NEW YORKER FILMS PRESENTS

LIFE AND DEBT

A Film by Stephanie Black

CRITICS JURY PRIZE
L.A. FILM FESTIVAL 2001

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www.lifeanddebt.org
Jamaica, land of sea, sand and sun. And a prime example of the complexities of economic globalization on the world's developing countries.
Using conventional and non-conventional documentary techniques, this searing film dissects the "mechanism of debt" that is destroying local agriculture and industry in Third World countries while substituting them with sweat-shops and cheap imports. With a voice-over narration written by Jamaica Kincaid, adapted from her non-fiction book "A Small Place," "Life and Debt" is an unapologetic look at the "new world order" from the point of view of Jamaican workers, farmers, government and policy officials, who see the reality of globalization from the ground up.

The documentary film includes interviews with Former Prime Minister Michael Manley, Deputy Director of the International Monetary Fund Stanley Fischer, and short commentary by President of Haiti Jean-Bertrand Aristide and Former President of Ghana Jerry Rawlings. But the articulate voices of those impacted by the policies of globalization are foremost.
BACKGROUND INFORMATION

Two international financial institutions wield enormous power over the lives of tens of millions of people around the world. We only recently hear about them in the major news media, and when we do, we are told that they function tirelessly to encourage "reforms," so that less-developed countries can get their economies in order. From Russia to Thailand to Bolivia to Chile to Haiti, the International Monetary Fund and World Bank offer loans of billions of dollars, provided that the recipient nations adhere to strict "structural adjustment" programs. These programs include imposing earning limits on foreign investment, devaluation of local currency to increase exports, suppressing wages, cutting social services such as health care and education, and keeping the state out of many potentially profitable endeavors. Furthermore, commercial banks take their cue from IMF/World Bank approval: Governments who won't follow IMF/World Bank prescriptions get cut off from international commercial lending as well -- no matter how well those governments may be serving their own people. With the collapse of the Eastern bloc, the free-market economy is now seen as the only viable economic system. Yet, within this system, much of the Third World is not receiving its share of global resources -- it contributes a great deal more than it receives.

Every morning in Jamaica, thousands of women rise early and travel from their residential communities to the factories lining the wharf in Kingston to sew American goods in the "Free Zone" area. Meanwhile, hundreds of other Jamaicans travel to the resort areas lining the north coast. Some go to low-paying jobs in the hotels and shops and others, with no formal jobs at all, see whether they can earn a few dollars showing the tourists the sights or braiding their hair, or hawking crafts on the beach. Farmers without the aid of subsidies try to grow their crops as inexpensively as possible to compete with low export prices from Central and South America.

All of these people's lives operate as part of an economic order in which their labor benefits foreign interests more than their own or their country's. This order is enforced by the IMF, the World Bank, U.S. AID and international trade agreements. Under the guise of providing developmental support to Third World countries, these institutions actually operate to control the economies and, in many cases, the political systems of these nations, crippling their efforts toward self-reliance.

Jamaica -- like many other developing countries -- attempted to build its economy, after 400 years of colonization, on policies of self-sufficiency and independence. Due to a variety of external and internal pressures, it was unable to do so without foreign bank loans. Funds obtained through arrangements with the International Monetary Fund required austerity measures that proved to be anathema to progressive reforms. At present, Jamaica, along with many Third World countries, has built up an astronomical external debt that must be paid in U.S. dollars. In 1991, 8 billion Jamaican dollars were used to buy the foreign exchange (640 million U.S. dollars) needed to service the debt. In 1992, as a result of "structural adjustment" policies mandated by the IMF, the
Jamaican dollar was devalued and 18 billion Jamaican dollars were then needed to service the loan. Consequently, all government spending on education, health, social welfare, etc., has been cut by over 50 percent; great numbers of civil servants have been dismissed; and import regulations have been eliminated. According to the World Bank, of the total money lent to Jamaica, less than 10 percent actually stays within the country. The rest is returned to the donor countries, to the perpetual detriment of the small nation.

