



Debt, Privilege & Common Struggle

Where Do We Go From Here?

Visioning Workbook - Martin Luther King Day - January 21, 2013

“I want to say to you as I move to my conclusion, as we talk about "Where do we go from here?" that we must honestly face the fact that the movement must address itself to the question of restructuring the whole of American society. There are forty million poor people here, and one day we must ask the question, "Why are there forty million poor people in America?" And when you begin to ask that question, you are raising a question about the economic system, about a broader distribution of wealth. When you ask that question, you begin to question the capitalistic economy.”

Read: “Where Do We Go From Here?” August 16, 1967

<http://mlk-kpp01.stanford.edu/index.php/encyclopedia/documententry/where-do-we-go-from-here-delivered-at-the-11th-annual-sclc-convention/>



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What is Our Shared Vision?

An Invitation

Over the past two months, Strike Debt has raised more than \$500,000 through the Rolling Jubilee fund--enough to purchase and abolish more than ten million dollars worth of defaulted medical debt. A first round of beneficiaries has just been notified that their debts have been erased, and a much larger announcement is scheduled for February of this year. This bailout of the People by the People has touched a nerve, sparking an outpouring of generosity and a nation-wide conversation about the immoral and predatory debt-system of Wall Street. A consensus is emerging that no one should have to sign their future away to a creditor for access to the basic goods of life.

Building on the phenomenal momentum of the Rolling Jubilee, Strike Debt is calling for a nation-wide visioning conversation entitled *"Debt, Privilege and Common Struggle: Where Do We Go From Here?"* launching January 21st, 2013--Martin Luther King Day and ending February 3rd, 2013.

Strike Debt looks to Martin Luther King as a symbol of a dream deferred--a dream not just of civic equality, but of a multiracial beloved community based on economic justice at local, national, and global scales. In his seminal 1967 speech "Where Do We Go From Here?" King named "the capitalistic system" itself as the obstacle to that dream, and called for a "restructuring of American society as a whole."

Over the past year, Occupy Wall Street, Strike Debt, and our allies have highlighted debt as a primary mechanism of contemporary capitalist society--one that is inseparable from the history of racial inequality. A debt-financed existence has been both an alluring dream and a punishing nightmare for communities of color, who have been the hardest hit by predatory lending of all sorts from subprime mortgages to pay day loans as overall wages have stagnated and public services have been rolled back. Debt is a tie that binds the 99%, but it binds some of us more tightly than others.

(continued...)

From January 21st to February 20th, we will conjure the legacy of King and freedom struggles from around the world by gathering in places of worship, community centers, union-halls, classrooms, art spaces, dinner tables and living rooms to push forward the conversation started by the Rolling Jubilee. Where do we go from here? How do we get there? What would a bailout look like in your community? What alternative economic models can we imagine as we build a debt-resistance movement? What can we learn from history as we envision another world based on our obligations to our friends, families, and communities rather than to the 1%?

Strike Debt NYC is hosting its visioning session at Judson Church in Manhattan from 12 PM to 3 PM. Friends and allies from across New York City and the Northeast are welcome, including those from the faith and labor communities. The family-friendly event will feature music, slideshows, and facilitated brainstorming sessions around themes including Movements, Targets, Cities, Cooperative Economics, Alternative Credit, and more! The event will include food, drinks, and a performance by the Strike Debt Radical Children's Theater, facilitated by the Little Red Squares Childcare Collective.

For Strike Debt chapters elsewhere in the country interested in holding similar visioning events on or around J21, we encourage you to gather with friends and allies at whatever scale you feel is appropriate to have a meaningful conversation about building a debt-resistance movement--from a gathering of friends after church, over dinner or a drink at the bar to a full-on debt-assembly. Following the distributed events, we hope to gather report-backs from participants and consolidate them in an online document that can eventually give rise to a collective blueprint for a New Economic Vision.

Visioning Workbook Goals & Guidelines

Goals:

- * *To get on same page nationally.* As local Strike Debt groups start up, we thought it would be important to begin to develop shared goals.
- * *To engage beyond the donate button.* The Rolling Jubilee sparked a national conversation about debt in which a consensus has emerged that no one should have to give their future to Wall Street for basic needs. We would like to develop more ways to challenge this system collectively.
- * *To stimulate political imagination.* We believe that by thinking together about *where we go from here* and *how we get there* we will naturally find ways to build beyond capitalism.

Guidelines:

- * Please feel free to use this workbook as you like. You may decide to take the time to visit all the suggested links to websites and videos, or to save some for later.
- * After working through the workbook, please connect to others around the country by posting your responses to the questions in the last section to our Google Moderator poll at: <http://www.google.com/moderator/#15/e=20360e&t=20360e.40>



CORE members Blocking the Triborough bridge during a 1964 sit-in protesting unequal living and school conditions of African-Americans.

About Strike Debt



About Strike Debt

Debt is a tie that binds the 99%. From student loans to medical debt, housing debt, credit card debt... With stagnant wages, systemic unemployment, and public service cuts, we are forced to go into debt for the basic things in life--and thus to surrender our futures to the banks. Debt is major source of profit and power for Wall Street that works to keep us isolated, ashamed, and afraid. Using direct action, research, education, and the arts, we are coming together to challenge this illegitimate system while imagining and creating alternatives. We want an economy in which our debts are to our friends, families, and communities — and not to the 1%.

(continued...)

