, invented 1870's. **The technology really brought people closer together.** At 1st sight not seen as essential. Inventors are very **creative** people, but are **often portrayed as freaks- somehow dangerous, mad..."** (White Heat, BBC2, 12/9/1994).

PATENT: CAPITALISING ON AN IDEA: "The patent office currently has approx. 600 applications a week... A patent protects your rights for a maximum of 20 years- and **gives you the right to stop anyone else using it..."** (**Corner the market** i.e. own all the rights to it, **stop** anyone else making it, stifle competition, **kill the market for it...**)

"... Patent puts you in a monopoly position and by choking off competition, gives time to get your

business established. Hopefully, you will have better luck than **Sir John Harrington** who, in 1596, was refused a patent by Queen Elizabeth 1. She thought **his idea for a flush lavatory** was improper."

"**Inventors must be careful not to let the secret out...** you can discuss your idea with the patent agent but no-one else. The 1977 Patents Act... if you have a dispute about ownership... if you have discussed it with anyone in the pub, **it could be regarded as a public disclosure...**"

"Britain has 25,000 patent applications every year but only a few end up on the market. In Japan, the idea of a mad inventor does not exist- the Japanese take invention very seriously. **Flymo Hover mowers turn down 300 inventions every year.** One invention that made it into production was the garden vacuum which sucks up objects like leaves and tin cans, without causing a blockage in the tubes" (3D, ITV, 9/3/1995).

"Adapted ideas are not helpful to people with new ideas..." ?

"**There is scope for at least 30 more Innovation Centres in Britain,** to provide **practical help** for inventors i.e. ~~help with patenting~~, providing workshop facilities for making prototypes, ~~finance~~. The few Innovation Centres that exist are interesting because they are all co-ordinated. These hope to be self-financing. There is a supervisor who is not above helping to make parts. Can also help inventors find a product champion" (Horizon, BBC2, 17/3/1995) (programmed introduced by a man called Shutzman- who helped the inventor of the Black & Decker workbench). ("Anything to do with finance turns **me** right off!")

"**The Prince of Wales Award for Innovation: Finalists:** A radio scrambler for the police, a display screen to help **batteries** last longer, a safer aerosol using **CO2** gas not butane or propane gas, a smaller Gas meter- costing less to manufacture, using **cheap plastic- if this should catch fire, the plastic will melt** and the system will cleverly close the Gas off. Next- a yellow dye... The winner: the Gas meter" (1994).

Winner 1995: A faster tractor- goes at 40 mph."

"**THE SHAMEFUL WAY BRITAIN TREATS IT'S INVENTORS:** The life-time of **struggle endured** by the creator of *the Hover-Craft*, **Sir Christopher Cokerell**, who died this week. Despite the obvious significance of his great invention in the late 1950's, Sir Christopher had to put up with continual indifference from the government... I would like to see the creation of an academy for inventors" said Trevor Bayliss, inventor of the wind-up radio (Daily Mail, 4/6/1999).

"**WHAT WILL THE NEXT 25 YEARS BE LIKE?** There's going to be **something fundamental** that **we're going to miss- not because all the pieces aren't already here and just waiting to sprout, but because although we've got all the ingredients, we**

don't actually know what we're cooking" (The Daily Telegraph, 1996).

INDUSTRY:

ADVERT for HOOVER: "We can't wait to recommend it." **1981:** "Famous Hoover building emptied, staff all laid off."

"5,000 jobs per week being **lost** in industry..."

DOWNTURN IN SALES = PROFITS FLOP =

"There's a **lot** of **wasted manpower.**"

"Restructuring = 1,800 jobs shed."

"**Management gone wrong** - not addressing problems..."

1990's: "Steepest decline in **manufacturing.** Employment prospects **at their worst...**"

"Conservative business men pay no rises unless there is increased productivity." **"It's all about CHEAP LABOUR..."** "Employees taking **pay cuts** in return for a job. Prolonged weakness means **competitiveness** is tough..." "A more **realistic** approach is needed."

1992: "The decline of North Wales. No hope of better paid jobs. Wales has suffered **huge depopulation** during the last 150 years due to decline of Agriculture and industry."

"Output is at very low levels. Industry needs some help" (BBC1, 14/1/1992) ("**Did you see us or hear us try? Did you turn a blind eye?**")

"Birmingham has lost its manufacturing base. The recession hit hard. New products are needed."

"The ZERO DEFECT Organisation: A management course. An obsession with skills of the trade.."

"Unions are shocked by the amount of redundancies. Current events are shattering, horrifying. It's a very serious situation" (11/2/1992) **"Staff cuts** brought an avalanche of complaints..."

"Now is not the time to start a small business" (1992).