While Jamaica is seen to be on the path of "success," according to public IMF evaluation, statistics of wealth distribution cite Jamaica as having nearly the worst internal distribution of wealth of any country on the globe, second only to South Africa. As Jamaica has been subject for nearly twenty-five years to the policies of the IMF, World Bank, and the Inter-American Development Bank, among other international institutions, the country is a prime example to shed light on how these institutions function to reorganize global production and promote the interests of wealthy Western nations. At present, the IMF and World Bank operate under a veil of secrecy, rendering them inaccessible to intense public scrutiny; they are accountable to no one but themselves. By lending to its audience a greater understanding of these institutions, it is our hope that the documentary will help to make the organizations accountable to the people in whose name they act.
THE FILM

Utilizing excerpts from the award-winning non-fiction text "A Small Place" by Jamaica Kincaid, Life & Debt is a woven tapestry of sequences focusing on the stories of individual Jamaicans whose strategies for survival and parameters of day-to-day existence are determined by the U.S. and other foreign economic agendas. By combining traditional documentary telling with a stylized narrative framework, the complexity of international lending, structural adjustment policies and free trade will be understood in the context of the day-to-day realities of the people whose lives they impact.

The film opens with the arrival of vacationers to the island-- utilizing Ms. Kincaid's text as voice-over, we begin to understand the profound contrasts behind the breathtaking natural beauty of the island. The poetic urgency of Ms. Kincaid's text lends a first-person understanding of the legacy of the country's colonial past, and to its present day economic challenges. For example, as we see a montage of the vacationer in her hotel, a voice-over narrates: "When you sit down to eat your delicious meal, it's better that you don't know that most of what you are eating came off a ship from Miami. There is a world of something in this, but I can't go into it right now" (adapted excerpt from "A Small Place").

As we begin to understand the post-colonial landscape outlined in Ms. Kincaid's text, we cut to archival footage of Former Prime Minister Michael Manley in a post-independence speech condemning the IMF stating that "the Jamaican government will not accept anybody, anywhere in the world telling us what to do in our own country. Above all, we're not for sale."

Former Prime Minister Michael Manley was elected on a non-IMF platform in 1976. He was forced to sign Jamaica's first loan agreement with the IMF in 1977 due to lack of viable alternatives-- a global pattern common throughout the Third World. At present Jamaica owes over $4.5 billion to the IMF, the World Bank and the Inter-American Development Bank (IADB) among other international lending agencies yet the meaningful development that these loans have "promised" has yet to manifest. In actuality the amount of foreign exchange that must be generated to meet interest payments and the structural adjustment policies which have been imposed with the loans have had a negative impact on the lives of the vast majority. The country is paying out increasingly more than it receives in total financial resources, and if benchmark conditionalities are not met, the structural adjustment program is made more stringent with each re-negotiation. To improve balance of payments, devaluation (which raises the cost of foreign exchange), high interest rates (which raise the cost of credit), and wage guidelines (which effectively reduce the price of local labor) are prescribed. The IMF assumes that the combination of increased interest rates and cutbacks in government spending will shift resources from domestic consumption to private investment. It is further assumed that keeping the price of labor down will be an incentive for increasing employment and production. Increased unemployment, sweeping corruption, higher illiteracy, increased violence, prohibitive food costs, dilapidated hospitals, increased disparity between rich and poor characterize only part of the present day economic crisis.
In one segment addressing the Free Trade Zones, we meet workers who sew five-six days a week for American corporations to earn the legal minimum wage of $30 U.S./week ($1200 - $1500 Jamaican dollars/week). The port of Kingston is lined with high-security factories, made available to foreign garment companies at low rent. These factories are offered with the additional incentive of the foreign companies' being allowed to bring in shiploads of material there tax-free, to have them sewn and assembled and then immediately transported out to foreign markets. Over 10,000 women currently work for foreign companies under sub-standard work conditions. The Jamaican government, in order to ensure the employment offered, has agreed to the stipulation that no unionization is permitted in the Free Trade Zones. Previously, when the women have spoken out and attempted to organize to improve their wages and working conditions, they have been fired and their names included on a blacklist ensuring that they never work again. Free Trade Zones are encouraged by the U.S. government, for example projects financed by the U.S. Agency for International Development (U.S. AID) have used over $34,960,000 in U.S. tax dollars to target, persuade and provide incentives to American companies to relocate offshore in Jamaica. Yet as a result of NAFTA, these dismal yet precious jobs are being lost to Mexico, Costa Rica and the Dominican Republic.

