THEME FOR THIS ISSUE: The New Right Were Wrong: The Global Financial Crisis

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Occupational Health

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This article studies a postmodern financial work space (Halifax plc/HBOS) by exploring a series of ruptures leading up to our current financial crisis and the way they impacted on the social fabric of the institution, as well as the life and existential viewpoint of the author. It links life-world narratives to wider discourses on postmodernism, alienation, and examines the way these ruptures were linked to wider historical processes, particularly 9/11. It describes new right beliefs in supposedly 'natural' or 'stabilising' forms of free market capitalism as 'theology'. Via this, it questions the idea of agency in human social life, also asking if the attempt to illuminate historical process from an individual viewpoint carries severe limitations.

It's bankruptcy, the human haul, The shining, bulging nets lifted out of the sea, and always a few refugees Dropping back into the no-longer-mirthful kingdom

- John Ashbery, 'Purists Will Object'

September, 2008. In America major investment banks collapse, then Lehman Brothers goes, including its Canary Wharf headquarters. Days later, the Halifax Bank of Scotland (HBOS) announces stability, but its shares are glass slippers, and nobody realises how late it is.

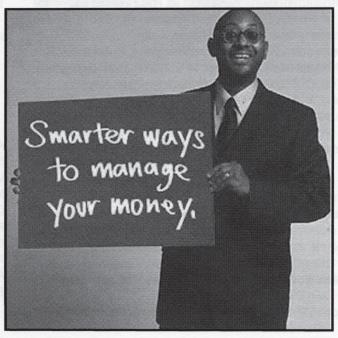
C. Wright Mills (1970) urged for the experiences of those who describe social life to feed into accounts they make of it. He also calls for this process to be linked to wider, inescapable shifts of history. The recent financial crisis sent me back into my own Bermuda triangle of self, history and other.

I worked for HBOS, a merger of Halifax plc and Bank of Scotland, between 1999 and 2002, as a graphic designer, working in the team who put 'Howard' on television screens (see fig.1). Less enjoyably, I had to sit through seemingly hundreds of video tapes featuring Halifax branch employees performing karaoke. Pop Stars was a popular TV show. Howard was picked, for his spectacles rather than singing, which were then made slightly bigger and patented. His harmless, slightly geeky image was an alibi. Soon, Howard was heard around the marketing department declaring that he wanted to be a 'real' pop star.

This myth of winner-takes-all instant celebrity exists both as entertainment and a distorted reflection of the free market. Howard was removed from the HBOS marketing strategy in 2008. He was a nice guy, but his cheery success narrative was deemed unmarketable to a market which was, well, priced out of the market. Howard, as with so much in popular culture, illuminated what was going on unseen, beneath the surface, although this always requires some decoding.

I began working at the Halifax plc headquarters, Trinity Road, in 1999. The old Masonic lodge is enshrined like a golden temple at the heart of a huge piece of 1970s architecture, built entirely aloof from its locale (see figs. 2, 3 and 6). It appears to be on legs, ready to go stalking the streets in search of new prey, its windows impenetrable, warping the town back at itself in a hall-of-mirrors caricature. Upon entry, Trinity Road replicates the town it locks out, with its security barriers and swipe

fig.1 Howard Brown, a Halifax plc employee picked to star in their TV ads.



cards. It renders the town outside redundant for those lucky enough to work inside. A micro Halifax in Halifax. During the merger between Halifax plc and the Bank of Scotland, a local newspaper distributed a protest broadsheet bearing the surreal plea to 'Keep Halifax in Halifax' (Halifax Evening Courier, 1 May 2001, see fig.4). From here on in, reality seemed to leak from the hull of the institution rapidly.



fig.2 The old Masonic Lodge now enshrined within Trinity Road's architecture.

Inside Trinity Road was a shop for workers, stocking all those little things you may need to 'nip out for'. Public life was marginalised. The

Halifax 'X' logo was everywhere inside, detectable all over the architecture of the building. X marks. Close your eyes and it was imprinted on your retina, a 'brand' in a very original sense, but a double bind, a mark of ownership, as well as the cross-hairs of desire. An unattainable, impossible to possess, g-spot of greed.