"PLAY it SAFE: A decade of disasters- huge losses- the worst in living memory. The Banks have **taken such a hammering-** may not be able to fund recovery. **'It's so hard to define'** said the Bank of England. **'We're not seeing it happening.'** New investment put on hold. **Problem is cost of new buildings** and equipment, the number needing finance. **Expansion via portable buildings?** Companies giving up trying to balance books. They **want to be secure at all times.** People are **scared to death** to lend any money. The **good is being held back. It's not getting done. Small businesses are the dynamo- the starter. If we haven't got them!** The damage done to companies with high interest rates. But it's not dependent on high interest rates. The Banks wanting to avoid bad losses, need to increase profits. They need to restore confidence, working capital, business men putting their money where their mouth is. **Have we LEARNT from past mistakes?** The price will

reflect the risks involved. **Will funding the economy become ever more expensive?** It will be worth every penny. It's bizarre. Many UK companies are desperate for an upturn. **They're hanging on but worse is still to come. Only the liquidators have lots of new clients**" (The Money Programme, BBC2, 16/2/1992) Followed by a discussion re: the need to have bank interest rate independent of government.

"You know you'll never get a loan without having to put a mortgage on all you own..."

"AID NEEDED FOR JOINT VENTURES: We've got economic problems related to jobs, related to providing **infrastructure...**"

ADVICE: "Find niche markets" (UK, March 1993).

1993: "50,000 small businesses went out of business."

"He lost everything he worked for. People owed him money. He owed the Bank £3,000. They **foreclosed** and **took everything**. The bastards. 1,000's of businesses failed this way."

("There is an alternative to bankruptcy.")

"Global Plastics PLC recommended the manufacture of shower curtain rings to boost trade."

"Is it going to be curtains for all of us?"

"THERE'S CUT-THROAT COMPETITION. Cut throat contracts. Industrial espionage. **Fighting** for Global markets. No-one trusts anyone else. Everyone is after someone else's **Blueprints**. **Runs risk of souring relations between nations**. Involves **government agencies**. **Intense rivalry**. It's the hottest issue today. **Stealing of trade secrets**. **'Increasingly competitive** world. **We have to make sure we are not compromised**. **Trying to get the edge on business.**' How far should they **play dirty?** Commercial secrets. 'We have to know what the competition is doing.' Intelligence gathered for years for 'economic well-being.' Not narrow operations. Relations tinged with suspicion. 'We may be disadvantaged unfairly. Any methods are acceptable to avoid this'..." (Newsnight, BB2, 26/1/1994)

"The cost of keeping ahead of the competition!"

"They're always worried about secrets getting to the other side." (**What secrets?**) **"Weapons** technology for the next century EG. **Robot tanks**" (Radio, 14/3/1994).

"The 21st Century. Wars between private companies, fighting for a market... share" ? ("... it's all about Attitude, Attitude, Attitude...")

("Don't be too proud to admit it when you're in the wrong.")

"Despite all the technological progress there is still unemployment, poverty, hardship and frustration. There are far too many people for whom work gives little or no satisfaction."

"PREDICTED FOR YEAR 2010: "Flexible space – moveable, lightly constructed panels, which enable the size of the rooms to be altered according to need. See-thru homes- containing much more GLASS, and transparent materials than used in houses today. Houses raised on

piers* with cars parked underneath. Shops open 24 hours a day, 7 days a week **as a market place**, with a large number of office workers working 3 x 8 hour shifts. A **garden growing on the roof** of traditional homes to provide insulation" (Study: Commissioned by major British companies- ICI. Unilever, British Gas... who paid £330,000 to assess the future of the consumer market, 1994).

(* Piers, or the **pilotis** raise up the construction, and **free** a (usable) space under... Pilotis have varied appearances in Le Corbusier's architecture... sometimes quite slender columns, of **flared bases** with a 'brutalist' look...")

"Business is suffering. So many new regulations, a mountain of paper-work, despite government promises to reduce bureaucracy" (July 1994).

"Business men have had their fingers burnt so often- investors do not want to waste their money again" (25/7/1994).

"What is the best help the government could give to business? Each government department told to **reassess**. Causing deep divisions. **Expenditure must be vigorously reduced**. The need for **regional** development. Project costs... **All Aid may be stopped**. **Conservative hard rights saying 'Cut it back.'** Britain's shrinking industrial base. No agreement..." (BBC1, 1/8/1994).

"Government support for industry may be cut altogether. High cost, risky projects... The public spending implications..." (BBC1, 2/8/1994).

"400,000 new businesses started. Only 20% managed to raise finance from the Banks, who will no longer risk money" (19/8/1994).

"There was talk of revitalising i.e. putting up loads of new Banks and parking lots..."

"MADE IN GREAT BRITAIN. Not any more. How to put the 'great' back into Britain?"

CLOSURES DUE TO: Not good value, not producing the goods?

"The KILLING OF London's FACTORIES: This used to be one of the great industrial cities in the world. Not any more... **'It was all government driven'** said Hoover. **Unemployment still reaches 50%** in old manufacturing districts. **With all the disastrous social consequences this entails...**" (Evening Standard, 17/10/1994).

"We've got to get this COUNTRY back on its feet!"

"Professional institutions are taking 'a wait and see' approach" (4/4/1995).

"DO THE GOVERNMENT HAVE THE WILL TO DO THE RIGHT THINGS? What is the **best** economic policy?" **"A partnership between industry is needed**. The government has, for **too long, IGNORED** the wishes of industry" (12/5/1995).