Strike Debt emerged out of a series of open assemblies, and continues to spark conversations about debt as a global system of domination and exploitation. Debt is a system that binds the 99%, but it binds some people (women, people of color, and the poor) more tightly than others.

Debt resistance can take many forms and Strike Debt is developing tactics, resources and frameworks for generalizing the fight against the debt system. These initiatives include publishing the Debt Resisters' Operations Manual; hosting debtors' assemblies; supporting the work of the Occupy Student Debt Campaign; launching the "Rolling Jubilee," a mutual aid project that buys debt at steeply discounted prices and then abolishes it; and planning direct actions across the country, ranging from debt burnings to targeted shut downs of predatory lenders of all kinds.

Strike Debt is also focused on bringing debt resisters together with the aim of growing the struggle against debt into a force to be reckoned with. Underlying all these projects is Strike Debt's support for a Jubilee—a full cancellation of all debts. Civilization after civilization has recognized that when debt gets unmanageable, it must be cancelled. This has happened many times throughout history. Strike Debt seeks to abolish debt and reconstruct a just society where our debts and bonds are to one another and not the 1%.



The image is a screenshot of the Rolling Jubilee website. At the top, there are navigation links for "RESOURCES" and "FAQ TRANSPARE". The main header features the "ROLLING JUBILEE" logo, which consists of the words "ROLLING" and "JUBILEE" in a bold, sans-serif font, with a red circular icon containing a white diagonal slash between them. Below the header, the text "WE HAVE RAISED" is displayed above a digital-style progress bar showing "\$ 549356". Underneath the bar, it says "TO ABOLISH \$10,991,953 OF DEBT". A horizontal line separates this from the mission statement: "A BAILOUT OF THE PEOPLE BY THE PEOPLE". The mission statement explains that Rolling Jubilee is a "STRIKE DEBT" project that buys debt for pennies on the dollar and abolishes it, aiming to liberate debtors through mutual support and collective refusal. It concludes with the phrase "RESISTANCE IS JUST THE BEGINNING. JOIN US AS WE IMAGINE AND CREATE A NEW WORLD BASED ON THE COMMON GOOD, NOT WALL STREET PROFITS." At the bottom of the screenshot, there is a link that says "LEARN MORE OR CONTRIBUTE."

Visit: The Rolling Jubilee website
www.rollingjubilee.org

Principles of Solidarity

Strike Debt is building a debt resistance movement. We believe that most individual debt is illegitimate and unjust. Most of us fall into debt because we are increasingly deprived of the means to acquire the basic necessities of life: health care, education, and housing. Because we are forced to go into debt simply in order to live, we think it is right and moral to resist it.

We also oppose debt because it is an instrument of exploitation and political domination. Debt is used to discipline us, deepen existing inequalities, and reinforce racial, gendered, and other social hierarchies. Every Strike Debt action is designed to weaken the institutions that seek to divide us and benefit from our division. As an alternative to this predatory system, Strike Debt advocates a just and sustainable economy, based on mutual aid, common goods, and public affluence.

Strike Debt is an offshoot of the Occupy movement. It respects many of the principles that were adopted by Occupy participants from other non-hierarchical movements. These include: political autonomy; direct democracy; direct action; creative openness, a culture of solidarity; and commitment to anti-oppressive language and conduct. We struggle for a world without racism, sexism, homophobia, transphobia, and all forms of oppression.

(continued...)