I had only been employed at The Halifax for three months when rumors of a merger between Bank of Scotland and Halifax plc began to circulate Trinity Road. The work dried up completely for weeks, the constant urgency I had experienced before suddenly seemed fake. A restructure then moved swiftly, from top to bottom. The

new marketing boss was announced. who a circular email to all employees regarding his suitability for the role, which mentioned his Cambridge education. The next day he came to the graphic design department at around 11am with a flip chart, showed some graphs (which nobody understood)before concluding cryptically that it would be 'a hard day for you all'. He left, rapidly. The entire department was then informed that it had been axed. My line manager's left leg began

convulsing, involuntarily, as her



fig.3 Trinity Road, Halifax, 2009. Note the nightclub next door called Liquid, urban poetry for a liquidity crisis.

sobs began to leak out. I went home and continued to paint the walls of the house I had just taken a Halifax mortgage on, with my partner. Wildlife documentaries on the feeding habits of Lions bulged out of the television, withheightenedsignificance.

There are problems with a puritan work ethic in a postmodern workplace. The type of community which interwove the original version has long since

been updated with a turbo-charged version of Marx's cash nexus and Simmel's blasé. Richard Sennett covered the side-

effects well in Corrosion of Character (1998). Of course, community exists in these workplaces, but competition has increased, through targets and often individualised bonus schemes. Pierre Bourdieu (2003, 28) discussed the labourers in saturated markets who, unlike the working classes of the nineteenth century onwards, are skilled, rather than unskilled, often being highly qualified in other fields. Bourdieu describes the insecure position of many contemporary workers, saying that:

...company boards are compelled by the logic of the system they dominate to improve the pursuit of ever higher profits (returns of 12, 15, and

> even 18 percent on capital invested), which firms can yield only through mass layoffs (Bourdieu 2003, 28).

In the logic of vast multinationals and shareholder-centric policy, it no longer matters if you are a good girl or boy, when the indexes require it, you will be culled.

A week later, I sent a letter to a middle manager, complaining that I was obviously hired just as decisions were being made elsewhere to render the department hiring me obsolete. I

felt ambivalent about the place, but I was re-hired by a now-merged HBOS. Again, 'Halifax Bank of Scotland', which the HBOS acronym stands for, seems like a logical impossibility, but we were asked to reify the absurd concept into a logo. This indicates the freakish schizophrenia of globalization's side-effects, of effectively 'stateless' corporations. David Harvey described the 'compression' of time and space as capitalism accelerates via new communication technologies, overcoming spatial limits, even geography itself, so 'that the world sometimes seems to collapse inwards upon us' (Harvey 1990, 240).

From here. I worked on a version of the Report & Accounts for the American market, at one point meeting delegates from the World Trade Centre. I worked alone in a 'security environment', essentially a locked room. It was an education of sorts to work on a document which assumed one million pounds to be a standard single unit. I understood why the K Foundation burned exactly that figure, not two million, or £999,999. They burned a potent legitimation symbol. One million pounds is not only an almost-religious icon of power and desire, looming large on the cultural landscape, through the enormous popularity of TV shows such as Who Wants To Be a Millionaire?, but a basic unit of discourse in the financial world.

The thing is, none of these figures, typed into the report and accounts document over long shifts, were real. The 'real' ones would be added at the security press, prior to printing. Only the finance department were trusted with the numbers.

Each day I backed this work up on a digital storage tape, which I sent to a coded address. I was told this tape went to a location somewhere in North Yorkshire, where an identical room to the one I worked in existed, with a desk, chair, Apple Macintosh computer, appropriate software and a digital tape reader. This room is where my replacement would take over my work on the Annual Report & Accounts, should Trinity Road be bombed. As bits of me lay in the rubble above the deedstorevaults, rumored to be fortified to withstand a nuclear attack, my labour would be painlessly replaced. I started reading Marcuse around this time.

One day, someone ran into the marketing department and switched the cinema-sized plasma screen on the wall over to BBC News. This screen was used to show new adverts and to play the compulsory Thursday morning



fig.4 Both sides of the Halifax Evening Courier protest broadsheet urging CEO James Crosby to 'Keep Halifax in Halifax', May 1 2001. The sub-heading on the flip side, 'Halifax men who made history' reveals patriarchalism, but also re-poses an old question in light of our current crisis and James Crosby's appearance before the government: do 'men' make history or does history make them?

staff television program. Having been into the 'real' town, someone had obtained some 'real' news, outside of the Halifax's intranet and internal TV channel. That day, in widescreen, I watched the first plane melting the core of the World Trade Centre as the second went in. I watched this happen to a major financial institution from within a major financial institution. The new marketing boss stood



under the screen, shaking his head in condemnation of a truly awful atrocity. He stared at employees near the screen, repeatedly, performatively, shaking his head. It is easy to forget that the wider public did not know who had attacked at that moment. Websites, both left and right, were considering the possibility of so-called 'anti-globalization' protesters as culprits. As Stuart Hall and others have pointed out, 9/11 was the moment when the traditional left finally realised that secular, extreme radicalism had just been eclipsed, by religion, of all things (Hall 2007). Durkheim's idea of creeping secularisation was also put on hold. This concept though, should not just be applied to the 'other' of Islam, but also to the 'other' of Sarah Palin, a woman whose belief system is just as subjective as Islam's,

and who, only a short time ago, could have ended up leading the United States of America within a short space of time.