"The law of RESISTANCE: If the machine is not too bright and incapable of reflection... A smart machine will do whatever you tell it to do. Whereas a human will 1st consider what is more **worthwhile**- to perform a given task, **or instead figure some way out of doing it. Whichever is easier**. And why indeed

behave otherwise? Being **truly intelligent**. For **true intelligence demands choice- internal freedom**. Therefore, we have 'drudge dodgers'..." (Recommended Reading: Book: The Futurlogical Congress, by Stanislaw Lem).

"3,200 jobs lost at the UK High street store chain & catalogue business- Index. They were **unable to compete with their rival** Argos..." (16/4/2005) (Both companies sold almost **identical products...**)

HAPPY DAYS ARE HERE AGAIN?:

NEW GENERATION SHOPPERS SAID: "This is the new stuff- show it to me, and I'll show it to you. *It's a subtle one*" (1990).

"BUSINESS NEEDS STABILITY..."

"Here is some sound business advice: Know where you are going."

"Everything has a shelf life - sooner or later everything needs replacing or upgrading."

"What is the Number One Rule of Business? RE-INVEST." "Every company needs **new** products to survive." "To keep yourself on the ball you need to **DIVERSIFY!**"

FASHION: "Always looking ahead, seeing the need for change, coming up with **new** ways to **SATISFY the market** demand..."

"Another rule of business: if something needs doing, make sure it gets done."

Are you looking for **something...? The ideal product? "Well, it's here for the making!"**



"THERE'S A HUGE GAP IN THE MARKET!"

"Let's get down to it." "... *it is a decent product.*"

"What is good for business?" Having an ESSENTIAL product people want!

INDUSTRY SAID: "We don't want any cut-backs!" "Look, push off! We're perfectly OK. WE'VE GOT it MADE..." (*Oh! So you think you've got it all worked out... "You think you've got it but when feelings are involved..."*)

"... it's a done deal? I don't think so!" "We haven't made it yet." "There isn't anybody making it..." "... *it remains to be seen.*" **"SEEING IS BELIEVING."**

(I have seen what it could be like... it's so beautiful! So wonderful!)

"... it'll take a whole lot of money to prototype" ? (see Chapter 3 / Housing / Modern Materials). "Please Sir, Can I have a **loan** for **£250 million?**"

"Does it need government money? Or money you've raised independently?"

"In British history, British industry always comes up with the money to boost new technology" said an industrialist (1993). **BUT**

INDUSTRY SAID: "There's no market for it." (*What? "I can't believe you would deny a love that is so clear!" "If you don't sell what the market wants - you're a fool."* "Micro-brain, what

possesses you? Are you sure you don't want to **join our 'little' community? Put the customer first!"**

"The customer is always right." "What the customer wants, the customer gets?" "**The customer** is the most important." **SUCCESSFUL BUSINESS ADVICE: "Give them what they want. And you can't go wrong. Aim to please."**

INDUSTRY SAID: "There's no demand for it."

Ah! You wont offer it, until there is a clear demand for it? Fair enough! ("*Now is a good time... It's at the turning point.*" "... *it's ON THE BRINK!*" "**DO YOU WANT it? Do you really want it?** They're **not** really sure that **YOU** do.")

"Industry says they can make it happen, there **is increasing demand** but we're cautious. The Key is **consumer** demand" (April 1992)

"We don't want to 'consume' it!"

"CONSUMER POWER COULD AVERT THE DISASTER TO COME SHORTLY" (Eat Your Heart Out, YTV, 3/12/1991).

"Supposing interest in it escalates?" "... it's impact on **manufacturing...** Re-investing. **When the time comes,** we should be ready."

Q: Are you READY for it? NO! WHY NOT?

A: "The market is not sufficient to support production."

PEOPLE SAID: "CRAP! It's you who is not ready." "The sheer numbers will stun and astound you, the activity will force you..."

Industry's Mistaken Belief: "... it's not commercially viable." "Something has to be cost effective to be commercially viable."

BUT "... it is cost effective!"

INDUSTRY SAID: "I haven't got the time for it."

PEOPLE SAID: "MAKE TIME FOR it!"

INDUSTRY SAID: "Who needs it? We DON'T!"

"Must blast - that's the name of the game, having lunch with clients is not pleasure, that's business."

"It's nothing personal, just business." "Suggestions on a post-card. You can't meet us back-stage." ("*Oh! Does that mean you are in a position to help?*")

INDUSTRY SAID: "Fob off. Get lost." "That's the way it is- **nothing will ever change.**"

PEOPLE SAID: "They love to feel superior!" "*Take your chances. It's about the way you move...*

These big boys who drink and smoke heavily can't recognise talent when they see it. "**BRING it ON!**"

"... it may be none of my business but..." "There IS a COMMERCIAL side to it..." EG. it could make **brilliant NEW business premises, mobile retail units...** for a fraction of the cost...

("1/3rd of business is affected by Vandalism. 'Our windows got broken 4 times in 6 months. Can't Afford to keep replacing.' The answer, said the government, is: Step up use of security guards."