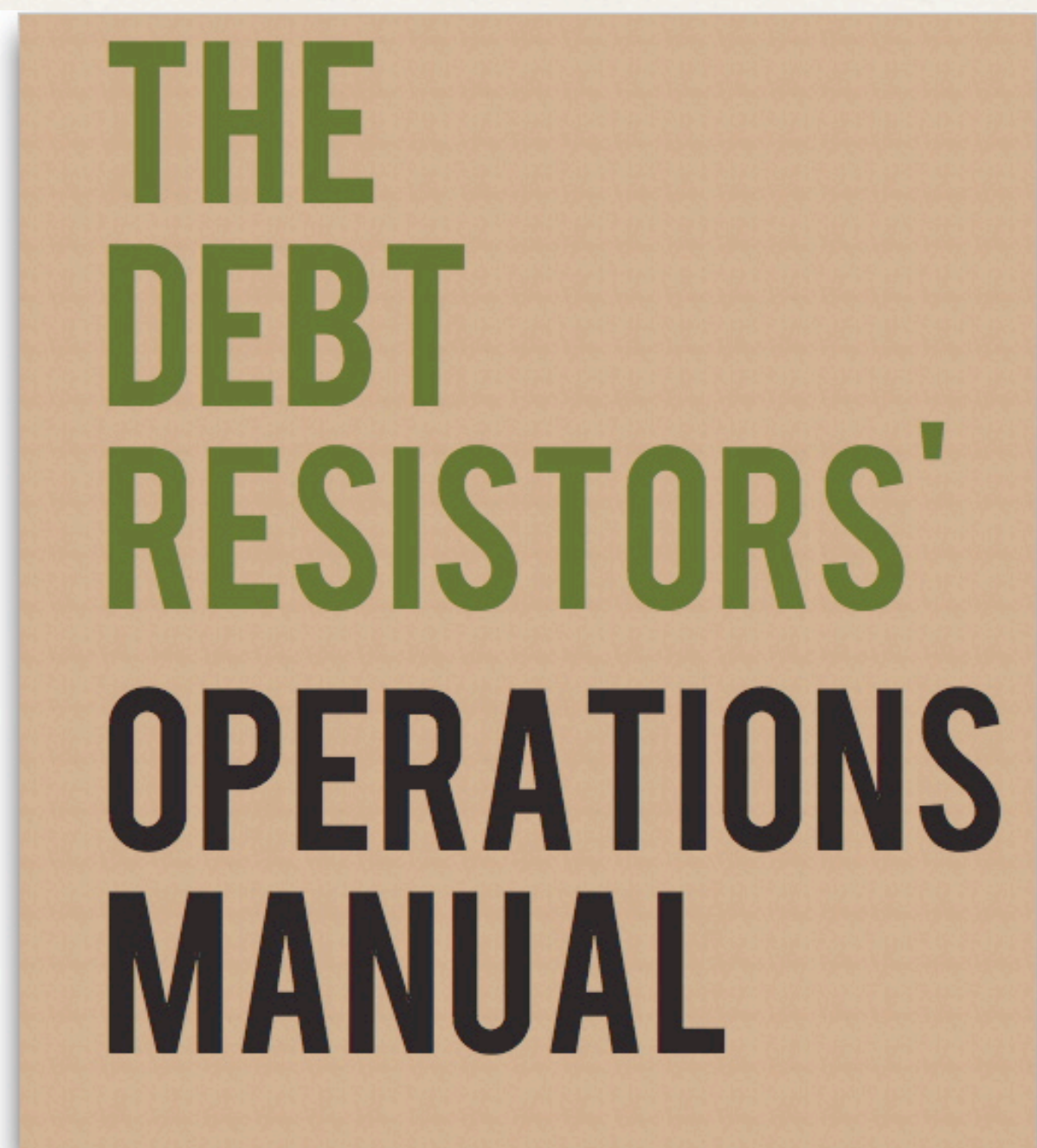
Strike Debt holds that we are all debtors, whether or not we have personal loan agreements. Through the manipulation of sovereign and municipal debt, the costs of speculator-driven crises are passed on to all of us. Though different kinds of debt can affect the same household, they are all interconnected, and so all household debtors have a common interest in resisting.

Strike Debt engages in public education about the debt-system to counteract the self-serving myth that finance is too complicated for laypersons to understand. In particular, it urges direct action as a way of stopping the damage caused by the creditor class and their enablers among elected government officials. Direct action empowers those who participate in challenging the debt-system.

Strike Debt holds that we owe the financial institutions nothing, whereas, to our friends, families and communities, we owe everything. In pursuing a long-term strategy for national organizing around this principle, we pledge international solidarity with the growing global movement against debt and austerity.

Organizing against debt bondage is today's struggle. We act in the knowledge that there is a rich history of debt resistance, some of it buried in dusty archives, much of it catalogued under different names, all of it undertaken by ordinary people who were denied relief by those who could and should have delivered justice. Periodically, governments are so corrupted by the power of the creditor class that they are unable to protect their citizenry from the greed of lenders. Once again we have reached this critical point. While populations everywhere are drowning in debt, bankers are the only debtors being offered relief. Once again, people most seek relief for themselves, by any means necessary.

Now is the time to organize. No matter how small your numbers or limited your resources, know that others will join you soon enough. Everyone is a debtor; many of us are looking for a lifeline, others for ways to combat financial capitalism in this most predatory form; still others for a collective opportunity to build mutual organizations that are accountable to communities on their doorstep.



Download: The Debt Resisters' Operations Manual

<http://strikedebt.org/The-Debt-Resisters-Operations-Manual.pdf>

When You Strike Debt, Know That:

1. You are not a loan.

Debt is not personal, it is political. The debt system molds us as isolated, scared and subjugated, unwilling to consider going public for fear of the all-powerful credit ratings. There is a reason so many people speak of debt as slavery. Slavery was social death. So is debt. It makes us ashamed. We have to sell our time, our souls, working jobs we don't care about simply so we can pay interest to the bank. Now that debt is so rampant, many of us are ashamed for putting others in debt. Our professions from teacher to lawyer and physician have become means to direct more victims to the loan sharks. So perhaps above all, we strike the fear, refuse the shame, end the isolation. When we strike debt, we are giving ourselves permission to be more than a set of numbers. In a sense, we create the possibility of an imagination. We are not abdicating our responsibility, we are exercising our innate right to refuse the unjust.



Photo by Andrew Burton

“Strike Debt!”

BY FOLKS FROM STRIKE DEBT

1
When you strike debt, know that: **You are not a loan.**

Debt is not personal, it is political. The debt system aims to isolate us, silence us, and scare us into submission with the all-powerful credit rating. Now is the time for us to step out of the shadows together in public. Debt is immoral. It is indentured servitude, a type of bondage. We are forced onto a path of endless repayment and are supposed to be ashamed when we can't climb our way out of debt. We have to sell our time, our souls, working jobs we don't care about simply so we can pay interest to the bank. Now that debt is so rampant, many of us are ashamed for putting others in debt. Our professions from teacher to lawyer and physician have become means to direct more victims to the loan sharks. So perhaps above all, we strike the fear, refuse the shame, end the isolation. When we strike debt, we are giving ourselves permission to be more than a set of numbers. In a sense, we create the possibility of an imagination. We are not abdicating our responsibility, we are exercising our innate right to refuse the unjust.