I often wonder if the planes entering the twin towers murdered any members of the delegation I met six months earlier. I still carry a jarring mental image of garrulous Americans juxtaposed with the utter obscenity of the TV footage. The planes also rendered much of my workload obsolete, as the American version of the Report & Accounts was then withdrawn due to an unsteady post-9/11 market situation. Within months I took a redundancy payment and re-entered education, shortly afterwards splitting up with my partner. HBOS then mistakenly paid a bonus directly into my bank account for two years.

Slavoj Zizek echoes a line from the film The Matrix in his post-9/11 essay, Welcome to the Desert of the Real. He discusses a 'paranoiac fantasy' in which a Western citizen lives in:

consumerist paradise, suddenly starts to suspect that the world he lives in is a fake, a spectacle staged to convince him that he lives in a real world, while all people around him are effectively actors and extras in a gigantic show. The most recent example of this is Peter Weir's The Truman Show, with Jim Carrey playing the small town clerk who gradually discovers the truth that he is the hero of a 24-hours permanent TV show: his hometown is constructed on a gigantic studio set, with cameras following him permanently. Among its predecessors, it is worth mentioning Philip Dick's Time Out of Joint (1959), in which a hero living a modest daily life in a small idyllic Californian city of the late 50s, gradually discovers that the whole town is a fake staged to keep him satisfied... (2001, 232).

It may or may not be worth noting that these paranoiac fantasists are men. A Christmas episode of The Office exists (2001) featuring Howard from the Halifax adverts, but I cannot bring myself to watch it. The office environment via which I relate to The Office is actually one of the many offices Howard 'really' wandered around in. It would be the Freudian uncanny on legs, so I avoid it like the plague. The further uncanny doubling of the room

Occu ational Health

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fig.5 A branded, spoof door sign, created by a colleague for the HBOS Occupational Health department. This throwaway joke re-signified in light of what happened to the department which produced it. Note the date on the printout, less than three months before 9/11.

I worked in and the unreal figures I laboriously entered, locked away, often for more than 12 hours at a time, led to the final revelation of my entire working life: All subsequent labour I undertake has been outsourced to the myth of Sisyphus. Because all the figures in the HBOS American Report & Accounts, 'real', or 'unreal', were quietly being erased by history every second that I typed them in, along with my relationship, all its contingent trajectories and house, mortgage, car, stuff. We now know that other risks were being taken, even then, which would have further historic effects. As I write, some of these risks are being pinned on James Crosby, who I met briefly, once or twice (Bowers, Summers and Wearden 2009).

There are much wider implications here than my being effectively paid to undertake useless work. Jean Baudrillard wrote about the World Trade Centre as 'uncanny' a long time ago, of the 'doubling' of the twin towers as emblems of the advance into simulation, the end of any original referent, a postmodern 'endgame' theory (1976, 69). Yet another 'endgame', Fukuyama's 'End of History' thesis, is surely one rare moment in philosophy when we can actually say that something was definitely wrong. It is clear that neo-liberalism and market forces have not reached some Hegelian ultimate form. The ideas claiming this possibility were theology.

fig.6 Ariel view of Trinity Road

Although the divorce of meaning I experienced back then still holds, Zizek's 'desert of the real' is also the real desert wasteland made of Iraq and Kososvo, plus the leveled, no-longer uncanny towers at ground zero Alienation may be 'real', but so are the bloodier realities the alienated Western self finds it simultaneously easy and impossible to connect with. The numbers may be 'unreal', but the people and families

currently dropping off the edge of the world into blackness because of their shapes are lividly real. Beyond my anecdotal rubble, I think we need to consider history, to think about the ways we conceptualise our world of geographical, significatory and existential divorce.

The political void it's said young people grow into is not a void at all. The perceived 'neutral', 'apolitical', 'natural', 'objective' background to their experiences, as Slavoj Zizek wrote (2008) is actually the most dangerous -because invisible - realm of ideology. The violence required to reproduce social relations every day, presented as 'stability'. At crisis points we get a glimpse

of this stability as an illusion, sometimes a partial view of what's behind it, like suddenly seeing the chair you are sat on as the dynamic field of molecules it really is.

The difficult, maybe impossible task, lies in re-connecting our psychologically alienated selves to the physically and psychologically rent other, those bought, sold, and torn apart by the mechanisms which merely alienate many of us in the west. If this task is impossible, then we need to move towards a way of thinking about the world which upfronts doubt, which has been discussed by Les Back, a sociologist (2005, 7).