"The cost of security systems! Trying to keep a shop secure at night! The call out charges! The answer is a camera? Can be covered up, stolen,

can commit crime quickly, not get caught, if caught, get out, do same thing again- they don't stop, criminals may improve... there's a lot of dead time- **soul-destroying** watching CCTV screens- **hard** to stay awake, can take **3 minutes** for you to re-act. By then, **too late!**" **"Metal shutters** coming down sound like a shot gun..."

"Many businesses have **100% mortgages. Going bust, unable to keep up the repayments.**"

"They've put up **the lease so high, I can't Afford** to renew." **"How do I figure it?** Our lease expires next year..." **"Rent costs are too high!"** "Shop-keepers can **never Afford the rent**, are always behind. Are always out to get **something Affordable, something decent...**" "The trouble with **owning a shop** is that it really **ties you down...**" "Our contractor has had a flood. The mains burst. Oh my God. What will happen to our stock? We'll never make that delivery. We're **finished.**" "We'll have to come up with **something...**" **"A huge blaze swept through a row of shops and flats"** (Clerkenwell, 9/8/1994).

"Market traders are freezing working outside in all weathers trying to sell their wares..."

"I just think it will be very handy."

("Desperate for **a QUICK FIX?** "... **it'll make it quick and easy for you to get your business going...**" **"... it's good for Trade!"**)

("Spend some time **on it. See where it is going-** if you like it, or not." **"I think** most **people would enjoy it.**" **"Question is: Is it enough?"**

"You may never know what it may come to." **"... it has hidden possibilities- untold."**)

"... it will do away with forced labour, inefficiency, people having to work in hostile territories, it will enhance intelligence..." **"Just think what scientific advancement could come about..."** **"Tell me, what more do you want? Have no fear..."**

"... it's not about consuming..." "It breaks the circle of having to go to work, to buy things, to use them up. Let's see if we can make this 'it' business – the unknown, work!" (1st episode, **The Good Life**, BBC TV)

INVESTOR: "I don't understand this **New-Age** business. You say you don't want to make money! I'm only interested in getting a **big (greedy)** return for my money."

Hence, there's **NO INVESTMENT in it.**

INDUSTRY SAID: "The **dictates of big business:** I've got to give up my **smaller, less prestigious customers.**" "Now is not the time to take **big risks.**"

"No-one wants to invest in **risky** ventures." (Quite right).

("What have you got to lose? **Times are bad...**"

"Government has spent 20 years running down British industry..." **"They are leading the blind away from the light..."**

"... it's just the business to shake off this recession, to keep your business healthy..."

PRODUCE it! "... it'll do the business.")

"Recovery predicted to be **patchy** and **fragile"** (23/4/1992).

"Companies are reacting very slowly to the GREEN cause. Firms who have gone Green say 'Come on in, the water's lovely'..." (1990).

PEOPLE SAID: "Yeh, do a circle round the **block...** how do you feel now?" "When it suddenly hits you **it will yield** a high return **and be a good true Green investment...**" "You've got to see the point of it to win it." "Conditions are right for **recovery. The prospects are brighter than most people can imagine.**" **"... it will be a real break-through. There is an alternative not based on economic dictatorship."** **"... it will assist recovery."**

ADVICE: "If you change the **business model** and pull it off, the rewards will be high..." (London Business School).

"... it does more than you credit." "Give credit where credit is due." "Some **people are so wicked they never credit it.**"

INDUSTRY SAID: "There's **no money** in it for us."

PEOPLE SAID: "You are **turning down** a **SIZEABLE market**, saying **it's not worth anything!** Don't you want life to be more **exciting?** You know what they say? **'You can't have too much of a good thing'...**" "... it will be a bonus." "... it'll be a nice little earner." **"... it could be a BIG earner!"**

"You're turning away **GOOD** customers! I don't know, they seem to think it's a trick or something!"

"They are totally NON-BRAINERS." **"... it's no hardship."** "If you want to make money out of it - concentrate on **GOOD** customer relations."

INDUSTRY SAID: "... it's **not going to sell.**" (*Ah*. Well, **that's** really up to you. "If the price is right... If it's a good product..." **"PRICE it RIGHT!"** "... **it is something most people would be willing to pay for.**"

MASS-PRODUCTION: **BULK ORDER**

DISCOUNTS: Could we get a discount if we place a bulk order for it? More Manufactured = **Prices come down.** **2 for 1 offers? FREE**

INSTALLATION? "CUT PRICE"?

"Can't you manage it?"

Made by Government Contract? **"If the State was behind the project this would make it a great deal easier."** "... it should be given full backing."

"You can spend money on development. **Release the £millions you've tied up.**" **"You could manage it."**

"... it's good thinking..." "Hey! They could sell it to **the rich** and the profits from that **could finance the making of it for poor folk.**" (That's socialism, isn't it?)

PEOPLE SAID: "... it could go either way." "I bet we could make it without you." "Even if we can't do it, we could still have some laughs." **"HAND OVER THE TECHNOLOGY TO THOSE WHO NEED it!"**

"They wont do it because it's an admission they've been making **unsafe products for years.**" "... it **should** be made available upon request." "**The way we want to do it. Make participation possible.**"

THE BEST OPTION? ("Memories of the way things used to be...") **Community Co-operatives** i.e. networks of 'non-profit' making **Groups**: EG. One does the designing, another makes the molds-available on free loan. One sorts out the raw materials. One does the refining. One does the casting / curing. One does the assembly. One does the fitments... **All to Benefit the Community** i.e. **the people - workers** receive remuneration...