Another segment tells the story of a chicken plant which had a flourishing business selling high-quality chicken to the domestic Jamaican market. Business has recently been undercut by U.S. "dumping" of low-grade chicken parts in Jamaica. While there are many restrictions on foods and goods imported into the U.S., there are often no restrictions on food and goods exported to foreign developing countries. Agreements such as NAFTA and the Caribbean Basin Initiative function to enforce this inequity under the guise of "free trade."

**Life & Debt** includes a segment on the banana industry wherein Jamaica has been granted preferential treatment from the British through the Lome Convention, providing a tax-free import quota for 105,000 tons/fruit per year to England. Through a case that the U.S. brought to the WTO, the U.S. government is demanding the Lome Convention quota removed, (although the U.S. does not grow bananas on its own soil) forcing Jamaica to compete with exporters from Central America and South America. Specifically Chiquita and Dole, which are U.S. companies who produce bananas on a large scale. Central America is characterized by cheaper labor, a different soil type, high rainfall and a climate suited to large-scale banana production and thus more efficient. In 1993, a strike at Chiquita Farms in Colombia with 25,000 workers protesting for better wages was settled by firing shots at the striking workers and killing 40 people; the banana ships rolled insuring Chiquita's high rate of "efficiency." Jamaica's entire banana production could be produced by one farm in Central America. Bananas bring in 23 million US to Jamaica, comprising 8% of all exports. Yet, in the Windward Islands, bananas account for 50% of all total exports. In St. Lucia, St.Vincent, bananas also comprise a significant % of total exports, so quota loss will impact the entire Caribbean. At present the European Union has granted $600 million to help Jamaica become more efficient in their banana production so that they may attempt to compete on the "free market" in year 2001. The quota that is being so forcefully contested by US multinationals is under 5% of all global
banana production. It is unlikely that the banana industry in Jamaica could match the price of bananas from Central America. Already, the number of small banana growers on the island have shrunk from 45,000 to 3,000.

Every country aims to be self-sufficient in milk production. The milk farmers in the U.S., Australia, New Zealand, and the European Union all receive huge subsidies to keep their milk prices low. Thus when the milk solids from the U.S. or Europe are exported they are at an artificially low price due to huge subsidies. Jamaica's local production of milk was on a strong upward climb. In a 5 year period (1987-1992) the industry grew to 30 million liters, producing over 25% of the nations consumption, and was poised to rapidly increase production. In 1992, liberalization policies demanded that the import taxes placed on imported milk solids from Western countries be eliminated and subsidies to the local industry removed. In 1993, one year after liberalization, millions of dollars of unpasteurized local milk had to be dumped, 700 cows were slaughtered pre-maturely and several dairy farmers closed down operations. At present, the industry has sized down nearly 60% and continues to decline. It is unlikely the dairy industry will ever revitalise its growth.

Life & Debt aims to clarify the impact that these economic policies have on the day-to-day lives of the people they are said to benefit. The voting rights within the IMF are roughly proportionate to the contributions paid in by member nations. The breakdown of the democratic process becomes clear as the Jamaican people are removed from participation in the decisions that truly affect their lives. The IMF promotes an agenda of monetary austerity, currency devaluation, and lowering wages. The goal is to reduce inflation by balancing a nation's loan repayments and imports with its export earnings. The result is usually a recession. The World Bank takes a longer run perspective. It aims for structural adjustment, which means trying to transform a borrower nation's economy into a free-market economy. It typically proposes market deregulation, sometimes accompanied by new lending from the World Bank and private lenders. These policies are supposed to benefit Third World economies by integrating them into the global market. What actually happens is that Third World people suffer, while commercial banks in the North collect a great deal of interest. In Jamaica, only 5 percent of total money borrowed since 1977 has been able to stay inside the country.