2
We live in a debt society, buttressed and secured by the debt-prison system.

\$1 trillion of student debt. 64% of all bankruptcies caused by medical debt. 5 million homes foreclosed already, another 5 million in default or foreclosure. Credit card debt is \$800 billion, generating an average 16.24% interest on money banks borrow at 3.25%. Permanent indebtedness is the pre-eminent characteristic of modern American life. Keeping all this in check is the peculiarly U.S.-specific apparatus, in which mass incarceration, racialized segregation and debt servitude are mutually reinforcing. The choice is stark: debt or jail. With 2 million in prison, seven million involved in the “correctional” system in various ways and sub-prime loans and other predatory credit schemes targeted at people of color, this is a system designed to disenfranchise and exclude.

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3. There's A Debt Strike Going On

There is something happening in our debt society right now. 27% of student loans are in default. 10% of credit card debt has been written off as irrecoverable. Foreclosures and mortgage default are rampant. People are walking away from debt. These actions take place driven by necessity, by desperation but also by something else. What do we call this? We could call it refusal. We could also call it a debt strike. In this time of high unemployment, battered trade unions, and job insecurity, we may not be able to signal our discontent by not going to work, but we can refuse to pay. Alongside the labor movement, a debtors movement. For those who can't strike, we propose a Rolling Jubilee in which we buy debt in default, widely resold online for pennies on the dollar: and then abolish it. It will be funded by the People's Bailout, and other forms of mutual aid that will prefigure alternatives to the debt society.

4. When we strike debt, we live a life rather than repay a loan.

We refuse to mortgage our lives. We reject the math that debt forces on us; math that says we cannot "afford" to care for our communities because we must "pay back" the banks forever, above and beyond what was borrowed. We question the dominance of the market in every aspect of social and cultural life. We abolish the trajectory of a life that begins with the assumption of debt before birth, and ends with a post-mortem settlement of accounts. This is financial terrorism. We intend to reconstruct a social world in which we see each other as people, recognize our differences, and acknowledge that the chimera of permanent economic growth cannot outstrip actual ecological resources.

5. We claim the necessity of debt abolition and reconstruction.

Abolishing debt is held to be an impossible demand. "Debt must be repaid!" Unless you are a corporation, bank, financial services company, or sovereign nation. We understand that debt is at the heart of financial capitalism and that the system is rigged to benefit those at the top. The question is not whether debt will be abolished but what debt will be abolished. The banks, the nation-states and the multinationals have seen their debts "restructured," meaning paid off by the people, who now have to keep paying more. The debts of the people in whose name these actions were undertaken should also be abolished. Then we can begin reconstruction, transforming the circumstances that create the destructive spiral of permanent personal debt. Right now we must borrow to secure basic goods that should be provided for all: housing, education, health care, and security in old age. Meanwhile, around the world, debt is used to justify the cutting of these very services. We understand that government debt is nothing like personal debt. The problem is not that our cities and countries are broke but that public wealth is being hoarded. We need a new social contract that puts of public wealth to equitable use and enshrines the right to live based around mutual aid, not structured around lifelong personal debt.





Mississippi Freedom Summer, 1964

Understanding Privilege

“Responsibility is measured by opportunity...The more privilege you have the more opportunity you have, the more opportunity you have the more responsibility you have, it’s elementary.” - Noam Chomsky

Please view the following links so we can deepen our understanding of privilege together.

bell hooks:

bell hooks at The University of Utah

<http://www.youtube.com/watch?v=69mRyC1B6mc>

Part 2

http://www.youtube.com/watch?v=tNyeTqwx_R8

Tim Wise:

The Burden of Blackness in the Age of Obama:

<http://www.timwise.org/2012/09/racism-2-0-and-the-burden-of-blackness-in-the-age-of-obama/>

The Pathology of White Privilege:

<http://www.youtube.com/watch?v=8ZJUa0PJGBY>

On White Privilege

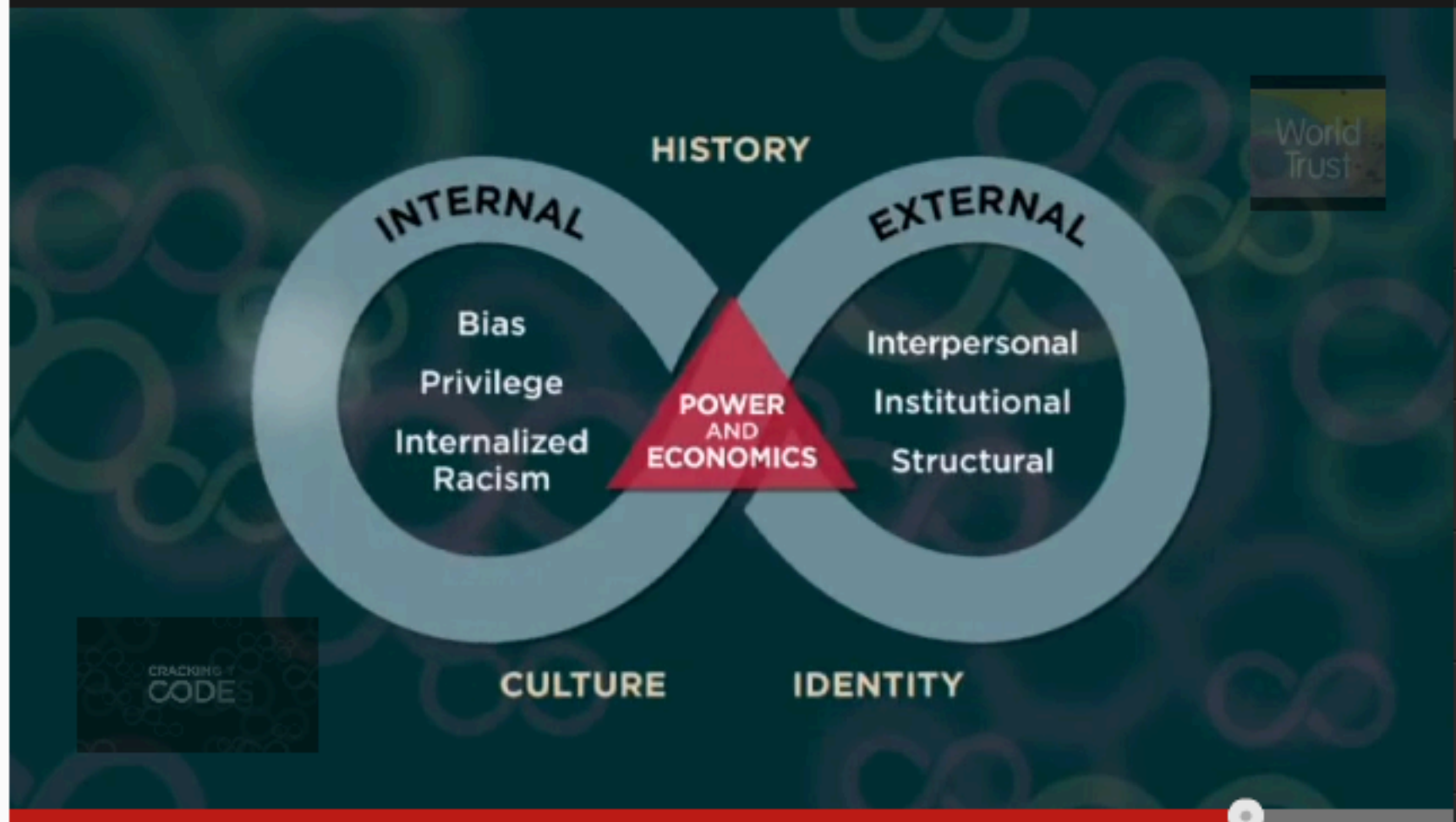
<http://www.youtube.com/watch?v=J3Xe1kX7Wsc>



“For me white privilege has turned out to be an elusive and fugitive subject. The pressure to avoid it is great, for in facing it I must give up the myth of meritocracy. If these things are true, this is not such a free country; one’s life is not what one makes it; many doors open for certain people through no virtues of their own. In unpacking this invisible knapsack of white privilege, I have listed conditions of daily experience that I once took for granted. Nor did I think of any of these perquisites as bad for the holder. I now think that we need a more finely differentiated taxonomy of privilege, for some of these varieties are only what one would want for everyone in a just society, and others give license to be ignorant, oblivious, arrogant, and destructive. I see a pattern running through the matrix of white privilege, a pattern of assumptions that were passed on to me as a white person. There was one main piece of cultural turf; it was my own turn, and I was among those who could control the turf. My skin color was an asset for any move I was educated to want to make. I could think of myself as belonging in major ways and of making social systems work for me. I could freely disparage, fear, neglect, or be oblivious to anything outside of the dominant cultural forms. Being of the main culture, I could also criticize it fairly freely. In proportion as my racial group was being made confident, comfortable, and oblivious, other groups were likely being made unconfident, uncomfortable, and alienated. Whiteness protected me from many kinds of hostility, distress, and violence, which I was being subtly trained to visit, in turn, upon people of color. For this reason, the word “privilege” now seems to me misleading. We usually think of privilege as being a favored state, whether earned or conferred by birth or luck. Yet some of the conditions I have described here work systematically to over empower certain groups. Such privilege simply confers dominance because of one’s race or sex.”

Read: White Privilege: Unpacking the Invisible Knapsack

<https://docs.google.com/document/pub?id=1GEHaNWcaSVhIx1yzw2VZEYQB3rASl8GosfiiiKCLxdU>



Watch: Cracking the Codes

Joy DeGruy in Cracking the Codes: Understanding the System

<http://www.youtube.com/watch?v=Wf9QBnPK6Yg&list=UUlo2HJKa2yW7KfzA3ZqHrYg>

The System of Racial Inequity

http://www.youtube.com/watch?v=rXL_bO1Y5NE&list=UUlo2HJKa2yW7KfzA3ZqHrYg

Read: 10 Things You Should Know about Slavery and Won't Learn at 'Django'

http://colorlines.com/archives/2013/01/10_things_django_wont_tell_you_about_slavery.html

Considering Our Own Privilege

What are five examples of privileges that you have?

- 1.
- 2.
- 3.
- 4.
- 5.

What are five examples of a privilege you do not have?

- 1.
- 2.
- 3.
- 4.
- 5.

What are comments made by those with privileges that you do not have that draw attention to this for you?

What are ways that you can use privileges that you do have to help break down systems of inequity?

How can you use disparity in "rights to speech" to create non-oppressive spaces?



The Legacy of Dr. Martin Luther King, Jr.