"**YOU could do it.**" "**You're not on your own.**" "**Get it together.**"

"**Co-ops** are entitled to a **start-up grant**" (UK, 2003).

NEEDED: "New organisational structures... to oversee it's affairs. The setting-up of a new... company? Hopefully, **you'll see it soon** all over Britain and other parts of the world too. **The malaise** will die away and we'll have some **enthusiasm!**"

(2006: **These days**, to **some**, **Co-operation** i.e. **give and take** now means: If **you're cheap** and **easy- have sex!** I'll make you into a film star.")

CONSUMER DURABLES: "I'm afraid it may just be one of these tricky things that people can't do for themselves without professional help..."

"**Consumer groups** said they fear it could mean higher prices all over Britain..."

("This is a **misconception** if we are talking about the same **thing.**")

PEOPLE SAID: "You'll find it much more profitable." "**Check it out. Check it out. Check it out**" (means: Just **THINK about it.** The sound of **cash tills working overtime**?) "I wish there was some way we **could** check it out." "**FOLKS WILL LINE UP JUST TO BE THERE.**" "If it's a real bargain, I'll go for it. I love a good bargain." "It's a very attractive proposition." "It's a proposal well worth considering." "You could get it in the sales." "Kiss it. Good Buy!" "I call it great value!" "It's a great offer." "**It's an offer you can't refuse**" (means: "It seems too good to be true" or "... it is irresistible." "You wont be able to resist it." "Shop around for it." "See how much it will cost you." "It's the art of shopping." "... it is luxury for less..." "... it's **economical!**" "...it's less expensive..."

"**Work it out!**" "Britain **needs** a **strong** relationship **with other countries**, in industrial terms. We need to sell products to those countries. **Make it here and EXPORT it.**" "Make it a practicality. British invented." "Is it advisable for us to miss out on it?" **START NEW JOINT VENTURES!**"

"... **it's a buoyant market...**" "... **it offers great opportunity.** Nothing offers more." "**When you're ready, you'll try.**"

"**How do you figure it?**" (means: How many units

could be produced to a given time scale? Also means: If you're a banker, work it out - calculate your new net profit with many more **HAPPY, satisfied** customers).

"... **it's somewhat taxing.**" ("Yes, it is. **That's what makes it so worthwhile.**")

(Whilst you're busy figuring it out... *I can work it out at the speed of light...*) "**If we don't do it, someone else will.**"

"... **it will help** business 'build' **partnerships in the community**, with community involvement, help 'build' morale and create a more positive working Environment, 'building' loyalty. **Behaving responsibly** in the community is becoming an **important priority...**"

"... **it's a good job.**" "**From idle, to IDEAL!**" "... **it wont come as a blow to workers- it wont be a real tragedy.**"

"Britain cannot Afford a scattergun approach..."

Q: "WHAT'S IN it FOR ME?"

A: "What's in it for you?" ("If you get it right this time, you're never going to have to look at the suffering- you'll know you're really home, and Human. You wont be on the **lonely** side of the road..." "No more **hatred**, please!" "Saving lives!" "**Good** deeds." "Hey, it's all **good**, OK?")

INDUSTRY SAID: "**We're not going to recommend it- if it reduces our profits.**"

PEOPLE SAID: "**They want to exploit it.**" "**They are still saying** 'yes, providing there's **money** in it.' **GREED still RULES.**" "Alright? **No. It's not alright.** **It is the only way to SAVE LIVES.**" "Hey. Get it right and you could **save a million** overnight." "**... it counts HOW we make it work.**" "**Honesty is the best policy.**" "Aim to be neither rich or poor." "We might not make as much money but **we wont need so much...**" "**...it's not about BLOODY money!**" "**... it's wrong to do it for the money...**"

"**They're saying** '**LIVING FOR FREE** is a **thing of the past**, and that is where **it belongs, in the past!**'..." "**They say it doesn't matter** any more!" "**Always believe in it**, no matter what **they** say."

"If you pretend you must pay" (means: "Play your cards right, and it just might not cost you a single penny" "Price doesn't come into it." "**You don't get something for nothing?**" "**Just make a wish and don't forget to say your prayers at night.**")

"... **it will set a new precedent.**"

"**I DON'T CALL it 'a loss.'** **I CALL it AN OPPORTUNITY.**" "**I think it will be an asset.**" "You could try appreciating it..."

"**Cash in on it?**" **PEOPLE SAID:** "We need **freedom**, remember? It isn't borrowed. It's not about loss, things untouchable. Rejects. Piles. Little lost lambs to the **slaughter...**" "**RIP OFF THE NEEDY?** Go for a **FAIR** price or I don't want any part of it. Give them a product they can Afford."

OVER-PRICED: "**Current market prices are unrelated** to (actual) costs. **So STEEP! Money-**

grabbing business-men only want **money**. People have to pay. **NO CHOICE.** "They're making **grotesque profits.**" "We could do it, **at a price.** We could go the whole hog, **but it'll cost you.**"

("Oh, well, it was a nice dream while it lasted.")