The lessons of Jamaica--where these policies have been in effect for nearly twenty-five years--extend far beyond its shores. In nearby Haiti, former President Aristide was pressured to accept loans from the IMF; in Russia, billions in IMF loans have been accepted for the first time and the country is already suffering from the stringent conditions prescribed by the Fund; throughout Africa, countries struggle to meet scheduled adjustments. Life & Debt is a tribute to the ingenuity and strength of the people who defy the odds of survival, yet its primary aim is to inform audiences in the U.S. of the impact these policies have on our neighbors abroad.
FILMMAKERS' BIOGRAPHIES

STEPHANIE BLACK - PRODUCER/DIRECTOR

Filmography includes the award-winning feature-length documentary "H-2 Worker" (16mm 70min col) which won both Best Documentary and Best Cinematography at the 1990 Sundance Film Festival. Produced and directed by Stephanie Black, the film was selected to be the U.S. representative in the prestigious Semaine de la Critique (Critic's Week) section at Cannes, in addition to winning many festival awards including the John Grierson Award at the American Film and Video Festival in 1991 and Special Gold Jury Award at the Houston Film Festival 1991. The film, which documents the plight of the 10,000+ Caribbean men who are brought to Florida each year under a temporary guestworker ("H-2") visa to harvest sugar cane for American Sugar Corporations, was also screened in the Library of Congress and the Florida State Senate. The film was broadcast on national PBS as well as on national television in twenty countries abroad.

Upon completion of "H-2 Worker" Stephanie Black was hired as the Chief Researcher and Second Unit Director of "Incident at Oglala" (35mm 90min col) an award-winning feature-length documentary on Leonard Peltier and the activities of the F.B.I. on the Pine Ridge Reservation during the 1970's. The film was produced by Robert Redford and directed by Michael Apted.

For over ten years, Stephanie Black has been producing and directing live-action documentary segments for Children's Television Workshop for Sesame Street. To date, over fifty short segments have been conceived, produced and directed by Ms. Black for Sesame Street. In addition Ms. Black has produced segments for Nickelodeon's "U to U" show, CTW's "Big Bag" seen on the Cartoon Network and PBS's "Zoom". Stephanie Black produced and directed a PSA on the problem of lack of equal economic opportunity in the U.S. entitled "More Than Luck" for Direct Impact, a non-profit organization in Athens, Georgia.

For over ten years, Stephanie Black has been producing and directing music videos and EPK's for such artists as Ziggy Marley and the Melody Makers, Buju Banton, Snow, Anthony B., INOJ, among others. In 1999, Stephanie Black directed and produced a 30-minute documentary on the "Making of Chant Down Babylon" a Bob Marley tribute album produced by Stephen Marley featuring Lauryn Hill, Busta Rhymes and Erykah Badu, among others.

Other related work experience includes Adjunct Professor of Documentary Film at the School of Visual Arts 1991-1994 and presently instructor of documentary workshops at Y/FVA in NYC.
MALIK SAYEED, KYLE KIBBE, ALEX NEPOMNIA SCHY AND RICHARD L ANNAMAN—CINEMATOGRAPHY

The documentary combines the talents of four outstanding cinematographers—Malik Sayeed, Kyle Kibbe, Alex Nepomniaschy and Richard Lannaman. Malik Sayeed's credits include Spike Lee's "Clockers" "Girl 6" and "He's Got Game" as well as Hype Williams "Belly" and Ice Cubes "The Players Club." Kyle Kibbe has shot numerous documentaries including the award-winning "Bitter Cane" and "Rezistance" and Alex Nepomniaschy's credits include the award-winning documentary "Beirut: The Last Home Movie." Richard Lannaman is one of Jamaica's most talented cinematographer's, recent credits include "Third World Cop."