The Poor People's Campaign

Dr King spoke in LA about the Poor People's Campaign in 1967:

"We aren't merely struggling to integrate a lunch counter now. We're struggling to get some money to be able to buy a hamburger or a steak when we get to the counter. It didn't cost the nation one penny to integrate lunch counters. It didn't cost the nation one penny to guarantee the right to vote. The problems that we are facing today will cost the nation billions of dollars."

What was needed, said King, was

"A radical redistribution of economic and political power."

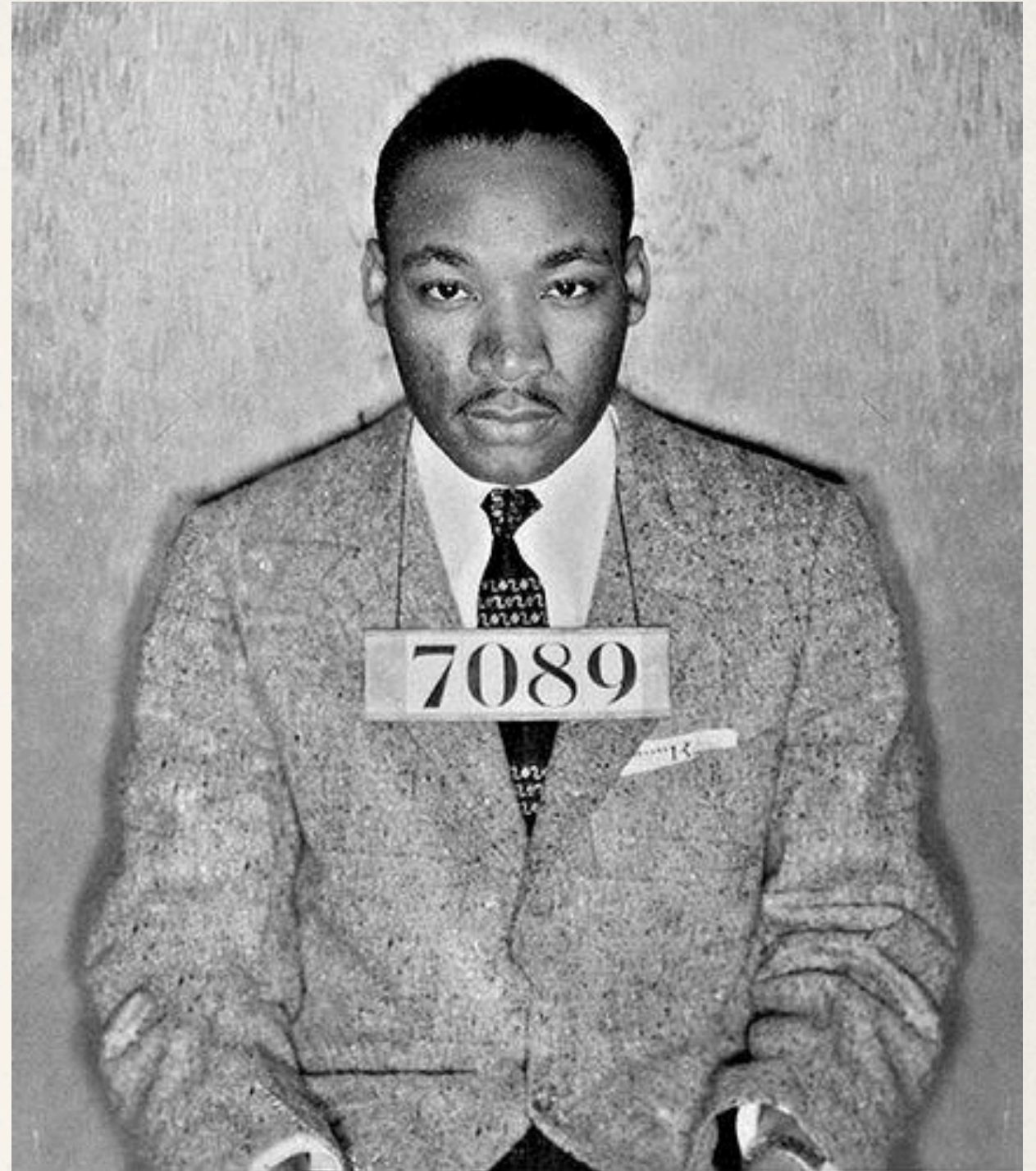
When the SCLC decided to organize an encampment in Washington in 1968, King declared

"If this means forcible repression of our movement, we will confront it, for we have done this before. If it means scorn or ridicule, we embrace it, for that is what America's poor now receive."

For King, the occupation of Washington, later known as Resurrection City, would be

"nonviolent, but militant, and as dramatic, as dislocative, as disruptive, as attention-getting as the riots without destroying property."

(continued...)



In January 1968, King told his congregation

I'm going to Washington to collect.

Meaning that there had been no reparations

for slavery in 1863 when people were emancipated:

Yet they were not given any land to make that freedom meaningful.

In February 1968, King announced specific

demands: \$30 billion for antipoverty, full employment, guaranteed income, and the annual construction of 500,000 affordable residences. \$30 billion in 1968 would be \$200 billion today.

In his last sermon, King noted that poverty

was not new

What is new is that we now have the techniques and the resources to get rid of poverty. The real question is whether we have the will.