"Brutal interest rates. Over The Top Prices for materials. **GREEDY MANUFACTURERS.** What they want is **excessive.**"

QUALITY COSTS: "... **it could be too costly?**" "If not of a standard / quality – **sub-standard- not suitable for anybody,** especially children." "It could cost more than we've got." "... **it could out-price itself. Needed: Such a good** quality."

("It's about saving money but not reducing quality.")

"KEEP it AS SIMPLE AS POSSIBLE!" "If you think you **can't Afford it, think again.**" "... it's an easy way to save quite a lot of money."

THE BAD NEWS: "... **it's all over, folks. We've realised it's going to be too expensive.** The only 6mm **plastic** available- **security** plastic, as used by Banks, **costs 4 times more than Glass**" (UK, 1993)

(Ah! **How to get AFFORDABLE QUALITY?**)

"Simple things have no price fixed...")

"Do you want the best deal for your money?" "Advertising pushes the cost up. The best advertising is **word of mouth. Free** advertising."

"Are you spending more than you need to?" **"Do you buy a lot of products you don't really need because of the hard sell? Most salesmen only care about their commission."** "Dealers all want to take their **cut.**" "I'll make it worth your while..."

"Why don't we cut out the middle-man and pass the savings onto you?"

"Drive a hard bargain?" One ends up at a loss. Go instead for a **fair** deal."

CONSUMERS: "If you see **something you disapprove of, don't give them your patronage.** When people stop paying, they will realise they have to **change...**"

"... it wont rob you badly."

"Sort it." **"ARE FRAUDSTERS TAKING YOUR MONEY?"** "We're being sold bull-shit. Don't believe their hype. Why should we get poorer? Their concern is **they** don't want to get poorer- they want their money to grow." **"Don't let the rich sell it to us, or we'll get poorer."** "You know they'll try and flog it to us- the usual scheme. **Well,** say no, never, not **this time.**" "You don't want to pay through the nose for it!" **"Don't go for it if they make you take out a loan secured against it."** **"Don't buy it!"** **"We don't want them getting fat on it."**

"So long as you think **it's** good value for money that's all that matters?" "... **it's** (only) a **small** price to pay." "Are **they** taking an **UNFAIR** advantage of **us?**"

"There is no **honour** in business" (said George Bernard Shaw). **"Common business practice is not ethical"** (1990). ("Any attempt to exploit it will fall on deaf ears, one hopes.")

IS THERE A CONSPIRACY AGAINST it ? "Are we running a trading racket? Well now, what proof do you have?" "Never interfere with another's man business."

("It is considered. It is created with inner and outer strength based on patience, observation and contemplation.")

"Because there's not enough infrastructure... materials are not being **recycled** so industry can't buy..." (1990) (see Chapter 9 / Waste).

A man complaining about having to replace the flimsy plastic cover on his market stall: "Yeh. I've got to lay out another wad of notes to replace this.

Price of plastic is unstable- had 2 – 3 price rises recently- going up again 9%. They say there's a shortage of polythene- recycled stuff- not much of it about- **costs twice as much!"** (4/2/1995).

"CARTEL IN PLASTICS INDUSTRY... accusations made of (illegal) PRICE FIXING" (no details given!) (BBC1, 6pm news, 28/2/1992).

"PRICE WARS have **broken out.** Prices are falling. Falling costs throughout the economy... **Weak market...**" (17/11/1993) (Raw material prices falling?)

"A Retail / Distribution Monopoly: Perfume companies **charge very high prices. They claimed in court that makes customers enjoy their prestigious products more,** and won their case!" (1993) ("Who likes cheap perfume?")

"They are saying: 'The more it costs, the better it is'..." **"Well, I disagree!"**

"You get what you pay for." ("That is not strictly true. Manufacturers want **you to pay a lot of money**" 1993).

"The huge growth in pirate copies... counterfeits... **Obviously A LOT of people want AFFORDABLE goods.**

"... it's all about SUPPLY & DEMAND. Controlling the supply, inflates the demand, pushes prices up further- artificially raising profit margins."

"SALES OF PLASTICS have gone up significantly thanks to being able to make price increases stick" (Melody radio, 6/4/1995).

"PLASTICS GIANTS FACE NEW FINES: The EC is set to impose fines of £29 million on the alleged **European wide plastics cartel** despite a successful court appeal against the action by **16 chemical companies.** ICI, BP and Shell are among the companies facing a fierce counter-attack by Brussels after **The European Court of Justice** rejected the Commissioner's plans to fine the British producers a total of £3.5 million. The companies convicted by Brussels of **price fixing** in their sales of LDP, a form of thermal plastic, have held onto their money during the **7 year court wrangle** since the Commissioner's original fines decision. But after their court appeal against the fines was upheld on a technical point yesterday, **Competition** Commissioner, Karel Van Miert, is expected to hit

back in a few days with a new legal action. The court ruling is **the latest set-back for the Commission's attempt to prosecute Cartels.** The Brussels fines decision was **ruled null and void because of 'sloppy' bureaucracy**, which included the failures of Jacques Delors, then Commission president, to sign it. Most of the companies involved in the LDP case last year, **escaped fines** totalling £24 million when **the court overturned** a Brussels crackdown **in polyvinylchloride on the same grounds.** Van Miert immediately announced a new decision, which is being contested in the European court. Of the British companies, ICI face the biggest fine- £2.8 million. BP is likely to have to pay £600,000 and Shell **£120,000**" (Evening Standard, 7/4/1995) **that's laughable.**