JOHN MULLEN - EDITOR

John Mullen's editing career spans over thirty-five years and includes the award-winning films "H-2 Worker" directed by Stephanie Black; "Beirut: The Last Home Movie" directed by Jennifer Fox; "Warrior: The Story of Leonard Peltier" directed by Suzie Baer; and "Rezistance" produced by Crowing Rooster Productions. Other editing credits include musical documentaries such as "Headin for Broadway," a theatrical release produced by 20th Century Fox; "Rock World," a special for NBC; and "Working," a PBS special; and a Time-Life series of television shorts. For over five years, John was the supervising editor of the Emmy award-winning children's series "Big Blue Marble."

JAMAICA KINCAID- WRITER OF VOICE-OVER NARRATION BASED ON "A SMALL PLACE"

Jamaica Kincaid has published “At the Bottom of the River”, “Annie John”, “A Small Place”, “Lucy, The Autobiography of My Mother, My Brother, My Garden” (Book) and has edited “My Favorite Plant.” All published by Farrar, Straus & Giroux.
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<tr>
<th>Role</th>
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<tr>
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<td>Stephanie Black</td>
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<tr>
<td>Cinematography by</td>
<td>Malik Sayeed, Kyle Kibbe, Richard Lannaman, Alex Nepomniashcy</td>
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<td>Narration Written by</td>
<td>Jamaica Kincaid based on &quot;A Small Place&quot; (c) 1987</td>
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<td>Belinda Becker</td>
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<tr>
<td>Additional Editing by</td>
<td>Jon Stefansson, Suzanne Bauman, Neal Usatin</td>
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<td>Sarah Manley</td>
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<td>John Bentham</td>
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<td>Caleb Mose, Brenda Ray</td>
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<td>Jonathan Weaver, Chris Browne</td>
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<td>ITVS Godsend</td>
<td>Ellin Baumel</td>
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<td>Neal Usatin</td>
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<td>Peter Packer, Jeremy Francis (JA) Betsy Blakemore (NYC)</td>
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<td>Earl Brown</td>
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<td>Talawah Levy, Victor Patterson</td>
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<td>Roy Buchanan, Winfred &quot;Soljie&quot; Henry</td>
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<td>On-location Research</td>
<td>Noel Dean, Carleene Samuels, Michelle Stewart</td>
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<td>Research Consultants</td>
<td>Michael Witter, Horace Levy, Mr. Gunn, Mr. Elvie</td>
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Additional Camera
Chris Browne, Richard Chisolm
Talahaw Levy, KK, Aboudja

Additional Sound
Don McGregor, Michael Boyle

Assistant Picture Editor
Jake Diamond, Nicholas Stone

Text Guidance
Ifeona Fulani, Karen Williams

Loan Document Design
Ben Hillman, Lisa Crafts, Justin Girard

Post Production Assistant
Shannon Clark, Alyce Hrakbak,
Nate Pommer, Donna Clarke, Kelli Boyles
Garrett Baderinwa, Lauryn Nakamura
Sean John, Carleene Samuels, Sky Sitney

Supervising Sound Editor
Coll Anderson

Effects Editor
Andrew Bracken

Additional Sound Editing
Blake Leyh

Additional Dialogue
Kimeberly McCord

ReRecording Mixer
Frank Morrone

Dolby Engineer
Dustin Hudson

Post-Production Sound
Sound One

Legal Assistance
Roberta Korus, Esq.

Color by
Du Art Laboratory

Negative Matchers
Immaculate Matching

Running Time: 86 minutes
Aspect Ratio: 1:66
Color
Sound: Dolby Stereo
It is with heartfelt gratitude that these songs were included:

"G-7"
Performed by Ziggy Marley and the Melody Makers
Written by David Marley
Courtesy of Elektra Records
By arrangement with Warner Special Products
Used by permission of Colgems-EMI Music Inc.