Poor People's Campaign: A Dream Unfulfilled

by KATHY LOHR

June 19, 2008 12:01 AM

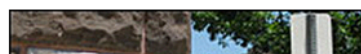


Audio Slideshow »



Jill Freedman quit her job to join the Poor People's Campaign and documented what she saw with her camera.

[Documenting Resurrection City](#)



In early 1968, the Rev. Martin Luther King Jr. and other civil rights leaders planned a Poor People's Campaign in Washington, D.C., for the spring. The group planned to demand that President Lyndon Johnson and Congress help the poor get jobs, health care and decent homes.

Campaign organizers intended the campaign to be a peaceful gathering of poor people from communities across the nation. They would march through the capital and visit various federal agencies in hopes of getting Congress to pass substantial anti-poverty legislation. They planned to stay until some action was taken.

But weeks before the march was to take place, King was assassinated. His widow, Coretta, and a cadre of black ministers, including the Revs. Ralph Abernathy and Jesse Jackson, decided they would pick up where King had left off and that the Poor People's March on Washington would go forward.

Thousands of people participated in the march on May 12, 1968.

Listen: Poor People's Campaign: A Dream Unfulfilled

<http://www.npr.org/templates/story/story.php?storyId=91626373>

Browse: American Experience, The Poor People's Campaign

http://www.pbs.org/wgbh/amex/eyesontheprize/story/15_poor.html

Read: American Dr. Martin Luther King's Economics: Through Jobs, Freedom

<http://www.thenation.com/article/dr-martin-luther-kings-economics-through-jobs-freedom#>

Where Do We Go From Here?

"I want to say to you as I move to my conclusion, as we talk about "Where do we go from here?" that we must honestly face the fact that the movement must address itself to the question of restructuring the whole of American society. *(Yes)* There are forty million poor people here, and one day we must ask the question, "Why are there forty million poor people in America?" And when you begin to ask that question, you are raising a question about the economic system, about a broader distribution of wealth. When you ask that question, you begin to question the capitalistic economy. *(Yes)* And I'm simply saying that more and more, we've got to begin to ask questions about the whole society. We are called upon to help the discouraged beggars in life's marketplace. *(Yes)* But one day we must come to see that an edifice which produces beggars needs restructuring. *(All right)* It means that questions must be raised. And you see, my friends, when you deal with this you begin to ask the question, "Who owns the oil?" *(Yes)* You begin to ask the question, "Who owns the iron ore?" *(Yes)* You begin to ask the question, "Why is it that people have to pay water bills in a world that's two-thirds water?" *(All right)* These are words that must be said. *(All right)*

Now, don't think you have me in a bind today. I'm not talking about communism. What I'm talking about is far beyond communism. *(Yeah)* My inspiration didn't come from Karl Marx *(Speak)*; my inspiration didn't come from Engels; my inspiration didn't come from Trotsky; my inspiration didn't come from Lenin. Yes, I read Communist Manifesto and Das Kapital a long time ago *(Well)*, and I saw that maybe Marx didn't follow Hegel enough. *(All right)* He took his dialectics, but he left out his idealism and his spiritualism. And he went over to a German philosopher by the name of Feuerbach, and took his materialism and made it into a system that he called "dialectical materialism." *(Speak)* I have to reject that.

What I'm saying to you this morning is communism forgets that life is individual. *(Yes)* Capitalism forgets that life is social. *(Yes, Go ahead)* And the kingdom of brotherhood is found neither in the thesis of communism nor the antithesis of capitalism, but in a higher synthesis. *(Speak)* *[applause]* It is found in a higher synthesis *(Come on)* that combines the truths of both. *(Yes)* Now, when I say questioning the whole society, it means ultimately coming to see that the problem of racism, the problem of economic exploitation, and the problem of war are all tied together. *(All right)* These are the triple evils that are interrelated.

In other words, "Your whole structure *(Yes)* must be changed." *[applause]* A nation that will keep people in slavery for 244 years will "thingify" them and make them things. *(Speak)* And therefore, they will exploit them and poor people generally economically. *(Yes)* And a nation that will exploit economically will have to have foreign investments and everything else, and it will have to use its military might to protect them. All of these problems are tied together. *(Yes)* *[applause]*"

"Where Do We Go From Here?" - delivered August 16, 1967 at the 11th Annual SCLC Convention Atlanta, GA

Visit: http://mlk-kpp01.stanford.edu/index.php/encyclopedia/documentsentry/where_do_we_go_from_here_delivered_at_the_11th_annual_sclc_convention/

Strength to Love

"The rich man was a fool because he failed to realize his dependence on others... He has said "I" and "my" so often that he had lost the capacity to say "we" and "our." A victim of the cancerous disease of egoism, he failed to realize that wealth always comes as a result of the commonwealth. He talked as though he could plough the fields and build the barns alone. He failed to realize that he was an heir of a vast treasury of ideas and labour to which both the living and the dead had contributed. When an individual of a nation overlooks this interdependence, we find a tragic foolishness."

"All men are interdependent. Every nation is an heir of a vast treasury of ideas and labor to which both the living and the dead of all nations have contributed. Whether we realize it or not, each of us lives eternally 'in the red.' We are everlasting debtors to known and unknown men and women. When we arise in the morning, we go to the bathroom where we reach for a sponge that is provided for us by a Pacific Islander. We reach for soap that is created for us by a European. Then at the table we drink coffee which is provided for us by a South American, or tea by a Chinese, or cocoa by a West African. Before we leave for our jobs we are already beholden to half the world."