"They wont let it happen!" "They'll Say: 'DON'T LET it HAPPEN - it will be competition for them...' "They'll say 'what are you doing? I'm not going to let you take business from me'..." ("That's what the Mafia say...") **"The monopolies wont allow / encourage it."**

"I don't suppose the Monopolies Commission will do anything about **it?**" "There should be more referrals to the Monopolies Commission."

"The Abolition of Restrictive Practices?"

"They're trying hard not to show it."

"The whole world is sliding into DEEP DEPRESSION..." "... it's all a GIGANTIC CON forcing people to live in squalor..."

The powers-that-be argue: "There is **no alternative...**" but the simple truth is, they have everything it takes to produce better quality, low-cost HOUSING... the ONLY thing lacking is the will to do it.

They prefer us to buy petrol because that makes them rich. Petrol Burnt = VITAL LIMITED RESOURCES go up in SMOKE. Lost! WASTED FOREVER! The consequences... ALL THE PRECIOUS OIL should be made into something useful and long lasting, the oil being recycled over and over...

(1970's: My Uncle, John Blundell, and his young son, **developed the technique to recycle used oil.** Crewe Chemicals, won The Queen's Award for Industry. 6 months later, his factory mysteriously burnt to the ground. The Insurance company refused to pay out. A few months later, a competitor took over...)

"Rotten Trickery! Cheats! Deceivers! They're using their 'intelligence' to make us mistrust **the beautiful.** On the surface their intentions are 'strictly honourable.' But **they are prone to stealing.** Are all your valuables i.e. your children, **safe?**"

(Ah! Is **their** ultimate aim to totally **OUT-PRICE THE PUBLIC** - who are **uncivilly** referred to as 'punters'! ?)

THE ALTERNATIVE = NO SUFFERING. Happy, Healthy people + 0% pollution. How Absurd! They wont create the conditions to make it possible because they fear... a drop... in

"profits"! How CONFUSED and SICK is that?

"Don't YOU realise if we don't do it NOW- WE'LL ALL BE DEAD MEAT?"

"It's our last chance to make it."

"Don't you care at all? Don't you want to help the good guys? You'd better decide... Please respond..."

Newscasters JOKE: Q: "It's hiding in the grass, isn't it?" A: "No. It's hiding in the long, long grass! Ha Ha Ha" (2004) ("You're all part of the same cartel.")

"MAKE it WORTH MY WHILE." "We run a Dog-eat-Dog business. We don't do fair here..." "I'm going to fire you." ("Wise up.") ("And if you can't be wealthy, be wise.")

Q: "The misery keeps me in a job! Why should I do anything about it?"

A: "Some people will go to any lengths to make money." "I don't understand how you can do what you are doing." "They're out of their minds!" ("I guess... it takes... all sorts?")

"... it's very appealing to us... it could be very lucrative... but I'm not allowed to develop it though I know it should be developed..." (see Chapter 3 / Housing / Modern Materials / UK Building Regulations.) **"Stick to what we know." ("Look after what you love..."**)

"Businesses don't know HOW to start it. Not many citizens participate actively. We have to get information from them" (1990) Now you've got it. **What are YOU going to do with it?** "You wont turn it down, will you? **Some things are more important than money, like saving Humanity,** for example."

"Let's pool resources..."

"... it's the only way forward." "... it's in all our interests."

WHO will rise to the Challenge? "Are you small enough to care, big enough to make it happen?"

ADVERT for ICI (Imperial Chemicals Industries): "Nobody does it better."

(Maybe Home-Pride and Vitalite would **sponsor** it?)

ADVERT for Rumblelows: "Whatever you want, however you want it, we want you to have it, on easy payment plan" (1992).

"Interest Free! = Heaven- that place in the sky?"

Please Just Say: "... it will be a welcome addition to our range." "Oh! I just wish some company would say: Just name the date. Say when you want it around." "Hey! Check out the new style!"

"I wish I could." Available from? Where? Do you know?

BRITISH POLITICIAN: "... that sort of reluctance is easily overcome if circumstances force a change..."

("Has it opened your mind?")

EUROPE:

"350 million people in Europe being controlled by 'Big Brother'..." (1993). "Population 375 million" (1994).

"There's a crisis in Europe..." ("Have you got head-aches? Are YOU going grey?")

"THE SINGLE MARKET, in Thatcher's Era = "If Britain can state it's case..." "We didn't." (Ah! The Singles Market...)

MAASTRICHT = "We had the 2nd World War without a Referendum..." "Un-Democratic. Authoritarian..." "A Referendum is our opportunity to say 'no' to what government wants..." "Maastricht = Un-Elected Bankers, Controlling Our Budgets- for Housing, Education, Health- everything! You can't get rid of them." "We'll be ripped off badly, financially- and culturally." "They change the rules overnight. Very worrying."