"ONE LOVE", "WORK" and "THREE LITTLE BIRDS"
Written and Performed by Bob Marley
Published by Fifty-Six Hope Road Music, Ltd/Odnil Music, Ltd./Blue Mountain Music, Ltd. (PRS).
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Courtesy of the Island/Def Jam Music Group All Rights Reserved

"ONE LOVE" (The Wailers Original version)
Written by Bob Marley
Produced by Clement Dodd at Jamaica Recording Studio One
Published by Jamrec Music, Inc. (BMI)
Used by Special Permission Coxsone Dodd

"ONE LOVE"
Written By Bob Marley
Remix by Bill Laswell
Courtesy of Axiom/Island Records (ASCAP)
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"NO WOMAN, NO CRY"
Written by Vincent Ford/Performed by Dean Fraser
Published by Fifty-Six Hope Road Music, Ltd/Odnil Music, Ltd./Blue Mountain Music, Ltd. (PRS). All rights for North and South America controlled and administered by Rykomusic, Inc. (ASCAP)
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"CIRCUMSTANCES" and "DESTINY"
Written and Performed by Buju Banton
(c) 1997 Songs of Polygram International, Inc./Germain Music/Gargamel Music (BMI) Used by Special Permission
Buju Banton and Donovan Germaine Penthouse/VP Records
"ZIMBABWE"
Written by Bob Marley/Performed by Dean Fraser
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“FORTUNES OF LOVE”
Written by Suzanne Couch/Brian Jobson
Anxious Music (U.K.) BMI
Courtesy of Suzanne Couch/Brian Jobson

"CHANTILLY LACE"
Written by J.P. Richardson
Used by Permission of Glad Music Co., Fort Knox Music Inc.
and Trio Music Inc.

"FILTHY"
Written by H. Browne
Produced by Danny Browne for Mainstreet Records
Published by Dubplate Music (PRS)
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"GIVE THEM THE RIDE" (Morgan Heritage Remix)
Performed by Sizzla
Written by Miguel Collins, Bobby Dixon and Clement Dodd
Published by XTM Sounds Publishing (ASCAP)/Zaboughabi Music/ Crage Music/Jamrec Music  Courtesy of the Royalty Network, Inc.

"DAY-O" (The Banana Boat Song)
Performed by Harry Belafonte
Written by Irving Burgie and William Attawy
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NYABINGHI CHANTS
Tafari Music Inc./JRTTR (PRS)

"LIFE AND DEBT"
Performed by Mutabaruka
Written by Alan Hope (BMI)
Produced by Glen Browne
"ISLAND IN THE SUN"
Written by Irving Burgie and Harry Belafonte
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"BE STILL BABYLON"
Written and Performed by Rolando E. McLean
Yam Euphony Music Ltd./Warner Chapell Publishing/BMI
By Special Permission Yami Bolo

"FOOLS DIE"
Written and Performed by Peter Tosh
EMI Records
Published by Mabrak Music
By Special Permission Peter Tosh Estate

"RAID THE BARN"
Performed by Anthony B.
Written by Richard Bell
Published by Tamaljayo Publishing Inc.
By Special Permission Startrail Records/VP Records

Special Appearance: Buju Banton and Yami Bolo

Archival Footage kindly provided by:

Riot Footage and Jamaican Newscasts Courtesy of CVM
Jamaica Bretton Woods Conference Courtesy of The National Archives
"Land of My Birth" and "Steppin" Courtesy of Saul Landau and Haskell Wexler
International Monetary Fund Meeting Courtesy of MacNeil Lehrer/WETA
Honduras Banana Plantation Footage Provided by APTN
Jamaican Independence Courtesy of Jamaica Information Service,
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The Solidago Foundation

Special Thanks to the Many Angels:


Special heartfelt gratitude to the interviewees who share the truth with such eloquence.

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