"In a real sense, all life is interrelated. The agony of the poor impoverishes the rich; the betterment of the poor enriches the rich. We are inevitably our brother's keeper because we are our brother's brother. Whatever affects one directly, affects all indirectly."

Strength to Love
by Martin Luther King, Jr.



Letter to Coretta Scott (1952)

“I imagine you already know that I am much more socialistic in my economic theory than capitalistic. And yet I am not so opposed to capitalism that I have failed to see its relative merits. It started out with a noble and high motive, viz, to block the trade monopolies of nobles, but like most human system it fail victim to the very thing it was revolting against. So today capitalism has outlived its usefulness. It has brought about a system that takes necessities from the masses to give luxuries to the classes. So I think Bellamy is right in seeing the gradual decline of capitalism.”

[...]

“Again Bellamy fails to see [~~strikeout illegible~~] that social systems dont die over night I dont think he gave capitalism long enough time to die. It is probably true that capitalism is on its death bed, but social systems have a way of developing a long and powerful death bed breathing capacity. Remember it took feudalism more than 500 years to pass out from its death bed. Capitalism will be in America quite a few more years my dear.”

“Yet with his basic thesis I would concur. Our economic system is going through a radical change, and certainly this change is needed. I would certainly welcome the day to come when there will be a nationalization of industry. Let us continue to hope, work, and pray that in the future we will live to see a warless world, a better distribution of wealth, and a brotherhood that transcends race or color. This is the gospel that I will preach to the world. At this point I must thank you a million times for introducing me to such a stimulating book. you are sweet and thoughtful indeed.”

Visit: http://mlk-kpp01.stanford.edu/index.php/encyclopedia/documententry/to_coretta_scott

Beyond Vietnam: a Time to Break Silence

“We must rapidly begin [*applause*], we must rapidly begin the shift from a thing-oriented society to a person-oriented society. When machines and computers, profit motives and property rights, are considered more important than people, the giant triplets of racism, extreme materialism, and militarism are incapable of being conquered.

A true revolution of values will soon cause us to question the fairness and justice of many of our past and present policies. On the one hand we are called to play the Good Samaritan on life's roadside, but that will be only an initial act. One day we must come to see that the whole Jericho Road must be transformed so that men and women will not be constantly beaten and robbed as they make their journey on life's highway. True compassion is more than flinging a coin to a beggar. It comes to see that an edifice which produces beggars needs restructuring. [*applause*]

A true revolution of values will soon look uneasily on the glaring contrast of poverty and wealth. With righteous indignation, it will look across the seas and see individual capitalists of the West investing huge sums of money in Asia, Africa, and South America, only to take the profits out with no concern for the social betterment of the countries, and say, "This is not just." It will look at our alliance with the landed gentry of South America and say, "This is not just." The Western arrogance of feeling that it has everything to teach others and nothing to learn from them is not just.

A true revolution of values will lay hand on the world order and say of war, "This way of settling differences is not just." This business of burning human beings with napalm, of filling our nation's homes with orphans and widows, of injecting poisonous drugs of hate into the veins of peoples normally humane, of sending men home from dark and bloody battlefields physically handicapped and psychologically deranged, cannot be reconciled with wisdom, justice, and love. A nation that continues year after year to spend more money on military defense than on programs of social uplift is approaching spiritual death. [*sustained applause*]

America, the richest and most powerful nation in the world, can well lead the way in this revolution of values. There is nothing except a tragic death wish to prevent us from reordering our priorities so that the pursuit of peace will take precedence over the pursuit of war. There is nothing to keep us from molding a recalcitrant status quo with bruised hands until we have fashioned it into a brotherhood.”

Read or Listen: Beyond Vietnam: a Time to Break Silence <http://www.ratical.org/ratville/JFK/MLKapr67.html>



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What is Our Shared Vision?

- ❖ What alternative economic models can we imagine as we build a debt resistance movement?
- ❖ As we build a multiracial, multicultural, multiethnic movement, what does solidarity look like?
- ❖ How can we support existing struggles?

- ❖ As we build a multiracial, multicultural, multiethnic movement, what questions do we need to ask ourselves?

- ❖ As we build a multiracial, multicultural, multiethnic movement, what kind of organizational structure do we need?

- ❖ What are the critical junctures where we can strike to move toward a fair economy for all?

Are you interested in starting a local Strike Debt group?

Visit: <http://strikedebt.org/Strike-Debt-Organizing-Kit.pdf>

STRIKE DEBT!

GET INVOLVED **CURRENT INITIATIVES** **BLOG** **MORE INFO**

Debt is a tie that binds the 99%.

As individuals, families, and communities, most of us are drowning in debt to Wall Street for the basic things we need to live, like housing, education, and health care. Even those of us who do not have personal debt are affected by predatory lending. Our essential public services are cut because our cities and towns are held hostage by the same big banks that have been bailed out by our government in recent years.

We are not a loan. Strike Debt came from a coalition of Occupy groups looking to build popular resistance to all forms of debt imposed on us by the banks. Debt keeps us isolated, ashamed, and afraid. We are building a movement to challenge this system while creating alternatives and supporting each other. We want an economy where our debts are to our friends, families, and communities — and not to the 1%.

Debt resistance is just the beginning. Join us as we imagine and create a new world based on the common good, not Wall Street profits.



You Are Not A Loan
You Are Not Alone