My experiences in the weird, uncanny, hyper-real world of the postmodern workplace, with its supercharged alienation, resonate with Walter Benjamin's concepts around fragments of 'messianic time' (1940). That workplace currently appears to be splitting open, revealing fissures which allow glimpses, snatches of insight. My approach has been redemptive, to disturb and retrieve the sediment of buried experience. For Walter Benjamin, both happiness and history were tied to redemption:

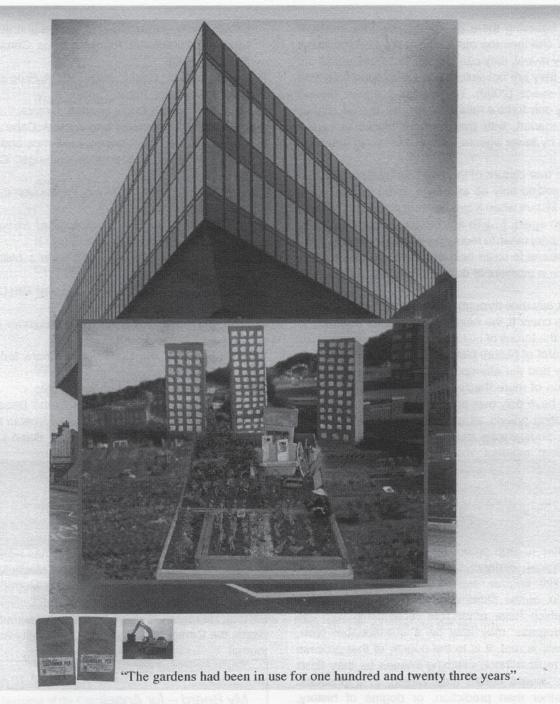


fig.7
John and Margaret Grant's 2006 allegorical book work, It's A Frog's Dream (2006) forces a personal space of allotments, soon to be cleared for private housing, into dialogue with the faceless façade of Trinity Road.

Reflection shows us that our image of happiness is thoroughly coloured by the time to which the course of our existence has assigned us. The kind of happiness that could arouse envy in us exists only in the air we have breathed, among people we could have talked to [...] The same applies to our view of the past, which is the concern of history (Benjamin 1940, 247).

Benjamin meditated on Paul Klee's painting of the Angelus Novus, which he bought in 1921. He saw the owl-like figure Klee depicted as the angel of history. A storm is blowing in paradise, which does not allow the angel to stand still, it is caught in his wings, propelling him forwards. The storm is progress. The angel sees the piling of 'wreckage upon wreckage' at his feet. He 'would like to stay, awaken the dead, and make whole what has been smashed', but is propelled ever onwards, as the catastrophes pile up (Benjamin 1940, 247).

Now is a time of wreckage, not only of families and lives, or even big business, but of new right theology. Richard Sennett and Jonathan Cobb (1972) wrote of tribal societies

who stop believing there is a god behind the mask, if that mask changes too often. Crisis points remove the mask, they reveal, they can change, but Zizek points out that often they are not violent enough to open up a new imaginary space (2008). The current collapse, though deep, may only force a return to a slightly altered, slightly less free market, with even greater blocks of capital controlled by fewer agents, before a return to amnesia:

The true picture of the past flits by. The past can be seized only as an image which flashes up at the instant when it can be recognized and is never seen again. [...] To articulate the past historically does not mean to recognize it 'the way it really was'. It means to seize hold of a memory as it flashes up in a moment of danger (Benjamin 1940, 247).

If we must advance through wreckage, with the prospect of more to cover it, we need potent cultural batteries to illuminate the forces of history and their effects upon us. But the storm of history blowing through individual lives is invisible and the attempt to illuminate its ghost risks the creation of more theologies, impossible certainties. So far we have only built prisons when we should have been creating prisms all along. There are no original moments, photographs freeze, but then they rot. The only 'original moment' most contemporary scientists agree upon is a vast explosion containing everything knowable. This is Benjamin's storm. Fukuyama's theology regarding 'the end of history' was an impossible frozen moment, immediately wiped away by that storm.

Is it possible to stop producing what I have described as theological certainties, which both neo-liberal, free market dogma and historical Marxism have indulged in, at the same time as making penetrative insights which have a tangible relationship with the world? 'Progress' may now be a questionable term, but 'process' is real. It is to the course of that process accounts must adhere, catching images as they flash up, to be viewed before they vanish, in a prismatic writing, rather than prediction, or dogma of history.

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