"At the heart of the Treaty- the Exchange Rate Mechanism (ERM) which 'cost us our current economic difficulties'..." J. Major convinced Britain can't Afford it (it = The Maastricht Treaty). Exchanging large amounts of... money could cost Britain £500 million a year" (1/12/1992). "We will have to go back into this = Soaring interest rates, a self-indulgent club. Don't Join = Left out in the cold. In theory, democracies working together... but we're all splintering..." "To go in we've got to have a strong economy..." The studio audience concludes: "We haven't been told enough about it" (The Frost programme, ITV, 20/5/1993).

FRANCE: President 'Mitterand' said: "... it is unconstitutional." "Before deciding the Maastricht Treaty, was 'it' clarified?" "No, not really. The PM did not address the issue..."

"Euro-MP, Stan Newens £800,000 expenses... Euro-MP's can claim £52,800 for a secretary..." (14/6/1993).

"The European Bank for Reconstruction & Development: Chief spent £750,000 changing the polished marble floor. He spent more refurbishing their HQ, than the Bank spent on Eastern Europe. He resigned. The Bank has a credibility problem..." (25/6/1993).

1994: Re: EUROPEAN UNITY: "A common policy is needed- not Britain standing in the side-lines. We don't want to see it shuffled to one side as if it's not really happening..."

"Brussels believes Britain will go broke..."

"The UK is ruled by Brussels - Britain is not Self-governing..."

"EEC uniformity is suicidally competitive..." ("You could win it in a competition?" "... it's not about winning, or losing this thing, I just don't understand why no-one has done it properly yet.")

"There is something wrong with the government's planning" said the CBI President (re: the importance of the UK's manufacturing sector, in

decline). "It's too big a project for one country alone to deal with. It could have very dire scenarios. Europe's battling. Russia's economic difficulties... Let's hope they get it straight very soon..." (CBI conference, 9/11/1992).

"House prices in the UK are considerably higher than other parts of Europe... The UK has higher interest rates... If European currency becomes united, how will this be ratified?" "They are working on it" i.e. House prices are rising through-out the world- out-pricing local people who feel extremely resentful..."

"Create a more flexible Exchange Rate Mechanism? It should be recognised..." (31/7/1993) ("... it is not a coin...")

"The EEC dismiss it, unconvincingly. Resentment is growing..." (1992).

UK: "... it could mean we have a place in Europe, putting us further ahead..."

EXPERT: "To win the European market, re-designate trading routes, establish a trading union, on higher level investment of both capital and human resources." Uh?

"... one of the UK's richest men is Mark Dixon- the chairman of Regus, which is Europe's leading operator of fully-serviced business centres and offices and has a network of more than 200 locations in 41 countries, across 5 continents. The entrepreneur hit on the goldmine of selling instant offices that are as easy to hire out as a car is rented... Regus was established in 1988 with one centre in Brussels. Now Regus has more than 10,000 work stations world-wide with more than 700 employees. 'We have achieved our mission and have changed the way people work forever'..." (Chelmsford Weekly news, 22/4/1999).

("A hard man leases by the hour for a minimum number of hours.")

PREDICTED: There is little chance of a recovery in Europe" (25/11/1993).

PREDICTED: "There will be a terrible war across Europe."

PREDICTED: "Europe will become stronger than America."

(What's my view? We could ALL be a lot better...)

UK: "The CBI warned of 220,000 job losses..." (12/11/2004).

PEOPLE SAID: "What does 'growth' mean to the EU commissioners?" Brussels sprouts?" "Oh! They haven't a clue." "Don't worry. Something will crop up..."

"LETTING it SLIP THROUGH THEIR FINGERS: Britain's Debt = a £10 BILLION black hole..." (2/12/2004).

"Banks are moving out of the US into Europe" (24/1/2005).

"Gordon Brown does not want the Central European Bank taking over his responsibilities" (24/2/2005).

"Europe would like a big role but is in a bad position. Europe's 25 nations are struggling to

find a *cohesive* policy / **action plan...**" (9/5/2005).

"Europe is so vulnerable..."

"There is concern about the European *sugar* industry" (18/4/2005) (**Sugar can be used to make Oil...**)

"... *it's the icing on the cake*" (means: it's the extra bit you want, *ideally*).

"... *it's a piece of cake*" (means: it's easy to achieve, there'll be a greater amount to share).

"... *it's so SWEET!*" (means: it's lovely, irresistible- it'll keep me *happy*).

"Britain is leading Europe" (said Tony Blair pre-election speech, March 2005).

"The markets are depressed..."

Europe's **Population: "730 million people..."** (2005).

"Europe's vision for the future needs rescuing" (re: the Constitution Referendums, 18/3/2005).

EU SUMMIT: "It's clear *something* has to **change**. We can't keep the European model..." (22/3/2005).

"Tony Blair called for a **fundamental** review concerning the state of the EU..."

"Britain's economic *growth* rate predicted to be **2%**" (25/7/2005).

"EU meeting re: Proposal to **cut** the EU budget. **They are looking for a solution for everyone..."**